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**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

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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.

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- 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

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

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			<u>236,508</u>		<u>216,871</u>
			254,266		234,233
CURRENT LIABILITIES					
Creditors due within one year	15		<u>-119,537</u>		<u>-71,896</u>
NET CURRENT ASSETS			<u>134,730</u>		<u>162,337</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			236,145		267,053
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	16		0		-55,679
NET ASSETS			<u><u>236,145</u></u>		<u><u>211,374</u></u>
FUNDS	18				
Unrestricted funds			200,488		205,425
Restricted funds			35,657		5,949
TOTAL CHARITY FUNDS			<u><u>236,145</u></u>		<u><u>211,374</u></u>

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%)