



ST ANDREW'S CHURCH

BIGGLESWADE

THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

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ST ANDREW'S CHURCH BIGGLESWADE
THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE
ANNUAL REPORT FOR 2023



Aim and Purposes

The Parochial Church Council (PCC) of the Church of St Andrew's, Biggleswade has the responsibility of co-operating with the Revd. Liz Oglesby-Elong, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the Church building and of the adjoining Chapter House and grounds.

Objectives and Activities

The PCC is committed to enabling and encouraging as many people as possible to worship at God's Church and to become part of the Christian community at St Andrew's. Our services, worship and other activities put faith into practice through prayer and scripture, music and sacrament and acts of outreach into the community. Through the services and activities which take place, we aim to enable people to live out their faith through:

Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.

Provision of pastoral care for people living in the parish.

Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church, and of the adjoining Chapter House complex.

Ministry Team

St Andrew's is led by the Revd. Liz Oglesby-Elong and supported by a ministry team consisting of Miss Rosemary Bentley, our Reader.

Safeguarding Statement

Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) came into force at the latter end of 2016 and we confirm that the PCC continues to review our policies to ensure compliance, and that we are having due regard to the guidance.

Achievements and Performance

Mission Action Planning

Central to the mission action plan for St Andrew's is the vision statement which is:

St Andrew's Church: Worshipping God with Joy, Growing in Faith, Serving with Love and Welcoming All.

The PCC continues to work towards the following aims: -

- Ensure that the whole Church owns the vision statement.
- Encourage everyone to grow in faith, in both the Church community and the wider community.
- Develop a wider and deeper sense of welcome, fellowship and belonging, involving everyone.

Worship and Prayer

2023 was a pleasingly positive year with not only a return to a largely pre-pandemic pattern of worship and prayer opportunities, but also several new initiatives being introduced.

The main service of the week continues to be the Sunday morning Parish Communion at 10.00 am, with a full team of altar servers, our robed choir, sidespeople and welcomers, and the presentation of the elements during the offertory hymn, more opportunities for flexibility in the exchange of the peace although many continue to prefer a welcoming wave as opposed to more tactile greetings.

The weekly Thursday morning Holy Communion service remains well-attended with a homily, a hymn following the exchange of the peace and an average of 25 communicants; both these services continue to be followed by coffee and fellowship in the Chapter House. The monthly more traditional Order Two Said Communion continues, usually on the first Sunday of the month; likewise, the more informal, normally lay-lead, worship, Sunday @ 6, usually takes place on the second Sunday evening of the month.

Main services continue to be shared live via Zoom, to individuals, families and one of our local residential homes, as well as in church; and key mid-week feast days are not only enriched by the singing of the choir but also the welcome re-introduction of incense.

On the first Sunday of the month, the Parish Communion is usually replaced by a Family Communion with a less formal liturgy, many contributions by children and young people, and sometimes a small worship group which would warmly welcome more musicians. An important part of our mission and outreach is through the provision of the occasional offices - baptism, wedding, and funeral services - as opportunities to celebrate and to give thanks and prayers to God, at significant Christian landmarks in people's lives.

On the eve of Pentecost, two members of our church family, having followed preparation classes in our parish, were baptised and confirmed by Jane, Bishop of Hertford during a most poignant service in St Albans Cathedral. Joined by candidates from around our diocese and supported by several of the St Andrew's congregation, this was a very special occasion. From January to August our Church opened daily for private prayer and reflection; but from early September until mid-December, it was only possible to host worship at weekends owing to the major Heating Project which involved the installation of two smaller but highly efficient gas boilers, and a total replacement of the existing circulation system with new radiators throughout the church. During this time, weekday Holy Communion services took place in the Chapter House; and the customary Confirmation service at the time of our November Patronal Festival was postponed until Sunday 5 May when Richard, Bishop of Bedford, will once again preside at the Sacrament which will also facilitate Admission to Holy Communion for some of the Sunday School children aged 7+ years. It was wonderful to have a beautifully warm church for Christmas services upon completion of the new heating system.

During the spring and summer terms, pupils and staff from our two church schools attended St Andrew's Church for acts of worship, but owing to the major Heating Project, The Vicar, Revd Liz Oglesby-Elong, led a number of acts of worship in St Andrew's Lower and Edward Peake Middle School during the autumn term.

During 2023 we conducted nine baptisms for babies and young children, six weddings, 12 funerals in church and a further three at a crematorium or cemetery, and two committals of cremated ashes.

Throughout 2023, St Andrew's marked the major Christian festivals during the year with special services and acts of witness, sometimes in collaboration with Churches Together in Biggleswade. These included:

- A Candlemas Christingle Service, supporting the work of the Children's Society, and attended by many families and numerous members of the uniformed organisations.
- St Andrew's hosted an ecumenical Week of Prayer for Christian Unity service in January; and early in March the World Day of Prayer hosted by St Peter's Roman Catholic Church.

- Colourful banners were displayed outside the Church to raise awareness of Palm Sunday, Maundy Thursday, Good Friday and Easter Day in addition to major fund-raising events.
- During Holy Week and Easter 2023, once again three large crosses were set up in front of the Church: a most poignant witness to passers-by.
- An Advent Sunday Service of Light in Church; then in December, carol singing in the Church grounds, and for the first time, also in the heart of the Kings Reach housing development, and a Service of Nine Lessons and Carols were welcomed and celebrated.
- A Floodlit Nativity Tableau east of the Church throughout Christmas and Epiphany.
- A Crib Service which included the Sunday School Nativity was well attended in Church on Christmas Eve.

Pastoral Care

Throughout 2023 the Vicar and lay teams continued to provide pastoral care for members of the congregation and parish at large, whenever possible. Well attended Lent and Advent Study courses were hosted within evening home groups, and on Thursday mornings after the weekly service of Holy Communion and coffee in the Chapter House.

Monthly services in two local residential and care homes, Mantles Court and Penrose Court continued to increase throughout the year; and requests to the Vicar for Home Communion are welcomed and facilitated. Various networks of contact and support continue to flourish, either in person, or via telephone and social media. As the colder weather approached, for the second successive year, in common with several other locations in Biggleswade, the Chapter House was opened twice weekly to offer a 'Warm Space,' hot beverages and soup, and hospitality to members of our church family and local residents.

Nurture and Teaching

St Andrew's continues to provide different opportunities for nurture and Christian growth in a mixture of environments. The 2023 Lent course followed a book entitled the "The Things He Carried" and focused our thoughts on the cross through different items and emotions of Christ.

This year due to our heating replacement project our annual Confirmation and Admittance service had to be postponed to the spring of 2024.

The use of New Daylight Bible reading notes is encouraged and quite a few copies of this booklet are distributed amongst the congregation. We are fortunate to provide nurture groups for our young people. Our Sunday School has met throughout the year and continues to support family services each month. The Sunday School delivered a nativity play at the crib service on Christmas Eve. We were again blessed to be able to hold our annual Holiday Club in 2023, with over 150 children attending. The children were split into four separate groups both inside the Church and in marquees in the churchyard. The children met together at the beginning and end of the day for a stage show and worship led by our older teenagers following the Scripture Union theme, "Restoration Station" looking at characters in the bible whose faith had been restored.

During Advent we ran two reading groups, meeting both on a Monday evening and on a Thursday after service looking at the book entitled "An Advent Manifesto" by Martyn Percy which focused on daily readings and reflections from Isaiah and Luke.

Mission and Evangelism

St Andrew's has developed a strong reputation for reaching out into the community. We believe that by creating opportunities to meet with people in the town and community we create opportunities to welcome them into the Christian faith. To support our work with children and young people, St Andrew's continues

to work within the Diocesan Child Protection Policy which includes DBS checking of all those who are in regular or unsupervised contact with children or vulnerable adults.

Our inclusive youth groups have met each week throughout the year. We are now running a 10+ and 12+ group meeting on Thursday evening and a 15+ group, known as the Kitchen meeting on Sunday evenings. The programme is primarily activity based with occasional discussions and a special youth service at the end of each term. Normally the total weekly attendance is around 25 with a mixture of Church and non-Church families being represented.

The 1st and 2nd St Andrew's Rainbows, 1st St Andrew's Brownies and 1st St Andrew's Guides continue to meet weekly in the Chapter House. Just before the end of the year we were pleased to be able to welcome the 1st Biggleswade (St Andrew's) Ranger group to be a new uniformed group meeting at St Andrew's.

Our Saturday morning coffee shop now opens on every Saturday morning. On the second Saturday of the month this coincides with use of the ringing centre. This session is run by church members who are members of the Mothers Union. The coffee shop attracts some morning shoppers, bellringers, and members of the parish family. Beginning in November and planned to run until Easter we opened our coffee shop on each Saturday and Thursday from 10.30 am through to 3.30 pm as a "Warm Space."

Sunday lunches continue to be popular once a month and serve up to 80-90 people which include a mix of congregation and community attendees. All refreshments served at St Andrew's are now 'fairly traded' and the PCC was pleased to be able to successfully register as a Fairtrade Church during 2013. Profits are donated to Church funds and designated charities.

In 2016 St Andrew's took the decision to partner with the small African charity "Hands at Work"; this has allowed the Church to partner with the small and vulnerable community of Mafambisa. The PCC currently directly supports 15 children through its annual Mission payments with Church groups and individuals supporting a further 30. As well as supporting the children financially, the charity encourages the Church to send teams of people out to the partner community. Teams have visited Africa annually between 2015 and 2019. Following the Covid epidemic we were able to send a team out in 2022. Unfortunately, due to capacity issues within Africa we were unable to send a team to Mafambisa this year, however Chris and Alice Parker did manage to visit for one week in the summer and encouraged the children and care workers.

St Andrew's continues to maintain links with the local schools. Assemblies are frequently taken by the clergy and others. Due to the heating project, Christmas Services were arranged at the schools with St Andrew's, and Edward Peake. Following a Governing Body Reconstitution in 2014 for both schools, St Andrew's Lower School now has four Church governors, including the incumbent, and Edward Peake Middle School now has three governors including the incumbent. The PCC thanks those who are prepared to give up their time in this important role. The Church also meets the cost of giving a Christian book to the Year 1 intake at St Andrew's Lower School and contributes to the giving of a prayer book to Year 8 leavers at Edward Peake Middle School.

Mission Giving

Helping those in need is a demonstration of our faith. St Andrew's has a policy of setting aside 8% of our annual stewardship and collection plate giving for mission payments, with a further 2% set aside for emergency mission payments. During 2023 the sum of £6,221 (2022 – £6,067) was available for distribution to international, national, and local charities.

The Annual Mission Giving for 2023 was:

- | | |
|-----------------------------|--------|
| • The Church Homeless Trust | £1,377 |
| • Hands at Work | £3,600 |

Allocated to Emergency Mission Fund (EMF) in 2023 was the sum of £1,244 (2022 - £1,213).

During the year 2023 payments were made from the Emergency Mission Fund:

- DEC Turkey/Syria Earthquake Appeal £600

As is the custom, the Christmas collections were also given to charity and in 2023 donations in the sum of £1,160 equally shared between Keech Hospice Care and UNICEF.

A further £3,230 was also raised or collected for other charities through these accounts, namely:

- The Christingle Service in February (The Children Society) (£780)
- Through Lenten Giving - Malawi (£267)
- Christian Aid in May (£765)
- The Children Society Collection Boxes (£618))
- The Bishop's Harvest Appeal in October (£800)

The Country Fayre was held in the Church grounds in September 2023 and raised £5,000 split equally between Save the Children Fund and Tibbs Dementia Foundation.

This all produced the grand sum of £14,967 in mission giving in 2023, (2022 - £15,327).

Mission Partnership with "Hands at Work" and the community of Mafambisa

Following "The Room" Youth Group trip to Africa in the summer of 2015, the PCC decided to establish a partnership with "Hands at Work" and through this sponsor orphaned and vulnerable children in the community of Mafambisa (formerly Siyathuthuka), a community which was visited by "The Room". The PCC has entered a formal partnership with "Hands at Work" with a focus on the care point at Mafambisa and has agreed to sponsor 15 children at a cost of £20 per child per month to be reviewed every three years. Additional sponsorship by individuals in St Andrew's congregation and Edward Peake Middle School has increased the total sponsorship to 46 children. Further trips to Africa took place during the summer of 2016 for 11 people, and another for 12 people in 2017. During 2018 our young people from "The Cupboard" made the trip to South Africa visiting the communities of Mafambisa, Share, Pfunani and Mluti. In 2019 a team of seven visited care points in Oshoek, Mafambisa and Zwelisha. The 2020 team had to be postponed due to the Covid pandemic and was postponed again in 2021. The team eventually visited in July 2022 when a team of seven, including two under 18's and visited Mafambisa, Sommersett and Oshoek.

Deanery Synod

During 2023 St Andrew's had two representatives on the Deanery Synod, and all were automatically members of the PCC. This provides the PCC with links between the parish and the wider organisation of the Church. St Andrew's also actively participates in deanery events such as deanery evensongs during Lent and on other occasions.

The Church Building

Small works have been undertaken during the year along with items of regular maintenance, which are important in the long-term care of the building including interior decorating and churchyard work parties undertaken by members of the congregation. This year saw the PCC embark on a major project to replace the church's worn out heating system, this included a fund-raising project and major work which necessitated in the church being closed during the week and only being used on Sunday between September and December. The project was finished at the beginning of December and the heating was back on for Christmas.

The fundraising for the Heating Appeal commenced in April 2023 and the sum of £237,000 was raised through grants from external trusts and Central Bedfordshire Council, donations from individuals and fundraising events. The project costs were within budget at £228,000, the balance remaining of £9,000 will cover pre project expenditure in 2022.

A small team of volunteers regularly clean the church.

St Andrew's registered with the A Rocha UK scheme on 6 January 2022. Since then The Eco Group, with support from the Leadership Team, PCC and church family has made further progress towards achieving the Bronze Award but several actions were necessary in the area of '*Management of Church Land*,' one of the five tenets of Eco Church.

2023 Actions

- Feb - Document entitled *St Andrew's Church, Biggleswade Net Zero Carbon Plan – A way forward* was prepared in support of the planning application for the flue forming part of the heating project. This document outlines St Andrew's commitment to achieve A Rocha UK Eco Church standard.
- March - Eco Group meeting with St Mary's Church, Eaton Socon to consider their approach including designated meadow areas, composting, rainwater harvesting, bug hotel, hedgehog house, signposting etc. Our group came away encouraged by what it saw.
- May - bird boxes installed in churchyard (3no.sparrow, 3, blue tit, 2no. great tit and 1no. robin). These will be monitored during the forthcoming nesting season.
- August - Churchyard Plan prepared (see website). Holiday Club focused on educational and practical work including bug hotel 1st phase construction.
- October – Bug hotel commissioning event held post-service and involved other children and many of the congregation. This was placed against the north wall of the churchyard. With agreement from the PCC, an area on the south side of the church was cordoned off to be set aside as an Autumn Meadow.

2024 Actions

- February - Eco Group construct a 3-bay composting facility for which a guidance note and display notice have been prepared.
- March – Vaughan led and Hilary assisted Youth Group constructing bird/bug boxes. Meeting with Living Churchyards & Bedfordshire Wildlife Trust to discuss the Autumn Meadow area and potential location/extent of Spring/Summer Meadow.

Furthermore, preparations are under way to implement a rainwater harvesting scheme and initial ideas have been tabled with respect to a water butt on the south side of the church whilst another water butt has been offered to the church and may be used elsewhere on site.

The Friends of St Andrew's

The Friends of St Andrew's is a group of those, who through the payment of an annual or life subscription, assist the Parochial Church Council, to care for the fabric of the Parish Church. Previously the entity was known as the St Andrew's Preservation Trust, founded in 1985 for the care of St Andrew's past, present and future.

The Chapter House

The Chapter House is used by a wide range of community and Church groups and is itself an outreach to our community. The facilities provide a very good environment for a wide range of activities including social groups for older people, activity groups for pre-school children, uniformed organisations (Guides, Brownies, and Rainbows) and NOAH Enterprise and MIND (National Association for Mental Health), and these groups continued to meet throughout the year. The Chapter House also provides good space for refreshments after services as well as our Sunday School and Youth Groups.

Curate's/Minister's Home

The purchase of 10 Compton Mead in 2017, funded from the proceeds from the sale of St Andrew's House on Wilshere's Road and a substantial contribution from the Peter Vickers Memorial Trust, has provided the PCC with a suitable property for future use as a curate or minister's home. In the short term, while no ministerial support for the incumbent is in place, the house is being rented out, providing useful income to the PCC until such time as it is required for its primary role.

Structure, Governance and Management

The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The full PCC met six times during the year with the various teams meeting as required throughout the year, those teams being:

- Growth and Mission Team – Responsible for our outward looking activities that reflect our mission to the community around us, and all that we do to develop Christian nurture and growth within the church community and the wider community.
- Pastoral Team - Responsible for the pastoral care of the congregation and wider community that comes into contact with the church, including home visiting, baptism visiting, and home Communion.

Plus three further groups that support other activities and maintain the buildings and grounds:

- Communications Team
- Buildings and Grounds Team
- Stewardship (formed as required for stewardship renewal)

All the groups are accountable to the PCC and report back regularly and bring items to the full PCC for discussion as necessary.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the Revd. Liz Oglesby-Elong, the two Churchwardens and a number of Deanery Synod representatives and lay members elected by those who are on the Electoral Roll of the Church. All those who attend services regularly are encouraged to register on the Electoral Roll and may stand for election to the PCC.

Churchwardens

Dr Robert Butcher, Mr Chris Parker

Lay PCC members

Mr Paul Daniels, Mrs Vivienne Gayfer, Mr Rob Lackey, Miss Ruth Marshall-Jones, Mr David Pilgrim, Mr Andrew Rutt, Mr Mark Simmons, Ms Nettie van de Weerd, Mrs Nicola Woodward.

Deanery Representatives

Miss Rosemary Bentley, Mrs Hilary Johnson.

Finance

The accounts for 2023 show a deficit on the general funds of £9,081 (2022- deficit £1,216), a movement of £7,865. Income increased by £5,000, mainly in increased hire charges of the facilities to third parties and the rent of the property owned by the Church, 10 Compton Mead.

However, expenditure increased by £13,000 including:

- The parish share an increase of £1,000
- Increases in administration of £3,000 including the employment of the parish administrator
- Additional energy costs of £7,000, although the prices did slightly decrease in October 2023 and in November no heating whilst the heating system was replaced.

The PCC remains acutely aware that the everyday expenses for the running of the Church needs to come from Stewardship, the hire of the Chapter House and other donations. This will continue to be difficult in 2024, where a budgeted deficit has been approved by the PCC of over £11,000. The impact of the energy prices, a full year of the parish administrator and the ongoing cost of living crisis which may impact giving are significant factors. It is noted with thanks that many costs are saved with a great deal of work and jobs

in Church being done by volunteers. St Andrew's Church remains a firm member of the Parish Buying Scheme in order to cut costs as much as possible of frequently bought materials, including Gas Energy.

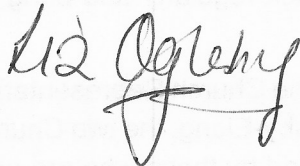
Electoral Roll

As at 31st December 2023 there were 124 parishioners on the Church Electoral Roll.

Volunteers

This report highlights the breadth and depth of St Andrew's Church's achievements in the provision of worship, prayer, pastoral care, nurture, teaching and mission outreach, as well as in practical projects. These achievements can only be carried out with the help and dedication of a very significant number of volunteers from the congregation who contribute to all aspects of Church life in its broadest sense. We thank our Churchwardens, leaders and members of all the Groups who make St Andrew's a welcoming Church, providing many opportunities for the enrichment of our faith.

**Approved by the Parochial Church Council of Biggleswade and
Signed on its behalf by:**



Revd Liz Oglesby-Elong
(Chair)

Dated: 19th March 2024

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
Incoming Resources						
Donations and Legacies	2(a)	95,741.93	251,802.93	-	347,544.86	101,250.84
Charitable Activities	2(b)	21,293.08	11,655.80	-	32,948.88	30,325.31
Investments	2(c)	1,690.73	40.22	-	1,730.95	959.63
		<u>118,725.74</u>	<u>263,498.95</u>	<u>-</u>	<u>382,224.69</u>	<u>132,535.78</u>
Resources Expended						
Raising Funds	3(a)	69.96	-	-	69.96	95.19
Charitable Activities	3(b)	129,978.90	249,458.49	-	379,437.39	145,205.24
		<u>130,048.86</u>	<u>249,458.49</u>	<u>-</u>	<u>379,507.35</u>	<u>145,300.43</u>
Net gains/(losses) on investments	9	-	-	1,272.87	1,272.87	(1,915.77)
Net income/ (expenditure)		(11,323.12)	14,040.46	1,272.87	3,990.21	(14,680.42)
Transfers Between Funds	8			-	-	-
Other recognised gains/ (losses):						
Profit on disposal of property		-	-	-	-	-
Net Movement in Funds		(11,323.12)	14,040.46	1,272.87	3,990.21	(14,680.42)
Reconciliation of funds:						
Fund Balances Brought Forward		46,423.48	451,626.30	15,249.45	513,299.23	527,979.65
Fund Balances Carried Forward		<u>35,100.36</u>	<u>465,666.76</u>	<u>16,522.32</u>	<u>517,289.44</u>	<u>513,299.23</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

BALANCE SHEET
AS AT 31 DECEMBER 2023

		Balance Sheet 31 December 2023	Balance Sheet 31 December 2022
	Note		
Tangible Fixed Assets	4	444,149.61	444,149.61
Fixed Asset Investments	10	15,522.32	14,249.45
Current Assets			
Stocks	5	-	-
Debtors	6	44,683.21	4,821.77
Money on Deposit		30,723.11	29,855.64
Cash at Bank & in Hand		17,502.87	27,153.58
		<u>92,909.19</u>	<u>61,830.99</u>
Current Liabilities	7	<u>35,291.68</u>	<u>6,930.82</u>
Net Current Assets		57,617.51	54,900.17
Total Assets Less Current Liabilities		<u>517,289.44</u>	<u>513,299.23</u>
Capital and Reserves			
Endowment Funds	9	16,522.32	15,249.45
Restricted Funds	10	465,666.76	451,626.30
Unrestricted Funds			
Designated Funds	11	11,903.09	14,145.03
General Funds		<u>23,197.27</u>	<u>32,278.45</u>
		35,100.36	46,423.48
		<u>517,289.44</u>	<u>513,299.23</u>

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

Revd Liz Oglesby-Elong
(Chairman)



Dated : 19 March 2024

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 ACCOUNTING POLICIES

Accounting Convention

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations "true and fair view" provisions, together with FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Funds

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

Full details of all their restriction are shown in the notes to the accounts.

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future projects and which are therefore not included in its 'free reserves' as disclosed in the trustees report.

Incoming Resources

All incoming resources are recognised in the Statement of Financial Activities (SOFA) when the PCC becomes legally entitled to the use of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

The following income streams are recognised when;

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Funds raised by special events are accounted for gross.

Income from Investments

Dividends are accounted for when due and payable. Interest is accounted for as it accrues.

Expenditure

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised when there is a legal or constructive obligation to make payments to third parties; it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is recognised under the following headings:

- Costs of raising funds include the costs incurred in generating voluntary income and fundraising costs
- Expenditure on charitable activities includes the expenditure which allows the charity to meet its charitable aims and objectives. These costs are deemed necessary to generate the funds required to finance charitable activities
- Other expenditure represents those items not falling into any other heading.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31 December is

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

provided in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts in accordance with s,10 (2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are included in the church's inventory. For all assets and inalienable property acquired prior to 2001 there is insufficient cost information and therefore such assets are not valued in the accounts.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 January 2001 is written off.

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £2,500 or less are written off when the asset is acquired.

Fixed Asset Investments

Investments are valued at market value. The market value has come from information supplied by the Diocesan Board of Finance as at 31 December.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items. Cost is calculated using the first-in, first-out formula.

Missions

Designations to the Mission Fund is 10% of Christian Stewardship, Bankers Orders and Church Collection Plate on a receipts basis of which 80% is disbursed and 20% retained for emergency aid.

Debtors

Short term debtors are measured at transaction price less impairment for bad and doubtful debts.

Creditors

Short term creditors are measured at transaction price.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

2	Incoming Resources	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
2(a)	Income for donations and legacies					
	<i>Incoming Resources from Donors</i>					
	Christian Stewardship Envelopes	13,866.05			13,866.05	13,029.36
	Parish Giving Scheme	28,792.68			28,792.68	27,472.73
	Bankers Orders	17,995.96			17,995.96	19,014.19
	Church Collection Plates	1,558.20			1,558.20	1,154.58
	Other Donations (Designated)	500.00			500.00	1,580.00
	Gift Aid	15,081.44			15,081.44	15,261.07
	<i>Other Voluntary Incoming Resources</i>					
	Other Collections					
	Christmas		1,160.49		1,160.49	1,340.13
	Lent		266.53		266.53	311.50
	Harvest		751.57		751.57	601.61
	Christian Aid		858.39		858.39	693.31
	Other		1,269.24		1,269.24	2,728.96
	Bequests & Legacies	-	-		-	-
	Peter Vickers Memorial Fund		-		-	-
	Sir John Cotton Memorial Fund		4,538.97		4,538.97	-
	Flitwick Charity Income		700.00		700.00	700.00
	Heating	200.00			200.00	950.00
***	Heating Appeal (see below)		237,370.80		237,370.80	-
	Grants from St Albans	1,529.41			1,529.41	250.00
	Rental of Property	15,786.00			15,786.00	14,864.80
	Other Grants from the Friends of St Andrews		4,886.94		4,886.94	1,037.70
	Other	432.19			432.19	260.90
		<u>95,741.93</u>	<u>251,802.93</u>	<u>-</u>	<u>347,544.86</u>	<u>101,250.84</u>
2(b)	Income from other trading activities					
	<i>- To further the Councils Objects</i>					
	Fees	4,833.00			4,833.00	6,191.00
	Bookstall & Traidcraft	349.00			349.00	240.00
	Holiday Club	-	5,441.25		5,441.25	4,408.25
	Youth Groups	-			-	-
	10+	-	230.00		230.00	200.00
	12+	-	240.00		240.00	242.00
	14+	-	-		-	-
	16+	-	-		-	-
	Bellringers	-	744.55		744.55	759.35
	<i>- To Generate Funds</i>					
	Parish Magazine	-			-	-
	Use of Premises	12,755.00			12,755.00	11,063.50
	Tea and Coffee	998.58			998.58	1,057.27
	Newspapers	-			-	170.00
	Sunday Lunches	2,220.00			2,220.00	2,016.32
	Social Events	137.50			137.50	215.00
	Country Fair	-	5,000.00		5,000.00	3,762.62
		<u>21,293.08</u>	<u>11,655.80</u>	<u>-</u>	<u>32,948.88</u>	<u>30,325.31</u>
2(c)	Income from Investments					
	Interest Received	150.00			150.00	150.00
	Interest on Church Fabric Funds	-	40.22		40.22	16.30
	Interest on Flitwick Charity Fund	-	-		-	36.21
	Dividends and Grants	1,540.73			1,540.73	757.12
		<u>1,690.73</u>	<u>40.22</u>	<u>-</u>	<u>1,730.95</u>	<u>959.63</u>
	TOTAL INCOME	<u>118,725.74</u>	<u>263,498.95</u>	<u>-</u>	<u>382,224.69</u>	<u>132,535.78</u>

*** including Grants from Peter Vickers Memorial Trust - £170,100 and the Friends of St Andrews - £12,000

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

3 Resources Expended	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
3(a) Costs of raising funds					
Country Fair Expenses	-	-		-	-
Christian Stewardship	69.96			69.96	95.19
	<u>69.96</u>	<u>-</u>	<u>-</u>	<u>69.96</u>	<u>95.19</u>
3(b) Expenditure on charitable activities					
Work of the Church					
Missions allocation	6,221.29			6,221.29	6,067.09
Missions - Emergency Fund Movement	(644.26)			(644.26)	486.58
Deanery Project	-			-	-
Collections & Donations Disbursed	-	4,306.22		4,306.22	5,675.51
Country Fair Donation	-	5,000.00		5,000.00	3,762.62
Parish Share	77,959.00			77,959.00	77,112.00
Upkeep of Services	2,263.76			2,263.76	1,662.12
Sacristan	-			-	700.00
Cost of Ministry Incumbent	700.00	732.99		1,432.99	1,546.02
Cost of Ministry Lay Reader	-			-	-
Visiting Clergy	786.50			786.50	517.10
Organist & Choir	2,980.00			2,980.00	2,626.18
Bookstall & Traidcraft	94.00			94.00	1,629.95
Youth Groups	-			-	-
10+	-	223.58		223.58	193.39
12+	-	226.82		226.82	200.02
14+	-			-	-
16+	-			-	-
Holiday Club	-	5,150.97		5,150.97	3,532.90
Electricity, Gas and Water	16,107.03			16,107.03	8,724.87
Telephone	1,031.02			1,031.02	910.60
Printing, Postage, Stationery					
Books and Advertising	1,565.72			1,565.72	812.21
Website Costs	525.00			525.00	507.00
Chapter House Maint & Cleaning	3,822.84			3,822.84	3,052.71
Insurance & Rates - Church	3,829.74			3,829.74	3,442.95
Insurance & Rates - Compton Mead	440.80			440.80	414.51
Church Maintenance & Cleaning	3,258.26			3,258.26	4,039.05
Roof Alarm, Car Park & Elect Works		4,886.94		4,886.94	1,037.70
Religious Education		389.90		389.90	218.48
Secretary	4,861.75			4,861.75	2,925.00
Other	315.32			315.32	127.00
PA Maintenance	340.94			340.94	137.81
Bank Charges	133.99			133.99	102.90
Expenditure from Designated Funds	-			-	
Hymn Books	294.00			294.00	1,729.55
Heating project		228,541.07		228,541.07	8,982.36
Noticeboard	2,662.20			2,662.20	1,743.00
Piano Repairs	430.00			430.00	586.06
	<u>129,978.90</u>	<u>249,458.49</u>	<u>-</u>	<u>379,437.39</u>	<u>145,205.24</u>
TOTAL RESOURCES EXPENDED	<u>130,048.86</u>	<u>249,458.49</u>	<u>-</u>	<u>379,507.35</u>	<u>145,300.43</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

4 TANGIBLE FIXED ASSETS

The tangible fixed assets of the church are as follows:

	Curates Housing £
COST	
As at 1 January 2023	444,149.61
Additions	
Disposals	
As at 31 December 2023	<u>444,149.61</u>
NET BOOK VALUE	
As at 31 December 2023	<u>444,149.61</u>
As at 1 January 2023	<u>444,149.61</u>

5 STOCKS

	2023 £	2022 £
Bookstall and Traidcraft stocks	<u>-</u>	<u>-</u>

6 DEBTORS

	2023 £	2022 £
Sundry Debtors and Prepayments	5,793.89	2,921.77
VAT Recoverable on Heating Works Invoices	12,709.75	-
Heating Appeal Monies	23,986.57	-
Gift Aid Debtor	2,193.00	1,900.00
	<u>44,683.21</u>	<u>4,821.77</u>

7 CURRENT LIABILITIES

	2023 £	2022 £
Heating Works	26,000.00	-
Sundry Creditors and Accruals	9,291.68	6,930.82
	<u>35,291.68</u>	<u>6,930.82</u>

8 TRANSFERS BETWEEN FUNDS

There were no transfers between funds during the year .

9 ENDOWMENT FUNDS AND FIXED ASSET INVESTMENT

	2023 £	2022 £
Market Value Brought Forward	14,249.45	16,165.22
Unrealised (Loss) / Gain on Revaluation of Shares	1,272.87	<u>(1,915.77)</u>
Market Value of Investments	<u>15,522.32</u>	14,249.45
Porter and Waring Bequests - Capital Sum	1,000.00	1,000.00
Endowed Funds Carried forward	<u>16,522.32</u>	<u>15,249.45</u>

The Endowment Funds are made up of the following (a) 604 shares in the Central Board of Finance Investment Fund relating to the Warren Fund. The dividend income is available for general purposes and is added to the general reserve fund. The value of this at the balance sheet date was £13,653.60 (2022 - £12,479.49); (b) 1291 units in the CBF Church of England Fixed Interest Securities Fund relating to the Wilkins Fund. This income is restricted to the benefice/repairs of the Church. The value of this at the balance sheet date was £1,868.72 (2022 - £1,769.96)

The Porter and Waring bequests made some years ago as Endowed Funds where the interest is available to the PCC but restricted to maintaining the Church buildings.

The capital is not available to the PCC for any of the above funds.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

10 RESTRICTED FUNDS

The income funds of the Church include restricted funds comprising the following unexpended balances of donations and grants held to be applied for specific purposes:

	Balance 01.01.23 £	Incoming Resources £	Resources Expended £	Transfers £	Balance 31.12.23 £
Curates Housing Fund	444,149.61	-	-		444,149.61
Religious Education	537.10	4,538.97	(389.90)		4,686.17
Church Fabric Fund - - (Porter & Wareing Bequests)	537.63	40.22	-		577.85
Youth Groups :					
10+	7.00	230.00	(223.58)		13.42
12+	41.98	240.00	(226.82)		55.16
14+	-	-	-		-
16+	0.37	-	-		0.37
Holiday Club	1,349.41	5,441.25	(5,150.97)		1,639.69
Collections for Disbursement	-	4,306.22	(4,306.22)		-
Fundraising Events Disbursed	-	5,000.00	(5,000.00)		-
Parents and Toddlers	1,031.20	-	-		1,031.20
Flitwick Charity Income Fund	170.52	700.00	(732.99)		137.53
*** Heating Appeal (see below)	-	237,370.80	(228,541.07)		8,829.73
Grants From Friends of St Andrews	-	4,886.94	(4,886.94)		-
Bellringers	2,336.34	631.55	(227.00)		2,740.89
Ringling Centre	1,465.14	340.00	-		1,805.14
	451,626.30	263,725.95	(249,685.49)	-	465,666.76
			14,040.46	Per SOFA	

The above Funds are not available to the Church for general purposes.

*** The Heating Appeal included Grants from Peter Vickers Memorial Trust - £170,100 and the Friends of St Andrews - £12,000

11 DESIGNATED FUNDS

The income funds of the Church include designated funds which have been set aside out of unrestricted funds by the Church for specific purposes:

	Balance 01.01.23 £	New Designations £	Utilised/ Realised £	Balance 31.12.23 £
Major Fabric Fund	8,550.96	-	-	8,550.96
Emergency Mission Fund	572.68	1,244.26	600.00	1,216.94
Donations and Legacies Fund	5,021.39	500.00	3,386.20	2,135.19
	14,145.03	1,744.26	3,986.20	11,903.09

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	Total Funds £
Fund Balances as at 31 December 2023 are represented by :				
Tangible Fixed Assets	-	444,149.61	-	444,149.61
Fixed Asset Investments	-	-	15,522.32	15,522.32
Current Assets	67,220.36	24,688.83	1,000.00	92,909.19
Current Liabilities	(32,120.00)	(3,171.68)	-	(35,291.68)
	35,100.36	465,666.76	16,522.32	517,289.44

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

13 PCC MEMBERS AND KEY MANAGEMENT PERSONNEL REMUNERATION AND EXPENSES

There were no members' remuneration or other benefits for the year ended 31 December 2023 or for the year ended 31 December 2022.

Members' expenses

Reimbursement of expenses during the year to connected persons was as follows:

Incumbent's Expenses	£	1,433
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14 RELATED PARTY DISCLOSURES

Related Trust

The Peter Vickers Memorial Fund was created in 2013 by a bequest from Peter Vickers for the benefit of St. Andrews.

The funds are held in a separate trust and not available to the PCC but at the discretion of the Trustees (Incumbent and Churchwardens).

At 31 December 2023 the total value of the Peter Vickers Memorial Fund was £577,105 (2022 - £678,706) this after a grant to the PCC during the year for the Heating Appeal in the sum of £170,100

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

I report on the Accounts of the PCC for the year ended 31 December, 2023, which are set out on pages 9 to 17, in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulation") and s145 of the Charities Act 2011 ("the Act").

Respective responsibilities of trustees and examiner

As the Charity's trustees you are responsible for the preparation of the Accounts; you consider that the audit requirement of Section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts (under section 145 of the Act), to follow the procedures specified in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the Act), and to state whether particular matters have come to our attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under s145(5)(b) of the Act and to be found in the Church guidance 2006 edition. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosures in the Accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the Accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

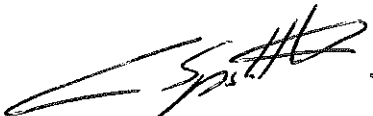
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with Section 130 of the Act: and
- to prepare Accounts which accord with the accounting records.

have not been met: or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.



Colin Sparshott, FCCA

Dated: 28 March 2024