

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH BEDFORD

England & Wales · Charity number 1134785

Details

Other names CHRIST CHURCH PCC, BEDFORD

Status Registered

Legal form Previously excepted

Registered 2010-03-10

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

Contact

Address Christ Church
The Office
140 Dudley Street
Bedford
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Website www.ccbedford.org

Activities

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

Activities: A Church of England Church

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£707,273	£528,323	£415,095	9
2023-12-31	£387,643	£362,872	-	-
2022-12-31	£354,371	£326,078	-	-
2021-12-31	£314,615	£313,118	-	-
2020-12-31	£346,104	£304,704	-	-

Trustees

Name	Role	Appointed
Rev David Jonathan Thomas	Chair	2022-07-20
Andrew Baxter Russell		2020-09-22
Christopher Paul Stevens		2021-05-20
Gwyneth Miriam James		2024-04-17
Jennie McAdam		2023-05-03
Judith Branney Miller		2026-04-29
KAY PATRICIA BERRINGTON		2012-03-21
Lauren Alison Braybrook		2026-04-29
MICHAEL FREDERICK BISHOP		2008-03-09
Margaret Jean Cottenden		2023-05-03
Martin William Hamilton		2022-03-30
Phillipa Francis		2024-04-17
RACHEL MARGARET BENNETT		2017-03-22
Rachel Ellen Day		2021-04-28
Rev Benjamin John Williams		2024-06-30
Sarah Ann Harris		2025-11-21
Tony Robert Daniels		2022-03-30
Wendy Anne Pegg		2025-04-30
William John Gregory EVES		2025-04-30

Accounts



www.ccbedford.org

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024
FOR**

**PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF
CHRIST CHURCH BEDFORD ("Christ Church")**

REGISTERED CHARITY NUMBER 1134785

CONTENTS

Report of Trustees	2-11
Independent Examiner's Report	12
Statement of Financial Activities	13
Balance sheet	14
Cash Flow Statement	15
Notes to the Financial Statements	16-26

Report of Trustees Year Ended 31 December 2024

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Aims and purposes

Christ Church Bedford (CCB) is a Church of England church within the Diocese of St Albans, and a part of the Bedford Deanery. Sitting within the evangelical tradition, and having good relations with churches of other denominations and traditions.

The primary responsibility of Christ Church Parochial Church Council (PCC) is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of cooperating with the incumbent, Reverend David Thomas, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Week by week CCB meets together for teaching, worship, prayer and encouragement, whether on Sundays or at other times during the week. Valuing the ministry of every member and seeking to use the gifts that God has given each of us in his service. We desire to be outward looking and serve our local community through both our care for others and our sharing of the good news of Jesus Christ. It is our desire as a church to enable people to know God and to love him, and under the power and guidance of the Holy Spirit, to live a life that reflects that love and that shares the good news of Jesus Christ with others.

Our vision statement is:

We are a people being transformed by the unconditional love of God; seeking to bless our community, and longing for all to experience the hope we have in Jesus.

Objectives and activities

When planning our activities for the year, we have considered the Charities Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We enable ordinary people to live out their faith as part of our parish community through:

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

To facilitate all this, we maintain the fabric of the Church and complex at 140 Dudley Street. The PCC also had responsibility for the upkeep of the "Curate's House" (18 Hartland Avenue).

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD
REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

Priorities and Objectives

Three key priorities for 2024 were:

1. Creation of a new Mission Action Plan reflecting the life of CCB post covid and with the new vicar firmly established.
2. Imbedding the new restructuring of the Impact Groups who work on behalf of the PCC to ensure the smooth running of the church.
3. Changes to the Staff Team, including preparing for a Curate (July 2024) and advertising and employing a Student and Youth Minister.

And these were underpinned by the 2024 Bible Verse for the Year from John 13:35:

By this everyone will know that you are my disciples, if you love one another. (NIVUK)

In order to achieve these objectives and respond and meet the realised needs: -

- The Vicar continued to meet regularly with church leaders of different denominations in Bedford, as well as playing a role in the Bedford Deanery (joining the Standing Committee for Deanery Synod in 2023) and joining St Albans Diocesan Synod in July 2024.
- The Standing Committee (subset of PCC, including the Church Wardens), worked to create a new Mission Action Plan, and helped in creation of two new Impact Groups (Pastoral, Engagement) replacing the Fellowship and Outreach groups.
- The Church Wardens worked closely with the Vicar and Staff Team to ensure that the day to day running of the church continued as smoothly as possible.
- The Impact Groups continued to look after different areas of the life of the church and ensure that the church continued to be active in the community.
- The Vicar and various people worked with St Alban's diocese to prepare for a new curate. This involved the sale of the Dudley Street property and the purchase of the Hartland Avenue property.

Achievements and performance

2024 saw Sunday attendance throughout the year remaining steady with a slight increase in children, numbers during Advent were up, and slightly down for Christmas.

This is by no means an exhaustive list, but gives a flavour of some of the significant things which took place in 2024:

- Creation of new Mission Action Plan (uploaded onto Diocesan Website).
- Purchase of the new property on Hartland Avenue, following the sale of the Dudley Street house means that Christ Church has no long-term debts.
- A Midweek Lent Course. This regularly saw 50+ people attend in person and online.
- An Alpha course for 18-30s was run, which then became a new home group, meeting each Wednesday evening.
- As a part of Hope Bedfordshire mission, a youth event was held in May at Christ Church, it was so successful that collaboration with three local churches has seen plans for a termly event. The first of these took place in November.
- Two weddings took place at church, and Rev David took another wedding in Wallington for two members of CCB.
- Introduction of Youth @ 6 on a Sunday for older young people to go deeper in their faith.

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

- Continued to have members of the congregation explore different callings to ministry. This included one person completing Foundations for Ministry training and two people starting that course. One person has been licenced as a Reader, and one person has begun their first year of Reader Training.
- We hosted Readers in Training for two short-term placements in 2024.
- Continued to see lots of new volunteers getting involved with all sorts of different areas of the life of the church including, children's and youth work, new musicians and service leaders at both the 10.30am and 7pm services.
- Christ Church Pre-school continues to serve the community and provide a safe space for young children before they move on to school.
- Closer ties with Castle Newnham South Site were forged, they used the church for their lower school Christmas Nativity services.

Staff Team

There have been two significant changes to the staff team over 2024.

- Hannah Applegarth joined the team as our full-time Youth and Student Minister.
- We welcomed Rev Ben Williams as our new curate, and his wonderful family joined the church in July.

Role of Volunteers

Without volunteers most activities which Christ Church puts on would cease to operate. We are extremely grateful to everyone who gives up their time and energy to serve both the church and the community.

We see this especially in areas such as our musical worship, our children's and youth work, and our engagement with older members of the community. Without the many volunteers our Children's Worker (Ruth Hulme) and Youth & Student Minister (Hannah Applegarth) would be unable to do all they do.

There are a few volunteers who work exceedingly hard showing pastoral care to those who are struggling and in various ways. Whether visiting hospital and care homes, to letting the vicar know who is in need, their quiet work which often goes unnoticed is what makes CCB the kind place that so many find it to be.

Christ Church continues to be one of several distribution centres for Bedford Foodbank. Many of the volunteers helping on Tuesday afternoons are from Christ Church. 2023 continued to see large numbers of people attending.

Children, Youth and Student Ministry

2024 was another busy and exciting year. On Sunday mornings we have four groups:

- Imagine (0 to pre-school)
- Wonder (reception to year 3)
- Marvel (years 4 to 6)
- Sunday Morning Youth (years 7-13)

And on Sunday evenings we now have Youth @ 6 (years 11-13) which began in October 2024

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

Attendance across all these groups continues to be strong, with 35 children and 17 young people attending at least once a month.

Midweek ministry:

- Little Fishes (0-2s)
- Morning Out (0-4s)
- Forge (years 4-6)
- Friday Night Youth (year 7-13)
- University of Bedfordshire (UoB) drop in on a Friday.

Morning Out and Friday Night Youth continue to be very well attended, Friday Night Youth has doubled in size over the course of 2024. Hannah attending UoB is new from September 2024.

Some of the One Off Events:

- Easter Activity Room for children and families to reflect upon the Easter story.
- Youth Litter picking.
- Youth Trip to Box End.
- Summer Holiday Club ran across 5 mornings - 48 children in total
- October Light Party – 14 families attended.
- It's A Boy Christmas Pantomime saw lots of families from the community come into church.
- Ginger Bread House Fun – saw 8 families spend a morning decorating ginger bread houses and playing fun games.

Our Children's Minister worked closely with IMPACT, going in to local schools, and helping out at their Easter and Christmas Experiences. Our Youth & Student Minister has reconnected the church with the chaplains at the Bedford campus of the University of Bedfordshire. Over the course of 2024 we have engaged with hundreds of families in a myriad of different activities.

Worship and Prayer

Worship and prayer continue to be central to the life of Christ Church. We are extremely grateful to all who have been involved whether playing and singing, projecting words onto screens, operating the sound desk and live streaming our services.

Some highlights in the year include:

- At our Sunday @ Seven we had a number of prayer and praise evenings, which gave opportunities for expressing prayer and worship in different ways.
- The Contemporary Carol Service on the Sunday before Christmas saw double the usual numbers for Sunday @ Seven attendance.
- The Carols on the Lawn service continues to be a hit with the local community, packing out the garden in front of the church.

Average Sunday attendance based, upon the October counts; at 9am has been 15 people, at 10.30am 172 people, and at 7pm 48 people. We continue to livestream our 10.30am service but as the community gets used to being able to worship together in person, we have seen less people joining us online. However, this continues to be a valuable part of the worshipping life of the community for those who are unable to

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

attend for a variety of reasons, including ill health, home and work commitments. Our midweek Holy Communion Service on a Wednesday at 10am averages 18 people.

Under the Church Representation Rules, it is a requirement that a new Church Electoral Roll is prepared every 6 years. This process took place this year and was completed on 5 April 2025. At present there are 229 names on the Church Electoral Roll, 68 of whom are resident within the parish.

As well as our regular services, we enable our community to celebrate and thank God at life's milestones: 3 baptisms, 3 weddings, 2 confirmations (which took place at Church of the Transfiguration) and 5 funerals.

Deanery and Diocesan Synods

We had 3 Deanery Synod elected representatives and 2 Diocesan Synod representatives, offering an important link between our parish and the wider Church of England. At each Deanery Synod meeting, there is a primary focus of discussion, and the opportunity to hear of the work of the wider church. Rev David Thomas was elected as a member of clergy to Diocesan Synod for the new triennium which began in 2024, as well as Rachel Bennett as a lay member.

Pastoral care

Pastoral care continues to be an important area for the life of the church. This takes place in many different ways, from Home Groups building strong friendships, to people visiting others in hospital, delivering groceries or driving people to church and other appointments. Our Pastoral Care Impact Group is slowly taking shape, and plans are coming together so that in 2025 there is more structure. We have a new co-ordinator for Home Groups, with plans for the creation of new Home Groups in 2025.

Mission and Evangelism

Helping others is a demonstration of our faith, whether practical, emotional or spiritual.

The Mission Impact Group channels support and news between our Mission Partners, scattered across Africa, the Middle East and Europe, and encourages prayer for them.

Mission Direct, a small UK Based charity, whose Executive Officer attends Christ Church, became one of our Mission Partners.

Volunteers from Christ Church helped the King's Arms Project winter night shelter, making meals for the rough sleepers.

The Engagement Group identified a number of areas for engaging with the local community including:

- Family Funday BBQ at the beginning of the new academic year, a free event which saw over 120 people attend, mostly made up of community people.
- Running the Bereavement Course in the autumn.
- Christmas Lunch Club

Rev David Thomas took communion once a month to Dame Alice Court care home, including a Christmas Carols service with Rev Ben Williams, which saw the number of attendees double (12).

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

Ecumenical Relationships

We continue to be blessed by our ecumenical links to other local churches across Bedford and benefit from HOPE Bedfordshire. We actively supported the town-centre open-air Good Friday Witness, attended by over 1000 people and a number of our congregation attended various Hope Bedford activities throughout the year.

Rev David attended Churches Together meetings, with plans in place for 2025 including CCB participating in Week of Prayer for Christian Unity.

Financial review

Total income from donations and legacies on unrestricted funds were £251,999, with £198,410 from standing orders and £42,930 was from Gift Aid. Restricted donations totalled £100,274 of which £84,905 was in relation to the purchase of 18 Hartland Avenue together with £14,875 of gift aid. Further details are shown in the annual financial statements.

£207,391 was spent from unrestricted funds to provide the Christian ministry from Christ Church, including the contribution to the diocesan parish share of £154,063 which largely provides the stipends and housing for the clergy.

The sale of 161 Dudley Street resulted in a gain of £266,582. After deducting financing costs of £165,440 the remaining proceeds together with the amounts raised above and certain reserves of the church were used to fund the purchase of 18 Hartland Avenue

Net movement in funds was an increase of £178,950 during the year, and the total reserves increased to £415,095.

The principal source of donations are the church members. The PCC takes its environmental, social and ethical duties seriously and consideration of these undergird the ministry decisions of the church.

Reserves policy

It is PCC policy to try to maintain sufficient funds, being between 3 and 6 months of expenditure to ensure the smooth financial running of the church, and ensure that unexpected expenditure can be met as and when required. Total funds held at the year end amounted to £415,095.

The balance of unrestricted funds at the year end was £404,956, of which £333,642 can only be accessed on the sale of the property owned at 18 Hartland Avenue which is used to house the curate. Accordingly £71,313 represents accessible unrestricted funds. This represents approximately 10.5 weeks of expenditure which is slightly below the level considered adequate since it is below the PCC policy.

The purpose of any restricted fund is noted in the financial statements. Restricted funds are in respect of specific projects and or schemes.

Financial risks

Total restricted funds amounted to £10,139. The cash reserves of the church, excluding restricted funds, totalled £54,512 as at 31 December 2024. The budget for 2025 was approved by the PCC showing a deficit

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD
REPORT OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

of £32,127. Most of the income generated by the church is from regular standing orders. The level of standing orders has remained consistent during the year and this, together with careful management of resources, has not had a significant impact on the financial risks of the church. The PCC therefore considers it has sufficient resources to sustain its purposes and activities during 2025. In the event of materially reduced income the PCC has recognised that it would be able to reduce its expenditure to match.

Plans for future periods

At the end of 2024, the Resources Impact Group, on behalf of the PCC, began looking into the possibility of introducing more Solar Panels. This included meeting with the St Albans Diocese Net Carbon Zero Officer. This will be looked at more closely in 2025.

Updating of the 2024 Mission Action Plan to extend beyond 2025.

Creation of the Vision for Youth & Student Ministry, including exploration for a dedicated youth space

Risk management

The PCC is aware of its risk management duties. All PCC trustees, youth and children paid and voluntary leaders, and volunteers in contact with vulnerable adults are DBS (Disclosure and Barring Service) checked.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline measure 2016. We continue to take seriously the need to look after children and vulnerable adults. The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement.

Safeguarding information is displayed in the Church Porch, on the halls noticeboard and on the church website. In addition there is a child friendly version on the halls noticeboard. Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are included on the posters and in our Safeguarding Policy, which is issued to everyone who applies for a DBS check and Worker's Pocket Guides produced by 31:8 are included in the staff and volunteer ID lanyard pockets.

We have a Parish Safeguarding Officer who is also Lead Recruiter, a Deputy Parish Safeguarding Officer and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. We work to ensure that DBS checks are renewed every three years and that all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years. The team meets regularly and we use the Parish Dashboard system for record keeping and to monitor our compliance with the various policies and the practice guidance of the Church of England.

We continue to ensure that there is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There have been 2 issues of safeguarding concern reported during 2024. These matters were dealt with according to the relevant safeguarding policies and guidance, by the Parish Safeguarding Officer, the Vicar and the Diocesan Safeguarding Team.

Safeguarding is a standing item on the PCC agenda and safeguarding matters have been raised with the congregation. The latter included ongoing communication re Mike Pilavachi and Soul Survivor investigation, the Makin Enquiry, and the resignation of the Archbishop of Canterbury. The congregation was also given regular updates throughout the year about these difficult things.

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

From a financial perspective, the PCC has delegated a level of responsibility to the Resource Impact Group along with the Treasurer to look after the accounting and budgets. The Treasurer regularly reports back to the PCC how things look compared to budget.

Structure, governance and management

Christ Church is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans.

The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules (CRR). At Christ Church the membership of the PCC consists of the licensed clergy, churchwardens, one of the Readers, members of Diocesan and Deanery Synods and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll, and so if they fulfil the criteria (as per CRR) they can stand for election to the PCC.

New PCC members/trustees were offered a copy of *The PCC Member's Essential Guide*, and a copy of the PCC Notes of Guidance.

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 PCC met 7 times during 2024 with an average attendance of 73%.

Given its wide responsibilities the PCC has a number of impact groups, each one dealing with a particular aspect of parish life. These groups, which include communications, mission, buildings, outreach, resourcing, fellowship, and young people, are all responsible to the PCC and report back to it regularly with reports of their meetings, decisions and recommendations being received by the PCC and discussed as necessary.

Standing Committee: This committee is required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Buildings Impact Group: This group is responsible for the management and development of Christ Church PCC's buildings and infrastructure.

Communications Impact Group: This group is responsible for oversight of both external and internal communications, including our physical and online presence.

Engagement Group: This group is responsible for the planning, resourcing and delivery of events focused on engaging with the local community. A key part is listening and identifying local needs.

Mission Impact Group: This group is responsible for caring, praying and practically supporting our Mission Partners and Organisations and encouraging vocations and support to mission at home and overseas.

Pastoral Care Group: This group is in its infancy, its primary focus in 2024 is creating the structure in which Christ Church can think about how it cares for one another.

Resourcing Impact Group: This group is responsible for the financing of Christ Church and the prudent management of its financial resources.

Worship Impact Group: This group is responsible for the planning, resourcing, coordination and delivery of all corporate worship at Christ Church.

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

Young People's Impact Group: The Young People's Impact Group is responsible for supporting the Youth Minister and the Children's Minister in developing and implementing a strategy for young people's and family work at Christ Church, which directly contributes to the achievement of Christ Church's mission.

Administrative information

Christ Church is situated at 140 Dudley Street, Bedford. It is part of the Diocese of St Albans within the Church of England. The correspondence address is 140 Dudley Street Bedford MK40 3SX. Registered charity number 1134785 under the name the Parochial Church Council of the Ecclesiastical Parish of Christ Church Bedford. It is also known as Christ Church Bedford, PCC or Christ Church.

PCC members who have served at any time from 1 January 2024 until the date of this report was approved are:

Ex-Officio Members:

Incumbent	The Revd David Thomas	Chairman
Curate	The Revd Benjamin Williams	(from 30 June 2024)
Wardens	Mrs Kay Berrington Dr Andrew Russell	
Reader	Mr Michael Bishop	
Diocesan Synod	Mr Daniel Gicharu Mr Christopher Stevens	(until 31 st July 2024) (until 31 st July 2024) Treasurer
Deanery Synod	Ms Rachel Bennett Mrs Margaret Cottenden Mr Martin Hamilton Ms Phillipa Francis	(from 17 th April 2024) (from 17 th April 2024)

Elected Members:

Mr Simon Berrington	(until 17 th April 2024)
Mr Christopher Brown	Lay Chair of the PCC
Mr Tony Daniels	
Dr Jonathan Day	
Ms Rachel Day	
Mr Stephen Gardner	
Mr Martin Hamilton	(until 17 th April 2024)
Dr Gwyneth James	(from 17 th April 2024)
Ms Susan Marshall	
Mrs Jennie McAdam	
Mr Thomas Rees	
Mr Benjamin Rowan	(from 17 th April 2024)
Ms Christine Somervell	
Mrs Cynthia (Sue) Templeman	(until 17 th April 2024)
Mr Jonathan Templeman	(from 17 th April 2024)

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

Co-opted members:

Mr Christopher Stevens

(from 1st August 2024) Treasurer

(PCC Secretary)

Mrs Pauline Grimley

(not a PCC member)

Bank:

CAF Bank Ltd
25 Kings Hill Avenue,
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

Suzanne Goodson BSc FCA
Wright Connections Limited
Registered Auditors
Bedford I-Lab
Priory Business Park
Stannard Way
Bedford
MK44 3RZ

Day-to-day management of the charity is delegated to the incumbent:

Incumbent:

The Revd David Thomas

Christ Church Vicarage
115 Denmark Street
Bedford
MK40 3TJ

Approved by the PCC, and signed on their behalf on 15 April 2025:



Revd David Thomas (PCC Chair)

Independent examiner's report to the trustees of Parochial Church Council of The Ecclesiastical Parish of Christ Church Bedford

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 13 to 26.

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 charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

Suzanne Goodson

Suzanne Goodson BSc FCA
Institute of Chartered Accountants England & Wales
Wright Connections Limited
Bedford I-Lab
Stannard Way
Bedford
MK44 3RZ

15/04/2025

Date:

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure account)

FOR THE YEAR ENDED 31 December 2024

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-24 £	Total Funds 31-Dec-23 £
INCOME AND ENDOWMENTS FROM					
Donations and Legacies	4	251,999	100,274	352,273	287,970
Charitable activities	5	70,699	10,000	80,699	93,506
Other trading activities		6,780	0	6,780	5,723
Investments	6	939		939	444
Other income	10	266,582		266,582	0
TOTAL INCOME		<u>596,999</u>	<u>110,274</u>	<u>707,273</u>	<u>387,643</u>
EXPENDITURE ON					
Charitable activities	7	345,336	17,547	362,883	362,873
Other expenditure	10	165,440		165,440	0
TOTAL EXPENDITURE		<u>510,776</u>	<u>17,547</u>	<u>528,323</u>	<u>362,873</u>
NET INCOME/(EXPENDITURE)		86,223	92,727	178,950	24,770
Transfers between funds		118,245	(118,245)	0	0
NET MOVEMENT IN FUNDS		204,468	(25,518)	178,950	24,770
Reconciliation of funds					
Total funds brought forward	19	200,488	35,657	236,145	211,374
TOTAL FUNDS CARRIED FORWARD at 31 December 2024	19	<u>404,956</u>	<u>10,139</u>	<u>415,095</u>	<u>236,144</u>

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

BALANCE SHEET AT 31 December 2024

	<u>Note</u>	31-Dec-24		31-Dec-23	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	13		340,220		101,416
CURRENT ASSETS					
Debtors	14		35,106	17,758	
Cash at bank and in hand			64,889	236,508	
			99,995	254,266	
CURRENT LIABILITIES					
Creditors due within one year	16		-15,120	-119,537	
NET CURRENT ASSETS			84,875		134,729
TOTAL ASSETS LESS CURRENT LIABILITIES			425,095		236,145
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	17		-10,000		0
NET ASSETS			415,095		236,145
FUNDS	19				
Unrestricted funds			404,956		200,488
Restricted funds			10,139		35,657
TOTAL CHARITY FUNDS			415,095		236,145

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

15 April 2025

D. J. Thomas

Revd David Thomas

Chairman

Christopher Stevens

Mr Christopher Stevens

Hon. Treasurer

The notes on pages 16 to 26 form part of these accounts

Charity registration number 1134785

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 December 2024

	Note	31-Dec-24	31-Dec-23
Cash flow from operating activities			
Cash generated from activities	3	27,603	26,045
Cash flow from investing activities			
Payments to acquire tangible fixed assets		0	(1,768)
Purchase of 18 Hartland Avenue		(333,642)	0
Sale of 161 Dudley Street		356,582	0
Interest received		939	443
Net cash flow from investing activities		23,879	(1,325)
Cash flow from financing activities			
Interest paid		(1,981)	(5,083)
Repayment of original loan to purchase 161 Dudley Street		(55,679)	0
Finance charge re sale of 161 Dudley Street		(165,440)	0
Loan to purchase 18 Hartland Avenue		160,000	0
Loan repaid for the purchase of 18 Hartland Avenue		(160,000)	0
Net cash flow from financing activities		(223,100)	(5,083)
Net increase/decrease in cash and cash equivalents		(171,618)	19,637
Cash and cash equivalents at 1.1.24		236,507	216,871
Cash and cash equivalents at 31.12.24		64,889	236,507
Cash and cash equivalents consists of			
Cash at bank and in hand		64,889	236,507
Cash and cash equivalents at the end of the reporting period not available for charitable purposes as held as agent		373	984

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2024

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a) General information

Christ Church, a registered charity in the United Kingdom is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans. Its trustees are all members of the Parochial Church Council and they operate under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity administrative information on page 10 of these financial statements. The nature of the charity's operations and principal activities are shown on pages 2 to 10 of these financial statements.

b) Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years prescribed.

c) Income recognition

Voluntary income and capital sources

All incoming resources, including government grants are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Collections are recognised when made. For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. Pledged amounts are only recognised on receipt of the funds.

Income tax recoverable on gift aid scheme donations is recognised in the period the income is received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of the entitlement and the likely amount due.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2024

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed, and an equivalent amount recognised as charitable expenditure.

Legacies

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Other trading activities

Other trading activities represent feed in tariffs from solar panels and are recognised on entitlement.

Other ordinary income

Rental income from the letting of church premises is accounted for when earned. Fees due to the PCC for weddings, funerals, etc. are accounted for on an event by event basis.

Grants

Where grants are payable in more than one year income is only recognised in the year to which it relates. If entitlement is not met then these amounts are deferred.

d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where 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.

Costs directly related to the work of the church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31st December is included as a creditor in the Balance Sheet. Grants and donations are accounted for at the earlier of payment or formal approval by the PCC. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

e) Tangible fixed assets

Consecrated land and buildings and moveable church property

Consecrated and beneficial property is excluded from the financial statements by s. 10(2) of the Charities Act 2011.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers these to be inalienable property.

All expenditure on consecrated and beneficial property and moveable church furnishings, whether maintenance or improvement, is written off in the year incurred. This includes all expenditure incurred to date in respect of the Hall Redevelopment Project, including the build costs, since the build is occurring on consecrated ground, and as such cannot be capitalised.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. No depreciation is charged on such properties since it is considered that the estimated residual value of the properties is in

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2024

excess of the purchase price. Any expenditure on maintenance or improvement is written off in the year incurred.

Other fixtures, fittings and office equipment

Equipment purchased within the accounting period is capitalised on the balance sheet. Individual items of equipment with a purchase price of £1,000 or less are written off in the year in which the asset is acquired.

Depreciation

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset in a systematic basis over its expected useful life. Depreciation rates used are as follows: -

Furniture and solar panels – 10% per annum (estimated useful life 10 years), Equipment – 33.33% (estimated useful life 3 years)

f) Taxation

The charity is exempt from tax on its charitable activities.

g) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

The purpose of any restricted fund is noted in the financial statements. Restricted funds include amounts raised for the Hall Redevelopment Project (HRP).

The financial statements include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

h) Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities in the period to which they relate.

i) Bank and Cash

Bank and Cash include short-term deposits which include cash held on deposit at CAF Bank.

j) Loans

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

k) Debtors and creditors receivable/payable within 1 year

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are included as debtors at transactional values less any provision for amounts that may prove to be uncollectible. Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

l) Judgements

No judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies.

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD
NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

2 YEAR ENDED 31 December 2023 Comparatives

	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-23 £
INCOME FROM			
Donations and Legacies	256,499	31,471	287,970
Charitable activities	93,506	0	93,506
Other trading activities	5,723	0	5,723
Investments	444	0	444
TOTAL INCOMING RESOURCES	356,172	31,471	387,643
EXPENDITURE ON			
Charitable activities	361,109	1,763	362,872
TOTAL EXPENDITURE	361,109	1,763	362,872
NET INCOME/(EXPENDITURE)	(4,937)	29,708	24,771
Transfers between funds	0	0	0
NET MOVEMENT IN FUNDS	(4,937)	29,708	24,771
Reconciliation of funds			
Total funds brought forward	205,425	5,949	211,374
TOTAL FUNDS CARRIED FORWARD at 31 December 2023	200,488	35,657	236,145

All income and expenditure is derived from continuing activities

3 Reconciliation of net expenditure for year to net cash flow from operating activities

	31-Dec-24 £	31-Dec-23 £
Net income for year	178,950	24,770
Interest receivable	(939)	(444)
Interest payable	1,981	5,083
Gain on sale of 161 Dudley Street	(266,582)	0
Finance charge on sale of 161 Dudley Street	165,440	0
Depreciation of tangible fixed assets	4,838	5,068
Decrease (increase) in debtors	(17,348)	(396)
Increase (decrease) in creditors	(38,737)	(8,036)
Net cash flow from operating activities	27,603	26,045

4 Income from Donations and Legacies

	31-Dec-24 £	31-Dec-23 £
Gifts	283,315	204,244
Income tax claimed	57,805	48,437
Legacies	0	1,000
Other Donations	11,153	34,289
	352,273	287,970

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD
NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

5 Income from charitable activities

	31-Dec-24	31-Dec-23
	£	£
Rental income	36,754	44,326
Grants	10,250	0
Events and activities	32,429	48,260
Fees	1,266	920
	<u>80,699</u>	<u>93,506</u>

6 Income from investments

	31-Dec-24	31-Dec-23
	£	£
Deposit interest	<u>939</u>	<u>444</u>

7 Charitable Activities Costs

	Direct costs £	Donations £	Total £
Church Activities	<u>337,575</u>	<u>25,308</u>	<u>362,883</u>

See note 21 for further details

8 Support/ Governance costs

	31-Dec-24 £	31-Dec-23 £
Independent examiner's remuneration	<u>1,680</u>	<u>1,620</u>
Cost of raising loan finance	<u>1,260</u>	<u>0</u>

9 Net income for the period is stated after charging

	31-Dec-24 £	31-Dec-23 £
Depreciation of tangible fixed assets	<u>4,838</u>	<u>5,068</u>
Gain on sale of 161 Dudley Street	<u>266,582</u>	<u>0</u>

10 Exceptional Income and Expenditure

	31-Dec-24	31-Dec-23
Sales proceeds - 161 Dudley Street	365,000	0
Cost of disposal	(8,419)	0
Net proceeds	<u>356,582</u>	<u>-</u>
Cost of investments	(90,000)	-
Other income	<u>266,582</u>	<u>-</u>
Other expenditure	<u>(165,440)</u>	<u>-</u>

During the year the PCC sold 161 Dudley Street - which had been used to house curates. The PCC had a loan of £55,679 from the Church Commissioners which was taken out to assist with the purchase of 161 Dudley Street. This was an interest only value linked loan representing 62% of the original value of the property. It was repaid on sale of the property together with a 62% share in the increase in value since acquisition.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

11 Trustees and key management personnel remuneration and expenses

No trustees received amounts for church work during the year
(2023 - Two E Ryan-Johnson £835, AJ Wade £8,812)
None of their remuneration related to their role as a trustee

In 2024 and 2023 the incumbent and the curate were remunerated by way of a stipend by a related party, being the Diocese of St Albans who are responsible for setting the level of remuneration. As is standard practice in the Church of England the clergy were provided with housing by the Diocese (incumbent) and PCC (curate).

Two trustees, including incumbent, were reimbursed £902 during the year
(2023, Two trustees - £373). This was for travel, hospitality, books and expenditure on behalf of the church.

12 Staff Costs

	31-Dec-24	31-Dec-23
	£	£
Wages and salaries	86,334	76,485
Social security costs	0	0
Defined contribution pension costs	2,998	3,372
	<u>89,332</u>	<u>79,857</u>

The average monthly number of employees during the year was as follows:

	2024	2023
Youth minister and Families and Children's worker	2	2
Other	<u>7</u>	<u>7</u>
	<u>9</u>	<u>9</u>

No employees received remuneration in excess of £60,000

13 Fixed Assets

	Freehold Property	Equipment	Total
	£	£	£
COST			
At 1 January 2024	90,000	86,149	176,149
Additions	333,642	0	333,642
Disposals	(90,000)	0	(90,000)
At 31 December 2024	<u>333,642</u>	<u>86,149</u>	<u>419,791</u>
DEPRECIATION			
At 1 January 2024	0	74,733	74,733
Charge for the year	0	4,838	4,838
Disposals	0	0	0
At 31 December 2024	<u>0</u>	<u>79,571</u>	<u>79,571</u>
NET BOOK VALUE			
At 31 December 2024	<u>333,642</u>	<u>6,578</u>	<u>340,220</u>
At 31 December 2023	<u>90,000</u>	<u>11,416</u>	<u>101,416</u>

Note:

The property held at 31 December 2023, being 161 Dudley Street was sold in 2024 (see note 10)
A property at 18 Hartland Avenue was purchased during 2024.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

14 Debtors: amounts falling due within 1 year	31-Dec-24	31-Dec-23
	£	£
Other debtors	35,106	17,758
	<u>35,106</u>	<u>17,758</u>

A total of £30,000 has been awarded by The Diocese of St Albans to be paid in equal annual instalments to cover the term of the employment contract which commenced in June 2024. The remaining amounts of £20,000 are expected to be received in equal instalments in June 2025 and June 2026. Included in above is £10,000 of debtors to be received after more than one year.

15 Monies raised for others

During the year the following monies were collected for external organisations

	31-Dec-24	31-Dec-23
	£	£
Staff leaving gifts	0	435
Christmas Appeals	70	543
Bedford foodbank	260	90
Bishop's Harvest appeal	0	634
Tearfund	326	239
Bibles for youth	440	0
Beds & Herts Historic Churches Trust	0	0
Other	0	583
	<u>1,096</u>	<u>2,524</u>

A total of £373 was held as at 31 December 2024 (£984 31 December 2023). These are included in other creditors in note 15.

16 Creditors: amounts falling due within one year

	31-Dec-24	31-Dec-23
	£	£
Hall Redevelopment	0	57,252
Other creditors	5,120	6,606
Deferred income	10,000	0
Loan to purchase curate's house (see note 10)	0	55,679
	<u>15,120</u>	<u>119,537</u>

Amounts included in other creditors include sums as shown in note 14

17 Creditors: amounts falling due after more than one year

	31-Dec-24	31-Dec-23
	£	£
Deferred income	10,000	0
	<u>10,000</u>	<u>0</u>

The income relates to the grant due to be received from the Diocese of St Albans covering a three year time period from 2024 - 2027.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

18 Related parties

The Diocese of St Albans is a related party by way of the constitution

Details of receipts from related parties are found in note 20

Details of payments to related parties are found in notes 21

The Diocese of St Albans also loaned £160,000 at an interest rate of 3.5% during 2024 during 2024 that was fully repaid during the year. Interest of £660 was charged

19 Fund reconciliation - 2024

Unrestricted funds

	Balance at 01-Jan-24 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-24 £
General fund	146,167	596,999	(510,776)	152,566	384,956
Designated funds - repairs to church	20,000				20,000
Unrestricted house reserve	34,321			(34,321)	0
	<u>200,488</u>	<u>596,999</u>	<u>(510,776)</u>	<u>118,245</u>	<u>404,956</u>

Of the general fund £333,642 relates to the ownership of 18 Hartland Avenue and can only be accessed in the event of its sale.

Restricted funds

	Balance at 01-Jan-24 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-24 £
Vicar's discretionary fund	4,419	494	(412)		4,501
Youth and Student Minister	12,500	10,000	(16,862)		5,638
New Curate's house	17,215	99,780		(116,995)	0
Halls Redevelopment funds	273	0	(273)		0
Holiday at Home	1,250	0	0	(1,250)	0
Total restricted	<u>35,657</u>	<u>110,274</u>	<u>(17,547)</u>	<u>(118,245)</u>	<u>10,139</u>

The New Curate's House at 18 Hartland Avenue was purchased in 2024, and the income raised to fund the purchase has been transferred to general funds. The PCC do not consider Holiday at Home to be a restricted fund and this has been transferred to general funds.

	Unrestricted funds 31-Dec-24 £	Restricted funds 31-Dec-24 £	Total 31-Dec-24 £
Fixed assets	340,220		340,220
Cash and current investments	54,512	10,377	64,889
Other current assets	15,106	20,000	35,106
Creditors: amounts due in less than one year	-4,882	-10,238	-15,120
Creditors: amounts due in more than one year	0	-10,000	-10,000
	<u>404,956</u>	<u>10,139</u>	<u>415,095</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

20 INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-24 £	Total Funds 31-Dec-23 £
Income from Donations and Legacies				
Standing orders & Envelope Scheme	198,410		198,410	189,033
Legacies	0		0	1,000
Income tax reclaimed	42,930	14,875	57,805	48,437
New curate's house		84,905	84,905	15,211
Other donations	10,659	494	11,153	34,289
	<u>251,999</u>	<u>100,274</u>	<u>352,273</u>	<u>287,970</u>
Note - included above are the following amounts given by trustees				
Unrestricted			41,220	30,380
Restricted			4,000	
Total			<u>45,220</u>	<u>30,380</u>
Income from charitable activities				
Rental income	36,754		36,754	44,326
Social & Youth Events	26,977		26,977	43,540
Grants from related party	250	10,000	10,250	0
Morning Out receipts	2,463		2,463	2,406
Lunch Club Receipts	1,034		1,034	1,423
Fees	1,266		1,266	920
Sundry receipts	1,955		1,955	891
	<u>70,699</u>	<u>10,000</u>	<u>80,699</u>	<u>93,506</u>
Income from other trading activities				
Income from solar panels	6,780		6,780	5,723
	<u>6,780</u>	<u>0</u>	<u>6,780</u>	<u>5,723</u>
Income from investment				
Deposit interest	939	0	939	444
Other income - gain on sale of 161 Dudley Street	<u>266,582</u>	<u>0</u>	<u>266,582</u>	<u>0</u>
TOTAL INCOME	<u>596,999</u>	<u>110,274</u>	<u>707,273</u>	<u>387,643</u>

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

21 Resources spent		Unrestricted Funds	Restricted Funds	Total Funds 31-Dec-24	Total Funds 31-Dec-23
	<i>Notes</i>	£	£	£	£
Grants					
Mission and charitable giving		24,896	0	24,896	25,218
Other donations		0	412	412	818
		<u>24,896</u>	<u>412</u>	<u>25,308</u>	<u>26,036</u>
Directly relating to Church Ministry					
Parish share - payment Diocese		154,063		154,063	147,512
Clergy & staff expenses		2,594		2,594	1,291
Housing costs		5,297		5,297	2,296
Services including music		5,660		5,660	4,723
Telephones		1,607		1,607	1,468
Books		222		222	243
Explorers, Holiday Club & Youth Work		5,026		5,026	4,553
Training		0		0	0
Morning Out		744		744	1,583
Lunch Club		926		926	503
Holiday at Home			0	0	60
Outreach (including social events)		26,853		26,853	41,570
Sundries		2,418		2,418	3,861
Interest payable		1,981		1,981	5,083
		<u>207,391</u>	<u>0</u>	<u>207,391</u>	<u>214,746</u>
Church management and administration					
Heat and light		12,389		12,389	15,195
Insurance		3,407		3,407	2,596
Cleaning Materials		3,610		3,610	4,380
Church and property maintenance		8,550	0	8,550	9,470
Equipment - not capitalised		1,905		1,905	0
Hall Redevelopment		0	272	272	0
Salaries and wages		72,470	16,862	89,332	79,857
Printing, postage and stationery		1,513		1,513	1,948
Other		1,427		1,427	1,956
Depreciation		4,838		4,838	5,068
		<u>110,109</u>	<u>17,134</u>	<u>127,243</u>	<u>120,470</u>
Support/Governance Costs		<u>2,940</u>		<u>2,940</u>	<u>1,620</u>
Finance charge from loan repayment		<u>165,440</u>	<u>0</u>	<u>165,440</u>	<u>0</u>
TOTAL RESOURCES SPENT		<u>510,776</u>	<u>17,547</u>	<u>528,323</u>	<u>362,873</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

22 DETAILS OF MISSION AND CHARITABLE GIVING

	General	Restricted	Total	Total
	£	£	31-Dec-24	31-Dec-23
	£	£	£	£
OVERSEAS				
SIM (supporting the Deneufchâtel's)	3,208	0	3,208	2,730
Gayet (work in Belgium)	6,948	0	6,948	6,300
Operation Mobilisation	500	0	500	0
Mission Direct	2,098	0	2,098	0
Open Doors	0	0	0	500
Egypt EDA	0	0	0	500
Frontiers (supporting Bradleys)	0	0	0	4,925
Samuti - interfaith helpers	0	0	0	175
Friends of Johannesburg Bible College	1,508	0	1,508	1,100
Neno Macadamia fund	500	0	500	500
Malawi Orphan fund	1,448	0	1,448	1,050
Tearfund	0	0	0	500
	16,210	0	16,210	18,280
HOME				
Bedford Area Schools Christian Support Trust	6,768	0	6,768	5,403
King's Arms Project - Bedford	500	0	500	0
Bedford Street Angels	50	0	50	50
Bedford Foodbank	710	0	710	500
SMART	500	0	500	0
Hope Bedfordshire	0	0	0	100
Christians Against Poverty	0	0	0	0
Other specific giving	158	0	158	885
	8,686	0	8,686	6,938
Total Mission	24,896	0	24,896	25,218
OTHER				
Other donations	0	412	412	818
	0	412	412	818
TOTAL MISSION GIVING	24,896	412	25,308	26,036

Note: Mission giving was set at 10% of General Gifts in 2024 (2023: 10%)

Accounts



www.ccbedford.org

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
FOR**

**PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF
CHRIST CHURCH BEDFORD (“Christ Church”)**

REGISTERED CHARITY NUMBER 1134785

CONTENTS

Report of Trustees	2-12
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance sheet	15
Cash Flow Statement	16
Notes to the Financial Statements	17-27

Report of Trustees

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

COVID-19 and Beyond

COVID-19 continued to have an impact upon the life of the church and the community in 2023, at various times throughout the year people within the congregation have had Covid and chosen to self-isolate, including the vicar during the summer. On top of this there are several families and individuals who for various reasons are unable to attend in person. We continue to stream our Sunday 10.30am service on YouTube, and significant other services (for example, our midweek Lent Course) so that as many people as possible can participate.

2023 has also been a year where the continued cost-of-living crisis greatly impacted the country and our community here in Bedford. We have seen numbers attending Foodbank increase, as well as people struggling to pay bills and put food on the table. At the beginning of the year, we helped several people with Winter Fuel payments.

Aims and purposes

The primary responsibility of Christ Church Parochial Church Council (PCC) is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of cooperating with the incumbent, Reverend David Thomas, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The following mission statement, core values and headline priorities rolled over into 2023. Alongside this was a key action to begin reviewing the main priorities and organisational structure for Christ Church.

The mission statement of our Church is *'To enable everyone to become maturing followers of Christ, who experience and live out God's love daily in every part of their lives'*.

The Core Values of our Church are: -

G enerous	in faith
R eal	about ourselves
A ccepting	of all
C ompassionate	to our community
E ncouraging	all who come

The headline priorities of our Church for 2023 continued:

1. Making new disciples
2. Deepening our faith
3. Transforming our community
4. Visible social media

REPORT OF TRUSTEES

Objectives and activities

When planning our activities for the year, we have considered the Charities Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We enable ordinary people to live out their faith as part of our parish community through:

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

To facilitate all this, we maintain the fabric of the Church and complex at 140 Dudley Street. The PCC also had responsibility for the upkeep of 161 Dudley Street.

The main Priorities and Objectives of our Church for 2023 were: -

Priorities and Objectives

Following a review of the Mission Action Plan (MAP) in September 2022, it was decided that additional key priorities for 2023 were to review the church's Vision Statement, and the organisational structure of Impact Groups working on behalf of the PCC. Therefore, the MAP remained the same (as seen below) and once the Vision and re-organisation had taken place, the MAP would be reviewed.

1. Making new disciples

- a. Offer enquirers courses (e.g. Alpha, Grow, Parenting etc) 3 times per year so that at least 10 people come to faith in each year
- b. Members intentionally praying for 5 friends/relatives to come to faith
- c. Intentionally offer invitations to friends/relatives to enquiry course or Sunday worship

2. Deepening our faith

- a. Promote active membership of weekly Home Groups, who create their own goal for next 12 months for a ministry area
- b. Ministries (Men, Women, Seniors, Children and Youth etc) to create clear goal to fulfil the priority 'Going deeper into God'
- c. At least fortnightly, promote personal testimony stories to encourage maturing followers of Christ (whole life discipleship)

3. Transforming our community

- a. Increase involvement and presence at Castle Newnham School (e.g. minimum 1 x Governor, provide Open the Book, support and nurture CU, offer lunch clubs, etc)
- b. Start Christians Against Poverty Debt Counselling service
- c. Establish and promote annually a new sustainability initiative across Devon Park and Castle Road

4. Creating a greater and more visible social media presence

- a. Train 2-3 church members in the next 12 months in delivery of Social Media posts (Facebook, Twitter, Instagram, etc)
- b. Ensure regularly weekly flow of news and events via Social Media
- c. Change over the next 12 months physical outdoor signage

In order to achieve these objectives and respond to realised needs: -

- The new Vicar continued to meet regularly with church leaders of different denominations in Bedford, as well as playing a role in the Bedford Deanery (joining the Standing Committee for Deanery Synod).
- The Standing Committee (subset of PCC, including the Church Wardens), worked to create a new Vision Statement, and reviewed the existing Impact Group Structure.

REPORT OF TRUSTEES

- The Church Wardens worked closely with the Vicar and Staff Team to ensure that the day to day running of the church continued as smoothly as possible.
- The Impact Groups continued to look after different areas of the life of the church and ensure that the church continued to be active in the community.
- Areas of the church which needed new volunteers were identified.

Achievements and performance

2023 was Rev David Thomas' first full year as vicar of Christ Church. Sunday attendance throughout 2023 remained steady, and Christmas saw an increase.

This is by no means an exhaustive list, but gives a flavour of some of the significant things which took place in 2023:

- A Church Weekend Away took place in March, where a new Vision Statement for the church was presented. The weekend away broke even in terms of cost.
- A Midweek Lent Course. This regularly saw 50+ people attend in person and online.
- Involvement with the HOPE Bedfordshire Good Friday Walk of Witness.
- Two weddings took place in April.
- A new Sound Desk was installed, leading to an improvement in quality of sound.
- Continued to have some longer services focused on worship and prayer throughout the year.
- Introduction of a new prayer meeting on Sunday mornings before the 10.30am service.
- Continued to have members of the congregation explore different callings to ministry. This included one person completing Foundations for Ministry training, one person become a Lay Leader of Worship. And two more people beginning Foundations for Ministry training.
- We were asked to host Readers in Training for two short-term placements in 2023.
- Application for a curate in 2024 accepted by the diocese.
- Growing number of young families attended our Sunday 10.30am family service.
- Reorganisation of the 10.30am family service in September which now sees the main service and all the groups (children & youth) looking at the same material.
- Introduction of new musicians at both the 10.30am and 7pm services.
- Restructuring the Impact Groups to better align to the new vision of the church (closing of Fellowship & Outreach IGs, replaced with Pastoral Care & Engagement IGs).

The new vision statement of Christ Church adopted in March 2023 is:

We are a people being transformed by the unconditional love of God; seeking to bless our community, and longing for all to experience the hope we have in Jesus.

Staff Team

There have been a number of changes to the staff team over 2023.

- Ellie Ryan-Johnson stepped down as part-time Trainee Youth Minister in January due to personal reasons.
- Laura Jewell and Vikki Thomas were appointed as 18-30s Pioneer and Vicar's PA respectively (part time roles).
- Pauline Grimley, Vandon Grimley, and Dawn Hire continued to be a steady and invaluable presence looking after the Office, Buildings and Hall Hirers.
- Ruth Hulme continued in post as our imaginative and hard working Children's Minister,
- AJ Wade covered our Youth Work and Social Media presence for 6 months before moving to Birmingham to continue his training towards ordination.
- Vikki Thomas as a volunteer took over organising our Youth Work after AJ Wade left while we look to employ someone in this role.

REPORT OF TRUSTEES

- The PCC agreed that moving forward the church should look to employ a full-time Youth & Student Minister. The extra funding required for this came from a generous donation from a member of the congregation, and a successful grant application from the Diocesan Growing Younger and more Diverse fund. The first round of advertising in November did not yield any applicants who met the PCC's criteria of qualifications/experience. The post has been readvertised in February 2024.

Role of Volunteers

Without volunteers most activities which Christ Church puts on would cease to operate. We are extremely grateful to everyone who gives up their time and energy to serve both the church and the community.

We see this especially in areas such as our musical worship, our children's and youth work, and our engagement with older members of the community. Without the many volunteers our Children's Minister (Ruth Hulme) would be unable to do all she does. Without volunteers, such as Vikki Thomas, our Friday Night Youth would have stopped. We are also extremely grateful for all that Rachel Bennett does, whether that be organising holidays, Go4Gold or the Sunday afternoon walks to name a few.

Christ Church continues to be one of several distribution centres for Bedford Foodbank. Many of the volunteers helping on Tuesday afternoons are from Christ Church. 2023 continued to see large numbers of people attending.

Children and Youth Ministry

2023 saw lots of activities in person for our Children's Ministry:

Sunday ministry was reorganised in September:

- Imagine (0 to pre-school): 10 children weekly
- Wonder (reception to year 3): 5 children weekly
- Marvel (years 4 to 6): 6 children weekly
- Wild Church: 10 families 11 children, monthly 3-5 families attending
- Pop up breakfasts: 5-10 families quarterly

Midweek ministry:

- Forge: 9 children weekly
- Morning Out: 35-45 children weekly
- Little Fishes: 2-5 babies weekly

One Off Events:

- Summer holiday club ran across 5 mornings - 58 children in total
- Easter Faith Trail : 7 families attended to explore activity stations about the Easter Story
- 20 Holy Week boxes given to families
- Church weekend away: 15 children
- May - Bedford Treasure Trail: 5 families
- October Light Party - 20 children
- Christmas - It's a boy - 100 adults and 100 children attended to hear the nativity story through pantomime
- Celebrating Christmas Around the World:
 - African Drumming Workshop – 16 families
 - Christmas Decoration making – 5 families
 - Christmas Praise Party – 19 children

REPORT OF TRUSTEES

Since AJ Wade left in August J-team and Friday Night Youth have kept going thanks to the teams of dedicated volunteers. Since September, the teaching in J-team has been following the sermon series in line with all of the children's and youth Sunday groups. The average attendance is 5-8 young people.

Friday Night Youth has followed the same pattern as previously, the evening starts with a relaxed time of games before some discussion time. The young people decided what topics they wanted to discuss. The group has definitely bonded together as a whole since some new faces moved up to the group in September. The average attendance is 8-10 young people each week. Highlights in 2023 included the now annual trip to the Hamilton's back garden for Fireworks Night.

It is impossible to quantify in financial terms the contribution made by these and many other volunteers, but it is considerable, without which the PCC would not be able to fulfil its charitable objectives.

We thank all the many volunteers, who work so hard to make this church the lively and vibrant community that it is. In particular, we thank the Churchwardens, Kay Berrington and Andrew Russell who have continued to work so tirelessly on our behalf during 2023.

Worship and Prayer

Worship and prayer continue to be central to the life of Christ Church. We are extremely grateful to all who have been involved whether playing and singing, projecting words onto screens, operating the sound desk and live streaming our services.

Some highlights in the year include:

- The Carols by Candlelight service which saw 243 people attend, a near 50% increase from 2022.
- The Carols on the Lawn service which saw so many people attend that people at the back couldn't hear what was going on!
- Introduction of Music Stand app at the 7pm service, for the musicians to reduce the amount of paper copies of music.

Average attendance at 9am has been 17 people, at 10.30am 160 people, and at 7pm 40 people. We continue to livestream our 10.30am service but as the community gets used to being able to worship together in person, we have seen less people joining us online. However, this continues to be a valuable part of the worshipping life of the community for those who are unable to attend for a variety of reasons, including ill health, home and work commitments.

At present, there are 290 names on the Church Electoral Roll, 69 of whom are resident within the parish. 10 names were added during the year and 13 were removed either through death, or because they moved away from the parish or to another church.

As well as our regular services, we enable our community to celebrate and thank God at life's milestones: 4 baptisms, 1 thanksgiving for the gift of a child, 2 weddings, and a total of 2 funerals and services of thanksgiving.

Deanery Synod

We had 4 Deanery Synod elected representatives (reduced to 2 from 1 July) and 2 Diocesan Synod representatives, offering an important link between our parish and the wider Church of England. At each Deanery Synod meeting, there is a primary focus of discussion, and the opportunity to hear of the work of the wider church: General Synod, Diocesan Synod, Diocesan Board of Finance and Deanery Standing Committee. There were 4 Deanery Synod meetings in 2023:

REPORT OF TRUSTEES

March – Anne Barker, chaplain at HMP Bedford, spoke about the joys and challenges of her role and Gillian Kern, chaplain at HMP The Mount, spoke about the Welcome Directory, which aims to help faith communities become places where people who leave prison find acceptance.

May - Sam Cappleman, Area Dean, spoke on Diocesan finances and the opportunity to apply for funds for the 'Growing Younger and More Diverse' initiative. Malcolm Grant from the Beds & Herts Historic Churches trust explained that the trust gives grants to churches in the St Albans Diocese to help them with the maintenance and repair of the church fabric. The fund is supported by donations (such as the Wixamtree Trust) and legacies, together with church and individual membership and fundraising activities.

June – Robert Hargrave (Diocesan Director of Communications) and Dave Pickett (Creative and Digital Communications Partner) spoke on communicating well and the different ways that this can be done in the modern world. David Thomas reviewed what is happening at Christ Church.

October - Young people from the Church of The Transfiguration, Kempston gave a presentation on Carbon Footprint matters. They reminded the attendees that the environment and God's creation are critical elements of our stewardship, mission, ministry and of our broader engagement with those of all ages in our communities.

Pastoral care

Pastoral care continues to be an important area for the life of the church. So much so that in the review of the Impact Groups a new Pastoral Care Impact Group was created at the end of the year. Home Groups continue to be the centre of pastoral care and we are particularly grateful to Pauline Barber (a volunteer) for all she does in overseeing this area of ministry. Over 50% of electoral roll members are a part of a Home Group. Each week at the Staff Team meeting, pastoral concerns are discussed and church members not seen for a while are attempted to be contacted by someone, often the vicar or church warden(s).

Activities such as Ladies Elevenses and Men's Breakfast continue to be key areas of pastoral care and time. The vicar continues to take home communion to people who need it, whether on a regular basis or one offs due to illness and the like.

Our parish magazine is published bi-monthly and continues to create a pastoral, spiritual and informative link amongst church members, hall users and our local community.

Mission and Evangelism

Helping others is a demonstration of our faith, whether practical, emotional or spiritual.

The Mission Impact Group channels support and news between our Mission Partners, scattered across Africa, the Middle East and Europe, and encourages prayer for them.

Mission Direct, a small UK Based charity, whose Executive Officer attends Christ Church, was the Bishop of St Alban's Harvest Appeal charity for 2023. Christ Church raised money for them both at the Harvest Appeal and as a part of the Christmas giving.

A Youth Alpha Course was run after Easter on Friday Nights.

A new Impact Group looking at Engagement was created at the end of 2023 with a view to see what the needs of the community are, and how Christ Church can better engage and meet those needs.

A number of volunteers from Christ Church helped the King's Arms Project winter night shelter, whether making meals or spending time with rough sleepers.

Rev David Thomas took communion once a month to Dame Alice Court care home.

REPORT OF TRUSTEES

Ecumenical Relationships

We continue to be blessed by our ecumenical links to other local churches across Bedford and benefit from HOPE Bedfordshire. We actively supported the town-centre open-air Good Friday Witness, attended by over 1000 people and a number of our congregation attended various Hope Bedford activities throughout the year.

Rev David Thomas took communion once a month at St John's Church Bedford during their vacancy.

Financial review

Total receipts on unrestricted funds were £356,172, with £189,033 from standing orders and £43,933 was from Gift Aid. Restricted donations totalled £31,471 of which £4,504 was from gift aid. Further details are shown in the annual financial statements.

£361,109 was spent from unrestricted funds to provide the Christian ministry from Christ Church, including the contribution to the diocesan parish share of £147,512 which largely provides the stipends and housing for the clergy.

Net movement in funds was an increase of £24,771 during the year, and the total reserves increased to £236,145.

The principal source of donations are the church members. The PCC takes its environmental, social and ethical duties seriously and consideration of these undergird the ministry decisions of the church.

Reserves policy

It is PCC policy to try to maintain sufficient funds, being between 3 and 6 months of expenditure to ensure the smooth financial running of the church, and ensure that unexpected expenditure can be met as and when required. Total funds held at the year end amounted to £236,145.

The balance on the general reserves at the year end was £146,167 which is considered adequate since it represents approximately 5 months of expenditure, and is therefore within the PCC policy. Total unrestricted funds (including the general fund) amounted to £200,488 with £34,321 representing amounts raised in respect of a previous house purchase.

The purpose of any restricted fund is noted in the financial statements. Restricted funds are in respect of specific projects and or schemes.

Financial risks

Total restricted funds amounted to £35,657. The cash reserves of the church, excluding restricted funds, totalled £148,103 as at 31 December 2023. The budget for 2024 was approved by the PCC showing a deficit of £17,000. Most of the income generated by the church is from regular standing orders. The level of standing orders has remained consistent during the year and this, together with careful management of resources, has not had a significant impact on the financial risks of the church. The PCC therefore considers it has sufficient resources to sustain its purposes and activities during 2024.

Plans for future periods

At the beginning of 2023, the PCC agreed to look at selling the existing curate's house (161 Dudley Street), which is will complete in April 2024, and to purchase a new property on the Devon Park Estate which completed in March 2024.

REPORT OF TRUSTEES

Advertising for a new Student & Youth Minister in February 2024.

Creation of a new Mission Action Plan to replace the existing one.

In summer 2024 a stipendiary curate will be joining Christ Church.

Risk management

The PCC is aware of its risk management duties and in 2023 the Lone Working policy, and Safeguarding Policy, were reviewed and signed off by the PCC. All PCC trustees, youth and children's paid and voluntary leaders, and volunteers in contact with vulnerable adults are DBS (Disclosure and Barring Service) checked.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline measure 2016. We continue to take seriously the need to look after children and vulnerable adults. The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement.

Safeguarding information is displayed in the Church Porch, on the halls noticeboard and on the church website. In addition there is a child friendly version on the halls noticeboard. Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are included on the posters and in our Safeguarding Policy, which is issued to everyone who applies for a DBS check and Worker's Pocket Guides produced by 31:8 are included in the staff and volunteer ID lanyard pockets.

We have a Parish Safeguarding Officer who is also Lead Recruiter, a Deputy Parish Safeguarding Officer and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. We work to ensure that DBS checks are renewed every three years and that all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years. The team meets regularly and we use the Parish Dashboard system for record keeping and to monitor our compliance with the various policies and the practice guidance of the Church of England.

We continue to ensure that there is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There have been 4 issues of safeguarding concern reported during 2023. These matters were dealt with according to the relevant safeguarding policies and guidance, by the Parish Safeguarding Officer, the Vicar and the Diocesan Safeguarding Team.

Safeguarding is a standing item on the PCC agenda and safeguarding matters have been raised with the congregation. The latter included raising awareness of the Mike Pilavachi and Soul Survivor investigation, undertaken by the Diocese of St Albans and the National Safeguarding Team and giving an opportunity for anyone affected to discuss any concerns. The congregation was also given an update as to how safeguarding works in services on 26 November 2023.

From a financial perspective, the PCC has delegated a level of responsibility to the Resource Impact Group along with the Treasurer to look after the accounting and budgets. The Treasurer regularly reports back to the PCC how things look compared to budget.

Structure, governance and management

Christ Church is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans.

The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

REPORT OF TRUSTEES

The method of appointment of PCC members is set out in the Church Representation Rules (CRR). At Christ Church the membership of the PCC consists of the licensed clergy, churchwardens, one of the Readers, members of Diocesan and Deanery Synods and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll, and so if they fulfil the criteria (as per CRR) they can stand for election to the PCC.

New PCC members/trustees were offered a copy of *The PCC Member's Essential Guide*, and a copy of the PCC Notes of Guidance.

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 PCC met 6 times during 2023 with an average attendance of 72%.

Given its wide responsibilities the PCC has a number of impact groups, each one dealing with a particular aspect of parish life. These groups, which include communications, mission, buildings, outreach, resourcing, fellowship, and young people, are all responsible to the PCC and report back to it regularly with reports of their meetings, decisions and recommendations being received by the PCC and discussed as necessary.

Standing Committee: This committee is required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Buildings Impact Group: This group is responsible for the management and development of Christ Church PCC's buildings and infrastructure.

Communications Impact Group: This group is responsible for oversight of both external and internal communications, including our physical and online presence.

Fellowship Impact Group: This group is responsible for the planning, resourcing and delivery of events focused on the development of fellowship within Christ Church.

Mission Impact Group: This group is responsible for caring, praying and practically supporting our Mission Partners and Organisations and encouraging vocations and support to mission at home and overseas.

Outreach Impact Group: This group is responsible for the planning, resourcing, coordination and delivery of all pre-evangelistic, evangelistic and early discipleship support at Christ Church.

Resourcing Impact Group: This group is responsible for the financing of Christ Church and the prudent management of its financial resources.

Worship Impact Group: This group is responsible for the planning, resourcing, coordination and delivery of all corporate worship at Christ Church.

Young People's Impact Group: The Young People's Impact Group is responsible for supporting the Youth Minister and the Children's Minister in developing and implementing a strategy for young people's and family work at Christ Church, which directly contributes to the achievement of Christ Church's mission.

In 2023 the Fellowship and Outreach Impact Groups stopped operating. They are to be replaced with a Pastoral Care Impact Group and an Engagement Impact Group. This followed a review by the Standing Committee with an aim that the structure of Impact Groups (IGs) needed to better reflect the new vision and meet the everchanging demands of church life following the global pandemic and change of vicar. The other change was bringing in the Home Groups into the IGs structure, so that there could better communication and joined up working between IGs and Home Groups.

REPORT OF TRUSTEES

Administrative information

Christ Church is situated at 140 Dudley Street, Bedford. It is part of the Diocese of St Albans within the Church of England. The correspondence address is 140 Dudley Street Bedford MK40 3SX. Registered charity number 1134785 under the name the Parochial Church Council of the Ecclesiastical Parish of Christ Church Bedford. It is also known as Christ Church Bedford, PCC or Christ Church.

PCC members who have served at any time from 1 January 2023 until the date of this report was approved are:

Ex-Officio Members:

Incumbent	The Revd David Thomas	Chairman
Wardens	Mrs Kay Berrington Dr Andrew Russell	
Reader	Mr Michael Bishop	
Diocesan Synod	Mr Daniel Gicharu Mr Christopher Stevens	Treasurer
Deanery Synod	Ms Rachel Bennett Mrs Margaret Cottenden Miss Helen Ryan Mr Paul Templeman Mr Anderson (AJ) Hutchinson-Wade	(from 3 May 2023) (until 30 June 2023) (until 30 June 2023) (until 30 June 2023)

Elected Members:	Mr Simon Berrington Mr Christopher Brown Mr Tony Daniels Dr Jonathan Day Ms Rachel Day Mr Stephen Gardner Mr Martin Hamilton Ms Amy Hutchinson-Wade Ms Susan Marshall Mrs Jennie McAdam Mrs Kathryn Priddin Mr Thomas Rees Miss Eleanor Ryan-Johnson Ms Christine Somervell Mrs Cynthia (Sue) Templeman	Lay Chair of the PCC (from 3 May 2023) (from 3 May 2023) (until 3 May 2023) (from 3 May 2023) (until 3 May 2023) (until 3 May 2023)
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(PCC Secretary)	Mrs Pauline Grimley	(not a PCC member)
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REPORT OF TRUSTEES

Bank:

CAF Bank Ltd
25 Kings Hill Avenue,
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

Suzanne Goodson BSc FCA
Wright Connections Limited
Registered Auditors
Bedford I-Lab
Priory Business Park
Stannard Way
Bedford
MK44 3RZ

Day-to-day management of the charity is delegated to the incumbent:

Incumbent:

The Revd David Thomas

Christ Church Vicarage
115 Denmark Street
Bedford
MK40 3TJ

Approved by the PCC on 9 April 2024 and signed on their behalf:

David J Thomas

Revd David Thomas (PCC Chair)

Independent examiner's report to the trustees of Parochial Church Council of The Ecclesiastical Parish of Christ Church Bedford

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023 which are set out on pages 14 to 27.

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 charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

Suzanne Goodson

Suzanne Goodson BSc FCA
Institute of Chartered Accountants England & Wales
Wright Connections Limited
Bedford I-Lab
Stannard Way
Bedford
MK44 3RZ

09/04/2024

Date:

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure account)

FOR THE YEAR ENDED 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-23 £	Total Funds 31-Dec-22 £
INCOME FROM					
Donations and Legacies	4	256,499	31,471	287,970	278,108
Charitable activities	5	93,506	0	93,506	70,491
Other trading activities		5,723	0	5,723	5,560
Investments	6	444	0	444	212
TOTAL INCOMING RESOURCES		356,172	31,471	387,643	354,371
EXPENDITURE ON					
Charitable activities	7	361,109	1,763	362,872	326,079
TOTAL EXPENDITURE		361,109	1,763	362,872	326,079
NET INCOME/(EXPENDITURE)		(4,937)	29,708	24,771	28,292
Transfers between funds		0	0	0	0
NET MOVEMENT IN FUNDS		(4,937)	29,708	24,771	28,292
Reconciliation of funds					
Total funds brought forward	18	205,425	5,949	211,374	183,082
TOTAL FUNDS CARRIED FORWARD at 31 December 2023	18	200,488	35,657	236,145	211,374

All income and expenditure is derived from continuing activities

BALANCE SHEET AT 31 December 2023

	<u>Note</u>	31-Dec-23		31-Dec-22	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	12		101,416		104,716
CURRENT ASSETS					
Debtors	13		17,758		17,363
Cash at bank and in hand			236,508		216,871
			254,266		234,233
CURRENT LIABILITIES					
Creditors due within one year	15		-119,537		-71,896
NET CURRENT ASSETS			134,730		162,337
TOTAL ASSETS LESS CURRENT LIABILITIES			236,145		267,053
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	16		0		-55,679
NET ASSETS			236,145		211,374
FUNDS	18				
Unrestricted funds			200,488		205,425
Restricted funds			35,657		5,949
TOTAL CHARITY FUNDS			236,145		211,374

Approved by the Parochial Church Council on 9th April 2024
and signed on its behalf by:

David J Thomas

Revd David Thomas

Chairman

Christopher Paul Stevens

Mr Christopher Stevens

Hon. Treasurer

The notes on pages 17 to 27 form part of these accounts

Charity registration number 1134785

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 December 2023

	Note	31-Dec-23	31-Dec-22
Cash flow from operating activities			
Cash generated from activities	3	26,044	45,053
Cash flow from investing activities			
Payments to acquire tangible fixed assets		(1,768)	(17,630)
Interest received		444	212
Net cash flow from investing activities		(1,324)	(17,418)
Cash flow from financing activities			
Interest paid		(5,083)	(4,928)
Net cash flow from financing activities		(5,083)	(4,928)
Net increase/decrease in cash and cash equivalents		19,637	22,707
Cash and cash equivalents at 1.1.23		216,871	194,164
Cash and cash equivalents at 31.12.23		236,508	216,871
Cash and cash equivalents consists of			
Cash at bank and in hand		236,508	216,871
Cash and cash equivalents at the end of the reporting period not available for charitable purposes as held as agent		984	189

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2023

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a) General information

Christ Church, a registered charity in the United Kingdom is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans. Its trustees are all members of the Parochial Church Council and they operate under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity administrative information on page 11 of these financial statements. The nature of the charity's operations and principal activities are shown on pages 3 to 10 of these financial statements.

b) Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years prescribed.

c) Income recognition

Voluntary income and capital sources

All incoming resources, including government grants are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Collections are recognised when made. For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. Pledged amounts are only recognised on receipt of the funds.

Income tax recoverable on gift aid scheme donations is recognised in the period the income is received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of the entitlement and the likely amount due.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2023

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustee' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed, and an equivalent amount recognised as charitable expenditure.

Legacies

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Other trading activities

Other trading activities represent feed in tariffs from solar panels and are recognised on entitlement.

Other ordinary income

Rental income from the letting of church premises is accounted for when earned. Fees due to the PCC for weddings, funerals, etc. are accounted for on an event by event basis.

d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where 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.

Costs directly related to the work of the church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31st December is included as a creditor in the Balance Sheet. Grants and donations are accounted for at the earlier of payment or formal approval by the PCC. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

e) Tangible fixed assets

Consecrated land and buildings and moveable church property

Consecrated and beneficial property is excluded from the financial statements by s. 10(2) of the Charities Act 2011.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers these to be inalienable property.

All expenditure on consecrated and beneficial property and moveable church furnishings, whether maintenance or improvement, is written off in the year incurred. This includes all expenditure incurred to date in respect of the Hall Redevelopment Project, including the build costs, since the build is occurring on consecrated ground, and as such cannot be capitalised.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. No depreciation is charged on such properties since it is considered that the estimated residual value of the properties is in excess of the purchase price. Any expenditure on maintenance or improvement is written off in the year incurred.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2023

Other fixtures, fittings and office equipment

Equipment purchased within the accounting period is capitalised on the balance sheet. Individual items of equipment with a purchase price of £1,000 or less are written off in the year in which the asset is acquired.

Depreciation

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset in a systematic basis over its expected useful life. Depreciation rates used are as follows: -

Furniture and solar panels – 10% per annum (estimated useful life 10 years), Equipment – 33.33% (estimated useful life 3 years)

f) Taxation

The charity is exempt from tax on its charitable activities.

g) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

The purpose of any restricted fund is noted in the financial statements. Restricted funds include amounts raised for the Hall Redevelopment Project (HRP).

The financial statements include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

h) Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities in the period to which they relate.

i) Bank and Cash

Bank and Cash include short-term deposits which include cash held on deposit at CAF Bank.

j) Loans

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

k) Debtors and creditors receivable/payable within 1 year

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are included as debtors at transactional values less any provision for amounts that may prove to be uncollectible. Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

l) Judgements

No judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies.

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

FOR THE YEAR ENDED 31 December 2023

2 YEAR ENDED 31 December 2022 Comparatives

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-22 £
INCOME FROM				
Donations and Legacies		268,576	9,532	278,108
Charitable activities		68,625	1,866	70,491
Other trading activities		5,560	0	5,560
Investments		212	0	212
TOTAL INCOMING RESOURCES		<u>342,973</u>	<u>11,398</u>	<u>354,371</u>
EXPENDITURE ON				
Charitable activities		317,098	8,981	326,079
TOTAL EXPENDITURE		<u>317,098</u>	<u>8,981</u>	<u>326,079</u>
NET INCOME/(EXPENDITURE)		25,875	2,417	28,292
Transfers between funds		9,671	(9,671)	0
NET MOVEMENT IN FUNDS		35,546	(7,254)	28,292
Reconciliation of funds				
Total funds brought forward		169,879	13,203	183,082
TOTAL FUNDS CARRIED FORWARD at 31 December 2022		<u>205,425</u>	<u>5,949</u>	<u>211,374</u>

All income and expenditure is derived from continuing activities

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2023

3 Reconciliation of net expenditure for year to net cash flow from operating activities

	31-Dec-23	31-Dec-22
	£	£
Net expenditure for year	24,771	28,292
Interest receivable	(444)	(212)
Interest payable	5,083	4,928
Depreciation of tangible fixed assets	5,068	6,804
Decrease (increase) in debtors	(396)	(4,875)
Increase (decrease) in creditors	(8,038)	10,115
Net cash flow from operating activities	26,044	45,053

4 Income from Donations and Legacies

	31-Dec-23	31-Dec-22
	£	£
Gifts	237,470	241,225
Legacies	1,000	13,617
Other Donations	49,500	23,267
	<u>287,970</u>	<u>278,108</u>

5 Income from charitable activities

	31-Dec-23	31-Dec-22
	£	£
Rental income	44,325	39,366
Grants	0	250
Events and activities	48,261	29,275
Fees	920	1,600
	<u>93,506</u>	<u>70,491</u>

6 Income from investments

	31-Dec-23	31-Dec-22
	£	£
Deposit interest	<u>444</u>	<u>212</u>

7 Charitable Activities Costs

	Direct costs £	Donations £	Total £
Church Activities	<u>336,836</u>	<u>26,036</u>	<u>362,872</u>

See note 21 for further details

8 Support/ Governance costs

	31-Dec-23	31-Dec-22
	£	£
Independent examiner's remuneration	<u>1,620</u>	<u>1,620</u>

9 Net income for the period is stated after charging

	31-Dec-23	31-Dec-22
	£	£
Depreciation of tangible fixed assets	<u>5,068</u>	<u>6,804</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2023

10 Trustees and key management personnel remuneration and expenses

Two trustees (E Ryan-Johnson £835, AJ Wade £8,812) received £9,647 for church work during the year (2022 - Three - W Pegg. E Ryan-Johnson, AJ Wade £5,426)
None of their remuneration related to their role as a trustee

In 2023 and 2022 the incumbent and in 2022 the curate were remunerated by way of a stipend by a related party, being the Diocese of St Albans who are responsible for setting the level of remuneration. As is standard practice in the Church of England the clergy were provided with housing by the Diocese (incumbent) and PCC (curate).

Two trustees, including incumbent, were reimbursed £373 during the year (2022, Four trustees - £1,343). This was for travel, hospitality, books and expenditure on behalf of the church.

11 Staff Costs

	31-Dec-23	31-Dec-22
	£	£
Wages and salaries	76,485	64,117
Social security costs	0	0
Defined contribution pension costs	3,372	2,670
	<u>79,857</u>	<u>66,787</u>

The average monthly number of employees during the year was as follows:

	2023	2022
Youth Minister and Children's Minister	2	2
Other	7	6
	<u>9</u>	<u>8</u>

No employees received remuneration in excess of £60,000

12 Fixed Assets

	Freehold Property	Equipment	Total
	£	£	£
COST			
At 1 January 2023	90,000	108,009	198,009
Additions	0	1,768	1,768
Disposals	0	(23,628)	(23,628)
At 31 December 2023	<u>90,000</u>	<u>86,149</u>	<u>176,149</u>
DEPRECIATION			
At 1 January 2023	0	93,293	93,293
Charge for the year	0	5,068	5,068
Disposals	0	(23,628)	(23,628)
At 31 December 2023	<u>0</u>	<u>74,733</u>	<u>74,733</u>
NET BOOK VALUE			
At 31 December 2023	<u>90,000</u>	<u>11,416</u>	<u>101,416</u>
At 31 December 2022	<u>90,000</u>	<u>14,716</u>	<u>104,716</u>

Note:

The property held at 31 December 2023 consists of 161 Dudley Street, Bedford, which is subject to an equity sharing loan from the Church Commissioners (see loan note for further details).

13 Debtors: amounts falling due within 1 year

	31-Dec-23	31-Dec-22
	£	£
Other debtors	17,758	17,363
	<u>17,758</u>	<u>17,363</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2023

14 Monies raised for others

During the year the following monies were collected for external organisations

	31-Dec-23 £	31-Dec-22 £
Staff leaving gifts	435	4,420
Christmas Appeal 2022	543	208
Bedford foodbank	90	0
Bishop's Harvest appeal	634	0
Tearfund	239	0
Ordinand training	0	66
Beds & Herts Historic Churches Trust	0	385
Other	583	219
	<u>2,524</u>	<u>5,298</u>

A total of £984 was held as at 31 December 2023 (£189 31 December 2022)

These are included in other creditors in note 15.

15 Creditors: amounts falling due within one year

	31-Dec-23 £	31-Dec-22 £
Hall Redevelopment	57,252	57,252
Other creditors	6,606	14,644
Loan to purchase curate's house (see note 16)	55,679	0
	<u>119,537</u>	<u>71,896</u>

16 Creditors: amounts falling due after more than one year

	31-Dec-23 £	31-Dec-22 £
Loan to purchase curate's house	0	55,679
	<u>0</u>	<u>55,679</u>

The PCC has a loan of £55,679 from the Church Commissioners which was taken out to assist with the purchase of 161 Dudley Street (the Curate's House) This is an interest only value linked loan representing 62% of the original value of the property. It is repayable on sale of the property together with a 62% share in any increase in value since acquisition. See note 19.

17 Related parties

The Diocese of St Albans is a related party by way of the constitution

Details of receipts from related parties are found in note 21

Details of payments to related parties are found in notes 22 and 23

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2023

18 Fund reconciliation - 2023

Unrestricted funds

	Balance at 01-Jan-23 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-23 £
General fund	151,104	356,172	(361,109)		146,167
Designated funds - repairs to church	20,000				20,000
Unrestricted house reserve - 161 Dudley Street	34,321				34,321
	<u>205,425</u>	<u>356,172</u>	<u>(361,109)</u>	<u>0</u>	<u>200,488</u>

Restricted funds

	Balance at 01-Jan-23 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-23 £
Vicar's discretionary fund & restricted mission	4,366	1,756	(1,703)		4,419
Youth and Student Minister	0	12,500			12,500
New Curate's house	0	17,215			17,215
Halls Redevelopment funds	273	0	0		273
Holiday at Home	1,310	0	(60)		1,250
Total restricted	<u>5,949</u>	<u>31,471</u>	<u>(1,763)</u>	<u>0</u>	<u>35,657</u>

	Unrestricted funds 31-Dec-23 £	Restricted funds 31-Dec-23 £	Total 31-Dec-23 £
Fixed assets	101,416		101,416
Cash and current investments	148,103	88,405	236,508
Other current assets	13,254	4,504	17,758
Creditors: amounts due in less than one year	-62,285	-57,252	-119,537
Creditors: amounts due in more than one year	0		0
	<u>200,488</u>	<u>35,657</u>	<u>236,145</u>

19 Post Balance Sheet events

The PCC has approved plans to sell 161 Dudley Street in 2023 and a sale was agreed in February 2024 subject to contract for a total of £365,000 (gross) and £357,400 (net of costs). £221,100 of the net proceeds will be used to repay the value linked loan. We will receive the remainder of the proceeds of £136,300. Completion is set for 12 April 2024

We have acquired 18 Hartland Avenue on 1 March 2024 for £330,000. This has been partially funded from a short term loan from the diocese with the remainder funded from a gift day (approx £115,000) plus our own resources. The loan from the diocese is expected to be fully repaid after the sale of 161 Dudley Street completes.

20 Contingent Asset for grant to employ a Youth and Student Worker

A total of £60,000 has been awarded by The Diocese of St Albans to be paid in equal annual instalments over a three year period to cover the term of the employment contract. This is conditional on the successful appointment of a suitable candidate, the process for which is not deemed to be in the full control of the PCC. To date the vacant position has been advertised and applicants were interviewed however no appointment was made. Income from the grant will be recognised once the PCC is confident that an appointment can be made.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2023

21 INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-23 £	Total Funds 31-Dec-22 £
Income from Donations and Legacies				
Standing orders & Envelope Scheme	189,033		189,033	194,614
Legacies	1,000		1,000	13,617
Basket Collections	0		0	121
Income tax reclaimed	43,933	4,504	48,437	46,489
New curate's house		15,211	15,211	0
Other donations	22,533	11,756	34,289	23,267
	<u>256,499</u>	<u>31,471</u>	<u>287,970</u>	<u>278,108</u>
Note - included above are the following amounts given by trustees				
Unrestricted			30,380	27,347
Total			<u>30,380</u>	<u>27,347</u>
Income from charitable activities				
Rental income	44,325		44,325	39,366
Social & Youth Events	43,540		43,540	20,333
Grants	0		0	250
Morning Out receipts	2,406		2,406	2,273
Lunch Club Receipts	1,423		1,423	1,766
Holiday at Home		0	0	1,866
Fees	920		920	1,600
Sundry receipts	891		891	3,037
	<u>93,506</u>	<u>0</u>	<u>93,506</u>	<u>70,491</u>
Income from other trading activities				
Income from solar panels	5,723		5,723	5,560
	<u>5,723</u>	<u>0</u>	<u>5,723</u>	<u>5,560</u>
Income from investment				
Deposit interest	444	0	444	212
	<u>444</u>	<u>0</u>	<u>444</u>	<u>212</u>
TOTAL INCOME	<u>356,172</u>	<u>31,471</u>	<u>387,643</u>	<u>354,371</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2023

22 Resources spent		Unrestricted Funds	Restricted Funds	Total Funds 31-Dec-23	Total Funds 31-Dec-22
	Notes	£	£	£	£
Grants					
Mission and charitable giving		24,333	885	25,218	28,604
Other donations		0	818	818	6,112
		<u>24,333</u>	<u>1,703</u>	<u>26,036</u>	<u>34,716</u>
Directly relating to Church Ministry					
Parish share - payment Diocese		147,512		147,512	140,094
Clergy & staff expenses		1,291		1,291	1,721
Housing costs		2,296		2,296	332
Services including music		4,723		4,723	5,320
Telephones		1,468		1,468	2,301
Books		243		243	91
Explorers, Holiday Club & Youth Work		4,553		4,553	3,296
Training		0		0	978
Morning Out		1,583		1,583	951
Lunch Club		503		503	507
Holiday at Home			60	60	1,841
Outreach (including social events)		41,570		41,570	20,603
Sundries		3,861		3,861	5,831
Interest payable		5,083		5,083	4,928
		<u>214,686</u>	<u>60</u>	<u>214,746</u>	<u>188,794</u>
Church management and administration					
Heat and light		15,194		15,194	8,065
Insurance		2,596		2,596	2,427
Cleaning Materials		4,380		4,380	4,163
Church and property maintenance		9,470	0	9,470	8,097
Equipment - not capitalised		0		0	272
Hall Redevelopment		0		0	0
Salaries and wages		79,857		79,857	66,787
Printing, postage and stationery		1,948		1,948	2,542
Other		1,956		1,956	1,792
Depreciation		5,068		5,068	6,804
		<u>120,470</u>	<u>0</u>	<u>120,470</u>	<u>100,949</u>
Support/Governance Costs		<u>1,620</u>		<u>1,620</u>	<u>1,620</u>
TOTAL RESOURCES SPENT		<u>361,109</u>	<u>1,763</u>	<u>362,872</u>	<u>326,079</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2023

23 DETAILS OF MISSION AND CHARITABLE GIVING

	General	Restricted	Total	Total
	£	£	31-Dec-23	31-Dec-22
	£	£	£	£
OVERSEAS				
SIM (supporting the Deneufchâtel's)	2,730	0	2,730	2,900
Gayet (work in Belgium)	6,300	0	6,300	6,500
Barnabas fund	0	0	0	500
Diocese of Gulf and Cyprus	0	0	0	1,058
Open Doors	500	0	500	0
Egypt EDA	500	0	500	0
Frontiers (supporting Bradleys)	4,925	0	4,925	6,500
Samuti - interfaith helpers	175	0	175	100
Friends of Johannesburg Bible College	1,100	0	1,100	1,050
Neno Macadamia fund	500	0	500	500
Malawi Orphan fund	1,050	0	1,050	1,650
Tearfund	500	0	500	0
	18,280	0	18,280	20,758
HOME				
Bedford Area Schools Christian Support Trust	5,403	0	5,403	5,500
King's Arms Project - Bedford	0	0	0	500
Bedford Street Angels	50	0	50	50
Bedford Foodbank	500	0	500	500
Friends for Life	0	0	0	554
Hope Bedfordshire	100	0	100	100
Christians Against Poverty	0	0	0	500
Other specific giving	0	885	885	142
	6,053	885	6,938	7,846
Total Mission	24,333	885	25,218	28,604
OTHER				
Other donations	0	818	818	6,112
	0	818	818	6,112
TOTAL MISSION GIVING	24,333	1,703	26,036	34,716

Note: Mission giving was set at 10% of General Gifts in 2023 (2022: 14%)

Accounts



www.ccbedford.org

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022
FOR**

**PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF
CHRIST CHURCH BEDFORD (“Christ Church”)**

REGISTERED CHARITY NUMBER 1134785

CONTENTS

Report of Trustees	3
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance sheet	15
Cash Flow Statement	16
Notes to the Financial Statements	17

Report of Trustees

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

COVID-19 and Beyond

COVID-19 continues to have an impact upon the life of the church and the community. This is seen in a number of people and families who continue to self-isolate and are unable to participate in person. To this end we continue to stream our Sunday 10.30am service on YouTube so they can participate. It has also helped other people with health and mobility issues. COVID-19 has not gone away and at various times throughout 2022 a number of people within the congregation have had covid and had to self-isolate.

2022 has also been a year where a cost-of-living crisis has greatly impacted the country and our community here in Bedford. We have seen numbers attending Foodbank increase, as well as people struggling to pay bills and put food on the table.

Aims and purposes

The primary responsibility of Christ Church Parochial Church Council (PCC) is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of cooperating with the incumbent, Reverend David Thomas, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The mission statement of our Church is *'To enable everyone to become maturing followers of Christ, who experience and live out God's love daily in every part of their lives'*.

The Core Values of our Church are: -

G enerous	in faith
R eal	about ourselves
A ccepting	of all
C ompassionate	to our community
E ncouraging	all who come

The headline priorities of our Church for 2022 continued:

1. Making new disciples
2. Deepening our faith
3. Transforming our community
4. Visible social media

REPORT OF TRUSTEES

Objectives and activities

When planning our activities for the year, we have considered the Charities Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We enable ordinary people to live out their faith as part of our parish community through:

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

To facilitate all this, we maintain the fabric of the Church and complex at 140 Dudley Street. The PCC also had responsibility for the upkeep of 161 Dudley Street.

The main Priorities and Objectives of our Church for 2022 were: -

Priorities and Objectives

The Mission Action Plan for 2022 remained the same (as seen below), however the key priority of 2022 was keeping the church running smoothly during the vacancy following Richard Hibbert's departure, and working with the Diocese in the successful process of appointing the new vicar David Thomas.

1. Making new disciples

- a. Offer enquirers courses (e.g. Alpha, Grow, Parenting etc) 3 times per year so that at least 10 people come to faith in each year
- b. Members intentionally praying for 5 friends/relatives to come to faith
- c. Intentionally offer invitations to friends/relatives to enquiry course or Sunday worship

2. Deepening our faith

- a. Promote active membership of weekly Home Groups, who create their own goal for next 12 months for a ministry area
- b. Ministries (Men, Women, Seniors, Children and Youth etc) to create clear goal to fulfil the priority 'Going deeper into God'
- c. At least fortnightly, promote personal testimony stories to encourage maturing followers of Christ (whole life discipleship)

3. Transforming our community

- a. Increase involvement and presence at Castle Newnham School (e.g. minimum 1 x Governor, provide Open the Book, support and nurture CU, offer lunch clubs, etc)
- b. Start Christians Against Poverty Debt Counselling service
- c. Establish and promote annually a new sustainability initiative across Devon Park and Castle Road

4. Creating a greater and more visible social media presence

- a. Train 2-3 church members in the next 12 months in delivery of Social Media posts (Facebook, Twitter, Instagram, etc)
- b. Ensure regularly weekly flow of news and events via Social Media
- c. Change over the next 12 months physical outdoor signage

REPORT OF TRUSTEES

In order to achieve these objectives and respond to realised needs: -

- During the vacancy, as per the key roles and responsibilities of Church of England office holders and Canon Law (E1), the wardens took on significant responsibility along with the Area Dean and Archdeacon to ensure that worship, pastoral care and mission continued in the parish.
- The Church Wardens have worked closely with the Staff Team to ensure that the day to day running of the church continued as smoothly as possible.
- The Impact Groups continued to look after different areas of the life of the church and ensure that the church continued to be active in the community.
- The Standing Committee (subset of PCC, including the Church Wardens) met regularly on behalf of the PCC to make sure that the vacancy did not negatively impact the life of the church.

Achievements and performance

The key achievement in 2022 was keeping the church running during the vacancy, and successfully appointing a new vicar in the summer of 2022. During the vacancy, all three services of worship on a Sunday continued to run throughout 2022 during the vacancy and beyond; a testament to the clergy, wardens, staff team and volunteers who played their part to enable this.

This is by no means an exhaustive list, but gives a flavour of some of the significant things which took place in 2022:

- Vacancy meeting and process – profile, advertising, interviews, appointment, service of Institution, installation and induction.
- At the request of the diocese, put on a Living in Love and Faith study Group.
- Implemented new safeguarding guidelines and updated safeguarding policy. PCC members undertook additional safeguarding training in line with the new requirements.
- First Aid Course for a dozen church members in May.
- Trips to Coventry, Hartlepool and St Albans to support Richard Hibbert, John Bell and Min-Min Peaker as they moved to new ministries (farewells to the above too).
- Project Sunflower – our response to the invasion of Ukraine. Four church households/ families took in refugees supported by the whole congregation.
- Approved people to go forward for Reader training and Foundation of Ministry training.
- Put the maintenance of our buildings on to a more secure footing.

Staff Team

There have been a number of changes to the staff team over 2022.

- Revd Canon Richard Hibbert and family moved to Coventry after 22 years at Christ Church, joining Holy Trinity Church.
- Dr Min-Min Peaker, Ordinand, was ordained deacon at St Alban's Cathedral and is now serving at Clapham (Beds) Parish Church.
- Revd David Thomas was inducted as vicar on 20 July.
- Benjamin Hulme stepped down from his role as Social Media lead in August, and was replaced by AJ Wade in November.
- Ellie Ryan-Johnson was appointed as part-time Trainee Youth Minister in August.
- Revd John Bell, Curate and his family moved to Hartlepool in October following the end of his training at Christ Church, joining the Central Hartlepool Group.

REPORT OF TRUSTEES

Role of Volunteers

Without volunteers most activities which Christ Church puts on would cease to operate. We are extremely grateful to everyone who gives up their time and energy to serve both the church and the community.

We see this especially in areas such as our musical worship, our children's and youth work, and our engagement with older members of the community. Without the many volunteers our Children's Worker (Ruth Hulme) and our Trainee Youth Minister (Ellie Ryan-Johnson) would be unable to do all that they do. We are also extremely grateful for all that Rachel Bennett does, whether that be organising holidays, Go4Gold or the Sunday afternoon walks to name a few.

Christ Church continues to be one of several distribution centres for Bedford Foodbank. Many of the volunteers helping on Tuesday afternoons are from Christ Church. 2022 saw numbers attending continue to increase.

Children and Youth Ministry

2022 saw lots of activities in person for our Children's Ministry:

Sunday ministry:

- Daring Disciples (0-7s): 12-16 children weekly
- Passports (7-10s): 5-10 children weekly
- Wild Church: 10 families 11 children monthly

Midweek ministry:

- Forge: 14 children weekly
- Morning Out: 35-40 children weekly
- Little Fishes: 4-10 babies weekly

One Off Events:

- Pancake Olympics : 10 local families attended after school activity
- Easter special event: Rise up with Jesus (an interactive reflection of the Easter Story using stations)
- Easter fun: Maundy Thursday and Good Friday interactive activities for children
- Summer Holiday Club - ran across 5 days - 35 children each day
- October half-term - Light Trail round local streets, Light Party
- Christmas - It's a boy - 40 families attended to enjoy a Christian pantomime

We are extremely grateful for the help of volunteers, many of these events would not have taken place without them.

In August 2022 Christ Church appointed Ellie Ryan-Johnson as Trainee Youth Minister. She has been instrumental in growing the Friday Night Youth from an average of 6 to regularly seeing 15. She has renewed strong links with Three Rivers Church, our neighbour on Denmark Street. In September the young people went to a Youth Night as a part of the Hope Bedford mission at All Nations and they attended a fireworks party on November 4.

It is impossible to quantify in financial terms the contribution made by these and many other volunteers, but it is considerable, without which the PCC would not be able to fulfil its charitable objectives.

We thank all the many volunteers, who work so hard to make this church the lively and vibrant community that it is. In particular, we thank the Churchwardens, Kay Berrington and Andrew Russell who have worked so tirelessly on our behalf during 2022, especially with the added responsibilities during the vacancy.

REPORT OF TRUSTEES

Worship and prayer

Worship and prayer continue to be central to the life of Christ Church. We are extremely grateful to Carolyn Barnes, Laura and Matt Jewell, and the many other people who have been involved whether playing and singing, projecting words onto screens, operating the sound desk and live streaming our services.

Some highlights in the year include the Service of Remembrance and Thanksgiving on Sunday 30 October and the midweek Service of Worship and Prayer Thursday 17 November. Two services with very different feels, and yet many people came away feeling that something significant had happened and were speaking about it for a long time afterwards.

Typical attendance at 9am has been 12-18 people, at 10.30am 150-180 people, and at 7pm 35-50 people. We continue to livestream our 10.30am service but as the community gets used to being able to worship together in person, we have seen less people joining us online. However, this continues to be a valuable part of the worshipping life of the community for those who are unable to attend for a variety of reasons, including ill health, home and work commitments.

At present, there are 293 names on the Church Electoral Roll, 68 of whom are resident within the parish. 17 names were added during the year and 11 were removed either through death, or because they moved away from the parish or to another church.

As well as our regular services, we enable our community to celebrate and thank God at life's milestones: 6 baptisms, 1 thanksgiving for the gift of a child, 1 wedding, and a total of 6 funerals and services of thanksgiving.

Deanery Synod

We had 4 Deanery Synod elected representatives and 3 Diocesan Synod representatives, offering an important link between our parish and the wider Church of England. At each Deanery Synod meeting, there is a primary focus of discussion, and the opportunity to hear of the work of the wider church: General Synod, Diocesan Synod, Diocesan Board of Finance and Deanery Standing Committee. There were 4 Deanery Synod meetings in 2022.

March – Focus on Safeguarding and the responsibilities of the PCC and the church. Updates on the team ministry at Elstow, and a presentation of changes at the Church of the Transfiguration.

May - Sam Cappleman, Area Dean, spoke on Bedford Deanery, its demographics, churches and challenges. David White, Diocesan Secretary, spoke on his role and the central support available at the Diocese of St Albans. Current issues for the diocese include how to achieve the Church of England's target of Net Zero Carbon by 2030 and how to help churches grow younger.

June - Kate Peacock, Diocesan Deputy Director of Ministry and Mission, spoke about Reaching New People. Marcus Ottaviani, Curate at St Mary's Goldington, spoke about the Dwell Well Project.

October - the majority of this meeting was taken up with reports from the recent General Synod and a discussion regarding Net Carbon Zero and things for consideration.

REPORT OF TRUSTEES

Pastoral care

Pastoral care continues to an important area for the life of the church. At the centre of this is the Home Groups, we are particularly grateful to Pauline Barber (a volunteer) for all she does in overseeing this area of ministry. Each week at the Staff Team meeting, pastoral concerns are discussed and church members not seen for a while are attempted to be contacted by someone, often the curate, vicar or church warden(s).

Activities such as Ladies Elevenses and Men's Breakfast continue to key areas of pastoral care and time. A number of lay people as well as the curate and vicar take home communion to people who need it, whether on a continual basis (such as Dame Alice Court) or one offs due to illness and the like.

Our parish magazine is published bi-monthly and continues to create a pastoral, spiritual and informative link amongst church members, hall users and our local community.

Mission and evangelism

Helping others is a demonstration of our faith, whether practical, emotional or spiritual.

The Mission Impact Group channels support and news between our Mission Partners, scattered across Africa, the Middle East and Europe, and encourages prayer for them. One Mission Partner returned to the UK, ceasing to be a mission partner, and a new mission partner was approved to replace them.

Alpha Courses, run by Outreach Impact Group, occurred physically and on-line:

- January – March: on-line with 3 regular attendees
- Sept – December: in person with 8 regular attendees.

Alpha is an 11-week course that enables participants to consider the basics of the Christian faith and the work of Jesus Christ. Only 2 Alpha courses were run in 2022 due to the vacancy. The Jan-March one was planned pre-vacancy, and the Sept-Dec was planned once the new vicar was installed.

Ecumenical relationships

We continue to be blessed by our ecumenical links to other local churches across Bedford and benefit from HOPE Bedfordshire. We actively supported the town-centre open-air Good Friday Witness, attended by over 1000 people. And a number of our congregation attended the Hope Bedford mission in September.

Financial review

Total receipts on unrestricted funds were £342,974, with £194,614 from standing orders and £46,489 was from Gift Aid. Restricted donations totalled £11,398. Further details are shown in the annual financial statements.

£317,098 was spent from unrestricted funds to provide the Christian ministry from Christ Church, including the contribution to the diocesan parish share of £140,094 which largely provides the stipends and housing for the clergy.

Net movement in funds was an increase of £28,293 during the year, and the total reserves increased to £211,375.

The principal source of donations are the church members. The PCC takes its environmental, social and ethical duties seriously and consideration of these undergird the ministry decisions of the church.

REPORT OF TRUSTEES

Reserves policy

It is PCC policy to try to maintain sufficient funds, being between 3 and 6 months of expenditure to ensure the smooth financial running of the church, and ensure that unexpected expenditure can be met as and when required. Total funds held at the year end amounted to £211,375.

The balance on the general reserves at the year end was £171,105 which is considered adequate since it represents approximately 5 months of expenditure, and is therefore within the PCC policy. Total unrestricted funds (including the general fund) amounted to £205,426 with £34,321 representing amounts raised in respect of a previous house purchase.

The purpose of any restricted fund is noted in the financial statements. Restricted funds are in respect of specific projects and or schemes.

Financial risks

Total restricted funds amounted to £13,202. The cash reserves of the church, excluding restricted funds, totalled £153,671 as at 31 December 2022. The budget for 2023 was approved by the PCC showing a deficit of £18,000. Most of the income generated by the church is from regular standing orders. The level of standing orders has remained consistent during the year and this, together with careful management of resources, has not had a significant impact on the financial risks of the church. The PCC therefore considers it has sufficient resources to sustain its purposes and activities during 2023.

Plans for future periods

Over the last quarter of 2022 and moving into 2023 the vicar and Standing Committee, on behalf of the PCC, have been working on a new Vision Statement and values for Christ Church. Following this, the Mission Action Plan of the church will be updated in Summer 2023.

In November 2022 Christ Church formally sent an expression of interest to the Diocese of St Albans for a stipendiary curate beginning summer 2024.

In March 2023 a Church Weekend Away is taking place, and in July a church holiday is planned. (At time of writing, the majority, if not all, of the costs have been covered for this)

Risk management

The PCC is aware of its risk management duties and in 2022 the Fire Evacuation Policy, Safeguarding Policy, and Health and Safety Policy were reviewed and signed off by the PCC.

All PCC trustees, youth and children's paid and voluntary leaders, and volunteers in contact with vulnerable adults are DBS (Disclosure and Barring Service) checked.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline measure 2016. We continue to take seriously the need to look after children and vulnerable adults. The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement.

We have a Parish Safeguarding Officer/Lead Recruiter and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. DBS checks are renewed every five years and all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years.

REPORT OF TRUSTEES

We continue to ensure that there is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There have been 2 issues of safeguarding concern reported during 2022. These matters were dealt with according to the relevant safeguarding policies and guidance by the Parish Safeguarding Officer, the Vicar and the Diocesan Safeguarding Team.

From a financial perspective, the PCC has delegated a level of responsibility to the Resource Impact Group along with the Treasurer to look after the accounting and budgets. The Treasurer regularly reports back to the PCC how things look compared to budget.

Structure, governance and management

Christ Church is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans.

The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules (CRR). At Christ Church the membership of the PCC consists of the licensed clergy, churchwardens, one of the Readers, members of Diocesan and Deanery Synods and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll, and so if they fulfil the criteria (as per CRR) they can stand for election to the PCC.

New PCC members/trustees were offered a copy of *The PCC Member's Essential Guide*, and a copy of the PCC Notes of Guidance.

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 PCC met 8 times during 2022 with an average attendance of 67%.

Given its wide responsibilities the PCC has a number of impact groups, each one dealing with a particular aspect of parish life. These groups, which include communications, mission, buildings, outreach, resourcing, fellowship, and young people, are all responsible to the PCC and report back to it regularly with reports of their meetings, decisions and recommendations being received by the PCC and discussed as necessary.

Standing Committee: This committee is required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Buildings Impact Group: This group is responsible for the management and development of Christ Church PCC's buildings and infrastructure.

Communications Impact Group: This group is responsible for oversight of both external and internal communications, including our physical and online presence.

Fellowship Impact Group: This group is responsible for the planning, resourcing and delivery of events focused on the development of fellowship within Christ Church.

Mission Impact Group: This group is responsible for caring, praying and practically supporting our Mission Partners and Organisations and encouraging vocations and support to mission at home and overseas.

Outreach Impact Group: This group is responsible for the planning, resourcing, coordination and delivery of all pre-evangelistic, evangelistic and early discipleship support at Christ Church.

REPORT OF TRUSTEES

Resourcing Impact Group: This group is responsible for the financing of Christ Church and the prudent management of its financial resources.

Worship Impact Group: This group is responsible for the planning, resourcing, coordination and delivery of all corporate worship at Christ Church.

Young People's Impact Group: The Young People's Impact Group is responsible for supporting the Youth Minister and the Children's Minister in developing and implementing a strategy for young people's and family work at Christ Church, which directly contributes to the achievement of Christ Church's mission.

Administrative information

Christ Church is situated at 140 Dudley Street, Bedford. It is part of the Diocese of St Albans within the Church of England. The correspondence address is 140 Dudley Street Bedford MK40 3SX. Registered charity number 1134785 under the name the Parochial Church Council of the Ecclesiastical Parish of Christ Church Bedford. It is also known as Christ Church Bedford, PCC or Christ Church.

PCC members who have served at any time from 1 January 2022 until the date this report was approved are:

Ex-Officio Members:

Incumbent	The Revd Canon Richard Hibbert The Revd David Thomas	Chairman (until 30 January 2022) Chairman (from 20 July 2022)
Curate	The Revd John Bell	(until 16 October 2022)
Wardens	Mrs Kay Berrington Dr Andrew Russell	
Reader	Mr Michael Bishop	
Diocesan Synod	Mr Daniel Gicharu Mrs Min-Min Peaker Mr Christopher Stevens	(until 2 July 2022) Treasurer
Deanery Synod	Ms Rachel Bennett Miss Helen Ryan Mr Paul Templeman Mr Anderson (AJ) Wade	(from 30 March 2022)

Elected Members:

Mr Kenneth Barber	(until 30 March 2022)
Mr Simon Berrington	
Mr Christopher Brown	Lay Chair of the PCC
Mr Tony Daniels	(from 30 March 2022)
Dr Jonathan Day	(until 30 March 2022)
Ms Rachel Day	
Mr Martin Hamilton	(from 30 March 2022)
Mrs Margaret Haywood	(until 30 March 2022)
Ms Amy Hutchinson	
Ms Susan Marshall	(from 30 March 2022)
Miss Wendy Pegg	(until 30 March 2022)

REPORT OF TRUSTEES

Mrs Kathryn Priddin	(from 30 March 2022)
Mr Thomas Rees	(from 30 March 2022)
Miss Helen Ryan	(until 30 March 2022)
Miss Eleanor Ryan-Johnson	(from 30 March 2022)
Ms Christine Somervell	(from 30 March 2022)
Mrs Cynthia (Sue) Templeman	
Miss Jessica Walker	(until 30 March 2022)

Co-opted members

	Andrew Turpie	(until 30 March 2022)
(PCC Secretary)	Mrs Pauline Grimley	(not a PCC member)

Bank:

CAF Bank Ltd
25 Kings Hill Avenue,
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

Suzanne Goodson BSc FCA
Wright Connections Limited
Registered Auditors
Bedford I-Lab
Priory Business Park
Stannard Way
Bedford
MK44 3RZ

During the vacancy, Chris Brown was Chair of the PCC for 5 meetings. Day-to-day management of the charity is delegated to the incumbent, during the vacancy the Wardens fulfilled this role:

Incumbent (from 20 July 2022):

The Revd David Thomas

Christ Church Vicarage
115 Denmark Street
Bedford
MK40 3TJ

Approved in principle by the PCC on 30 March 2023 and finally approved by the Standing Committee on 18 April 2023 and signed on their behalf:



Revd David Thomas (PCC Chair)

Independent examiner's report to the trustees of Parochial Church Council of The Ecclesiastical Parish of Christ Church Bedford

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2022 which are set out on pages 14 to 27.

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 charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

Suzanne Goodson BSc FCA
Institute of Chartered Accountants England & Wales
Wright Connections Limited
Bedford I-Lab
Stannard Way
Bedford
MK44 3RZ

Date:

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure account)

FOR THE YEAR ENDED 31 December 2022

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-22 £	Total Funds 31-Dec-21 £
INCOME FROM					
Donations and Legacies	4	268,576	9,532	278,108	263,078
Charitable activities	5	68,625	1,866	70,491	46,820
Other trading activities		5,560	0	5,560	4,668
Investments	6	212	0	212	49
TOTAL INCOMING RESOURCES		<u>342,974</u>	<u>11,398</u>	<u>354,371</u>	<u>314,615</u>
EXPENDITURE ON					
Charitable activities	7	317,098	8,981	326,078	313,118
TOTAL EXPENDITURE		<u>317,098</u>	<u>8,981</u>	<u>326,078</u>	<u>313,118</u>
NET INCOME/(EXPENDITURE)		25,876	2,417	28,293	1,497
Transfers between funds		9,670	(9,670)	0	0
NET MOVEMENT IN FUNDS		35,546	(7,253)	28,293	1,497
Reconciliation of funds					
Total funds brought forward	18	169,880	13,202	183,082	181,585
TOTAL FUNDS CARRIED FORWARD at 31 December 2022	18	<u>205,426</u>	<u>5,949</u>	<u>211,375</u>	<u>183,082</u>

All income and expenditure is derived from continuing activities

BALANCE SHEET AT 31 December 2022

	<u>Note</u>	31-Dec-22	31-Dec-21
		£	£
FIXED ASSETS			
Tangible fixed assets	12	104,716	93,890
CURRENT ASSETS			
Debtors	13	17,363	12,487
Cash at bank and in hand		<u>216,872</u>	<u>194,164</u>
		234,234	206,652
CURRENT LIABILITIES			
Creditors due within one year	15	<u>-71,896</u>	<u>-61,781</u>
NET CURRENT ASSETS		<u>162,339</u>	<u>144,871</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		267,054	238,761
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	16	-55,679	-55,679
NET ASSETS		<u>211,375</u>	<u>183,082</u>
FUNDS	18		
Unrestricted funds		205,426	169,880
Restricted funds		5,949	13,202
TOTAL CHARITY FUNDS		<u>211,375</u>	<u>183,082</u>

Approved in principle by the PCC on 30 March 2023 and finally approved by the Standing Committee on 18 April 2023 and signed on its behalf by:



Revd David Thomas

Chairman



Mr Christopher Stevens

Hon. Treasurer

The notes on pages 17 to 27 form part of these accounts

Charity registration number 1134785

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 December 2022

	Note	31-Dec-22	31-Dec-21
Cash flow from operating activities			
Cash generated from activities	3	45,053	10,836
Cash flow from investing activities			
Payments to acquire tangible fixed assets		(17,630)	0
Interest received		212	49
Net cash flow from investing activities		(17,418)	49
Cash flow from financing activities			
Interest paid		(4,928)	(4,320)
Net cash flow from financing activities		(4,928)	(4,320)
Net increase/decrease in cash and cash equivalents		22,707	6,565
Cash and cash equivalents at 1.1.22		194,165	187,600
Cash and cash equivalents at 31.12.22		216,872	194,165
Cash and cash equivalents consists of			
Cash at bank and in hand		216,872	194,165
Cash and cash equivalents at the end of the reporting period not available for charitable purposes as held as agent		189	707

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2022

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a) General information

Christ Church, a registered charity in the United Kingdom is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans. Its trustees are all members of the Parochial Church Council and they operate under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity administrative information on page 11 of these financial statements. The nature of the charity's operations and principal activities are shown on pages 3 to 10 of these financial statements.

b) Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years prescribed.

c) Income recognition

Voluntary income and capital sources

All incoming resources, including government grants are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Collections are recognised when made. For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. Pledged amounts are only recognised on receipt of the funds.

Income tax recoverable on gift aid scheme donations is recognised in the period the income is received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of the entitlement and the likely amount due.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2022

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustee' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed, and an equivalent amount recognised as charitable expenditure.

Legacies

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Other trading activities

Other trading activities represent feed in tariffs from solar panels and are recognised on entitlement.

Other ordinary income

Rental income from the letting of church premises is accounted for when earned. Fees due to the PCC for weddings, funerals, etc. are accounted for on an event by event basis.

d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where 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.

Costs directly related to the work of the church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31st December is included as a creditor in the Balance Sheet. Grants and donations are accounted for at the earlier of payment or formal approval by the PCC. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

e) Tangible fixed assets

Consecrated land and buildings and moveable church property

Consecrated and beneficial property is excluded from the financial statements by s. 10(2) of the Charities Act 2011.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers these to be inalienable property.

All expenditure on consecrated and beneficial property and moveable church furnishings, whether maintenance or improvement, is written off in the year incurred. This includes all expenditure incurred to date in respect of the Hall Redevelopment Project, including the build costs, since the build is occurring on consecrated ground, and as such cannot be capitalised.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. No depreciation is charged on such properties since it is considered that the estimated residual value of the properties is in excess of the purchase price. Any expenditure on maintenance or improvement is written off in the year incurred.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

Other fixtures, fittings and office equipment

Equipment purchased within the accounting period is capitalised on the balance sheet. Individual items of equipment with a purchase price of £1,000 or less are written off in the year in which the asset is acquired.

Depreciation

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset in a systematic basis over its expected useful life. Depreciation rates used are as follows: -

Furniture and solar panels – 10% per annum (estimated useful life 10 years), Equipment – 33.33% (estimated useful life 3 years)

f) Taxation

The charity is exempt from tax on its charitable activities.

g) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

The purpose of any restricted fund is noted in the financial statements. Restricted funds include amounts raised for the Hall Redevelopment Project (HRP).

The financial statements include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

h) Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities in the period to which they relate.

i) Bank and Cash

Bank and Cash include short-term deposits which include cash held on deposit at CAF Bank.

j) Loans

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

k) Debtors and creditors receivable/payable within 1 year

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are included as debtors at transactional values less any provision for amounts that may prove to be uncollectible. Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

l) Judgements

No judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2022

2 YEAR ENDED 31 December 2021 Comparatives

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-21 £
INCOME FROM				
Donations and Legacies		252,064	11,015	263,079
Charitable activities		46,335	485	46,820
Other trading activities		4,668	0	4,668
Investments		49	0	49
TOTAL INCOMING RESOURCES		303,115	11,500	314,615
EXPENDITURE ON				
Charitable activities		300,346	12,772	313,118
TOTAL EXPENDITURE		300,346	12,772	313,118
NET INCOME/(EXPENDITURE)		2,769	(1,272)	1,497
Transfers between funds		0	0	0
NET MOVEMENT IN FUNDS		2,769	(1,272)	1,497
Reconciliation of funds				
Total funds brought forward		167,111	14,474	181,585
TOTAL FUNDS CARRIED FORWARD at 31 December 2021		169,880	13,202	183,082

All income and expenditure is derived from continuing activities

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2022

3 Reconciliation of net expenditure for year to net cash flow from operating activities

	31-Dec-22	31-Dec-21
	£	£
Net expenditure for year	28,293	1,497
Interest receivable	(212)	(49)
Interest payable	4,928	4,320
Depreciation of tangible fixed assets	6,804	5,520
Decrease (increase) in debtors	(4,875)	1,617
Increase (decrease) in creditors	10,115	(2,070)
Net cash flow from operating activities	45,053	10,836

4 Income from Donations and Legacies

	31-Dec-22	31-Dec-21
	£	£
Gifts	241,225	235,688
Legacies	13,617	0
Other Donations	23,267	27,390
	<u>278,108</u>	<u>263,078</u>

5 Income from charitable activities

	31-Dec-22	31-Dec-21
	£	£
Rental income	39,366	26,861
Grants	250	550
Events and activities	29,275	17,295
Fees	1,600	2,114
	<u>70,491</u>	<u>46,820</u>

6 Income from investments

	31-Dec-22	31-Dec-21
	£	£
Deposit interest	<u>212</u>	<u>49</u>

7 Charitable Activities Costs

	Direct costs	Donations	Total
	£	£	£
Church Activities	<u>291,362</u>	<u>34,716</u>	<u>326,078</u>

See note 21 for further details

8 Support/ Governance costs

	31-Dec-22	31-Dec-21
	£	£
Independent examiners remuneration	<u>1,620</u>	<u>1,620</u>

9 Net income for the period is stated after charging

	31-Dec-22	31-Dec-21
	£	£
Depreciation of tangible fixed assets	<u>6,804</u>	<u>5,520</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2022

10 Trustees and key management personnel remuneration and expenses

Three trustees (W Pegg, E Ryan-Johnson, AJ Wade) received £5,426 for church work during the year (2021 - One - W Pegg £1,093)

In 2022 and 2021 the incumbent and the curate were remunerated by way of a stipend by a related party, being the Diocese of St Albans who are responsible for setting the level of remuneration. As is standard practice in the Church of England the clergy were provided with housing by the Diocese (incumbent) and PCC (curate).

Four trustees, including incumbent and curate, were reimbursed £1,343 during the year (2021, Two trustees - £4,010). This was for travel, hospitality, books and expenditure on behalf of the church.

11 Staff Costs

	31-Dec-22	31-Dec-21
	£	£
Wages and salaries	64,117	60,847
Social security costs	0	0
Defined contribution pension costs	2,670	3,673
	<u>66,787</u>	<u>64,520</u>

The average monthly number of employees during the year was as follows:

	2022	2021
Youth Minister and Children's Minister	2	2
Other	6	6
	<u>8</u>	<u>8</u>

No employees received remuneration in excess of £60,000

12 Fixed Assets

	Freehold Property Equipment		Total
	£	£	£
COST			
At 1 January 2022	90,000	90,379	180,379
Additions	0	17,630	17,630
Disposals	0	0	0
At 31 December 2022	<u>90,000</u>	<u>108,009</u>	<u>198,009</u>
DEPRECIATION			
At 1 January 2022	0	86,489	86,489
Charge for the year	0	6,804	6,804
Disposals	0	0	0
At 31 December 2022	<u>0</u>	<u>93,293</u>	<u>93,293</u>
NET BOOK VALUE			
At 31 December 2022	<u>90,000</u>	<u>14,716</u>	<u>104,716</u>
At 31 December 2021	<u>90,000</u>	<u>3,890</u>	<u>93,890</u>

Note:

The property held at 31 December 2022 consists of 161 Dudley Street, Bedford, which is subject to an equity sharing loan from the Church Commissioners (see loan note for further details).

13 Debtors: amounts falling due within 1 year

	31-Dec-22	31-Dec-21
	£	£
Other debtors	17,363	12,487
	<u>17,363</u>	<u>12,487</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2022

14 Monies raised for others

During the year the following monies were collected for external organisations

	31-Dec-22	31-Dec-21
	£	£
Menara (Christmas appeal 2021)	73	675
Leaving gift Vicar and Curate	4,420	0
Christmas Appeal 2022	135	0
Bedford foodbank (Christmas appeal 2020)	0	393
Bishops Harvest appeal	0	398
Ordinand training	66	205
BHHCT	385	930
Other	219	156
	<u>5,298</u>	<u>2,756</u>

A total of £189 was held as at 31 December 2022 (£707 31 December 2021)

15 Creditors: amounts falling due within one year

	31-Dec-22	31-Dec-21
	£	£
HRG creditors	57,252	57,252
Other creditors	14,644	4,529
	<u>71,896</u>	<u>61,781</u>

16 Creditors: amounts falling due after more than one year

	31-Dec-22	31-Dec-21
	£	£
Other creditors	55,679	55,679
	<u>55,679</u>	<u>55,679</u>

The PCC has a loan of £55,679 from the Church Commissioners which was taken out to assist with the purchase of 161 Dudley Street (the Curate's House) This is an interest only value linked loan representing 62% of the original value of the property. It is repayable on sale of the property together with a 62% share in any increase in value since acquisition.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2022

17 Related parties

The Diocese of St Albans is a related party by way of the constitution

Details of receipts from related parties are found in note 20

Details of payments to related parties are found in notes 21 and 22

18 Fund reconciliation - 2022

Unrestricted funds

	Balance at 01-Jan-22 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-22 £
General fund	131,189	342,974	(317,098)	(5,960)	151,105
Designated funds	4,370			15,630	20,000
Unrestricted house reserve - 161 Dudley Stree	34,321				34,321
	<u>169,880</u>	<u>342,974</u>	<u>(317,098)</u>	<u>9,670</u>	<u>205,426</u>

Designated funds as at 31 December 2021 for live streaming totalling £3,401, with £969 transferred to back to the general fund as not needed. A new amount was set up to enable repairs to the church to be completed.

Restricted funds

	Balance at 01-Jan-22 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-22 £
Vicars discretionary fund and restricted missic	1,973	9,532	(7,139)		4,366
Live streaming	9,670			(9,670)	0
HRP funds	273	0	0		273
Holiday at Home	1,286	1,866	(1,841)		1,310
Total restricted	<u>13,202</u>	<u>11,398</u>	<u>(8,981)</u>	<u>(9,670)</u>	<u>5,949</u>

	Unrestricted funds 31-Dec-22 £	Restricted funds 31-Dec-22 £	Total 31-Dec-22 £
Fixed assets	104,716		104,716
Cash and current investments	153,671	63,201	216,872
Other current assets	17,363		17,363
Creditors: amounts due in less than one year	-71,896	-57,252	-71,896
Creditors: amounts due in more than one year	-55,679		-55,679
	<u>205,426</u>	<u>5,949</u>	<u>211,375</u>

19 Post Balance Sheet events

The PCC has approved plans to sell 161 Dudley Street in 2023 but no sale has been agreed. Part of the proceeds will be used to repay the loan disclosed in note 16, but the estimated amount & timing of any repayment is uncertain.

We have applied to receive a stipendiary curate from 2024 and will therefore need to provide suitable housing and assistance in providing such housing will be sought from the congregation as required.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2022

20 INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-22 £	Total Funds 31-Dec-21 £
Income from Donations and Legacies				
Standing orders & Envelope Scheme	194,614		194,614	188,567
Legacies	13,617		13,617	0
Basket Collections	121		121	0
Income tax reclaimed	46,489		46,489	47,121
Other donations	13,735	9,532	23,267	27,390
	<u>268,576</u>	<u>9,532</u>	<u>278,108</u>	<u>263,078</u>
Note - included above are the following amounts given by trustees				
Unrestricted			27,347	28,100
Total			<u>27,347</u>	<u>28,100</u>
Income from charitable activities				
Rental income	39,366		39,366	26,861
Social & Youth Events	20,333		20,333	12,839
Grants	250		250	550
Morning Out receipts	2,273		2,273	438
Lunch Club Receipts	1,766		1,766	655
Holiday at Home		1,866	1,866	485
Fees	1,600		1,600	2,114
Sundry receipts	3,037		3,037	2,878
	<u>68,625</u>	<u>1,866</u>	<u>70,491</u>	<u>46,820</u>
Income from other trading activities				
Income from solar panels	5,560		5,560	4,668
	<u>5,560</u>	<u>0</u>	<u>5,560</u>	<u>4,668</u>
Income from investment				
Deposit interest	212	0	212	49
	<u>212</u>	<u>0</u>	<u>212</u>	<u>49</u>
TOTAL INCOME	<u>342,974</u>	<u>11,398</u>	<u>354,371</u>	<u>314,615</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2022

21 Resources spent		Unrestricted Funds	Restricted Funds	Total Funds 31-Dec-22	Total Funds 31-Dec-21
	Notes	£	£	£	£
Grants					
Mission and charitable giving		27,577	1,027	28,604	36,250
Other donations		0	6,112	6,112	8,498
		<u>27,577</u>	<u>7,139</u>	<u>34,716</u>	<u>44,747</u>
Directly relating to Church Ministry					
Parish share - payment to a related party		140,094		140,094	137,648
Clergy & staff expenses		1,721		1,721	3,624
Housing costs		332		332	1,462
Services including music		5,320		5,320	2,974
Telephones		2,301		2,301	2,456
Books		91		91	162
Explorers, Holiday Club & Youth Work		3,296		3,296	3,342
Training		978		978	25
Morning Out		951		951	289
Lunch Club		507		507	583
Holiday at Home			1,841	1,841	1,282
Outreach (including social events)		20,603		20,603	12,295
Sundries		5,831		5,831	1,174
Interest payable		4,928		4,928	4,320
		<u>186,952</u>	<u>1,841</u>	<u>188,794</u>	<u>171,636</u>
Church management and administration					
Heat and light		8,065		8,065	5,250
Insurance		2,427		2,427	2,266
Cleaning Materials		4,163		4,163	2,653
Church and property maintenance		8,097	0	8,097	10,888
Equipment - not capitalised		272		272	507
Hall Redevelopment		0		0	0
Salaries and wages		66,787		66,787	64,638
Printing, postage and stationery		2,542		2,542	1,644
Other		1,792		1,792	1,747
Depreciation		6,804		6,804	5,520
		<u>100,949</u>	<u>0</u>	<u>100,949</u>	<u>95,114</u>
Support/Governance Costs		<u>1,620</u>		<u>1,620</u>	<u>1,620</u>
TOTAL RESOURCES SPENT		<u>317,098</u>	<u>8,981</u>	<u>326,078</u>	<u>313,118</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2022

22 DETAILS OF MISSION AND CHARITABLE GIVING

	General	Restricted	Total	Total
	£	£	31-Dec-22	31-Dec-21
	£	£	£	£
OVERSEAS				
Rob & Ruth S - Middle East	0	0	0	5,950
SIM (supporting the Deneufchâtel's)	2,900	0	2,900	3,800
Gayet (work in Belgium)	6,040	460	6,500	6,450
Barnabas Fund	500	0	500	1,000
Diocese of Gulf and Cyprus	1,058	0	1,058	1,700
Egypt EDA	0	0	0	750
Bradleys	6,000	500	6,500	750
Samuti - interfaith helpers	100	0	100	0
Friends of Johannesburg Bible College	1,050	0	1,050	1,500
Neno Macadamia Fund	500	0	500	500
Malawi Orphan Fund	1,650	0	1,650	3,000
Other specific giving	0	0	0	317
	19,798	960	20,758	21,586
HOME				
Bedford Area Schools Christian Support Trust	5,500	0	5,500	5,950
King's Arms Project - Bedford	500	0	500	600
COACH including Beth Bradley	0	0	0	2,550
Bedford Street Angels	50	0	50	100
Bedford Foodbank	500	0	500	600
Care for the Family	0	0	0	120
Just Love	0	0	0	100
Friends for Life	554	0	554	100
Eden (prison bibles)	0	0	0	244
Hope Bedfordshire	100	0	100	0
Christians Against Poverty	500	0	500	0
Other specific giving	75	67	142	337
	7,779	67	7,846	8,615
Total Mission	27,577	1,027	28,604	36,218
OTHER				
Other donations	0	6,112	6,112	8,530
	<u>0</u>	<u>6,112</u>	<u>6,112</u>	<u>8,530</u>
TOTAL MISSION GIVING	<u>27,577</u>	<u>7,139</u>	<u>34,716</u>	<u>44,748</u>

Note: Mission giving was set at 14% of General Gifts in 2022 (2021: 14%)

Accounts

**CHRIST
CHURCH
BEDFORD** *Annual
Report*

for

MEETING OF PARISHIONERS

and

ANNUAL PAROCHIAL CHURCH MEETING

Wednesday 30th March 2022

8pm

Christ Church

Bedford

www.ccbedford.org



ANNUAL PAROCHIAL CHURCH MEETING

Wednesday 30th March 2022 at 8 pm

In accordance with the Notices fixed to the Notice Boards, the Meeting of Parishioners for the purpose of appointing Churchwardens, and the Annual Parochial Church Meeting will be held in Christ Church, Bedford, on Wednesday 30th March 2022 at 8 pm.

Meeting of Parishioners

A G E N D A

1. Apologies for absence
2. Appointment of Churchwardens
3. Appointment of Assistant Churchwardens

Annual Parochial Church Meeting

A G E N D A

1. Apologies for absence
2. Minutes of:
 - a/ Last Annual Parochial Church Meeting
 - b/ Meetings of Parishioners
3. Election of one lay representative to the Deanery Synod for one year
4. Election of 4 lay representatives to the Parochial Church Council for three years' one lay representative for two years and two representatives for one year
5. Matters Arising from the minutes (and not covered by the reports)
6. To receive a copy of the revised Electoral Roll
7. To consider the Trustees 2021 Report and Accounts of the Parochial Church Council
8. Election of an Independent Examiner for the current financial year
9. Notification of appointment of Reader to the Parochial Church Council
10. To consider Reports of:
 - a/ the Fabric, Goods and Ornaments of the Church,
 - b/ the Deanery Synod,
 - c/ various Committees and Activities of the Church.
11. Results of elections to the Deanery Synod and Parochial Church Council
12. Wardens' Report and Closing Statements

CHRIS BROWN
Vice-chair of the PCC

CHRIST CHURCH BEDFORD
Minutes of the MEETING OF PARISHIONERS and of the
ANNUAL PAROCHIAL CHURCH MEETING

held on Tuesday 27 April 2021 at 8pm in the Church and on Zoom
Chairman: The Rev. Canon Richard Hibbert

Meeting of Parishioners

1. Apologies

Rebecca Bell, Barbara Burbidge, Ian and Penny Cooper, Eileen Crapnell, Min-Min Peaker, Simon Platt and Simon and Jo Wigg.

2. Appointment of Churchwardens

Two nominations have been received: Kay Berrington and Andrew Turpie. Richard Hibbert thanked Andrew and Kay for being willing to stand again and expressed his gratitude for their friendship and wisdom and for bringing their different skill sets to the business of leadership here at Christ Church. There being no other nominations they were declared duly elected for the forthcoming year. The meeting showed their appreciation with a round of applause.

3. Appointment of Assistant Churchwardens

On behalf of the wardens Richard Hibbert thanked the following who have been willing to serve as assistant wardens during the year:

Steven Allin	Pauline Barber	Margaret Baron	Rachel Bennett
Fiona Betteley	Rachel Day	Daniel Gicharu	Sarah Hibbert
Berty Jacob	Sandra Mahaffey	Sue Marshall	Pat Mathias
Keith Priddin	Margaret Ryan	Mike Seamarks	Mary Shaw
Dorothy Summerfield	Steve Welsh	Christine Worrall	

Many of them have continued to serve when services took place through the Autumn and once again as we have opened up again in recent weeks. Others, we hope will return to serve once the restrictions ease further and the vaccine rollout progresses. Steven Allin and Margaret Ryan are stepping down and we thank you them for their service. The meeting showed their appreciation to all with a round of applause.

Kay Berrington proposed that Simon Berrington, Cheryl Grint and Christine James, be approved to join the list of Assistant Wardens and that the other 17 be reappointed. Jude Hamilton seconded the proposal, and the list was approved unanimously. Richard Hibbert said he was looking forward to work with the assistant wardens and expressed his thanks to those who have served and continue to serve in this important way.

Annual Parochial Church Meeting

1. Apologies

Rebecca Bell, Barbara Burbidge, Ian and Penny Cooper, Eileen Crapnell, Min-Min Peaker, Simon Platt and Simon and Jo Wigg.

2. Minutes of last Annual Parochial Church Meeting and Meeting of Parishioners

The minutes of the 2020 APCM, which was delayed until September due to COVID-19, are to be found on pages 2 to 5 of the APCM booklet, were approved and signed by the Chairman as an accurate record. Thanks were expressed to Pauline Grimley for keeping the minutes at the APCM and PCC.

3. Election of 4 lay representatives to the Parochial Church Council for 3 years

Four nominations had been received: Sue Templeman, Kenneth Barber, Rachel Day and Simon Berrington. There were no other nominations and so Sue, Ken Rachel and Simon were therefore

declared duly elected to serve on the PCC for three years. Richard Hibbert thanked them for standing and said that he is looking forward to working with them on the PCC.

4. To receive a copy of the revised Electoral Roll

Pauline Grimley, acting Electoral Roll officer, explained that the Electoral Roll revision took place between 30th March and 12th April 2021. The number on the Electoral Roll now stands at 302, a decrease of 3 from 2020, of whom 24% live in the parish. The revised Electoral Roll was received by the meeting.

5. To consider the Trustees 2020 Report and Accounts of the Parochial Church Council

The Trustees Report and accounts are to be found on pages 6-31 of the APCM booklet. These pages form our official annual report for the Charity Commission. This year there is a report of the impact of COVID on our work (page 7) and on what we have been able to achieve in 2020 (page 9). There were no questions about pages 6-16 of the report.

The chair then invited the outgoing Treasurer, Ruth Janes, to speak to the accounts.

2020 was a strange year and one we hope we won't see again. Charities were advised to prepare for worst case and advised to draw up plans for a worst-case scenario. The Resourcing Impact Group and the PCC reviewed the accounts very month rather than every 2 or 3 months as usual.

Page 29 shows that our unrestricted income for the year was £316,270. We are grateful to all those who gave to the work of Christ Church. Her Majesty's Revenue and Customs provides a major income stream via the gift aid scheme, and we applied for government grants and furloughed some staff under the job retention scheme. Our staff were all back at work by October and we haven't used the government scheme since then. Our rental income was reduced during the year, but the photo voltaic panels gave us a good income.

Page 30 shows our expenditure. We did not spend any more on the Halls Redevelopment Project this year as we are awaiting sign off from the architect before we pay the retention and restricted giving is giving for specific purposes that is then spent for that purpose. We paid our parish share in full, monthly. A number of groups did not spend their budget due to COVID, for example, we could not hold our usual social and community events but Holiday at Home used some of their funds to put together and deliver goody bags to those who usually attend.

Our statement of financial activities can be found on page 18. It shows that we had a year-end surplus of £28,000. This was because we budgeted for a full-time youth minister and children's minister and we didn't have this level of staffing. The Mission Impact Group were unable to spend all their allocation, but it will be spent in 2020 in addition to the amount allocated in the 2021 budget. Work to 161 Dudley Street had been approved but was not carried out in 2020. The equipment for livestreaming was purchased in 2020 but will be capitalised and depreciated over several years. The true surplus is about £13,000 and would have been a deficit if we had a full complement of staff.

The budget for 2021 was set in October for PCC approval in November and due to COVID we do not know how much hall hire income we will receive. It is a deficit budget of just over £5,000; no provision was made for a youth minister salary and the Mission Impact group have been allocated 10% of unrestricted giving rather than 14% as we might have wished. The budget is for £18,000 less than the budgeted expenditure for 2020: 2021 could be a tough year, but we trust God to provide.

Ruth expressed her thanks to Chris Worrall for doing the weekly banking, the wardens and assistant wardens for recording the basket collections as services and Pauline in the office for looking after donations made during the lockdowns. She also thanked Richard Lindley and the other members of the Resourcing Impact Group (RIG) for their support whilst she has been treasurer.

A question was asked as to whether buying out the equity sharing loan of 161 Dudley Street had been considered. RIG has considered this several times, but we would need to take out a commercial

mortgage to do it and our income has not been steady enough to take one on. We have also looked at other options to house a curate but have not found anything satisfactory.

Richard Hibbert thanked Ruth for her comprehensive report and for making the accounts understandable. Ruth has been Honorary Treasurer since April 2015 and is now stepping down. She has provided an exemplary service dealing not only with an annual charity budget of £300,000 but also a £2.5 million halls redevelopment. These are not trifling figures and she has carried us through the COVID pandemic. She worked to change the church bank account from Nat West to CAF Bank and has implemented an increasingly cashless and contactless donation system. She coped with a vicar who kept asking questions and employing new people, who then had to be added to the payroll. She has been steady, completely reliable and accurate, a humble and self-effacing person who has confidence in Christ. We owe Ruth, Phil and the children so much for your dedication and faithfulness: thank you.

Ruth Janes proposed that the accounts be accepted by the APCM, Wendy Pegg seconded the proposal, and everyone assented.

6. Election of an Independent Examiner for the current financial year

Ruth Janes proposed that we reappoint Suzy Goodson of Wright Connections Ltd as the Independent Examiner for the 2021 accounts. Sue Platt seconded the proposal, and everyone was in favour of it. Richard Hibbert then thanked Richard Lindley who has been chair of RIG since 2013 and is now seeking to stand down. Every year he takes our day to day accounts and convert them into the format required by the Charity Commission for a charity of our size.

7. Election of Reader(s) to the Parochial Church Council

The Church Representation rules permit the election of anyone who holds the Bishop's Licence as a Reader to the PCC. Michael Bishop had indicated that he was willing and would like to serve as an ex-officio member of the PCC, and this was accepted.

8. To consider reports of: -

8.1 The Deanery Synod

This report is to be found on page 11 of the APCM booklet. There were no questions, and this report was received.

8.2 The Mission Action Plan Review

Our current Mission Action Plan is to be found on pages 50 and 51 and reminds us of our priorities and what we are trying to work towards. As we come out of this pandemic we will try and put them into practice.

8.3 Sustainability Group

Martin Hamilton gave a presentation on behalf of the Sustainability Group (a subgroup of the Buildings Impact Group) asking *How big is our Carbon Footprint?* The group have established a benchmark to enable us to see the scale of our carbon footprint and begin to consider changes that we can make. The carbon footprint of the church buildings has been reduced with the measures taken with the building project, but the carbon footprint of the church family is considerable. The group are suggesting that whilst we should look to reduce and not ignore the carbon footprint of the church, we need to look at how the church family as a community of people can reduce their combined carbon footprint and encourage the wider community to do the same.

8.4 The Fabric, Goods and Ornaments of the Church

This report was produced by the Buildings Impact Group on behalf of the wardens, and it is to be found on pages 32-33 of the APCM Report. The Church Wardens are legally responsible for the fabric, goods and ornaments of the church and they are supported in the day-to-day work by the Buildings Impact Group.

8.5 Various Committees and Activities of the Church

These reports are to be found on pages 33-49 of the APCM report. They show how things have adapted to the restrictions imposed by the pandemic.

9. Consideration of any other business of Parochial or general church interest

There were no matters of parochial or general church business that anyone wished to raise at the meeting.

10. Vicar's Report

2020 was a year of great upheaval dominated by COVID, things are not going to go back to what they were before. We had to adapt our worship, ministry and mission, but the key priorities we identified in our Mission Action Plan continue to ring true. We launched a new website, stepped up our social media presence and developed online worship and ministry. We served the struggling in our community through Foodbank, the Rapid Response Freezer and the Vicar's Discretionary Fund. Despite everything we achieved a financial surplus for the year.

We have read and enacted government guidance and looked for solutions that enabled things to continue, but we have missed out on being connected with each other and with our local community. Our worship has continued to serve us week by week and we have developed on-line children and youth resources. Our halls have been used for those groups and activities that the government have permitted to continue, such as family contact time and support groups. We look forward to more groups returning and a return to worship in person. We will, however, continue to livestream for those who cannot attend. We will need to re-engage with our local community and discern how to serve those who are crying out for support. Please pray for our COVID Reconstruction Group as they meet to seek the way ahead.

Thank you to the paid staff at Christ Church. John, AJ (who left in August) and Ruth (who began in October) in ministry; Pauline, Dawn and Kathryn (who left in December) in 'administry' and Richard, Vandon, Wendy and Pat (who left in the summer) who maintain and clean our buildings. They have served us well in this year of adjustment and change.

Thank you, the congregation, for your love and care for the Christ Church staff, for your prayers and your resourcing of our wider mission and ministry.

As we look back at all God has done for us, we must give Him the glory and seek to serve Him always.

11. Closing Statements

Andrew Turpie thanked everyone for their prayers and support. In particular he thanked the many people who volunteer to make sure the church can function and in particular those who help the services run smoothly. With the uncertainties of COVID the assistant wardens, sidespeople and welcomers people have worked as a team to help make sure those coming to services feel welcome and safe. People are coming back to church and things are opening up as the vaccine rollout progresses.

He thanked the wonderful staff team who have continued to work hard including during the recent lock down. Jess Walker will join the staff team in the summer so the youth will continue to benefit from her passion for their development. Ruth Hulme has done a fantastic job with the children. Benjamin Hulme has worked on our social media output and supported the youth work. Dawn Hire efficiently looks after the bookings for our halls. Vandon Grimley does so many jobs to keep the site running and Pauline Grimley ensures the smooth running of so much and we are grateful we can call on knowledge diligence and hard work. It was a privilege to be part of John Bell's priesting and we are thankful for all that he brings and we thank Rebecca, Sophie and Daniel in supporting him so he can serve us. Finally he thanked our vicar, Richard Hibbert, for his thought provoking preaching and his care for each of the congregation and he thanked Sarah and Emily too.

Richard Hibbert, thanked Andrew for his words, thanked those who had attended the meeting both in person and online and thanked everyone for their prayers.

The meeting closed with prayer at 9.24 pm.

CHRIST CHURCH BEDFORD
Minutes of the MEETING OF PARISHIONERS

held on Wednesday 17 November 2021 at 7.30pm in the Church

Chairman: The Rev. Canon Richard Hibbert

4. Apologies

Rebecca Bell, Simon Berrington, Michael Bishop, Pat Davies and Kirsty Pirrie.

5. Thanks to Andrew Turpie

Richard Hibbert expressed warm and grateful thanks to Andrew Turpie who is stepping down as churchwarden. At the time of his election to office earlier this year, he had indicated that he would probably need to step down after about six months to concentrate on his work. His quiet wisdom, leadership, loyalty, and friendship will be missed. He and his family will be staying at Christ Church. We will give then a thank you gift later this week.

6. Appointment of Churchwarden

One nomination has been received: Andrew Russell proposed by Michael Bishop and seconded by Sue Marshall. There being no other nominations Andrew Russell was declared duly elected. The meeting showed their appreciation with a round of applause. Andrew was thanked for being willing to take on the role, particularly with the knowledge that Richard Hibbert is leaving shortly and Christ Church will be entering a vacancy.

7. Consideration of the number of successive terms of office that can be served by a Churchwarden.

Kay Berrington completes six years in office at next year's APCM and under the Churchwardens measure 2001 is required to step down, but the meeting is permitted to decide that this rule does not apply. In order to provide continuity through the forthcoming vacancy and a safe pair of hands to support Andrew Russell, it is proposed to enable Kay to stand for a 7th year at the 2022 APCM. Richard Hibbert proposed *This meeting of Parishioners resolves that section 3 of the Churchwardens measure 2001, shall not apply in relation to the parish of Christ Church Bedford.* This can be rescinded at a future date. The motion was carried.

The meeting closed at 7.37pm and was followed by Andrew Russell being sworn in by the Area Dean, Revd Dr Sam Cappleman.



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**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021
FOR**

**PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF
CHRIST CHURCH BEDFORD ("Christ Church")**

REGISTERED CHARITY NUMBER 1134785

REPORT OF TRUSTEES

CONTENTS

Report of Trustees	3 - 12
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance sheet	15
Cash Flow Statement	16
Notes to the Financial Statements	17-27

Report of Trustees

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

COVID-19

COVID-19 has had a reduced impact on church and community life during 2021, in that some of the hirers and activities continued with appropriate restrictions in place. As restrictions lifted so the activity in the halls grew. Hirers became more comfortable with working within the restrictions and delivering their activity.

Worship returned to minimum numbers at the beginning of the year, but as restrictions were lifted steps were taken as quickly as possible to facilitate in-person worship. This has continued throughout 2021 with regular reviews of COVID guidance and our safe implementation. Live streaming has also continued in order to offer connected worship to those still shielding at home, those on holiday, and to potential visitors and newcomers.

As at 31 December 2021, the PCC is following Risk Assessment No. 10.1 (from 10 December 2021). Risk Assessment No. 10 began in July 2021 as public singing was permitted.

Financially, the impact of COVID has been minimal. There was a loss of hall hire for the first quarter as only Pre-School and Barnardo's were using the halls. From the second quarter, hirers returned in accordance with Government guidance, such that by the third quarter there was a clear sense of normal usage and activity throughout the premises. A strength of the church's finances has been the commitment to Standing Orders and Gift Aid rather than cash collections, and there is a continuing drive to reduce cash/cheques in favour of contactless card and BACS transactions.

Aims and purposes

The primary responsibility of Christ Church Parochial Church Council (PCC) is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of cooperating with the incumbent, Reverend Canon Richard Hibbert, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The mission statement of our Church is *'To enable everyone to become maturing followers of Christ, who experience and live out God's love daily in every part of their lives'*.

The Core Values of our Church are: -

G enerous	in faith
R eal	about ourselves
A ccepting	of all
C ompassionate	to our community
E ncouraging	all who come

REPORT OF TRUSTEES

The headline priorities of our Church for 2021 continued:

1. Making new disciples
2. Deepening our faith
3. Transforming our community
4. Visible social media

Objectives and activities

When planning our activities for the year, we have considered the Charities Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We enable ordinary people to live out their faith as part of our parish community through:

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

To facilitate all this, we maintain the fabric of the Church and complex at 140 Dudley Street. The PCC also had responsibility for the upkeep of 161 Dudley Street.

The main Priorities and Objectives of our Church for 2021 were: -

Priorities and Objectives

1. Making new disciples

- a. Offer enquirers courses (e.g. Alpha, Grow, Parenting etc) 3 times per year so that at least 10 people come to faith in each year
- b. Members intentionally praying for 5 friends/relatives to come to faith
- c. Intentionally offer invitations to friends/relatives to enquiry course or Sunday worship

2. Deepening our faith

- a. Promote active membership of weekly Home Groups, who create their own goal for next 12 months for a ministry area
- b. Ministries (Men, Women, Seniors, Children and Youth etc) to create clear goal to fulfil the priority 'Going deeper into God'
- c. At least fortnightly, promote personal testimony stories to encourage maturing followers of Christ (whole life discipleship)

3. Transforming our community

- a. Increase involvement and presence at Castle Newnham School (e.g. minimum 1 x Governor, provide Open the Book, support and nurture CU, offer lunch clubs, etc)
- b. Start Christians Against Poverty Debt Counselling service
- c. Establish and promote annually a new sustainability initiative across Devon Park and Castle Road

4. Creating a greater and more visible social media presence

- a. Train 2-3 church members in the next 12 months in delivery of Social Media posts (Facebook, Twitter, Instagram, etc)
- b. Ensure regularly weekly flow of news and events via Social Media
- c. Change over the next 12 months physical outdoor signage

REPORT OF TRUSTEES

In order to achieve these objectives and respond to realised needs, the PCC has: -

1. Appointed Benjamin Hulme as Social Media Lead (6 hours/week) who creates and delivers a stream of social media posts across Facebook, Instagram and Twitter.
2. Appointed Jess Walker as Youth Minister (20 hours/week) to develop and grow our youth work across Sundays, Tuesday Bible Study and Friday Youth Night.
3. Promoted a Pledge Day (28 November 2021) to increase donation income and the number of donors, with result that an additional £17,000 has been pledged for 2022.
4. Delivered locally New Wine: United Breaks Out through the church's PA/AV and livestreaming resources, allowing church and wider community to engage with this annual Christian camp. Five Young People attended the summer youth residential Dreaming The Impossible with three youth leaders.
5. Ensured the appropriate repair and safety of our buildings, including improvements to the curate's home and a new handrail to the main halls entrance. Reviewed and improved our environmental footprint through replacing church sanctuary floodlights with LED lights and applying successfully for the A Rocha Eco Church Bronze level award.
6. Reviewed, created and/or updated appropriately our legal obligations and policies in regard to Data Privacy, Live Streaming, CCTV, Safe Use of Images, and Reporting of Serious Incidents to the Charity Commission.
7. Reviewed our Safeguarding administration and approved the use of the Church of England Parish Safeguarding Dashboard, which provides an overview and enables detailed follow up of Safeguarding in the parish.
8. Began preparations for the vacancy, beginning February 2022, by expanding the Standing Committee membership to best reflect the needs of the Committee and the breadth of the church membership.

Role of Volunteers

Many of our activities are supported by a large number of volunteers, without whom we would not be able to operate. Good examples from 2021 include:

- ✓ **Foodbank** – Christ Church's collection and distribution centre:
 - 1398 people served (2020 – 1295)
 - 14791.84 kilos distributed
 - 2289.34 kg collected, providing 5451 meals.
 - 10 volunteers served
- ✓ **Holiday @ Home** – 42 guests from across the community attended, served by 9 volunteers
- ✓ **Vicar's Discretionary Fund**: donations from church members of £7847.00 assisted those struggling
- ✓ **Extra charitable appeals**: Harvest Appeal was for Bedford Foodbank and Christmas Appeal was for the Menara "Lighthouse" School for children with special needs, Menouf Egypt.
- ✓ **AV/PA/Camera/editing team** – 15 volunteers
- ✓ **Home Groups and membership** – 17 Home Groups with approx. 180 members
- ✓ **Children's Ministry**:
 - Summer Holiday Club - ran across 4 days - 17 children each day
 - Sunday ministry:
 - Daring Disciples (0-7s): 8-12 children weekly
 - Passports (7-10s): 9-15 children weekly
 - Wild Church: 5 families 11 children monthly (2 meetings in 2021)
 - Midweek ministry:
 - Forge: 5-8 children weekly
 - Morning Out: 25-32 children weekly

REPORT OF TRUSTEES

- Little Fishes: 3-6 babies weekly
- October half-term - Light Trail round local streets
- Christmas - Church children and families were involved in a whole church advent calendar of daily videos posted to Facebook community, receiving an average 45 views each day.

It is impossible to quantify in financial terms the contribution made by these and many other volunteers, but it is considerable, without which the PCC would not be able to fulfil its charitable objectives.

We thank all the many volunteers, who work so hard to make this church the lively and vibrant community that it is. In particular, we thank the Churchwardens, Kay Berrington, Andrew Turpie (till November 2021) and Andrew Russell (from November 2021) who have worked so tirelessly on our behalf during 2021.

Achievements and performance

Worship and prayer

This continued mostly uninterrupted by COVID, the rhythm of worship and prayer being foundational to the ministry and mission of Christ Church. COVID restrictions did not prevent live streamed worship between 10 January and 28 March 2021. It was really good to return to offering in-person worship in time for Holy Week and Easter.

Music for our worship was provided by Chris Brown and family, Leyla Burrows, Alex Mnatzaganian, Matt and Laura Jewell, Min-Min Peaker, Will and Ruth Rawes, capably producing ever richer production quality worship. The reader and intercessor either attended the church, with the small team delivering the service, or provided a video. The latter enabled wider participation from families.

The value of holding two Zoom accounts allowed us the flexibility to deliver more than one activity or meeting. Zoom enabled lockdown Sunday evenings to become a place of discipleship, with Alan Cottenden offering Biblical teaching from the book of James, and then during Lent a series on "Faith and ...", discussing how Christian faith can be a positive player in the public space.

From May 2021, we provided a COVID-compliant new service, Sundays@Seven, where in tables of up to 6 people in the main hall an interactive video, song and discussion style service was delivered. This evening service transferred to the church from July, adding a live worship group and has developed its own distinct contemporary style.

When Government restrictions were lifted in April 2021, a wedding with 12 participants was provided. In September 2021, with minimal restrictions, a funeral in church for a much-loved church member occurred. Face coverings have been worn at busier services (e.g. 10.30am) but not at less busy ones. By December 2021, we were ready to remove the requirement of face coverings, but the Government tightened restrictions again. We have not felt the need to require Eventbrite for services, but offered social distance markers for those preferring greater space around them. Typical attendance at 9am has been 20 people, at 10.30am 120 people, and at 7pm 35 people. We estimate that we have been joined by about a further 50 people on-line on a regular basis.

At present, there are 287 names on the Church Electoral Roll, 74 of whom are resident within the parish. 6 names were added during the year and 21 were removed either through death, or because they moved away from the parish or to another church.

As well as our regular services, we enable our community to celebrate and thank God at life's milestones: 13 baptisms, 7 confirmations, 1 wedding and 4 funerals and services of thanksgiving.

REPORT OF TRUSTEES

Deanery Synod

We had 4 Deanery Synod elected representatives and 3 Diocesan Synod representatives, offering an important link between our parish and the wider Church of England. At each Deanery Synod meeting, there is a primary focus of discussion, and the opportunity to hear of the work of the wider church: General Synod, Diocesan Synod, Diocesan Board of Finance and Deanery Standing Committee. There were 3 Deanery Synod meetings in 2021.

March – Zoom meeting

The primary focus was local Deanery ministry and mission together with reports from Diocesan Synod (March 2021 – announcing a Diocesan deficit in 2021 of £500,000), Bishop's Council and the Diocesan Board of Finance. There was a further update on the Bedford South Consultation, which continues to await retirements for any implementation of proposals. The appointment of the Deanery Lay Vice Chair: Pauline Kendall (member of St Mary's Wootton) was proposed and approved. The meeting received a presentation by Revd Canon Kevin Goss entitled: *St Paul's Bedford - Past, Present and Future*.

June

The focus was the Dwell Well project, which provides support packs for the newly housed and challenges homelessness. It is a joint project between St Mary's Goldington and St Paul's Bedford. The Synod also received advice on safeguarding training and supporting those within parishes that have mental health issues arising from the COVID pandemic. The meeting received a presentation from Christian Cole, Diocesan Youth Missioner, on starting to prioritise youth work within churches if we want to see a younger church.

October

The main presentation was from the Diocesan Vocation team, highlighting the new 'Will you take his call' event in November 2021. This aims to prompt interest in those exploring a vocation within the Church of England. The changes in Reader Ministry Training, now 2 years with an introductory year, was explained and attendance encouraged. The new discernment process for those exploring ordination in the Church of England was also explained.

Pastoral care

Pastoral care continued as in 2021 with Home Groups at the centre and a wider network of catching up in person and by telephone for those unable to attend church. Church members not seen on Sundays, as best as could be ascertained, were contacted pastorally by either the Vicar or Curate. This led mostly to renewed attendance on Sunday or a greater understanding of their circumstances and the support offered through the live streamed services. Church members also initiated their own pastoral care networks

A number of key activities linked to pastoral care (e.g. Lunch Club, Go 4 Gold, Ladies Late Breakfast, Men's Breakfast) recommenced in person from September onwards. Two lay members who held the Bishop's License to provide Home Communion stepped down and the third arranged to be limited to their current contact. This part of pastoral care will be re-visited by the to-be-formed pastoral visiting team in 2022.

Our parish magazine is published bi-monthly. Under COVID-19, our editors were Hannah and Erinna, who together published 6 inspiring editions in 2021, creating a pastoral, spiritual and informative link amongst church members, hall users and our local community.

REPORT OF TRUSTEES

Mission and evangelism

Helping others is a demonstration of our faith, whether practical, emotional or spiritual.

The Mission Impact Group channels support and news between our Mission Partners, scattered across Africa, the Middle East and Europe, and encourages prayer for them. One Mission Partner returned to the UK, ceasing to be a mission partner, and a new mission partner was approved to replace them.

Alpha Courses, run by Outreach Impact Group, occurred physically and on-line:

- i. January – March: on-line with 2 attendees
- ii. April – July: on-line with 3 attendees
- iii. Sept – December: in person with 2 attendees.

Alpha is an 11-week course that enables participants to consider the basics of the Christian faith and the work of Jesus Christ.

Further opportunities were provided through Grow Group, which re-started from September 2021, and an informal Bible Study group, Explore, between May and September.

Ecumenical relationships

We delight in our ecumenical links to other local churches across Bedford and benefit from HOPE Bedfordshire. COVID-19 restrictions have continued to reduce ecumenical opportunities for ministry and mission. However, the regular meeting of evangelical pastors/ministers from across north Bedfordshire has recommenced.

Financial review

Total receipts on unrestricted funds were £303,115, with £188,567 from standing orders and £47,121 was from Gift Aid. Restricted donations totalled £11,015. Further details are shown in the annual financial statements.

£300,346 was spent from unrestricted funds to provide the Christian ministry from Christ Church, including the contribution to the diocesan parish share of £137,648 which largely provides the stipends and housing for the clergy.

Net movement in funds was an increase of £1,497 during the year, and the total reserves increased to £183,082.

The principal source of donations are the church members. The PCC takes its environmental, social and ethical duties seriously and consideration of these undergird the ministry decisions of the church.

Reserves policy

It is PCC policy to try to maintain sufficient funds, being between 3 and 6 months of expenditure to ensure the smooth financial running of the church, and ensure that unexpected expenditure can be met as and when required. Total funds held at the year end amounted to £183,082.

The balance on the general reserves at the year end was £135,559 which is considered adequate since it represents approximately 4 months of expenditure, and is therefore within the PCC policy. Of this amount £131,669 is available without the sale of fixed assets. Total unrestricted funds (including the general fund) amounted to £170,225 with £34,321 representing amounts raised in respect of a previous house purchase.

REPORT OF TRUSTEES

The purpose of any restricted fund is noted in the financial statements. Restricted funds are in respect of specific projects and or schemes.

Financial risks

Total restricted funds amounted to a deficit of £1,272. The cash reserves of the church, excluding restricted funds, totalled £123,711 as at 31 December 2021. The budget for 2022 was approved by the PCC showing a deficit of £18,000, but following a gift day in late November, if pledges are met, the budget should be approximately break even.

COVID-19 has impacted the level of hall lettings and cash donations, which have recovered from 2020 but are not at the level of 2019, these represent a small percentage of the total income of the church. Most of the income generated by the church is from regular standing orders. The level of standing orders has remained consistent during the year and this, together with careful management of resources, has not had a significant impact on the financial risks of the church. The PCC therefore considers it has sufficient resources to sustain its purposes and activities during 2022.

Plans for future periods

The PCC is saddened by the announcement of the Vicar's resignation in October 2021. Revd Canon Richard Hibbert will be leaving the parish in February 2022 to be licensed as Interim Vicar of Holy Trinity Coventry on 7 March 2022.

The PCC has been determined to continue implementing its Mission Action Plan and to promote the full flourishing of the church during the Vacancy Mindful of its duties, it regularly reviews its COVID risk assessment, the PCC finances and the ministries of the church.

The PCC is particularly concerned for the future of youth work and in 2022 will seek to appoint a new Youth Minister following the resignation of Jess Walker (31 December 2021).

Financially, the Trustees are confident that donation income will be increased, hall hire income will return to pre-COVID levels and that a balanced budget be achieved. The Trustees approved a budget for 2022 with a deficit projected of £18,000, but are confident that the Pledge Day (28 November 2021) offerings will cover such so that 2022 expenditure will be covered by donation/hire income. Any reduction on COVID-19 risk as the year proceeds will positively affect both finances and ministry.

Risk management

The PCC is aware of its risk management duties and has affirmed a number of policies, including the Notes of Guidance for PCC meetings and PCC responsibilities. During the year a Lone Worker policy and an updated Safeguarding policy were approved. Our data holding procedures were evaluated and amended where necessary to meet the General Data Protection Regulation 2018, as well as Fire Risk assessment, policies and fire safety equipment. Risks are regularly reviewed and systems and procedures have been put in place to manage these risks.

The PCC ensured that the church and halls were assessed for COVID-19 risk and new signage displayed, one-way systems implemented, and staff encouraged to work from home, where possible.

The PCC 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).

PCC trustees, youth and children's paid and voluntary leaders, and volunteers in contact with vulnerable adults are DBS (Disclosure and Barring Service) checked.

REPORT OF TRUSTEES

Structure, governance and management

Christ Church is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans.

The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At Christ Church the membership of the PCC consists of the licensed clergy, churchwardens, one of the Readers, members of Diocesan and Deanery Synods and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

New PCC members/trustees were offered a copy of *The PCC Member's Essential Guide*, and a copy of the PCC Notes of Guidance. Induction of new PCC members/trustees was completed by Zoom.

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 PCC met 7 times during 2022 with an average attendance of 72%.

Given its wide responsibilities the PCC has a number of impact groups, each one dealing with a particular aspect of parish life. These groups, which include communications, mission, buildings, outreach, resourcing, fellowship, and young people, are all responsible to the PCC and report back to it regularly with reports of their meetings, decisions and recommendations being received by the PCC and discussed as necessary.

Standing Committee: This committee is required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Buildings Impact Group: This group is responsible for the management and development of Christ Church PCC's buildings and infrastructure.

Communications Impact Group: This group is responsible for oversight of both external and internal communications, including our physical and online presence.

Fellowship Impact Group: This group is responsible for the planning, resourcing and delivery of events focused on the development of fellowship within Christ Church.

Mission Impact Group: This group is responsible for caring, praying and practically supporting our Mission Partners and Organisations and encouraging vocations and support to mission at home and overseas.

Outreach Impact Group: This group is responsible for the planning, resourcing, coordination and delivery of all pre-evangelistic, evangelistic and early discipleship support at Christ Church.

Resourcing Impact Group: This group is responsible for the financing of Christ Church and the prudent management of its financial resources.

Worship Impact Group: This group is responsible for the planning, resourcing, coordination and delivery of all corporate worship at Christ Church.

Young People's Impact Group: The Young People's Impact Group is responsible for supporting the Youth Minister and the Children's Minister in developing and implementing a strategy for young people's and family work at Christ Church, which directly contributes to the achievement of Christ Church's mission.

REPORT OF TRUSTEES

Administrative information

Christ Church is situated at 140 Dudley Street, Bedford. It is part of the Diocese of St Albans within the Church of England. The correspondence address is 140 Dudley Street Bedford MK40 3SX. Registered charity number 1134785 under the name the Parochial Church Council of the Ecclesiastical Parish of Christ Church Bedford. It is also known as Christ Church Bedford, PCC or Christ Church.

PCC members who have served at any time from 1 January 2021 until the date this report was approved are:

Ex-Officio Members:

Incumbent	The Revd Canon Richard Hibbert	Chairman (until 30 January 2022)
Curate	The Revd John Bell	
Wardens	Mrs Kay Berrington Dr Andrew Russell Mr Andrew Turpie	(from 17 November 2021) (until 17 November 2021)
Reader	Mr Michael Bishop	
Diocesan Synod	Mr Christopher Burrows Mr Daniel Gicharu Mrs Min-Min Peaker Mr Christopher Stevens	(until 1 August 2021) (from 1 August 2021) Treasurer (from 1 August 2021)
Deanery Synod	Ms Rachel Bennett Mr Daniel Gicharu Mr Paul Templeman Mr AJ Wade <i>Vacancy</i>	(until 1 August 2021) (from 1 August 2021)

Elected Members:

Mr Ken Barber	(from 27 April 2021)
Mr Simon Berrington	
Mr Christopher Brown	
Dr Jon Day	
Ms Rachel Day	(from 27 April 2021)
Mrs Margaret Haywood	
Ms Amy Hutchinson	
Mrs Ruth Janes	Treasurer (until 27 April 2021)
Miss Wendy Pegg	
Mr Keith Priddin	(until 27 April 2021)
Dr Andrew Russell	(until 17 November 2021)
Ms Helen Ryan	
Mrs Sue Templeman	
Miss Jessica Walker	

Co-opted members

	Mr Christopher Stevens	(20 May to 1 August 2021)
	Andrew Turpie	(from 25 November 2021)
(PCC Secretary)	Mrs Pauline Grimley	(not a PCC member)

REPORT OF TRUSTEES

Bank:

CAF Bank Ltd
25 Kings Hill Avenue,
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

Suzanne Goodson BSc FCA
Wright Connections Limited
Registered Auditors
Bedford I-Lab
Priory Business Park
Stannard Way
Bedford
MK44 3RZ

Day-to-day management of the charity is delegated to the incumbent and in the vacancy (from February 2022), the churchwardens:

Incumbent (as at 31 December 2021):

The Revd Canon Richard Hibbert

Christ Church Vicarage
115 Denmark Street
Bedford
MK40 3TJ

Approved by the PCC on 17 March 2022 and signed on their behalf:

Mr Chris Brown (PCC Lay Vice Chair)

Independent examiner's report to the trustees of Parochial Church Council of The Ecclesiastical Parish of Christ Church Bedford

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 14 to 27.

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 charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

Suzanne Goodson BSc FCA
Institute of Chartered Accountants England & Wales
Wright Connections Limited
Bedford I-Lab
Stannard Way
Bedford
MK44 3RZ

Date:

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure account)

FOR THE YEAR ENDED 31 December 2021

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-21 £	Total Funds 31-Dec-20 £
INCOME FROM					
Donations and Legacies	4	252,064	11,015	263,078	302,883
Charitable activities	5	46,335	485	46,820	37,493
Other trading activities		4,668	0	4,668	5,728
Investments	6	49	0	49	0
TOTAL INCOMING RESOURCES		303,115	11,500	314,615	346,104
EXPENDITURE ON					
Charitable activities	7	300,346	12,772	313,118	304,704
TOTAL EXPENDITURE		300,346	12,772	313,118	304,704
NET INCOME/(EXPENDITURE)		2,769	(1,272)	1,497	41,400
Transfers between funds		0	0	0	0
NET MOVEMENT IN FUNDS		2,769	(1,272)	1,497	41,400
Reconciliation of funds					
Total funds brought forward	18	167,111	14,474	181,585	140,185
TOTAL FUNDS CARRIED FORWARD at 31 December 2021	18	169,880	13,202	183,082	181,585

All income and expenditure is derived from continuing activities

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

BALANCE SHEET AT 31 December 2021

	<u>Note</u>	31-Dec-21		31-Dec-20	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	12		93,890		99,410
CURRENT ASSETS					
Debtors	13		12,487		14,104
Cash at bank and in hand			<u>194,165</u>		<u>187,600</u>
			206,652		201,705
CURRENT LIABILITIES					
Creditors due within one year	15		<u>-61,781</u>		<u>-63,851</u>
 NET CURRENT ASSETS			 <u>144,871</u>		 <u>137,854</u>
 TOTAL ASSETS LESS CURRENT LIABILITIES			 238,761		 237,264
 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	16		 -55,679		 -55,679
 NET ASSETS			 <u>183,082</u>		 <u>181,585</u>
 FUNDS	18				
Unrestricted funds			169,880		167,111
Restricted funds			13,202		14,474
 TOTAL CHARITY FUNDS			 <u>183,082</u>		 <u>181,585</u>

Approved by the Parochial Church Council on 17th March 2022
and signed on its behalf by:

Mr Christopher Brown

Lay Vice Chair

Mr Christopher Stevens

Hon. Treasurer

The notes on pages 17 to 27 form part of these accounts

Charity registration number

1134785

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 December 2021

	Note	31-Dec-21	31-Dec-20
Cash flow from operating activities			
Cash generated from activities	3	10,836	48,199
Cash flow from investing activities			
Payments to acquire tangible fixed assets		0	(8,313)
Interest received		49	0
Net cash flow from investing activities		49	(8,313)
Cash flow from financing activities			
Receipts/(repayment) from issue/(repayment) of long term loans		0	(20,000)
Interest paid		(4,320)	(4,246)
Net cash flow from financing activities		(4,320)	(24,246)
Net increase/decrease in cash and cash equivalents		6,565	15,640
Cash and cash equivalents at 1.1.21		187,600	171,960
Cash and cash equivalents at 31.12.21		194,164	187,600
Cash and cash equivalents consists of			
Cash at bank and in hand		194,164	187,600
Cash and cash equivalents at the end of the reporting period not available for charitable purposes as held as agent		707	908

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2021

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a) General information

Christ Church, a registered charity in the United Kingdom is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans. Its trustees are all members of the Parochial Church Council and they operate under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity administrative information on page 11 of these financial statements. The nature of the charity's operations and principal activities can be found in The Trustees Report on pages 3 to 12.

b) Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years prescribed.

c) Income recognition

Voluntary income and capital sources

All incoming resources, including government grants are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Collections are recognised when made. For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. Pledged amounts are only recognised on receipt of the funds.

Income tax recoverable on gift aid scheme donations is recognised in the period the income is received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of the entitlement and the likely amount due.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Other trading activities

Other trading activities represent feed in tariffs from solar panels, and are recognised on entitlement.

Other ordinary income

Rental income from the letting of church premises is accounted for when earned. Fees due to the PCC for weddings, funerals, etc. are accounted for on an event by event basis.

d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where 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.

Costs directly related to the work of the church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31st December is included as a creditor in the Balance Sheet. Grants and donations are accounted for at the earlier of payment or formal approval by the PCC. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

e) Tangible fixed assets

Consecrated land and buildings and moveable church property

Consecrated and beneficial property is excluded from the financial statements by s. 10(2) of the Charities Act 2011.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers these to be inalienable property.

All expenditure on consecrated and beneficial property and moveable church furnishings, whether maintenance or improvement, is written off in the year incurred. This includes all expenditure incurred to date in respect of the Hall Redevelopment Project, including the build costs, since the build is occurring on consecrated ground, and as such cannot be capitalised.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. No depreciation is charged on such properties since it is considered that the estimated residual value of the properties is in excess of the purchase price. Any expenditure on maintenance or improvement is written off in the year incurred.

Other fixtures, fittings and office equipment

Equipment purchased within the accounting period is capitalised on the balance sheet. Individual items of equipment with a purchase price of £1,000 or less are written off in the year in which the asset is acquired.

Depreciation

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset in a systematic basis over its expected useful life. Depreciation rates used are as follows: -

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

Furniture and solar panels – 10% per annum (estimated useful life 10 years), Equipment – 33.33% (estimated useful life 3 years)

f) Taxation

The charity is exempt from tax on its charitable activities.

g) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

The purpose of any restricted fund is noted in the financial statements. Restricted funds include amounts raised for the Hall Redevelopment Project (HRP).

The financial statements include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

h) Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

i) Bank and Cash

Bank and Cash include short-term deposits which include cash held on deposit at CAF Bank.

j) Loans

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

k) Concessionary loans

Concessionary loans include those payable to third parties which are interest free and are made to advance charitable purposes. Where the loan is repayable on demand within one year, the loan is measured at cost, less impairment. Where the loan is repayable more than one year, the loan is initially measured at amortised cost using the effective interest rate method, less impairment.

l) Debtors and creditors receivable/payable within 1 year

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are included as debtors at transactional values less any provision for amounts that may prove to be uncollectible. Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

m) Judgements

No judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

2 YEAR ENDED 31 December 2020 Comparatives

	<i>Note</i>	Unrestricted Funds £	HRP Funds £	Restricted Funds £	Total Funds 31-Dec-20 £
INCOME FROM					
Donations and Legacies		277,549	5,038	20,296	302,883
Charitable activities		32,993	0	4,500	37,493
Other trading activities		5,728	0	0	5,728
Investments		0	0	0	0
TOTAL INCOMING RESOURCES		316,270	5,038	24,796	346,104
EXPENDITURE ON					
Charitable activities		288,375	0	16,329	304,704
TOTAL EXPENDITURE		288,375	0	16,329	304,704
NET INCOME/(EXPENDITURE)		27,895	5,038	8,467	41,400
Transfers between funds		4,500	(700)	(3,800)	0
NET MOVEMENT IN FUNDS		32,395	4,338	4,667	41,400
Reconciliation of funds					
Total funds brought forward		134,716	(4,065)	9,534	140,185
TOTAL FUNDS CARRIED FORWARD at 31 December 2020		167,111	273	14,201	181,585

All income and expenditure is derived from continuing activities

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

3 Reconciliation of net expenditure for year to net cash flow from operating activities

	31-Dec-21 £	31-Dec-20 £
Net expenditure for year	1,497	41,400
Interest receivable	(49)	0
Interest payable	4,320	4,246
Depreciation of tangible fixed assets	5,520	7,838
Decrease (increase) in debtors	1,617	4,566
Increase (decrease) in creditors	(2,070)	(9,851)
Net cash flow from operating activities	10,836	48,199

4 Income from Donations and Legacies

	31-Dec-21 £	31-Dec-20 £
Gifts	235,689	254,013
Legacies	0	0
Government grants	0	13,077
Other Donations	27,390	35,793
	<u>263,078</u>	<u>302,883</u>

5 Income from charitable activities

	31-Dec-21 £	31-Dec-20 £
Rental income	26,861	18,343
Grants	550	4,900
Events and activities	17,295	13,189
Fees	2,114	1,061
	<u>46,820</u>	<u>37,493</u>

6 Income from investments

	31-Dec-21 £	31-Dec-20 £
Deposit interest	49	0

7 Charitable Activities Costs

	Direct costs £	Donations £	Total £
Church Activities	<u>268,371</u>	<u>44,747</u>	<u>313,118</u>

See note 21 for further details

8 Support/ Governance costs

	31-Dec-21 £	31-Dec-20 £
Independent examiners remuneration	<u>1,620</u>	<u>1,800</u>

9 Net income for the period is stated after charging

	31-Dec-21 £	31-Dec-20 £
Depreciation of tangible fixed assets	<u>5,520</u>	<u>7,838</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

10 Trustees and key management personnel remuneration and expenses

One trustees (W Pegg) received £1,093 for church work during the year
(2020 - Two - W Pegg and AJ Wade £30,672)

In 2021 and 2020 the incumbent and the curate were remunerated by way of a stipend by a related party, being the Diocese of St Albans who are responsible for setting the level of remuneration. As is standard practice in the Church of England the clergy were provided with housing by the Diocese (incumbent) and PCC (curate).

Two trustees, including incumbent and curate, were reimbursed £4,010 during the year (2020, Four trustees - £2,109). This was for travel, hospitality, books and expenditure on behalf of the church.

11 Staff Costs

	31-Dec-21	31-Dec-20
	£	£
Wages and salaries	60,847	56,491
Social security costs	0	667
Defined contribution pension costs	3,673	2,604
	<u>64,520</u>	<u>59,762</u>

The average monthly number of employees during the year was as follows:

	2021	2020
Youth minister and Families and Children's worker	2	1
Other	6	6
	<u>8</u>	<u>7</u>

No employees received remuneration in excess of £60,000

12 Fixed Assets

	Freehold Property	Equipment	Total
	£	£	£
COST			
At 1 January 2021	90,000	90,379	180,379
Additions	0	0	0
Disposals	0	0	0
At 31 December 2021	<u>90,000</u>	<u>90,379</u>	<u>180,379</u>
DEPRECIATION			
At 1 January 2021	0	80,969	80,969
Charge for the year	0	5,520	5,520
Disposals	0	0	0
At 31 December 2021	<u>0</u>	<u>86,489</u>	<u>86,489</u>
NET BOOK VALUE			
At 31 December 2021	<u>90,000</u>	<u>3,890</u>	<u>93,890</u>
At 31 December 2020	<u>90,000</u>	<u>9,410</u>	<u>99,410</u>

Note:

The property held at 31 December 2021 consists of 161 Dudley Street, Bedford, which is subject to an equity sharing loan from the Church Commissioners (see loan note for further details).

13 Debtors: amounts falling due within 1 year

	31-Dec-21	31-Dec-20
	£	£
Other debtors	12,487	14,104
	<u>12,487</u>	<u>14,104</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

14 Monies raised for others

During the year the following monies were collected for external organisations

	31-Dec-21	31-Dec-20
	£	£
Menara (Christmas appeal 2021)	675	0
Home of Hope toilets (Christmas appeal 2019)	0	684
Monkole Bible printing	0	3,563
Bedford foodbank (Christmas appeal 2020)	393	502
Bishops Harvest appeal	398	1,745
Ordinand training	205	99
BHHCT	930	0
Other	156	1,807
	<u>2,756</u>	<u>8,400</u>

A total of £707 was held as at 31 December 2021 (£908 31 December 2020)

15 Creditors: amounts falling due within one year

	31-Dec-21	31-Dec-20
	£	£
HRG creditors	57,252	57,810
Other creditors	4,529	6,041
	<u>61,781</u>	<u>63,851</u>

16 Creditors: amounts falling due after more than one year

	31-Dec-21	31-Dec-20
	£	£
Other creditors	55,679	55,679
	<u>55,679</u>	<u>55,679</u>

The PCC has a loan of £55,679 from the Church Commissioners which was taken out to assist with the purchase of 161 Dudley Street (the Curate's House) This is an interest only value linked loan representing 62% of the original value of the property. It is repayable on sale of the property together with a 62% share in any increase in value since acquisition. There are no plans to sell 161 Dudley Street

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

17 Related parties

The Diocese of St Albans is a related party by way of the constitution
Details of receipts from related parties are found in note 20
Details of payments to related parties are found in notes 21 and 22

18 Fund reconciliation - 2021

Unrestricted funds

	Balance at 01-Jan-21 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-21 £
General fund	123,790	303,115	(300,346)	4,630	131,189
Designated funds	9,000			(4,630)	4,370
Unrestricted house reserve - 161 Dudley Street	34,321			0	34,321
	<u>167,111</u>	<u>303,115</u>	<u>(300,346)</u>	<u>0</u>	<u>169,880</u>

Designated funds as at 31 December 2020 for mission giving and repairs were spent during the year
A designated fund was established for the excess of amounts committed (£14,000) over that raised (£9,670)
for live streaming.

Restricted funds

	Balance at 01-Jan-21 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-21 £
Vicars discretionary fund and restricted mission	2,623	10,840	(11,490)		1,973
Live streaming	9,495	175			9,670
HRP funds	273	0	0		273
Holiday at Home	2,083	485	(1,282)		1,286
Total restricted	<u>14,474</u>	<u>11,500</u>	<u>(12,772)</u>	<u>0</u>	<u>13,202</u>

	Unrestricted funds 31-Dec-21 £	Restricted funds 31-Dec-21 £	Total 31-Dec-21 £
Fixed assets	93,890		93,890
Cash and current investments	123,711	70,454	194,165
Other current assets	12,487		12,487
Creditors: amounts due in less than one year	-61,781	-57,252	-61,781
Creditors: amounts due in more than one year	-55,679		-55,679
	<u>169,880</u>	<u>13,202</u>	<u>183,082</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

19 INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-21 £	Total Funds 31-Dec-20 £
Income from Donations and Legacies				
Standing orders & Envelope Scheme	188,567		188,567	200,953
Legacies	0		0	0
Basket Collections	0		0	762
Government grants resulting from COVID-19	0		0	13,077
Income tax reclaimed	47,121		47,121	52,298
Other donations	16,375	11,015	27,390	35,793
	<u>252,064</u>	<u>11,015</u>	<u>263,078</u>	<u>302,883</u>

Note - included above are the following amounts given by trustees

Unrestricted	28,100	30,533
Total	<u>28,100</u>	<u>30,533</u>

Income from charitable activities

Rental income	26,861		26,861	18,343
Social & Youth Events	12,839		12,839	6,696
Grants	550		550	4,900
Morning Out receipts	438		438	385
Lunch Club Receipts	655		655	1,144
Holiday at Home		485	485	0
Fees	2,114		2,114	1,061
Sundry receipts	2,878		2,878	4,964
	<u>46,335</u>	<u>485</u>	<u>46,820</u>	<u>37,493</u>

Note: Included in sundry income is an amount of £0 received from the Diocese of St Albans (2020 - £3286).

Income from other trading activities

Income from solar panels	4,668		4,668	5,728
	<u>4,668</u>	<u>0</u>	<u>4,668</u>	<u>5,728</u>

Income from investment

Deposit interest	49	0	49	0
	<u>49</u>	<u>0</u>	<u>49</u>	<u>0</u>

TOTAL INCOME

<u>303,115</u>	<u>11,500</u>	<u>314,615</u>	<u>346,104</u>
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PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

20 Resources spent		Unrestricted Funds	Restricted Funds	Total Funds 31-Dec-21	Total Funds 31-Dec-20
	<i>Notes</i>	£	£	£	£
Grants					
Mission and charitable giving		33,258	2,992	36,250	30,201
Other donations		0	8,498	8,498	9,253
		<u>33,258</u>	<u>11,490</u>	<u>44,747</u>	<u>39,454</u>
Directly relating to Church Ministry					
Parish share - payment to a related party		137,648		137,648	137,648
Clergy & staff expenses		3,624		3,624	2,809
Housing costs		1,462		1,462	957
Services including music		2,974		2,974	4,235
Telephones		2,456		2,456	2,928
Books		162		162	50
Explorers, Holiday Club & Youth Work		3,342		3,342	3,961
Training		25		25	65
Morning Out		289		289	421
Lunch Club		583		583	799
Holiday at Home			1,282	1,282	887
Outreach (including social events)		12,295		12,295	6,682
Sundries		1,174		1,174	1,698
Interest payable		4,320		4,320	4,246
		<u>170,354</u>	<u>1,282</u>	<u>171,636</u>	<u>167,386</u>
Church management and administration					
Heat and light		5,250		5,250	4,419
Insurance		2,266		2,266	2,700
Cleaning Materials		2,653		2,653	2,482
Church and property maintenance		10,888	0	10,888	15,577
Equipment - not capitalised		507		507	-79
Hall Redevelopment		0		0	0
Salaries and wages		64,638		64,638	59,762
Printing, postage and stationery		1,644		1,644	1,633
Other		1,747		1,747	1,732
Depreciation		5,520		5,520	7,838
		<u>95,114</u>	<u>0</u>	<u>95,114</u>	<u>96,064</u>
Support/Governance Costs		<u>1,620</u>		<u>1,620</u>	<u>1,800</u>
TOTAL RESOURCES SPENT		<u>300,346</u>	<u>12,772</u>	<u>313,118</u>	<u>304,704</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

21 DETAILS OF MISSION AND CHARITABLE GIVING

	General	Restricted	Total 31-Dec- 21	Total 31-Dec- 20
	£	£	£	£
OVERSEAS				
Rob & Ruth S - Middle East	4,750	1,000	5,750	6,500
SIM (supporting the Deneufchâtel's)	1,875	1,925	3,800	6,560
Gayet (work in Belgium)	6,450	0	6,450	6,026
Specific work in Middle East	0	0	0	500
Barnabas Fund	1,000	0	1,000	0
Diocese of Gulf and Cyprus	1,700	0	1,700	0
Egypt EDA	750	0	750	500
Bradleys	2,250	0	2,250	0
Samuti - interfaith helpers	0	0	0	500
Friends of Johannesburg Bible College	1,500	0	1,500	0
Neno Macadamia Fund	500	0	500	0
Malawi Orphan Fund	3,000	0	3,000	1,000
Other specific giving	317	0	317	0
	24,092	2,925	25,517	21,586
HOME				
Bedford Area Schools Christian Support Trust	5,950	0	5,950	4,540
King's Arms Project - Bedford	600	0	600	500
COACH including Beth Bradley	1,050	0	1,050	1,000
Bedford Street Angels	100	0	100	550
Bedford Foodbank	600	0	600	500
Care for the Family	120	0	120	0
Just Love	100	0	100	500
Friends for Life	100	0	100	525
Eden (prison bibles)	244	0	244	0
Barnabas Fund	0	0	0	500
Other specific giving	302	67	337	0
	9,166	67	10,701	8,615
Total Mission	33,258	2,992	36,218	30,201
OTHER				
Discretionary donations	0	8,498	8,530	9,253
	0	8,498	8,530	9,253
TOTAL MISSION GIVING	33,258	11,490	44,748	39,454

Note: Mission giving was set at 14% of General Gifts in 2021 (2020: 13%)

CHURCH WARDEN'S REPORT ON THE FABRIC, GOODS, AND ORNAMENTS OF CHRIST CHURCH BEDFORD AND BUILDINGS IMPACT GROUP REPORT

Membership: Ken Barber, Pat Davies, James Roe, Vandon Grimley (Site Manager), Martin Hamilton (Sec) and Rachel Bennett (Chair).

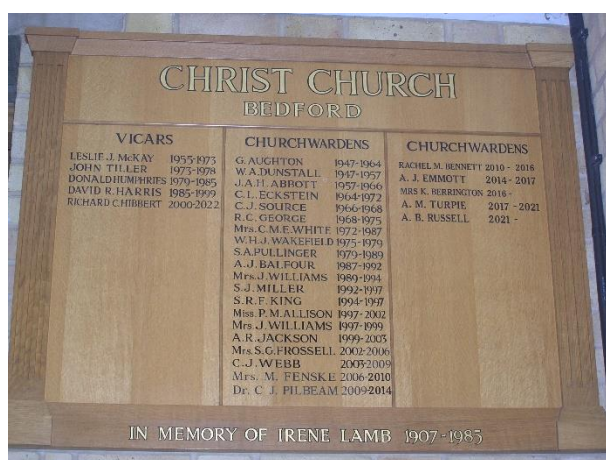
- Phil Janes, though not a Building Impact Group (BIG) member, advises us on more technical building work. We are grateful for his support.

The Buildings Impact Group has achieved much during 2021/22.

Routine Activities:

- BIG's responsibility is to carry out routine maintenance, statutory building and grounds related tasks. There are a diverse set of tasks, from organ tuning, electrical and boiler inspections, plumbing and lighting conductor checks through to ensuring we are adhering to Health and Safety legislation.

- We have a Priorities Planning document which helps us identify and price the short- and long-term tasks. We urgently need to find an administrator who will ensure that servicing and maintenance tasks are carried out when needed and by whom. The administrator would liaise with our Site Manager, Vandon Grimley and with BIG.



Archdeacon's Inspection:

The Annual Inspection was carried out in September by Pauline Kendall Lay Vice Chair of the Deanery. We were praised for our detailed MAP, our streaming of services during the pandemic and the excellent work of our Safeguarding Officer. Regarding the Quinquennial Inspection Pauline was pleased that brickwork repairs had been started on the curate's house chimneys and encouraged us to ensure all work noted in the Quinquennial Report for both the church and curate's house was completed within the five-year timeframe as required.

Quinquennial Inspection (QI) (Last carried out Autumn 2018)

The QI report covers both the main Church Buildings/grounds and 161 Dudley Street. As the halls are new, they were not included in the inspection.

- There were no major concerns. All tasks needing attention are being monitored and the most pressing ones will be carried out within the five-year period.
- Required and recommended actions from the inspection are part of BIG's Annual Maintenance Programme and BIG seeks to ensure tasks are carried out, subject to resources, within the recommended time span.
- Next QI Inspection: Autumn 2023.

Insurance: The Resourcing Impact Group (RIG) set up a new insurance cover for us in 2020, with Trinitas. BIG works to ensure that all aspects, within our insurance policy, are in good order.

Policies:

- BIG ensures the following policies /inspections are kept up to date:
- 1. Health and Safety
- 2. Fire/Emergency Evacuation: where/when necessary, we continue to refine this. The plan is on display around the church and hall site.
- 3. Food Environmental Health - it is good to have the kitchens being used again especially with Lunch Club starting up again. This is a blessing to so many!
- 4. Electrical safety and PAT testing
- 5. Lettings Policy

Additional BIG matters:

- **Site Manager:** We are very grateful that Vandon Grimley is in post and BIG works closely with him. Vandon does an excellent job of caring for our buildings.
- **Cleaners:** Richard Heathfield and Wendy Pegg ensure the site is kept clean and COVID safe. Thank you!
- **Gardens:** We are grateful to a Dudley Street neighbour, Adrian Thompson who is both caring for our Dudley Street gardens and establishing a wildflower garden underneath the horse chestnut tree. Adrian Tombs is in charge of the rest of the gardens. Thank you, gentlemen.
- **Storage:** Laura Turpie, our BIG co-ordinator of items stored on site, ensures everything is kept in good order and in their agreed spaces so community areas are clutter free. Thank you, Laura.
- **PV panels:** These continue to prove to be a source of income.
- **Kitchens:** We are grateful to Gillian Lindley for taking over from the great work Margaret Ryan did in ensuring the kitchens and pantry are kept clean, orderly and hygienic.
- **Hall Redevelopment:** There are few snagging jobs still to be completed. BIG continues to monitor what needs to be done and completed satisfactorily. We continue to be very grateful for Steve Ashton's assistance with this matter.
- **Sound proofing of rooms 2 and 3:** Reverberation control in Rooms 2 and 3: We are very grateful to Martin Hamilton who has worked tirelessly to have this matter dealt with. It is hoped that by Easter 2022 the new sound absorption panels will have been installed and the high levels of disturbing noise will be reduced to acceptable levels.



In conclusion:

We give thanks to God for the wonderful buildings entrusted to us. As COVID restrictions are gradually relaxed, it is good to see the building being used more frequently and we welcome back both local community and church family members. Our sincere thanks to many members of the church who give of their time, energy and skills to help maintain the halls church and 161 sites. We thank God for His many blessings and pray that our buildings will continue to be used for the extension of His kingdom.

Kay Berrington and Andrew Russell, Churchwardens; Rachel Bennett, Chair of Buildings Impact Group

SAFEGUARDING REPORT

The Safeguarding Team now comprises of Pauline Carter, Pauline Grimley, Ruth Hulme, Dawn Hire, and as there is now a vacancy for a youth leader, once they are appointed, they will be a part of the team.

The team have met approximately six weekly since August 2021 and have worked together on ensuring that Disclosure and Barring Service (DBS) checks are undertaken as required for all persons working in recognised roles with both vulnerable adults and children. There have been no safeguarding issues brought to the team's attention within the last twelve months but the team continue to be vigilant to ensure a timely response to any issues which are identified.

The DBS Checks use the ebulk system at 31:8. All PCC members are charity trustees and because Christ Church runs children's and youth work and sometimes works with adults with care and support needs all of our trustees are DBS checked.

The National Safeguarding Team has, in 2022, released a range of safeguarding learning pathways for people with roles within the Church of England to complete, in a linear fashion, now known as the Safeguarding Learning and Development Framework. This has brought many changes in the training requirements needed to be completed by staff and volunteers in various roles within the church – with Safeguarding Awareness (formerly C0) and Safeguarding Foundations (formerly C1) then Safeguarding leadership and Senior leadership. If you are completing safeguarding training for the first time you will

need to complete awareness and foundations first. A new module: Raising awareness of Domestic Abuse is now required to be completed by staff in many roles. You will be advised and contacted by someone from the Safeguarding team if there are online modules which you will need to complete. The framework can be viewed on <https://www.churchofengland.org/safeguarding/safeguarding-learning-and-development>

Christ Church continues to use the Parish Safeguarding Dashboard (www.safeguardingdashboards.org.uk) this is a tool to measure where we are with Safeguarding compliance. An action plan is then generated to inform the safeguarding team and the PCC using a traffic light system regarding what still needs to be done.

Pauline Carter, Parish Safeguarding Lead

OUTREACH IMPACT GROUP REPORT

Group members: Cheryl Grint [Chair], Sarah Walker [Secretary], Helen and Andrew Russell, Penny Gilham, Sue Templeman, Kay Berrington, Pat Mathias, Margaret Baron, Judy Miller, Daniel Gicharu, John Bell.

The Outreach Impact Group (OIG) has continued throughout the year to reach out to the community and offer opportunities to come into contact with Christ Church, to explore questions about faith and build new relationships.

Alpha

Alpha courses successfully ran throughout the year during the evening, sometimes in person but at other times via Zoom due to Coronavirus restrictions and anxieties.

Grow Group

The group continues to be led by Michael Bishop and various themes are studied. It has developed into a post-course support group for those who previously attended Alpha.

OIG and FIG

There has been some collaboration between the Impact Groups, supporting each other especially when extra manpower is needed.

Pizza in the Parish 10th October 2021



There was a wonderful, joyful atmosphere, and a great sense of community throughout the afternoon. Many young families attended, some of whom attend, or used to attend, Morning Out. One senior lady was very grateful that Christ Church was restarting events. She explained that it was her first time being around so many people since lockdown 2020.

Carols on the Church Lawn – Christmas Eve 2021

Despite the wet weather, about 100 folk attended and the majority of people were not Christ Church regulars. The refreshments were most welcome and guests stayed and socialised for a long time afterwards.

Cheryl Grint, Chair of Outreach Impact Group

MISSION IMPACT GROUP REPORT

Current membership: Steve Gardner (Chair), Sidney Miller, Gillian Lindley, Mary Shaw, Rosemary Phillips, Jon Day, & Paul Templeman. Darren Hughes served during the year.

In 2021, a door closed when Christ Church bade farewell to Rob & Ruth Strange and family, as Mission Partners. They have settled back in the UK, having served God for over 14 years in first Syria and latterly Jordon. We recently delighted in thanking them in person for their long mission partnership with us. They were very appreciative and duly thanked Christ Church for its faithful support, through finance and prayer.

At the same time as Rob & Ruth were announcing their intention to return to the UK, a door opened when Beth, a former member of Christ Church, and her husband Jordan, shared with us that God was speaking to them about serving him overseas. In February 2022 Beth & Jordan's plans finally came to fruition and they have now moved overseas. Christ Church will continue to support them.



We continued our monthly Sunday mission slots, and with COVID rules easing from time to time, we were able to welcome other Mission Partners over the summer. YP & Jude Gayet, (photo shows the Gayet family with Sidney Miller) who help run a home church and Christian youth activities in Nivelles, popped in on a short visit from Belgium, via an Irish wedding. In August we welcomed John and Jenny Miller for the first time as Mission Partners. They shared with us about their life and work in Johannesburg, South Africa. John works at the Johannesburg Bible College and Christ Church provides support through a financial bursary which facilitates the attendance of poor students.

In November Hilary Deneufchâtel returned to Benin, Africa, where she and her family had lived for 12 years, and had helped translate the Old Testament into the Monkolé language. Hilary now lives in France and Christ Church continues to support her as she trains to work as a Bible Translations consultant, working through SIM. The return to Benin was prompted by an invitation to participate in a Thanksgiving service for the Bibles, which was followed by their distribution to the Monkolé people.

We continued to support the Home of Hope through the Malawi Orphan Fund , who have had a very challenging year. Unfortunately no visits this year.

IMPACT , a Bedford charity who provide assemblies, lunch club and religious education materials for local schools, found creative ways of working through the pandemic, using videos and study packs, when visitor visits were not allowed. Two members of our congregation work for them.

Unfortunately, Christ Church were unable to resume Open the Book assemblies in schools in 2021. The Goldington Green and Castle Newnham Teams did pool their talents to help produce two short films using creative green screen techniques; these have since been downloaded via IMPACT by over 40 school classes. Right is a picture of David Currie portraying Paul "losing faith" and nearly drowning, as he walked across the lake to Jesus.



Steve Gardner, Chair of Mission Impact Group

YOUNG PEOPLE'S IMPACT GROUP REPORT

The Impact Group currently consists of 4 members: John Bell (Chair), Martin Hamilton, Ruth Hulme (Children's Minister), and Gillian Lindley. Our Youth Minister, Jess Walker, stepped down from YPIG in December 2021 when she left her role as Youth Minister to pursue new employment opportunities. We are very grateful to Jess for everything she brought to YPIG and our Youth Ministry during her time as trainee Youth Minister and then Youth Minister. We will be looking to add to our membership in the coming year, and will be seeking a new chairperson as I come to the end of my curacy here at Christ Church.

During the past 12 months YPIG has met on an ad-hoc basis roughly every other month with a focus on supporting and enabling our children's and youth ministries during what has been a very 'interesting' period as we have emerged from the COVID pandemic. Our continued desire is that the children and young people we meet experience God's love and saving grace for them. Prayer is an important part of what we do here in order to seek God's vision for the young people of Christ Church.

We would like to say a huge thank you to all those who have stepped in to lead and support our Youth Ministry following Jess' departure. Particular thanks go to AJ Wade who has stepped in to lead our Friday Night Youth, and to Jude Hamilton who is leading J-Team – the Sunday Group for our 11-14 year olds. There are too many others to name who have stepped in to support our youth activities during this period, but we thank you all – you know who you are, and your help is very much appreciated.

John Bell, Chair of Young People's Impact Group

CHILDREN'S MINISTRY REPORT

Mid-week groups:

Little Fishes (babies under 12months)



The Little Fishes group has been growing positively in the last year. There is a group of 10 parents who are engaged with the group and 4 who have contacted showing interest in the group. In the last year we have had 2 baptisms (and 2 baptisms planned to happen in the near future) with parents who have come to Little Fishes, which incidentally has caused a small increase in babies engaging in Daring Disciples on Sunday mornings. Little Fishes sessions always include food for thought, support and encouragement through Starting Rite or Wonderfully Made sessions.

Morning Out

We are welcoming new people to morning out each week and have 80 parents' names on the

register (updated Feb 2022): on average we have 25 families weekly. I have created a prayer postbox for families to submit prayer requests, and now use the TV screen slides to increase awareness of other church activities. We ensure that the craft is linked to the theme so that the children have something to remember the session, and we give Christian input through stories, themes and songs. Our volunteer team includes 9 people who help in different roles including coffee, welcome, storytelling, craft preparation and setting up and packing down.



Forge



We have a regular group of 5 children who attend and 3 children who come irregularly. We have a hope that this club will enable a smooth transition for children in Year 6 to Year 7 youth settings in church. We envision that the children will be able to lead younger children and develop their own projects in the long term. We have group games, followed by a movie clip and discussions with Christian thought questions such as 'The Bible talks about Heaven, what is heaven? How can we be ready for heaven?', and philosophy and ethics questions like 'What can change your beliefs? Do you feel that the Villain should change his ways?' The children are encouraged to form their own opinions whilst also being told about the

Christian approach to situations in movies.

Children's ministry on Sundays:

Daring Disciples

This group engages children in experiential worship and the team always encourages parents who bring in young babies to join in. We hope that through joining in, the children's faith is growing and they will become confident with prayer and worship. Recently we have been looking at baptism, the baptism of Jesus and John the Baptist. We currently have 2 volunteer leaders, and 6 volunteer helpers for this group. We have 16 children on the register and on average have 8 each week.

Passports

This year the passports group's ethos has been updated and the team has been given fresh direction. The Energize Syllabus is used and the new vision for the leaders is: *To do all we can to enable all children who come to the group, to find a faith in Jesus, and as role models be a part in growing and cultivating their faith so that they will hold onto their faith throughout their whole lives.* We have met with the parents to discuss changes such as including the children in Holy Communion. We have welcomed 2 new leaders to the passports team, making a team of 5 leaders who co-lead sessions, 2 helpers and parent helpers. The co-leadership strategy is designed to welcome new leaders in and thus create a more sustainable team.



These groups do not meet during All Age services to give the leaders the chance to reflect and time to refresh. Including the children in Holy Communion as well as in All Age services fulfils our vision that our children are fully included in the church family, we further this by encouraging them to play with instruments during the praise songs. We also have an area at the back of church with specifically Christian themed toys and books for any children who do not want to go out to a group.

I have invested some time in finding out how volunteers are finding things and have been able to have 1 to 1 conversations with those who need further support. Daring Disciples volunteers have had the opportunity to do training with Sharon Moughtin and Passports leaders have been encouraged to join The Resources Cupboard Virtual Book Club for help and training. There will be training clinic sessions for all leaders and those interested, to ask their questions and to target areas that they are struggling with.

Wild Church

Wild church has met for 3 Sessions and is building foundations. The team is gelling together and sharing skills. The sessions offer a different environment for worship and are focussed on reaching families who don't attend on a Sunday morning. We have had 4 families join from Christ church and we are encouraging

them to bring along friends and family to create a culture of sharing with those who are not in our church circle.

Upcoming Plans

The main upcoming plans for the children's ministry will be in the school holidays as this is when children have more time to spend with their church friends and families. During Easter we will be doing an Outdoor Activity Day based on Journeys in the Bible, which links in with what the adults are looking at in this year's Lent course. We will also be using interactive stations during 'Rise Up with Jesus' in which children and families will explore the different parts of the Easter story. We will continue encouraging children and families to get involved with all age services. I plan to continue to try to build bridges with local schools and am currently connecting with the children from Castle Newnham School through attending Song Squad sessions. I have been able to meet the children in preschool as I was invited to do the Christmas story with them. The Prayer for Schools team is meeting again, and I hope that more people will join to show support to school workers.

In the near future I will focus more on parenting for faith among the church parents, and will be using Meals with Jesus by Ed Drew as a structure for children and families to unpack New Testament stories and spend time with God at home. I will encourage families across church to engage in this in their own time at home, ideally over a meal, then after the sessions are done, the families will be invited to come together for a church meal. They will then share feedback about what they have discovered in their Meals with Jesus times at home.

Ruth Hulme, Children's Minister

YOUTH MINISTRY REPORT

In July 2021 Jess was appointed as Youth Minister at Christ Church but sadly for us she decided to explore other employment opportunities and stepped down from this role when her contract came to an end in December. During her time as Trainee Youth Minister and then as Youth Minister, Jess looked after our young people through the challenges of the pandemic, and took a group of them to Dream the Impossible in Nottingham over the summer.



We currently have three youth groups running consistently through the week. On Sundays we have J Team (led by Jude) for those young people in school years 7 to 9, where they explore the Bible and have the opportunity to ask questions and grow deeper in their own faith. On Tuesday nights we have a similar opportunity for our older youth (years 10-13) through our zoom Bible study, led by Barbara and Alan. These groups are all about creating a safe space for our young people to ask those questions about faith that they really struggle with.



Finally on Fridays we have our all-youth Friday Night Youth group (led by AJ), for school years 7 to 13. This allows all our youth members to get to know each other and build relationships between the various ages – it's a space where our young people can come together and have fun as well as wrestle with various life issues in the context of their faith. Typically, the first Friday of the month is a social get together where our youth engage in activities that build and grow relationships. Over the past year, this has included a fireworks get together, with hot chocolate and a movie; sofa races in the church halls; and many other activities. Often, Friday evenings have ended with a worship session, allowing

our youth to grow in confidence which has seen many of them becoming more and more involved in the worship band at our Sunday evening services.

Our youth ministry has an amazing team of volunteers, and many more have joined the team over the last few months as we search for our new Youth and Young People's Minister. We continue to pray for our youth and we continue to pray for the person God is preparing to come and lead them.

John Bell

WORSHIP IMPACT GROUP

In the summer the musicians spent time together through a number of online breakfast meetings in preparation for returning to church to lead live worship. We thought about who we are as worshippers and that we want to be "a team who know ourselves to be God's beloved and, from the foundation of our relationship with God and each other, seek to worship in spirit in truth and be equipped to love and serve our congregation through sung worship". The team was recommissioned in the autumn and whilst some members have stepped down or moved on to new callings, over the last few months we have been pleased to welcome a number of new members to the team. It was great to be able to hold our traditional carol service in church again this year. Thank you to Ruth Rawes, Matt Jewell and Ben Atkins for leading the music and to all who sang and played.



Many thanks go to the PA team who have served the Church during the last year, Simon Platt, Vandon Grimley, William Eves and Ian Cooper. It has been a challenging year for the PA team as we have moved with the Church from recorded music and the majority of the Worshippers using streaming back to communal worship in Church with a Live band and streaming. A particular challenge has been balancing the conflicting requirements of a sound balance for the Church itself and a different balance for the live stream. The sound in Church has always been our main priority and we have been limited by the equipment as to how much we could vary the streaming feed. Our current sound desk has served the Church well over the last 15 years but technology has moved on significantly, especially with the change in capabilities when comparing an older analogue sound desk (such as ours) to a digitally controlled desk. We have now placed an order for a new digital sound desk which will enable us to overcome some of the issues of creating a good sound balance for both uses.

The new mixer along with some other enhancements will enable us to improve the sound available for everyone wherever they may be worshipping and should serve us well for another 15 years. We are also making some other changes to the Worship Area foldback which are only possible with a digital desk where some of the members of the band will be able to control their own sound mixes for the foldback. These will also be available in earpieces removing the need for some of the speakers in the worship area which will improve the visibility of the Worship Group to the congregation and on the live stream as well as being greener by reducing power consumption.

The final change to the system is the re-introduction of a subwoofer so as to give a better sound at the bass end of the register, this will restore the sound in Church to the way it was before our previous subwoofers were stolen in 2019. Changes to the cabling around the Church will enable us to tidy up and hide the cabling installed at short notice to make the streaming cameras work.

Carolyn Barnes, Chair Worship Impact Group

COMMUNICATIONS IMPACT GROUP REPORT

Current members: John Bell, Sue Templeman, Paul Templeman, Hannah Hibbert, Ben Hulme, Rachel Day and Simon Berrington (Chair)

Our Church website has moved to a new template which refreshes the visual design and brings other improvements to the structure of pages. We continue to get feedback from new church members of the positive impact of the website's clear access to information. A big thank you to Paul Templeman for his continued great support to the church in running our website and tirelessly seeking ways to improve and add to its use and content.

The live streaming of services and other events continues to be part of our delivery of services to our Church members and a wider audience online. Both Paul Templeman and Simon Platt have been key in setting up our Live streaming within the Church.

While we have sited our cameras in their long-term position, there is still work to do to update and review our AV cabling used for sound/visuals and live streaming within the church. This project is linked to our need to replace the sound desk to provide a coherent, reliable system.

The replacement of software and hardware is reliant on a team of volunteers to use it during services. This will be foremost in the planning and delivery of a new system.

Our use of social media continues to grow and develop. A big thank you to Ben Hulme for his efforts during another period of COVID restrictions. It has been great to see Ben's increased use of animated posts develop over recent months.

The Life magazine, our Bi-monthly church magazine continues to develop under Hannah Hibbert's editorship. She has developed the content over the last year and dealt with the challenges of the pandemic. A big change has been the move to use Canva software to create the magazine. This has given the magazine a new great modern looking design.

Finally, thank you all those who are involved in creating any form of communications within the Church. Your use of the standard colours and fonts ensures we have a consistency to our communications.



Simon Berrington, Chair of Communications Impact Group

FELLOWSHIP IMPACT GROUP REPORT

Members: Rachel Bennett (Interim Chair), Wendy Pegg, Kirsty Pirrie, Susan Fearon, Jill Leggat, Nesta Major, Hannah Hibbert (Secretary). (Leavers – Sarah Hibbert and Richard Hibbert)

COVID-19 Restrictions within the early half of 2021 resulted in a lack of events being held by FIG due to guidance at that time. FIG hopes to host more events in 2022 following the announcement of all restrictions being lifted as of the 24th February 2022.

10th October 2021 – FIG and OIG worked together on an OIG event = *Pizza in the Parish*, this worked well and has set a precedent for any larger events that OIG or FIG would like to hold in the future, to enable shared support across the two impact groups.

20th November 2021 - FIG held the annual Tearfund Big Quiz Night – This year we were delighted to be able to hold the event live and in person once again! A fantastic turn out! FIG members paid particular

attention to be more sustainable in the running of this event following guidance from the Sustainability group. We did this by recycling answer sheets at the end of the quiz and by asking quizzers to use scrap paper to make notes on throughout the quiz.

29th January 2022 - FIG members joined other Impact Groups and members of the local community in assisting and attending the Farewell event for the Hibbert Family who have moved on from Christ Church after serving here for 20+ years. An excellent night was had by all. FIG thanks Richard and Sarah for their support with FIG events over the years.

FIG has asked Rachel Bennett to step in and act as our Interim Chair while FIG continues to search for another Chair of the Fellowship Impact Group – If you would like to take up this role please do come and discuss this with any one of us within the impact group.

FIG have sadly lost two members in Sarah and Richard now they have moved to Coventry, but three new members have agreed to join FIG in 2022: June Pedzeni, Susan Henderson and Daniel Gicharu

Hannah Hibbert, (Secretary of Fellowship Impact Group)



RESOURCING IMPACT GROUP REPORT

Members: Ian Brown, Ewan McAdam Keith Priddin, Chris Stevens, Steve Welsh and Richard Lindley

RIG's remit is to consider how to resource the work of the church. The work covers the finances of the church, but RIG also seeks to ensure best value for contracts with suppliers, and other areas where resources can be better used. RIG also seeks to encourage the members of the Church to think about giving (time, talents and treasure), and to be responsible stewards of all that God has given us, both as individuals and corporately.

Chris Stevens has acted as Treasurer for 2021. The role continues to be extremely demanding, and takes many hours each week to complete. The church should be under no illusion as to how much work this entails.

2021 was less impacted by COVID-19, but was still a year with financial challenges continuing to impact the finances. It is gratifying to report a small surplus for the year. Unlike many churches most of our regular giving is in the form of standing orders – which has held up well.

Some of RIG's roles are routine, but nonetheless very important tasks, examples being reviewing accounts and setting budgets but also ensuring that we minimise costs of regular ongoing activities eg utilities, insurance, and the photocopier. We have other ideas to access the congregation's resources, which we hope to roll out in 2022.

Above all we want to support the Church in using our resources for God's glory.

Richard Lindley, Chair Resourcing Impact Group

CHRIST CHURCH PRE-SCHOOL REPORT



The impacts of the pandemic continue to be felt within our Pre-School and we expect that to continue for a number of years. Children are joining us with a very different life experience than they would have had previously. Fortunately we have a very experienced staff who are quickly identifying the best ways to support both the children and their families.

The great work that is being done by the team is reflected in the number of applications for places within the setting both immediately and for the future. We have lots of two-year olds looking to join us. The work of Paula, our pre-school leader, over the last year has been phenomenal. She provides a calm and warm welcome to all our children, advice and guidance to all the families, encourages and supports the team working within the setting all with enthusiasm and kindness. The role she fills is definitely challenging. We are fortunate that her ability to adjust and work within the ever-changing situation is done so well and with a smile.

We entered the pandemic with a healthy contingency fund thanks to the work and guidance of our treasurer Gillian Lindley. We are incredibly grateful as this has allowed us to keep operating over the last two years. The challenge now is to rebuild it.

We thank all at Christ Church for your continued support of Pre-School.

Kat Allender, Pre-School Administrator

CHRIST CHURCH HALLS REPORT

Commercial and Charitable Organisations using the Halls:

Following the COVID-19 lockdown restrictions imposed by the government in November 2020, the start of 2021 continued to be challenging in the halls. All except those groups or organisations who provide education or support were unable to meet. This meant we were only able to hire halls to Christ Church Preschool and Barnardo's, with Transitions UK (a young people's support group) returning on 4th March.

The lifting of some COVID lockdown restrictions in March 2021 saw us able to welcome back those of our regular hirers who provide children's supervised activities. These included the theatre group and a private tuition provider. After the next phase of the lifting of the restrictions we were thrilled to welcome a new group of young mums and their toddlers from the 14th April. They hire Room 7 for up to 3 hours on Wednesday mornings. Brownies returned on Tuesday evenings in early May and as things opened up further the jugglers and Pilates groups returned. Unfortunately, a few organisations were unable to come back mainly due to a fall in their numbers. Our newest regular hirer, a community choir called 'Take A Deep Breath', joined us in November 2021. They meet for a couple of hours on Monday evenings.

In addition, there were a few birthday party bookings and several groups or organisations booked rooms for one off or occasional meetings, conferences, training sessions, rehearsals etc. when regulations permitted them to do so.

Since Christmas 2021 there have been many more bookings for parties and family gatherings, as well as groups who need rooms for meetings and rehearsals etc. Some have already taken place and others are due to take place throughout this current year.

With the recent lifting of all restrictions the halls are again filled with the sound of laughter, chatter, singing and music and friendly faces have appeared once more from behind masks. We look forward to welcoming more and more visitors to our halls over the coming months.

Dawn Hire, Centre Bookings Administrator

FOODBANK REPORT

In September 2021 we were able to re-establish 2 teams at Christ Church Distribution Centre. We welcomed back Susan Fearon and Penny Gilham. Due to continued social distancing, ongoing Omicron restrictions, Bedford Foodbank management took the decision *[which is still in place, till summer 2022]*, that none of the distribution centres would open up for teas, coffees, chats etc.

We continue to operate with 10 volunteers, shared between the 2 teams. We are extremely grateful that we have 4 men volunteers, as there is much handling of very heavy crates, driving, loading and unloading the FB van. 6 volunteers attend each week.

BFB management team, and volunteers, are still very conscious of keeping both clients and volunteers safe, and although national restrictions have been lifted, we err on the side of caution.

In effect this means:

- the volunteers have been vaccinated
- still maintain the same layout of tables to manage social distancing
- wear masks, use hand sanitiser etc. as we feel we need to and offer same to clients

We continue to be extremely grateful and appreciate all the donations we receive weekly. We are thankful to Pauline Grimley for putting the information in the news sheet every week, and to those who donate fresh goods e.g. fruit, vegetables, bread, eggs etc.

Financial Donations: people have given monetary donations, to be spent on 'extras'. We were aware that many clients were walking long distances e.g. from Shortstown. We agreed to buy shopping trolleys [agreed with Foodbank management – volunteers are not supposed to deliver to clients' homes]. The clients have been delighted and quite overwhelmed at times by the quantity of food, toiletries etc., and having a trolley has enabled them to take everything on offer!!

We now have:

- Hot Water Bottles
- Blankets
- Fuel Foundation top up vouchers, and SIM cards – these are for those with pre-payment meters/Pay as you Go phones.



In 2021 1398 people were fed at the Christ Church distribution centre; 2289.34 kg was donated – providing 5451 meals and 14791.84kg was distributed. Bedford Foodbank has 7 distribution centres and in 2021 we fed 11,575 people of whom 4027 were children. We were able to distribute 137,129.75kg of food and toiletries. This provided 326,500 meals. Christ Church foodbank teams are so thankful for all the ongoing support we receive, on a weekly basis. Sadly, we will continue to need your support, as we serve those in need.

Penny Cooper, Christ Church Foodbank Co-ordinator

HOME GROUPS REPORT

Reports from a selection of our Home Groups:

Bromham Home Group

The group consists of eight very reliable members and one occasional attender, and meets in various homes in Bromham, Kempston and Bedford every Friday morning. Due to COVID-19 restrictions, a few meetings were held on Zoom (not very successfully), and through the Summer quite a number were enjoyed in members' gardens.

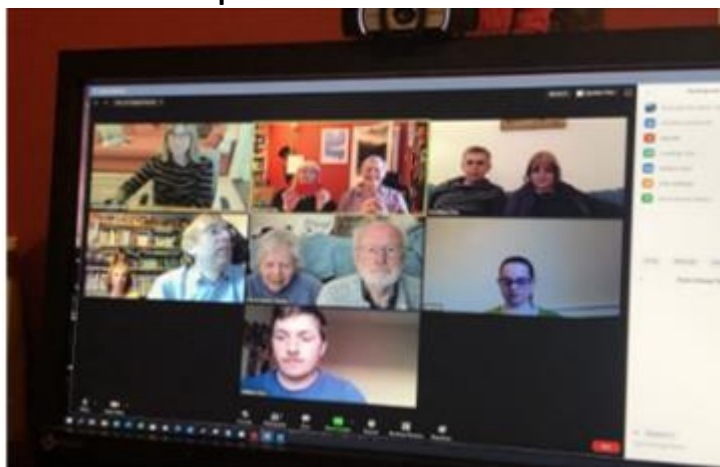
We have at least 45 mins Bible Study followed with a time of prayer, and (of course) coffee and cake. We occasionally have a Social (usually a bring-and-share lunch, inviting others where possible).

We do not necessarily follow the Church sermon/study programmes, choosing Bible Study Series books or topics as seem right for the group members at the time. The year 2021/22 has included studies on the parables of Jesus, Ephesians and Acts (in parallel); and Ruth and Revelation as per Church.

Light Green Home Group

The group has resumed meeting on Wednesday afternoons in the Prayer Room. We follow the Sunday morning sermons which gives us the opportunity for deeper discussion and to consider additional material. This has been extremely valuable with the study focused on the book of Revelation which has given us a greater insight into what this means for us today. The group is very diverse which brings considerable cultural experiences and thoughts into the arena. It is also very close knit which enables caring and sharing.

Teal Home Group



Until quite recently, members of Teal Home Group were led by Jon & Jane Day but now Chris Somervell has taken over. Besides Chris, we are Jon & Jane Day, John & Fiona Betteley, Paul & Sue Templeman, Dennis & Pat Davies, Hannah Hibbert, Will Eves & Clair Argent. Our group is friendly, caring and sociable. We have enjoyed weekly Wednesday evening meetings in person and with the help of Zoom. We've been out for meals together, picnics, cinema visits, quiz evenings and enjoyable socials with bring and share suppers.

Lime Home Group

After meeting on Zoom and in our garden during 2021, Lime Group has rejoiced to meet face to face since September. We have relished delving into the bible in our weekly discussions, prayed and laughed together, encouraged and comforted each other and met for an occasional social, including a memorable reunion with our previous leaders, Edward and Margaret. Mostly our studies have followed the sermon series, but we've also completed the insightful Bible Course, produced by The Bible Society. A new venture has been our participation in the food.gives project - we have just filled our third box with dried food goods to be sent to hungry believers abroad (see <https://www.food.gives/gb/>).

PRAYER MINISTRY REPORT

It's wonderful to have Prayer Ministry available in church again. It is a real privilege to be able to stand alongside others as they seek God in lots of different aspects of their lives. This can be in thanksgiving as well as in times of struggle. As a team we do not have the answers but we worship a God who is intimate

and not distant, who knows the pain of this life and so knows our pain and who didn't leave us alone but sent the Holy Spirit to guide us. Our role is to point to the Lord and listen to him.

A huge thank you to those who have served on the team and those who currently are. Please come and talk to us if you would like to know more.

Rebecca and John Bell, Prayer Ministry Coordinators

THE PRAYER PARTNER NETWORK REPORT

The COVID distancing restrictions made meeting up in person as prayer partners very difficult so most groups have stayed in touch using WhatsApp, Zoom or by telephone.

Encouraging new partnerships proved to be extremely hard as those who had mentioned an interest in doing this all had different requirements, such as transport issues or time restrictions which did not match up. I suggested that people could just ask someone they felt comfortable with to join them if this was a possibility.



However, at the end of 2021 two new groups of 3 were formed (one of women & the other men!)

All the existing partnerships continued throughout the time of isolation except one due to circumstances & other commitments. At present, there are 31 prayer partners meeting regularly - Ten of which are men & the rest women.

- 4 partnerships meet weekly
- 2 partnerships meet fortnightly
- 4 partnerships meet monthly

There are three groups of two, seven groups of three & one group of four partners.

Talking to those who pray together, in person meeting is favoured and this is now happening again. Having talked to others about opportunities to pray, it seems that house groups are often where some opt to share prayer needs rather than in a prayer partnership.

Sue Templeman

LADIES' MINISTRIES REPORT



At the beginning of the year we made the decision to run Ladies' coffee mornings over 'Zoom'. Over 30 Ladies enjoyed the opportunity each month to reconnect with friends, to pray together and to hear inspiring talks by our various speakers. We were delighted that so many ladies joined the zoom coffee and valued the time spent together.

From September, the coffee morning moved back into the church hall, with suitably distanced measures.

It was such a pleasure to be able to meet once again in person and it was agreed to establish the coffee mornings as a regular event on the first Saturday of each month.

Thanks to everyone who has helped both in the kitchen and on the welcome desk, as well as to our speakers who have contributed to making the mornings such a special time.

Lesley Greenslade on behalf of the Ladies Ministry Team

MEN'S MINISTRIES REPORT

Men's breakfast recommenced following COVID restrictions in September 2021 and runs each month at a time of 9:00 to 10:30am, normally on the fourth Saturday of the month. The pattern for the morning is to have breakfast and chat up to approximately 10:00am and then break away for a discussion about a topic relevant to men in Christ Church.

We meet at Christ Church and have tea/coffee, orange juice, cereal, croissant, toast and jam/marmalade and an egg and/or bacon bap (veggie option available on request). It is requested people sign up following the email to the men of the church at mens.breakfast@ccbedford.org though it is fine to just turn up as we would love to see you.



This a valuable time to build up friendships and develop support networks.

It is planned to have guest speakers fairly regularly from within Christ Church and also from outside.

Men's socials have been organized in the past with visits to the rugby, pub nights and also a curry night. Socials will again be organized from late Spring 2022 onwards and advertised within Christ Church. Attendance numbers vary and suggestions for new social evenings are always welcome, as are topics to include in the discussion section of the breakfast.

John Betteley

WALKING GROUP REPORT

The church walking group meets up twice a month (first and third Sunday) and have been walking round the embankment area starting at 2:30pm from the hub. We split into two main groups for an approximate one hour walk:

- Striders – for those wishing to have a good walk at a reasonable pace.
- Strollers – for those who enjoy a gentler stroll.

We then meet back at the hub at Christ Church for tea/coffee and cake. Going forward, now that the weather will hopefully be getting warmer and drier, we will be walking further afield around the Bedford area and meeting back at someone's house for tea and cake. We do share lifts to the venue for those without transport. It is a great opportunity to meet and get to know other people within the church and is valued by those that attend. Not only is it good for our physical health with the exercise but is also beneficial for our mental wellbeing as it enables us to get out



and chat with others and to get to know people better. If you have not tried it yet I would strongly encourage you to join us next time.

John and Fiona Betteley

GO4GOLD REPORT

As soon as we were able after lockdown, we started inviting people to come to meet just for a chat once a month, to bring their own cake and drink and to wear masks. We invited local speakers talking about their work or hobbies. There were about 18 present. As things improved and there was more freedom it wasn't necessary to socially distance, and we moved into the large hall. We now meet on the third Friday of the month. We had a very engaging talk about Malawi and enjoyed trying the macadamia nuts in various guises, salted, sweet etc. A local councillor came to tell us about tree planting in Bedford. Ruth came full of enthusiasm for her calling to work with children. We also started a film club on the second Friday with popcorn and ice creams!! The numbers have steadily increased, and newcomers have been welcomed. We look forward to many more entertaining afternoons with our usual tea and cake an essential part of get together at Christ Church!

Susan Fearon

HOLIDAY AT HOME REPORT

You will remember that H@H 2020 had to be cancelled due to the pandemic. Members of the Committee therefore home-visited everyone we have had contact with as past Guests and had a COVID-safe chat at their front door, bringing them some tokens of H@H such as the renowned Sticky Toffee Puddings and some paper activities for them to enjoy indoors. Our visits in August and at Christmas 2020 and Easter 2021 were greatly appreciated.

The 2021 H@H planning season also presented many difficulties. We were 'locked down' when we started the process in January 2021, meeting only on Zoom, and we didn't know whether we could run H@H at all in August, or what restrictions would be in place, or what we could offer safely for our Guests.

As most attractions were firmly shut and unable to tell us when they could open, or what facilities they could provide for us, sadly the Coach Trip Day Outing was the first planning casualty.

We then looked at the two days in the Church and Hub. Could we safely accommodate and provide lunch for the usual 50 or so guests? In time matters began to clarify, and we were able to provisionally approach some people to entertain or to speak or to run an activity – some being approached at a very late stage. But in the end a workable programme was successfully put together.



There was Steve the amazing Juggler, we had a participatory 'Olympic Games' (*coinciding with the Japan Games*), we toured the Holy Land in slides, there was an amazing presentation of fashion clothing from the 1920s to the 1960s, and a virtual canal boat trip ('*what floats our boat*'), and to cap it all, two local professional Opera Singers and their accompanist gave us all a wonderful and varied Concert. And so many people enjoyed just meeting and chatting, after so long living alone in COVID isolation. So, despite all the planning problems, everyone enjoyed their two-day H@H – as shown by the many

cards, letters, emails and personal conversations expressing our Guests' appreciation for what we had laid on, despite all.

John Braithwaite, Chair of the Holiday at Home Committee

COACH HOLIDAY REPORT

Another wonderful CCB holiday, this time we went to Weston-super-Mare, staying at The Grand.

Gold Hill Travel was our coach company again and, as ever, we cruised along beautifully on all the journeys we took! For a change we took a short ride on the open top vintage bus from Dunster to Minehead and we just had to take a steam train ride which was great fun and very relaxing, worth every toot toot from the engine!!



We'll miss the sleeping Vicar on our next Christ Church holiday! We are off to Eastbourne in July, what a treat!

One of our days out last August was to Cheddar Gorge where we all got off the coach and sang 'Rock of Ages, cleft for me, Let me find my rest in thee'. It was a very poignant moment. We were encouraged to look forward and look up from the gorge/valley and see the spectacular 'vision'. What a truth in life's journey!

These holidays are such a blessing to all who come and can be summed up by a comment made by one of the guests... 'Thank you team for all the time and effort you put into arranging such a successful holiday. We did enjoy the change and the excellent company.'

So, July 4th-8th we are off to the south coast with a full coach of 50 guests. We pray for safety, fun, fellowship, and good food but most of all that it will be a time to know Jesus more in all we see and do.

SUSTAINABILITY AND SHRINKING THE FOOTPRINT

Last year's presentation to the APCM showed how the Church Family Carbon Footprint dwarfs the Church Buildings Carbon Footprint. The Buildings Impact Group subgroup on sustainability should therefore be out of a job and it is over to the PCC to drive forward on the issue of addressing the Church Family Carbon Footprint. However, it was recognised that this will take time and so the subgroup continued to meet this year and act in a "consulting" type of role making various proposals to the PCC.

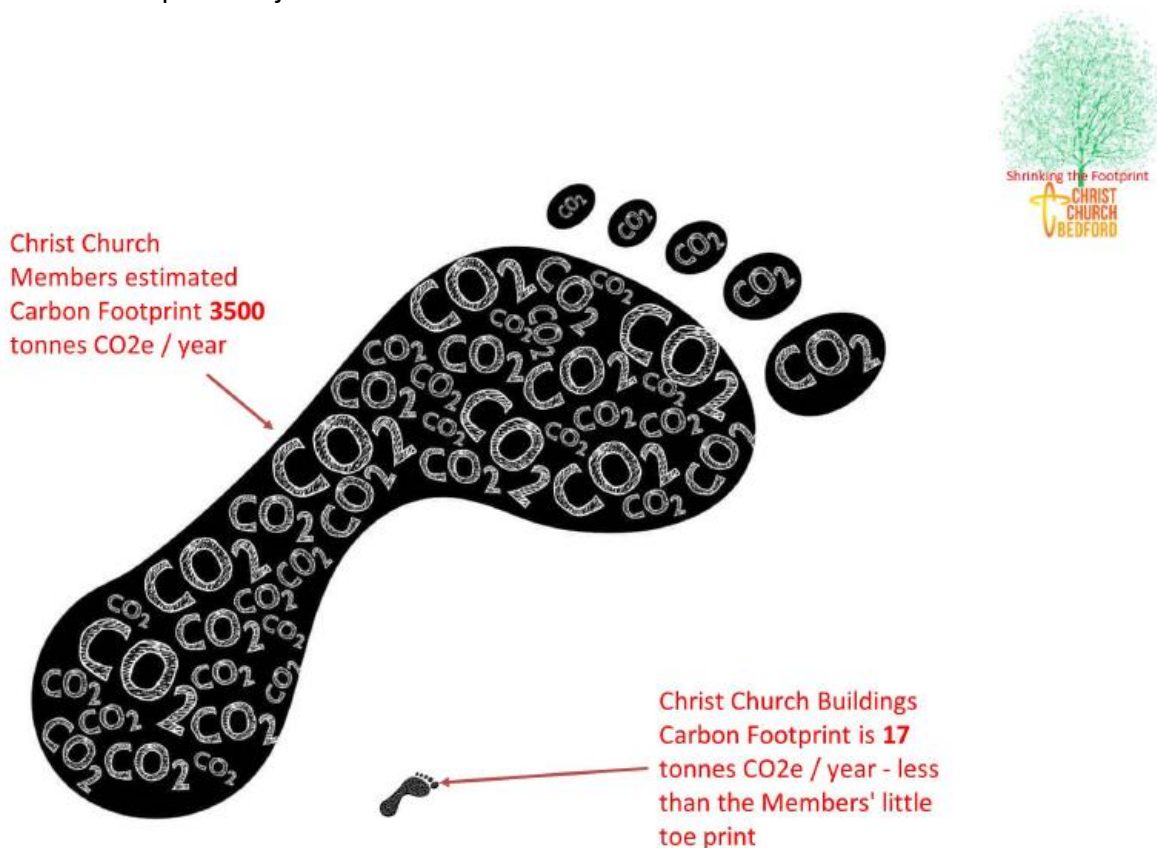
The PCC agreed to offset the damage from church buildings emissions including those from 2021 onwards. They have chosen to use the excellent Neno Macadamia Trust scheme which not only offsets the damage we are doing but promotes sustainable agriculture and food security amongst many other benefits in Malawi. Further to this, MIG then purchased more offsetting from their 2021 budget which will cover past damages from 2019 and 2020.

The PCC agreed that setting up another Impact Group for Sustainability was not the way to go as the challenge needs to be covered across all strands of Church life and all the Impact Groups need to think

creatively about how to do that. With that in mind the PCC asked all Impact Groups to “actively consider and engage with the issue of sustainability and report back on the outcomes and future plans to the PCC and the APCM in 2022”.

In January 2022 the PCC agreed to go forward with the first stage of what is hoped will be a pioneering project to find the tools and ambition to address our Church Family Carbon Footprint as part of our ongoing Mission engagement. This first stage will estimate the combined carbon footprint of all PCC members and their households for 2021. The learning from that will be by individuals and the group and will cover not only the quantitative issues (the size of the footprint, which are the biggest sector contributors and where the group can make most difference moving forward) but also the psychological issues including where the barriers to engagement are and what it’s like to think about it as a group and not just as individuals. It is expected it will provide a benchmark for the future and help PCC to decide how they can move the whole thing forward as an integral part of our Mission and MAP.

We are pleased that CCB is now a Bronze Award Eco Church and we need to start thinking about the Silver Award. This will involve far more church members and local community participation and links with the PCC Carbon Footprint Project.



Pat Davies, Martin Hamilton and Richard Hibbert (until January 2022)

Accounts



www.ccbedford.org

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
FOR**

**PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF
CHRIST CHURCH BEDFORD ("Christ Church")**

REGISTERED CHARITY NUMBER 1134785

REPORT OF TRUSTEES

CONTENTS

Report of Trustees	3 - 12
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance sheet	15
Cash Flow Statement	16
Notes to the Financial Statements	17-28

Report of Trustees

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

COVID-19

The trustees immediately followed Government guidance and Church of England advice. Worship services moved on-line and communication with church members and the wider community was solely electronic, except for paper communication with 22 church members who had no on-line access. A Church Zoom account was opened and our YouTube channel was publicised widely. Mission and ministry were possible continued in on-line, especially public worship and home groups.

The Church Halls were closed to all hirers from March to July, except our Foodbank Collection and Distribution activity. Church staff and employees worked from home and communicated on-line. Risk Assessments were initiated and reviewed (by December 2020, Risk Assessment v.7 was in place).

The trustees prepared robust financial scenarios to review the potential loss of donation income and hall hire. Five employees were placed on the Job Retention Scheme ('furloughed'), returning to work from August. Donation income held up well, a discretionary government grant for business was received, which, together with reduced expenditure, compensated for the loss of hall hire. Furthermore, as restrictions were eased, hall hirers (previous and new) began to use the halls again, adding to our income.

Aims and purposes

The primary responsibility of Christ Church Parochial Church Council (PCC) is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of cooperating with the incumbent, Reverend Canon Richard Hibbert, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The mission statement of our Church is *'To enable everyone to become maturing followers of Christ, who experience and live out God's love daily in every part of their lives'*.

The Core Values of our Church are: -

G enerous	in faith
R eal	about ourselves
A ccepting	of all
C ompassionate	to our community
E ncouraging	all who come

The priorities of our Church for 2020 were: -

REPORT OF TRUSTEES

1. Making new disciples
2. Deepening our faith
3. Transforming our community
4. Visible social media

Objectives and activities

When planning our activities for the year, we have considered the Charities Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we enable ordinary people to live out their faith as part of our parish community through:

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

To facilitate this work it is important that we maintain the fabric of the Church and complex at 140 Dudley Street. The PCC also had responsibility for the upkeep of 161 Dudley Street.

The main Priorities and Objectives of our Church for 2020 were: -

Priorities and Objectives

1. Making new disciples

- a. Offer enquirers courses (e.g. Alpha, Grow, Parenting etc) 3 times per year so that at least 10 people come to faith in each year
- b. Members intentionally praying for 5 friends/relatives to come to faith
- c. Intentionally offer invitations to friends/relatives to enquiry course or Sunday worship

2. Deepening our faith

- a. Promote active membership of weekly Home Groups, who create their own goal for next 12 months for a ministry area
- b. Ministries (Men, Women, Seniors, Children and Youth etc) to create clear goal to fulfil the priority 'Going deeper into God'
- c. At least fortnightly, promote personal testimony stories to encourage maturing followers of Christ (whole life discipleship)

3. Transforming our community

- a. Increase involvement and presence at Castle Newnham School (e.g. minimum 1 x Governor, provide Open the Book, support and nurture CU, offer lunch clubs, etc)
- b. Start Christians Against Poverty Debt Counselling service
- c. Establish and promote annually a new sustainability initiative across Devon Park and Castle Road

4. Creating a greater and more visible social media presence

- a. Train 2-3 church members in the next 12 months in delivery of Social Media posts (Facebook, Twitter, Instagram, etc)
- b. Ensure regularly weekly flow of news and events via Social Media
- c. Change over the next 12 months physical outdoor signage

In order to achieve our Church's objectives and respond to realised needs, the PCC has: -

REPORT OF TRUSTEES

1. Appointed a full time Children's Minister, Ruth Hulme, who began work on 1 October 2020 and reviewed the role of Youth minister in the light of AJ Wade's departure, but decided not to appoint anyone at this time.
2. Admitted four children to Communion before Confirmation, following appropriate preparation.
3. Approved a new Mission Action Plan, which was presented to the APCM, following a valuable Away Day discussing our future objectives and priorities.
4. Increased our regular output on social media
5. Launched a new website and moved to ChurchSuite as a church management system.
6. Approved pre-recording and livestreaming of services, supporting the purchase of suitable equipment/software and obtaining the necessary licences/permissions.
7. Reviewed/amended service times and content in the light of COVID-19 risks.
8. Reviewed PCC's budget, income and expenditure, to mitigate COVID-19 impact.
9. Approved expenditure on additional cleaning, provision of NHS QR code, hand sanitiser stations and screens to create a COVID-19 mitigated site.
10. Approved the replacement of the flat roof covering over the vestry and lower store and the refurbishment of the lower store room.
11. Supported the training of three church members to become lay leaders of worship.
12. Supported a sub-group's attendance at *Leading Your Church into Growth* conference
13. Supported a safeguarding awareness month making the church congregation aware that safeguarding is everyone's responsibility.
14. Supported unconscious bias training as part of our response to Black Lives Matter movement

Role of Volunteers

Many of our activities are supported by a large number of volunteers, without whom we would not be able to operate. Restrictions placed on our activities by Covid-19 have prevented our volunteers serving as they would have wished. However, good examples from 2020 include:

- ✓ **Foodbank** – Christ Church's collection and distribution centre:
 - 1295 people served (2019 – 823)
 - 12,249 kilos distributed
 - 3082.95 kg collected, providing 7340 meals.
 - 6 volunteers served (reduced to core team only: 2019 – 20 volunteers)
- ✓ **Rapid Response Freezer** – stocked by 12 volunteer cooks
 - 140 main meals distributed
 - 22 desserts distributed
- ✓ **Holiday @ Home** – distributed 'goodie bags' by 10-15 volunteers
 - 77 seniors in August
 - 113 seniors at Christmas
- ✓ **Vicar's Discretionary Fund**: donations from church members of £9,200 assisted those struggling
- ✓ **Harvest Appeal Tap Twinning**: 21 church/hall taps twinned
- ✓ **AV/PA/Camera/editing team** – 15 volunteers
- ✓ **Home Groups and membership** – 17 Home Groups (2019 = 15) with approx. 180 members
- ✓ **Home Group leaders** – pastoral care of members and non-members through pandemic
- ✓ **Children's Ministry**: on-line and/or physical
 - Sunday Daring Disciples: 6-8 children/weekly
 - Sunday Passports/Junior Church: videos average 45 views
 - Little Fishes: 8-10 attendees
 - Light Trail – October half term
 - Gingerbread church competition – Crib Service

REPORT OF TRUSTEES

- Advent daily window opening
- ✓ **New Website** launched

It is impossible to quantify in financial terms the contribution made by these and many other volunteers, but it is considerable and without which the PCC would not be able to fulfil its charitable objectives.

We would like to thank all the many volunteers, who work so hard to make this church the lively and vibrant community that it is. In particular, we want to thank the Churchwardens, Kay Berrington and Andrew Turpie who have worked so tirelessly on our behalf during 2020.

Achievements and performance

Worship and prayer

All are welcome to attend our regular services. With COVID-19 restrictions beginning from 16th March, we immediately moved our Sunday services on-line with Zoom services and closed Wednesday services. We followed Government Restrictions and Church of England guidance throughout the rest of 2020. Our last services before Lockdown 1.0 were Sunday 15th March and Wednesday 18th March.

We purchased a Zoom Pro license to allow us up to 100 attendees with one host. We arranged pre-recorded worship songs from our lead musicians working at home. We soon realised that on-line Zoom could not provide a stable platform and we moved to pre-recorded services, premiered on YouTube, which continued through to summer 2020.

During this time, we investigated and sourced the ability to live stream from the church, continuing with pre-recorded worship by our lead musicians. Our musicians worked hard to improve their quality and depth of production so that by June 2020 it was all greatly appreciated by the congregation.

When Government restrictions were lifted in July 2020, we held our first wedding on 12th July 2020, our first funeral on 21st July 2020 and resumed Wednesday 10am services on 22nd July 2020. Sunday worship returned from 9th August with a live streamed morning services. From 23rd August 2020, we welcomed the congregation in limited numbers, having reviewed and arranged our seating, entrance and exit and one-way systems, through an Eventbrite booking system to 9am and 10.30am service. Subscribers to our YouTube channel has increased from 15 to 244. Sunday and Wednesday services averaged physical weekly attendance (as counted during October) of 84 people (no double counting), and we estimate that they were joined by approximately 125 watching online, either live or the recording.

Evening Worship was broadcast by Zoom or pre-recorded throughout and paused from August (views were 20-30). A new in-building service (Sundays @ Seven) was launched 1st November, but Government restrictions paused that from the next day.

During Lockdown 2.0 in November 2020, we live streamed one 10.30am service from the church with only the minimum required attendees. We recommenced public worship as before on Wednesday, 2nd December 2020.

At present, there are 302 names on the Church Electoral Roll, 226 of whom are not resident within the parish. 5 names were added during the year and 8 were removed because people moved away or moved to another church.

As well as our regular services, we enable our community to celebrate and thank God at life's milestones: 1 baptism, 1 baptism and 4 funerals and services of thanksgiving. Regretfully, no confirmations took place here in 2020.

REPORT OF TRUSTEES

Deanery Synod

We had 5 Deanery Synod elected representatives until September 2020 and 4 thereafter and 2 Diocesan Synod representatives, offering an important link between our parish and the wider Church of England. At each Deanery Synod meeting, there is a primary focus of discussion, and the opportunity to hear of the work of the wider church: General Synod, Diocesan Synod, Diocesan Board of Finance and Deanery Standing Committee.

In 2020 at the 4 Deanery Synods, the primary discussion for the churches' ministry and mission were:

February: Modern Day Slavery and the Clewer Initiative, a charity that raises awareness of modern slavery, identifying victims and helping provide victim support and care.

May: Lay Ministry and new Diocesan lay training initiatives

September: Festive - a charity that works with UCCF and Scripture Union supporting sixth form students, chaplains and those in Further Education across the UK.

December: Faith and Artificial Intelligence (AI). This was also a new Synod, following Deanery Synod elections in 2020.

Pastoral care

COVID-19 made pastoral care more difficult, but an excellent telephone system led by Home Group Leaders enabled most church members and many in our community to be supported. Church members also initiated their own pastoral care networks. Volunteers from the Holiday @ Home team and Lunch Club supported the 'goodie bag' delivery to seniors across the community.

The ordained staff, the Home Communion assistants (3 hold the Bishop's licence) and the pastoral visiting team (10 volunteers) were unable to visit as usual.

Our parish magazine is published bi-monthly. Under COVID-19, our editor published 5 editions in 2020, creating a pastoral, spiritual and informative link amongst church members, hall users and our local community.

Mission and evangelism

Helping others is a demonstration of our faith, whether practical, emotional or spiritual.

The Mission Impact Group channels support and news between our Mission Partners, scattered across Africa, the Middle East and Europe, and encourages prayer for them.

Alpha Courses, run by Outreach Impact Group, occurred physically and on-line:

- January – March: 2 x physically (Evening – 4 attendees – and Daytime – 3 attendees)
- April – July: 1 x on-line with 4 attendees
- Sept – December: mixed mode of 1 x physical and 1 x on-line 'refresher' course for church members with approx. 90 attendees.

Alpha is an 11 week course that enables participants to consider the basics of the Christian faith and the work of Jesus Christ.

The Grow Group (15 attendees, mostly ex-Alpha) continued to extend and deepen Christian faith and understanding.

REPORT OF TRUSTEES

Ecumenical relationships

We delight in our ecumenical links to other local churches across Bedford and benefit from HOPE Bedfordshire. COVID-19 restrictions have substantially reduced ecumenical ministry and mission.

Financial review

Total receipts on unrestricted funds were £316,270, with £195,915 from standing orders and £52,298 was from Gift Aid. Restricted donations totalled £29,834 of which £5,038 were received for the halls redevelopment. Government grants for the furlough scheme of £5,177 were received during the year. Further details are shown in the annual financial statements.

£288,825 was spent from unrestricted funds to provide the Christian ministry from Christ Church, including the contribution to the diocesan parish share of £137,648 which largely provides the stipends and housing for the clergy.

Net movement in funds was an increase of £41,400 during the year, and the total reserves increased to £181,585.

COVID -19 has primarily resulted in hall income reducing by half compared with 2019, partially offset by obtaining a grant from the council (£7900). Cash donations (mostly the collection plate in church) reduced by 80% compared to 2019. Expenditure savings were primarily in relation to furloughing members of staff, decreased use of the halls and lessened staff/ministry expenses.

The principal source of donations are the church members. The PCC takes its environmental, social and ethical duties seriously and consideration of these undergird the ministry decisions of the church.

Reserves policy

It is PCC policy to try to maintain adequate funds to ensure the smooth financial running of the church, and ensure that unexpected expenditure can be met as and when required. Total funds held at the year end amounted to £181,585.

The balance on the general reserves at the year end was £123,790 which is considered adequate since it represents approximately 4 months of expenditure. Of this amount £114,380 is available without the sale of fixed assets. Total unrestricted funds (including the general fund) amounted to £167,111 with £34,321 representing amounts raised in respect of a previous house purchase.

The purpose of any restricted fund is noted in the financial statements. Restricted funds are in respect of specific projects and or schemes.

Financial risks

Total restricted funds amounted to a surplus of £13,505. The cash reserves of the church, excluding restricted funds, totalled £115,316 as at 31 December 2020. The budget for 2021 was approved by the PCC showing a small deficit, but far smaller than the 2020 surplus on unrestricted funds. The PCC has committed to £4,500 to be given to mission and £4,500 to certain necessary repairs on 161 Dudley Street, both of which are to be taken from the 2020 surplus. These items represent a transfer from the general fund to a specific designated fund.

Whilst COVID-19 has impacted the level of hall lettings and cash donations, these represent a small percentage of the total income of the church. Most of the income generated by the church is from regular standing orders. The level of standing orders has remained consistent during the year and this, together

REPORT OF TRUSTEES

with careful management of resources, has not had a significant impact on the financial risks of the church. The PCC therefore considers it has sufficient resources to sustain its purposes and activities during 2021.

Plans for future periods

The PCC is looking forward to the implementation of its Mission Action Plan. In addition, the PCC has determined to continue live streaming of services after COVID-19 and has authorised a full installation of live streaming equipment in the church. The PCC is continuing to monitor Risk Assessments for COVID-19.

We continue to follow Government restrictions and Church of England guidance as we enter 2021. The PCC is mindful of adjusting our response in the light of local circumstances.

The PCC has determined that, where allowed, the halls remain open for hire. This has enabled Christ Church Pre-School to continue in 2021, together with key allowed activities of Foodbank collection and distribution, Little Fishes (new parents support group) and contact time for Barnardo's.

The PCC has also arranged for staff to once again work from home, where possible. No staff have been furloughed in Lockdown 2.0 and 3.0.

Financially, the Trustees are confident that, as happened in 2020, donation income will be maintained, though hall hire income will again be substantially reduced. Together with continuing reduced expenditure, the Trustees approved a budget for 2021, which they are confident will be achieved, and which will be covered by reserves if required.

Any reduction on COVID-19 risk as the year proceeds will positively affect both finances and ministry, particularly as the halls become available for hire.

Risk management

The PCC is aware of its risk management duties and has affirmed a number of policies, including the Notes of Guidance for PCC meetings and PCC responsibilities. During the year a Lone Worker policy and an updated Safeguarding policy were approved. Our data holding procedures were evaluated and amended where necessary to meet the General Data Protection Regulation 2018, as well as Fire Risk assessment, policies and fire safety equipment. Risks are regularly reviewed and systems and procedures have been put in place to manage these risks.

The PCC ensured that the church and halls were assessed for COVID-19 risk and new signage displayed, one-way systems implemented, and staff encouraged to work from home, where possible.

The PCC 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).

PCC trustees, youth and children's paid and voluntary leaders, and volunteers in contact with vulnerable adults are DBS (Disclosure and Barring Service) checked.

REPORT OF TRUSTEES

Structure, governance and management

Christ Church is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans.

The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At Christ Church the membership of the PCC consists of the licensed clergy, churchwardens, one of the Readers, members of Diocesan and Deanery Synods and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

New PCC members/trustees were offered a copy of *The PCC Member's Essential Guide*, and a copy of the PCC Notes of Guidance. Induction of new PCC members/trustees was not completed in person at a dedicated meeting due to COVID restrictions.

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 PCC met 6 times during 2020 with an average attendance of 81%. There was an Away Day in January 2020 (75% Attendance) to discuss the new Mission Action Plan.

Given its wide responsibilities the PCC has a number of impact groups, each one dealing with a particular aspect of parish life. These groups, which include communications, mission, buildings, outreach, resourcing, fellowship, and young people, are all responsible to the PCC and report back to it regularly with reports of their meetings, decisions and recommendations being received by the PCC and discussed as necessary.

Standing Committee: This committee is required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Buildings Impact Group: This group is responsible for the management and development of Christ Church PCC's buildings and infrastructure.

Communications Impact Group: This group is responsible for oversight of both external and internal communications, including our physical and online presence.

Fellowship Impact Group: This group is responsible for the planning, resourcing and delivery of events focused on the development of fellowship within Christ Church.

Mission Impact Group: This group is responsible for caring, praying and practically supporting our Mission Partners and Organisations and encouraging vocations and support to mission at home and overseas.

Outreach Impact Group: This group is responsible for the planning, resourcing, coordination and delivery of all pre-evangelistic, evangelistic and early discipleship support at Christ Church.

Resourcing Impact Group: This group is responsible for the financing of Christ Church and the prudent management of its financial resources.

Worship Impact Group: This group is responsible for the planning, resourcing, coordination and delivery of all corporate worship at Christ Church.

Young People's Impact Group: The Young People's Impact Group is responsible for supporting the Youth Minister and the Children's Minister in developing and implementing a strategy for young people's and family work at Christ Church, which directly contributes to the achievement of Christ Church's mission.

REPORT OF TRUSTEES

Administrative information

Christ Church is situated at 140 Dudley Street, Bedford. It is part of the Diocese of St Albans within the Church of England. The correspondence address is 140 Dudley Street Bedford MK40 3SX. Registered charity number 1134785 under the name the Parochial Church Council of the Ecclesiastical Parish of Christ Church Bedford. It is also known as Christ Church Bedford, PCC or Christ Church.

PCC members who have served at any time from 1 January 2020 until the date this report was approved are:

Ex-Officio Members:

Incumbent	The Revd Canon Richard Hibbert	Chairman
Curate	The Revd John Bell	
Wardens	Mrs Kay Berrington Mr Andrew Turpie	
Reader	Mr Michael Bishop	
Diocesan Synod	Mr Christopher Burrows Mrs Min-Min Peaker	
Deanery Synod	Mr Steven Allin Ms Rachel Bennett Mr John Betteley Mr Daniel Gicharu Mr Keith Priddin Mr Paul Templeman Mr AJ Wade	(until 22 September 2020) (until 22 September 2020) (from 22 September 2020) (until 22 September 2020) (from 22 September 2020)

Elected Members:

	Mr Simon Berrington Mr Christopher Brown Mrs Mhairi Brown Mrs Margaret Cottenden Dr Jon Day Mrs Tracey Emmott Mrs Margaret Haywood Ms Amy Hutchinson Mrs Ruth Janes Mrs Laura Jewell Miss Wendy Pegg Mr Keith Priddin Dr Andrew Russell Ms Helen Ryan Mrs Sue Templeman Miss Jessica Walker Mr Steve Welsh	(from 22 September 2020) (until 22 September 2020) (until 11 May 2020) (until 24 March 2020) (from 22 September 2020) Treasurer (until 1 September 2020) (from 22 September 2020) (from 22 September 2020) (from 22 September 2020) (until 22 September 2020)
(PCC Secretary)	Mrs Pauline Grimley	(not a PCC member)

REPORT OF TRUSTEES

Bank:

CAF Bank Ltd
25 Kings Hill Avenue,
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

Suzanne Goodson BSc FCA
Wright Connections Limited
Registered Auditors
Bedford I-Lab
Priory Business Park
Stannard Way
Bedford
MK44 3RZ

Day-to-day management of the charity is delegated to the incumbent: -

Incumbent:

The Revd Canon Richard Hibbert

Christ Church Vicarage
115 Denmark Street
Bedford
MK40 3TJ

Approved by the PCC on 11 March 2021 and signed on their behalf:

Revd Canon Richard Hibbert (PCC Chairman)

Independent examiner's report to the trustees of Parochial Church Council of The Ecclesiastical Parish of Christ Church Bedford

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 14 to 27.

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 charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

Suzanne Goodson BSc FCA
Institute of Chartered Accountants England & Wales
Wright Connections Limited
Bedford I-Lab
Stannard Way
Bedford
MK44 3RZ

Date:

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure account)

FOR THE YEAR ENDED 31 DECEMBER 2020

	<i>Note</i>	Unrestricted Funds £	HRP Funds £	Restricted Funds £	Total Funds 31.12.20 £	Total Funds 31.12.19 £
INCOME FROM						
Donations and Legacies	4	277,549	5,038	20,296	302,883	364,240
Charitable activities	5	32,993	0	4,500	37,493	86,653
Other trading activities		5,728	0	0	5,728	5,039
Investments	6	0	0	0	0	3
TOTAL INCOMING RESOURCES		<u>316,270</u>	<u>5,038</u>	<u>24,796</u>	<u>346,104</u>	<u>455,935</u>
EXPENDITURE ON						
Charitable activities	7	288,375	0	16,329	304,704	351,286
TOTAL EXPENDITURE		<u>288,375</u>	<u>0</u>	<u>16,329</u>	<u>304,704</u>	<u>351,286</u>
NET INCOME/(EXPENDITURE)		27,895	5,038	8,467	41,400	104,649
Transfers between funds		4,500	(700)	(3,800)	0	0
NET MOVEMENT IN FUNDS		32,395	4,338	4,667	41,400	104,649
Reconciliation of funds						
Total funds brought forward	19	134,716	(4,065)	9,534	140,185	35,536
TOTAL FUNDS CARRIED FORWARD at 31st DECEMBER 2020	19	<u>167,111</u>	<u>273</u>	<u>14,201</u>	<u>181,585</u>	<u>140,185</u>

All income and expenditure is derived from continuing activities

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

BALANCE SHEET at 31st December 2020

	<u>Note</u>	31.12.20		31.12.19	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	12		99,410		98,935
CURRENT ASSETS					
Debtors	13		14,104	18,671	
Cash at bank and in hand			187,600	171,960	
			201,705	190,630	
CURRENT LIABILITIES					
Creditors due within one year	15		-63,851	-73,702	
NET CURRENT ASSETS			137,854	116,928	
TOTAL ASSETS LESS CURRENT LIABILITIES			237,264	215,863	
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	16		-55,679	-75,679	
NET ASSETS			181,585	140,184	
FUNDS	19				
Unrestricted funds			167,111	134,716	
Restricted funds			14,201	9,534	
Hall Redevelopment Project			273	-4,065	
TOTAL CHARITY FUNDS			181,585	140,184	

Approved by the Parochial Church Council on 11 March 2021
and signed on its behalf by:

Revd. Canon Richard Hibbert Chairman

Mrs Ruth Janes Hon. Treasurer

The notes on the following pages form part of these accounts

Charity registration number 1134785

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	31.12.20	31.12.19
Cash flow from operating activities			
Cash generated from activities	3	48,199	93,587
Cash flow from investing activities			
Payments to acquire tangible fixed assets		(8,313)	0
Interest received		<u>0</u>	<u>3</u>
Net cash flow from investing activities		<u>(8,313)</u>	<u>3</u>
Cash flow from financing activities			
Receipts/(repayment) from issue/(repayment) of long term l		(20,000)	(80,000)
Interest paid		(4,246)	(4,177)
Net cash flow from financing activities		<u>(24,246)</u>	<u>(84,177)</u>
Net increase/decrease in cash and cash equivalents		15,640	9,412
Cash and cash equivalents at 1.1.20		171,960	162,548
Cash and cash equivalents at 31.12.20		<u>187,600</u>	<u>171,960</u>
Cash and cash equivalents consists of			
Cash at bank and in hand		<u>187,600</u>	<u>171,960</u>
 Cash and cash equivalents at the end of the reporting period not available for charitable purposes as held as agent		 <u>908</u>	 <u>2,283</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a) General information

Christ Church, a registered charity in the United Kingdom is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans. Its trustees are all members of the Parochial Church Council and they operate under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity administrative information on page 11 of these financial statements. The nature of the charity's operations and principal activities can be found in The Trustees Report on pages 3 to 12.

b) Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The accounts financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years prescribed.

c) Income recognition

Voluntary income and capital sources

All incoming resources, including government grants are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Collections are recognised when made. For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. Pledged amounts are only recognised on receipt of the funds.

Income tax recoverable on gift aid scheme donations is recognised in the period the income is received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of the entitlement and the likely amount due.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Other trading activities

Other trading activities represent feed in tariffs from solar panels, and are recognised on entitlement.

Other ordinary income

Rental income from the letting of church premises is accounted for when earned. Fees due to the PCC for weddings, funerals, etc. are accounted for on an event by event basis.

d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where 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.

Costs directly related to the work of the church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31st December is included as a creditor in the Balance Sheet. Grants and donations are accounted for at the earlier of payment or formal approval by the PCC. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

e) Tangible fixed assets

Consecrated land and buildings and moveable church property

Consecrated and beneficial property is excluded from the financial statements by s. 10(2) of the Charities Act 2011.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers these to be inalienable property.

All expenditure on consecrated and beneficial property and moveable church furnishings, whether maintenance or improvement, is written off in the year incurred. This includes all expenditure incurred to date in respect of the Hall Redevelopment Project, including the build costs, since the build is occurring on consecrated ground, and as such cannot be capitalised.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. No depreciation is charged on such properties since it is considered that the estimated residual value of the properties is in excess of the purchase price. Any expenditure on maintenance or improvement is written off in the year incurred.

Other fixtures, fittings and office equipment

Equipment purchased within the accounting period is capitalised on the balance sheet. Individual items of equipment with a purchase price of £1,000 or less are written off in the year in which the asset is acquired.

Depreciation

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset in a systematic basis over its expected useful life. Depreciation rates used are as follows: -

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

Furniture and solar panels – 10% per annum (estimated useful life 10 years), Equipment – 33.33% (estimated useful life 3 years)

f) Taxation

The charity is exempt from tax on its charitable activities.

g) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

The purpose of any restricted fund is noted in the financial statements. Restricted funds include amounts raised for the Hall Redevelopment Project (HRP).

The financial statements include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

h) Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

i) Bank and Cash

Bank and Cash include short-term deposits which include cash held on deposit at CAF Bank.

j) Loans

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

k) Concessionary loans

Concessionary loans include those payable to third parties which are interest free and are made to advance charitable purposes. Where the loan is repayable on demand within one year, the loan is measured at cost, less impairment. Where the loan is repayable more than one year, the loan is initially measured at amortised cost using the effective interest rate method, less impairment.

l) Debtors and creditors receivable/payable within 1 year

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are included as debtors at transactional values less any provision for amounts that may prove to be uncollectible. Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

m) Judgements

No judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

2 YEAR ENDED 31 DECEMBER 2019 Comparatives

	<i>Note</i>	Unrestricted Funds £	HRP Funds £	Restricted Funds £	Total Funds 31.12.19 £
INCOME FROM					
Donations and Legacies		254,439	102,676	7,125	364,240
Charitable activities		77,999	5,000	3,655	86,653
Other trading activities		5,039	0	0	5,039
Investments		3	0	0	3
TOTAL INCOMING RESOURCES		337,480	107,676	10,779	455,935
EXPENDITURE ON					
Charitable activities		329,497	4,377	17,412	351,286
TOTAL EXPENDITURE		329,497	4,377	17,412	351,286
NET INCOME/(EXPENDITURE)		7,983	103,299	(6,633)	104,648
Transfers between funds		0	0	0	0
NET MOVEMENT IN FUNDS		7,983	103,299	(6,633)	104,648
Reconciliation of funds					
Total funds brought forward		126,733	(107,364)	16,167	35,536
TOTAL FUNDS CARRIED FORWARD at 31st DECEMBER 2019		134,716	(4,065)	9,534	140,184

All income and expenditure is derived from continuing activities

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

3 Reconciliation of net expenditure for year to net cash flow from operating activities

	31.12.20	31.12.19
	£	£
Net expenditure for year	41,400	104,648
Interest receivable	(0)	(3)
Interest payable	4,246	4,177
Depreciation of tangible fixed assets	7,838	6,729
Decrease (increase) in debtors	4,566	24
Increase (decrease) in creditors	(9,851)	(21,989)
Net cash flow from operating activities	48,199	93,587

4 Income from Donations and Legacies

	31.12.20	31.12.19
	£	£
Gifts	254,013	334,622
Legacies	0	0
Government grants	13,077	0
Other Donations	35,793	29,618
	<u>302,883</u>	<u>364,240</u>

5 Income from charitable activities

	31.12.20	31.12.19
	£	£
Rental income	18,343	35,163
Grants	4,900	0
Events and activities	13,189	45,538
Fees	1,061	952
	<u>37,493</u>	<u>81,653</u>

6 Income from investments

	31.12.20	31.12.19
	£	£
Deposit interest	<u>0</u>	<u>3</u>

7 Charitable Activities Costs

	Direct costs	Donations	Total
	£	£	£
Church Activities	<u>265,251</u>	<u>39,454</u>	<u>304,704</u>

See note 21 for further details

8 Support/ Governance costs

	31.12.20	31.12.19
	£	£
Independent examiners remuneration	<u>1,800</u>	<u>1,800</u>

9 Net income for the period is stated after charging

	31.12.20	31.12.19
	£	£
Depreciation of tangible fixed assets	<u>7,838</u>	<u>6,729</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

10 Trustees and key management personnel remuneration and expenses

Two trustees (AJ Wade and W Pegg) received £30,672 for church work during the year (2019 - £22,680)

In 2020 and 2019 the incumbent and the curate were remunerated by way of a stipend by a related party, being the Diocese of St Albans who are responsible for setting the level of remuneration. As is standard practice in the Church of England the clergy were provided with housing by the Diocese (incumbent) and PCC (curate).

Four trustees, including incumbent and curate, were reimbursed £2,109 during the year (2019, 5 trustees - £7,459). This was for travel, hospitality, books and expenditure on behalf of the church.

11 Staff Costs

	31.12.20	31.12.19
	£	£
Wages and salaries	56,491	68,132
Social security costs	667	1,817
Defined contribution pension costs	2,604	3,179
	<u>59,762</u>	<u>73,128</u>

The average monthly number of employees during the year was as follows:

	2020	2019
Youth Minister and Children's Minister	1	2
Other	<u>6</u>	<u>3</u>
	<u>7</u>	<u>5</u>

No employees received remuneration in excess of £60,000

12 Fixed Assets

	Freehold Property £	Equipment £	Total £
COST			
At 1 January 2020	90,000	82,066	172,066
Additions	0	8,313	8,313
Disposals	0	0	0
At 31 December 2020	<u>90,000</u>	<u>90,379</u>	<u>180,379</u>
DEPRECIATION			
At 1 January 2020	0	73,131	73,131
Charge for the year	0	7,838	7,838
Disposals	0	0	0
At 31 December 2020	<u>0</u>	<u>80,969</u>	<u>80,969</u>
NET BOOK VALUE			
At 31 December 2020	<u>90,000</u>	<u>9,410</u>	<u>99,410</u>
At 31 December 2019	<u>90,000</u>	<u>8,935</u>	<u>98,935</u>

Note: The property held at 31 December 2020 consists of 161 Dudley Street, Bedford, which is subject to an equity sharing loan from the Church Commissioners (see loan note for further details).

13 Debtors: amounts falling due within 1 year

	31.12.20	31.12.19
	£	£
Other debtors	14,104	18,671
	<u>14,104</u>	<u>18,671</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

14 Monies raised for others

During the year the following monies were collected for external organisations

	31.12.20	31.12.19
Diocese of Egypt (Christmas appeal 2018)	0	356
Home of Hope toilets (Christmas appeal 2019)	684	1,398
Monkole Bible printing	3,563	
Bedford Foodbank (Christmas appeal 2020)	502	0
Bishop's Harvest appeal	1,745	1,356
Ordinand training	99	424
Bike n Hike	0	884
Other	1,807	1,432
	<u>8,400</u>	<u>5,850</u>

A total of £908 was held as at 31 December 2020 (2019 - £2,283)

15 Creditors: amounts falling due within one year

	31.12.20	31.12.19
	£	£
HRG creditors	57,810	59,838
HRG - interest free loan from members of congregation	0	0
Other creditors	6,041	13,864
	<u>63,851</u>	<u>73,702</u>

Members of the congregation have given interest free loans, repayable over five years to 31 December 2023. The final £20,000 was repaid during 2020.

16 Creditors: amounts falling due after more than one year

	31.12.20	31.12.19
	£	£
HRG - interest free loan from members of congregation	-	20,000
Other creditors	55,679	55,679
	<u>55,679</u>	<u>75,679</u>

The PCC has a loan of £55,679 from the Church Commissioners which was taken out to assist with the purchase of 161 Dudley Street (the Curate's House) This is an interest only value linked loan representing 62% of the original value of the property. It is repayable on sale of the property together with a 62% share in any increase in value since acquisition. There are no plans to sell 161 Dudley Street

17 Financial commitments

The PCC had committed a total of £2.5m to the hall redevelopment project (31 December 2019 - £2.5m). As at 31 December 2020 a total of £2.46m had been spent, and no further amounts committed.

The PCC has committed to spending £14,000 on upgrading the PA system as part of the live streaming, an additional £4,505 over that held in restricted funds.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

18 Related parties

The Diocese of St Albans is a related party by way of the constitution

Details of receipts from related parties are found in note 20

Details of payments to related parties are found in notes 21 and 22

19 Fund reconciliation - 2020

Unrestricted funds

	Balance at At 1.1.20 £	Income £	Expenditure £	Transfers £	Balance at 31.12.20 £
General fund	100,395	316,270	(288,375)	(4,500)	123,790
Designated funds - Misison giving and repairs				9,000	9,000
Unrestricted house reserve - 161 Dudley Street	34,321			0	34,321
	<u>134,716</u>	<u>316,270</u>	<u>(288,375)</u>	<u>4,500</u>	<u>167,111</u>

Certain mission giving and house repairs were not carried out in 2020. The PCC has set up a designated fund for this expenditure

A grant for the live streaming was received as restricted income. The associated expenditure has been capitalised and therefore the income transferred to unrestricted funds

Restricted funds

	Balance at At 1.1.20 £	Income £	Expenditure £	Transfers £	Balance at 31.12.20 £
Vicars discretionary fund	1,075	10,801	(9,253)		2,623
Hall fit out	5,489	0	(6,189)	700	0
Upgrade to PA system with live streaming	0	13,995	0	(4,500)	9,495
Holiday at Home (Seniors Holidays)	2,970	0	(887)		2,083
Total restricted excluding Hall redevelopment	9,534	24,796	(16,329)	(3,800)	14,201
Hall redevelopment project	(4,065)	5,038	0	(700)	273
	<u>5,469</u>	<u>29,834</u>	<u>(16,329)</u>	<u>(4,500)</u>	<u>14,474</u>

Funds were raised for hall fit out, relating to the completing the hall redevelopment project. An amount has been transferred from the Hall redevelopment project fund to the Hall fit out to eliminate the small deficit on Hall fit out.

	Unrestricted funds 31.12.20 £	Restricted funds 31.12.20 £	HRP funds 31.12.20 £	Total 31.12.20 £
Fixed assets	99,410			99,410
Cash and current investments	115,316	14,201	58,083	187,600
Other current assets	14,104			14,104
Creditors: amounts due in less than one year	-6,041		-57,810	-63,851
Creditors: amounts due in more than one year	-55,679			-55,679
	<u>167,111</u>	<u>14,201</u>	<u>273</u>	<u>181,585</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

20 INCOME

	Unrestricted Funds £	HRP Funds £	Restricted Funds £	Funds 31.12.20 £	Funds 31.12.19 £
Income from Donations and Legacies					
Standing orders & Envelope Scheme	195,915	5,038		200,953	282,720
Basket Collections	762			762	3,821
Government grants resulting from COVID-19	13,077			13,077	0
Income tax reclaimed	52,298			52,298	48,081
Other donations	15,497		20,296	35,793	29,618
	<u>277,549</u>	<u>5,038</u>	<u>20,296</u>	<u>302,883</u>	<u>364,240</u>

Note - included above are the following amounts given by trustees

Unrestricted				30,533	26,675
HRG				0	9,950
Total				<u>30,533</u>	<u>36,625</u>

Income from charitable activities

Rental income	18,343			18,343	35,163
Social & Youth Events	6,696			6,696	29,177
Other grants	400		4,500	4,900	5,000
Morning Out receipts	385			385	1,454
Lunch Club Receipts	1,144			1,144	4,986
Holiday at Home	0			0	3,655
Fees	1,061			1,061	952
Sundry receipts	4,964			4,964	6,267
	<u>32,993</u>	<u>0</u>	<u>4,500</u>	<u>37,493</u>	<u>86,653</u>

Note: Included in sundry income is an amount of £3,286 received from the Diocese of St Albans (2019 - £3,000).

Income from other trading activities

Income from solar panels	5,728			5,728	5,039
	<u>5,728</u>	<u>0</u>	<u>0</u>	<u>5,728</u>	<u>5,039</u>

Income from investment

Deposit interest	0	0	0	0	3
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3</u>

TOTAL INCOME

	<u>316,270</u>	<u>5,038</u>	<u>24,796</u>	<u>346,104</u>	<u>455,935</u>
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NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

21 Resources spent	Unrestricted Funds	HRP Funds	Restricted Funds	Funds 31.12.20	Funds 31.12.19
	£	£	£	£	£
Grants					
Mission and charitable giving	30,201		0	30,201	35,795
Other donations	0		9,253	9,253	4,119
	30,201	0	9,253	39,454	39,914
Directly relating to Church Ministry					
Parish share - payment to a related party	137,648			137,648	133,445
Clergy & staff expenses	2,809			2,809	4,373
Housing costs	957			957	1,190
Services including music	4,235			4,235	5,568
Telephones	2,928			2,928	2,448
Books	50			50	299
Explorers, Holiday Club & Youth Work	3,961			3,961	4,873
Training	65			65	1,147
Morning Out	421			421	877
Lunch Club	799			799	3,377
Holiday at Home			887	887	3,262
Outreach (including social events)	6,682			6,682	26,622
Sundries	1,698			1,698	2,630
Interest payable to Church Commissioners	4,246			4,246	4,177
	166,499	0	887	167,386	194,289
Church management and administration					
Heat and light	4,419			4,419	5,677
Insurance	2,700			2,700	2,796
Cleaning Materials	2,482			2,482	3,159
Church and property maintenance	9,388		6,189	15,577	5,542
Equipment - not capitalised	-79			-79	7,114
Hall Redevelopment		0		0	4,377
Salaries and wages	59,762			59,762	75,392
Printing, postage and stationery	1,633			1,633	3,237
Other	1,732			1,732	1,261
Depreciation	7,838			7,838	6,729
	89,876	0	6,189	96,065	115,283
Support/Governance Costs	1,800			1,800	1,800
TOTAL RESOURCES SPENT	288,375	0	16,329	304,704	351,286

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2020

22 DETAILS OF MISSION AND CHARITABLE GIVING

	General	Restricted	Total 31.12.20	Total 31.12.19
OVERSEAS				
Rob & Ruth S - Middle East	6,500	0	6,500	9,500
SIM (supporting the Deneufchâtel's)	6,560	0	6,560	6,000
Gayet (work in Belgium)	6,026	0	6,026	6,015
Specific work in Middle East	500	0	500	750
Malawi - Home of Hope	0	0	0	500
Specific sponsorship	0	0	0	980
Egypt EDA	500	0	500	500
Samuti - interfaith helpers	500	0	500	625
Neno Macadamia Trust	0	0	0	125
Malawi Orphan Fund	1,000	0	1,000	611
	21,586	0	21,586	25,606
HOME				
Bedford Area Schools Christian Support Trust	4,540	0	4,540	4,520
Kings Arms Project - Bedford	500	0	500	500
COACH including Beth Bradley (née Day)	1,000	0	1,000	1,500
Bedford Street Angels	550	0	550	50
Bedford Foodbank	500	0	500	500
International Justice Mission	0	0	0	125
Just Love	500	0	500	500
Friends for Life	525	0	525	0
Barnabas Fund	500	0	500	625
Other specific giving	0	0	0	1,869
	8,615	0	8,615	10,189
Total mission	30,201	0	30,201	35,795
OTHER				
Discretionary donations	0	9,253	9,253	2,949
	0	9,253	9,253	2,949
	30,201	9,253	39,454	38,744

TOTAL MISSION GIVING

Note: Mission giving was set at 14% of General Gifts in 2020 (2019: 13%)