



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

	Note	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		0	3
Net cash flow from investing activities		(8,313)	3
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		(24,246)	(84,177)
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		187,600	171,960
Cash and cash equivalents consists of			
Cash at bank and in hand		187,600	171,960
Cash and cash equivalents at the end of the reporting period not available for charitable purposes as held as agent		908	2,283

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

	Note	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>
--	----------------	--------------	---------------	----------------	----------------

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

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
	<u>30,201</u>	<u>0</u>	<u>9,253</u>	<u>39,454</u>	<u>39,914</u>
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
	<u>166,499</u>	<u>0</u>	<u>887</u>	<u>167,386</u>	<u>194,289</u>
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
	<u>89,876</u>	<u>0</u>	<u>6,189</u>	<u>96,065</u>	<u>115,283</u>
Support/Governance Costs	<u>1,800</u>			<u>1,800</u>	<u>1,800</u>
TOTAL RESOURCES SPENT	<u>288,375</u>	<u>0</u>	<u>16,329</u>	<u>304,704</u>	<u>351,286</u>

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%)