



*(Registered Charity Number 1134614)*  
**PCC Annual Report**  
**Year ending 31<sup>st</sup> December 2019**

<b><i>Contents and Index</i></b>	<b><i>Page</i></b>
<b><i>1. Objectives and Activities</i></b>	<b><i>2</i></b>
<b><i>2. Aims</i></b>	<b><i>2</i></b>
<b><i>3. Church Attendance and special services and events</i></b>	<b><i>3</i></b>
<b><i>4. Finance- see also separate annual accounts</i></b>	<b><i>4</i></b>
<b><i>5. Fabric</i></b>	<b><i>5</i></b>
<b><i>6. Safeguarding</i></b>	<b><i>5</i></b>
<b><i>7. Volunteers</i></b>	<b><i>5</i></b>
<b><i>8. Administrative and Governance information</i></b>	<b><i>5</i></b>

## ***Appendices***

### ***1 Prayer***

*God of Mission*

*Who alone brings growth to your churches*

*Send your Holy Spirit*

*To give vision to our planning*

*Wisdom to our actions*

*And power to our witness.*

*Help your church to grow in numbers,*

*In spiritual commitment to you,*

*And in service to our local community,*

*Through Jesus Christ our Lord*

*Amen*

### ***2 Annual Reports from PCC Sub Committees and review of Church activities***

***Approved by PCC 11 March 2020***

### ***1 Objectives and Activities***

The Parochial Church Council has the responsibility for cooperating with the Incumbent in promoting within the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Parish Church which is a Grade 1\* listed building.

### **2 Aims**

The Parish has endorsed the themes in the “Leading Your Church Into Growth” programme, of prayer, presence, proclamation and persuasion, and has linked them to our Mission Action Plan, originally developed at an away day held on 24 April 2015. At a further away-day held in November 2019, the PCC considered the outcome of a parish consultation and drafted priorities for an updated Mission Action Plan, which will be approved early in 2020 and presented to the 2020 APCM. Highlight achievements in the year against the agreed development areas are set out below. A full review of the rich variety of the year’s activities in furtherance of these aims was provided separately in the Vicar’s presentation to the APCM meeting in 2020, and also in the detailed reports of committees and church activities which form the appendix to this report.

### ***Worship and Welcome***

Our Anglo-Catholic worship and strong musical tradition continue to attract a gathered congregation, often supplemented at the main choral Eucharist by visitors, including some who regularly worship at their local church. The twice monthly Choral Evensongs remain an under-appreciated delight. We remain committed to providing daily worship and, thanks to a dedicated team of Welcomers, keeping the church open every day to allow private prayer and worship, and the opportunity for visitors to appreciate our beautiful building as well as potentially taking one of the leaflets which summarise key aspects, such as baptism and marriage. Our series of well-produced service booklets for the various ecclesiastical seasons and specific special occasions provides variety in our worship while helping all to follow the service. Vital to the survival and growth of St Paul’s has been the continuing development of the monthly All Age Eucharist. A particular emphasis has been placed on prayer, with regular use of the mission prayer (on the cover). Healing has now been introduced in the fourth Sunday Eucharist, making it more available than at the previous evening healing service.

During the year, we were delighted that Sr Hazel Smith’s long association with St Paul’s was recognised by her accepting the position of Honorary Assistant Priest. We were equally pleased to welcome also to that role Canon Michael Bradley, formerly Vicar of Flitwick. These appointments, together with assistance from other clergy, particularly those from the town centre Anglican cluster, have provided much needed support to the Vicar and we look forward to a long relationship with both of them. Their pastoral skills and wide experience can only enhance the training the parish can offer to the first post curate who will be joining us in the summer 2020.

### ***Pastoral and Community***

At the last census, in 2011, the ecclesiastical parish was the second most deprived in the diocese and in the bottom 4% of the most deprived parishes in the whole Church of England and our town centre location draws in a number of individuals with acute social needs. The work of our Pastoral Assistant, supported as necessary by the

clergy and congregation members with relevant, specific skills helps us to meet immediate need and signpost those seeking help to partner statutory and voluntary organisations. Some however do need ongoing support, and homelessness and rough sleeping continue to increase. We continue to work with other churches and organisations to try to focus on this issue. The Ministerial team continue to visit the nursing and residential homes in the town, as agreed amongst the town centre churches, as well as, when necessary, members of the congregation who are in hospital or housebound. This team has been supplemented during the year by the introduction of a wider pastoral team.

### ***Local Mission and outreach***

Building on links developed through the well-established ecumenical open air Good Friday service, clergy and other members of ministerial teams from the cluster have continued to reach out into the local community by offering ashing on Ash Wednesday, palm crosses in Holy Week and bread rolls at harvest.

St Paul's also continues to be the preferred location for special services, specified below. Other significant areas of outreach are our catering on Saturdays and for Tuesday concerts, the three parish fayres and the range of concerts which take place in church - orchestral, choral and organ recitals. These comprise both our own fund-raising initiatives and hirings. The annual Christmas Tree festival, organised with the Bedford Hospitals Charity and including trees decorated by local schools, youth organisations and a wide range of local charities and small businesses has become a regular feature of Bedford's pre-Christmas activities. The participants gain publicity for their activities, and large numbers of people come into the church, surprisingly many for the first time. The theme in 2019 was "The Twelve Days of Christmas", and featured in the decoration of most of the record number of the trees. The festival attracted more visiting school and community choirs than ever before.

The church has continued to be the base for three days a week for the Bedford Tourist Office, and a good relationship has developed between the church welcomers and staff and the centre's volunteers.

A new initiative has been hosting the Bedfordshire WI's Country Markets' weekly market stall, providing them with a warmer and drier environment and encouraging more people into the church building.

### ***Learning and Training***

This included a weekly bible study group, and a Lent course, run for the Anglican cluster. Members of the congregation have also taken part in training activities organised by the local Belief group, and the archdeaconry.

### ***Raising our profile***

Being already designated by the Church Buildings Council as a Major Parish Church, the church was welcomed into the Major Churches Network, a group of Church of England parish churches defined as having exceptional significance, being physically very large, listed as Grade I, or II, open to visitors daily, having a role or roles beyond those of a typical parish church, and making a considerable civic, cultural, and economic contribution to their community. Representatives of the PCC have attended meetings of Cathedrals Plus, an international organisation of large churches that attract a large number of visitors to learn from them, and St Paul's hosted a day conference for the regional group in July. Plans to offer a number of choral scholarships to young musicians continue to be developed, and the choir's

annual cathedral residence, this year at Christchurch Priory, was as usual a very successful opportunity to make known the quality of our music outside the local area. The Vicar made his first contribution to a debate at General Synod. For the third successive year, the Brickhill Scout Group attended the service on Remembrance Sunday, and we hope this will continue and are looking at other possible opportunities to maintain the link.

### **3. Church Attendance and special services and events**

2019 was a year when on the six year cycle there was a full review of the church's electoral roll. With individuals moving away, but not formally resigning, numbers on the new roll were reduced considerably from the 164 members on the Roll at the end of 2018 (32 resident in the parish and 132 non- resident), to 109 (19 resident, 90 non-resident).

Weekly church attendance for the Sunday 10.15 am Eucharist service during October 2019, averaged 84 with an average of 96 for all Sunday services, ( 96 and 109 respectively in 2018.)

197 people received communion at the Easter Eve/ Easter Day services.(2018: 203)

537 people are recorded as attending services on Christmas Eve and Christmas Day, and 793 Advent Carols, Christingle, Nine Lessons and Carols and the Christmas Eve Crib service.

In total, over 3,000 people attended services at St Paul's over the Christmas period.

Baptisms - 2

Confirmations - 1

Marriages -4

Renewal of vows/ Blessings of Marriage - 0

Funerals 6 in church, 3 at the crematorium

Various civic, special and public services took place during the year, including:

- Service to mark the retirement of Paul Hughes as Archdeacon of Bedford

- High Sheriff's Service

- University of Bedfordshire Graduation hospitality

- Road Victims Trust Service

- Service to mark 150 years of St Ethelreda

- University of Bedfordshire Carol Service

- Masonic Carol Service

- Canine Partners' Service

- Dementia Friendly Carol Service, in association with the Tibbs Foundation

Christmas and Easter services also took place for Bedford Girls' School, and Christmas services only for Bedford Modern School and Bedford Free School.

The Church is also used by the Serbian Orthodox community, who hold funerals and baptisms in St Paul's as well as their regular monthly services, and celebrations of festivals.

### **4. Finance Report**

In the absence of a Treasurer, a church warden has had the additional responsibility of managing the detail of the church's finances. Up to the 2019 APCM

Alison Phillipson took on this responsibility, and from then, James Stephenson took over. The recruitment from within the congregation of a bookkeeper, Gift Aid officer and a team of cash counters has reduced the total workload, but it remains an onerous additional responsibility.

The budget for 2019 anticipated a deficit on unrestricted funds (those for basic running expenditure), as there was no major fund raising event to raise a sum comparable to the Flower Festival, held during Candlemas 2018. In spite of a very successful Christmas Tree Festival, a joint event with Bedford Hospitals Charity and Friends/ St Paul's, this is in fact what happened, with a deficit of £7,660. Income generally was less than in 2018, but expenditure also was less. Overall, excluding depreciation ( £28500), designated and endowment funds showed an increase of £5,200. We do need to continue to look for fund raising activities to ensure that we continue to be viable. Initiatives linked to the Bedford River Festival are currently being explored.

We are yet again grateful to the Gale Trust, The House of Industry and the Wixamtree Trust for the grants received in 2019, and to the commitment for a further period from the Gale Trust. These were allocated to the Pastoral Assistant Fund, which therefore had a positive balance to carry forward. Other restricted and designated funds remain at similar levels to 2018. Discussions are currently in progress to extend the scope of the St Paul's Educational Charity to include worshippers, in the church, not just residents of the parish, to enable the fund to contribute to development plans for music, in particular the recruitment of young choristers.

Without the contribution to capital expenditure from the Friends of St Paul's of almost £18,000, we would not have been able to undertake the schemes reported in the fabric report, and we are immensely grateful to them for their continued support. We are particularly grateful to Judith Howard, who stood down as Chair at their AGM, for her leadership and her commitment to St Paul's, and we look forward to developing a similar relationship with her successor, Julian Polhill.

### Reserves Policy

It is PCC policy to try to maintain a balance on free reserves (nett current assets) which equates to at least three months' unrestricted payments. This is equivalent to about £40,000. and is intended to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year end was £6,600 and therefore well below this target, and this situation needs to be addressed. It is our policy to invest the short-term investment fund balances with the CCLA Church of England Deposit Fund.

**For more details, please see the Annual Accounts**

### 5 Fabric

2019 was a year when the quinquennial inspection took place. The major items requiring attention were linked to the work required to external stonework and pinnacles identified in the previous quinquennial report. A specification has now been prepared for the work, and submitted to DAC, but approval is likely to take some time. Other major projects at early stages are the choir lighting scheme, where modifications are required to the prototype, and a major scheme to replace the existing wooden bell frame with a metal one. Both these projects and the pinnacle one involve funding from the Dorothy Hilda Porter Trust, and we are immensely grateful to them for their support.

We are equally grateful to the Friends of St Paul's, who have supported a number of repair/ minor improvement projects, described in more detail in the appendix

## 6 Safeguarding

Robin Harris stood down as Parish Safeguarding Officer and has been replaced by Sue Gray, who brings specialist relationship skills to the post. She, and her Deputy, Wendy Jones, have provided the following annual safeguarding report.

It is only when you are aware of the damage that abuse does to people that the word 'Safeguarding' becomes a creative caring process in the church and not just a list of procedures and administrative tasks. As it says in the 'House of Bishops Statement-2010 'clear robust procedures are essential to Safeguarding, however above all it is people who protect, not procedures. The aim is to create a culture of informed vigilance in the Church.'

This year we have put in place 'robust procedures' and as Parish Safeguarding Officer I have provided a report to each P.C.C. meeting for their approval of what has been implemented.

Summary of P.C.C reports.

- Ready reference cards given to all P.C.C members and Young Gospeller leaders with contact details for reporting Safeguarding concerns.
- Church website. Safeguarding Policy and Procedure with contact details logged on church website and the Parish Statement on Domestic Abuse.
- DBS checks completed on new members of P.C.C and Safeguarding Training completed.
- PSO attended 'Safer Recruitment Training' as required by the diocese and reported to PCC on the need for a Recruitment Policy which incorporates the diocesan requirements on 'Safe Recruitment' (see below)
- Risk Assessment completed on Young Gospellers.

### Safer Recruitment

DBS checks are completed at two levels. Enhanced checks on all those in roles of responsibility in the church and those working with children or vulnerable adults. Basic checks are completed where enhanced is not required. DBS checks are only a part of the security when recruiting new people. The process of 'Safer Recruitment' ensures every opportunity is given in the process of recruitment to assess the background of an individual who applies for a position at St. Paul's both staff and volunteers and to make them aware that they must commit themselves to our Safeguarding policy and procedures.

**St. Paul's Bedford is fully committed to the Safeguarding of Children and Vulnerable adults. I know I have the full support of Canon Kevin Goss and Alan Dickinson, P.C.C. secretary. They have helped with the creation of the policies and procedure and I am confident that if a concern were to arise the response would be timely and appropriate.**

Please don't hesitate to report any concerns regarding children and vulnerable adults in the church. The procedures help us know the right way to respond but it is only if everyone is aware that we can protect the vulnerable.

## **7 Volunteers**

The church relies on volunteers from within and without the congregation to support its worship by serving, ringing bells, singing in the choir, arranging flowers and operating the sound system, maintaining our outreach by acting as watchers and welcomers so that the church can be open daily, and by staffing its catering, by organising its concerts and fundraising activities and generally making possible the activities outlined in more detail in the appendix. Without their willing and generous contribution, the church could not continue.

## **8 Administrative and Governance Information**

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

The method of appointment of PCC members is set out in the Church Representation Rules. Our membership of the PCC consists of the incumbent (the Vicar), churchwardens, readers and members elected by those members of the congregation who are on the electoral roll of the church, to both the PCC and to the Deanery Synod. Currently, the parish is permitted to have 3 representatives on Deanery Synod and 12 elected PCC members. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met six times during the year with an average level of attendance of 83%. Given its wide responsibilities, the PCC has a number of committees, each dealing with a particular aspect of parish life. These committees, which include the standing and finance, stewardship and fabric committees, are all responsible to the PCC and report back to it regularly. Separate informal groups make recommendations to the PCC on outward giving and develop ideas for fundraising. The reports from committees and groups are set out in the appendix.

On the basis of the activities described below and in the appendix, PCC members, as charitable trustees, are satisfied that they have met the requirements of the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. The PCC is also satisfied that in its arrangements for safeguarding children and vulnerable adults it has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Parochial Church Council members who served from 1<sup>st</sup> January 2019 until the date this report was approved are listed below. The Annual Parochial Church meeting for 2019 was held on Sunday 24<sup>th</sup> March 2019. Apart from reimbursement of expenditure on activities undertaken for the benefit of the parish, in 2019 no trustee received any payment from PCC funds.

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

Canon Kevin Goss (Chairman)	Vicar (ex officio)(5/6)
Clifford Harris	Reader (ex officio) (6/6)
Alison Philipson	Warden to APCM 2019 (ex officio from APCM 2016) (2/2)
James Stephenson	From APCM 2016, Warden from APCM 2018 (ex officio) (5/6)
Wendy Jones	Deanery Synod Representative (elected April 2017)/ PCC Member elected 2018 (6/6)
James Beauchamp	Reader and Deanery Synod Representative (ex officio; re elected April 2017 as Deanery Synod Representative) (6/6)
Ben Haddock	Deanery Synod Representative (re-elected April 2017) (6/6)
Alan Dickinson	from APCM 2018 (6/6)
Sue Gray	from APCM 2017 (6/6)
Michael De Martino	To APCM 2019 (1/2)
Kevan Morrison	from APCM 2015 , re-elected APCM 2018, Treasurer from July 2015 to Dec 2017 (0/4)
Anne Harris	from APCM 2015, re-elected APCM 2018 (6/6)
Florence Bignell	from APCM 2017 Warden from APCM 2019 (ex officio) (5/6)
Claire Price	from APCM 2017 (6/6)
Kath Unwin	from APCM 2017 (4/6)
Ann Collett-White	from APCM 2019(2/4)
Andrew Lumb	from APCM 2019 (2/4)
Veronica Gerig	from APCM 2019 (2/4)
Eleanor Sharrock	from APCM 2019 (4/4)
Rita Brereton	(coopted from July 2019) (3/3)

The PCC Secretary, appointed May 2015, is Alan Dickinson, who was elected a PCC member at the 2018 APCM.



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

**(Working Name: St Paul's Bedford)**

**Financial Statements**

**Year to 31<sup>st</sup> December 2019**

**Registered Charity Number 1134614**

**The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford  
(Registered Charity Number 1134614)**

**Contents of Financial Statements  
Year ended 31<sup>st</sup> December 2019**

	<b>Page</b>
<b>Independent Examiner's Report</b>	<b>2</b>
<b>Statement of Financial Activities</b>	<b>3</b>
<b>Balance Sheet</b>	<b>4</b>
<b>Notes to Financial Statements</b>	<b>5-12</b>

**INDEPENDENT EXAMINER'S REPORT TO  
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, BEDFORD**

---

**Independent Examiner's Report to the Trustees of The Parochial Church Council of The Ecclesiastical Parish of St Paul, Bedford**

I report to the Charity Trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford (the Trust) for the year ended 31<sup>st</sup> December 2019.

**Responsibilities and Basis of Report**

As the Charity Trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

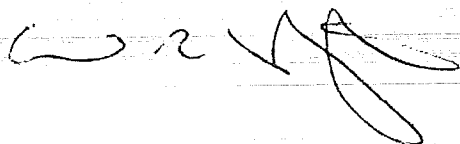
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent Examiner's Statement**

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

- 1 accounting records were not kept in respect of the Trust 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



W R Kingston FCA  
Chartered Accountant  
Keens Shay Keens Limited  
Victoria House  
42/44 Shortmead Street  
Biggleswade  
SG18 0AP

Date: 12<sup>th</sup> March 2020

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford  
(Registered Charity Number 1134614)

Statement of Financial Activities  
Year ended 31<sup>st</sup> December 2019

	Note	Unrestricted Funds General Fund £	Unrestricted Funds Designated Fund Tangible Fixed Assets £	Restricted Funds £	Endowment Funds £	Total Funds 2019 £	Total Funds 2018 £
<b>Income and Endowments from:</b>							
Voluntary Income	2	109,967.11	-	54,421.89	-	164,389.00	170,479
Activities for generating Funds	3	26,239.95	-	957.13	-	27,197.08	29,132
Church Activities	4	13,920.96	-	3,140.34	-	17,061.30	17,776
Investment Income	5	189.18	-	-	-	189.18	163
<b>Total</b>		<b>150,317.20</b>	<b>-</b>	<b>58,519.36</b>	<b>-</b>	<b>208,836.56</b>	<b>217,550</b>
<b>Expenditure on:</b>							
Church Activities	6	157,978.08	28,250.00	53,308.08	-	239,536.16	245,601
		<u>157,978.08</u>	<u>28,250.00</u>	<u>53,308.08</u>	<u>-</u>	<u>239,536.16</u>	<u>245,601</u>
<b>Net Gain/(Loss) on Investments</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>289.58</b>	<b>289.58</b>	<b>(23)</b>
<b>Net Income/(Expenditure)</b>		<b>(7,660.88)</b>	<b>(28,250.00)</b>	<b>5,211.28</b>	<b>289.58</b>	<b>(30,410.02)</b>	<b>(28,074)</b>
<b>Transfers between Funds</b>							
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Net movement in Funds</b>		<b>(7,660.88)</b>	<b>(28,250.00)</b>	<b>5,211.28</b>	<b>289.58</b>	<b>(30,410.02)</b>	<b>(28,074)</b>
<b>Reconciliation of Funds</b>							
Funds brought forward		14,302.67	452,000.00	45,941.94	2,477.99	514,722.60	542,797
<b>Funds carried forward at 31<sup>st</sup> December 2019</b>		<b>6,641.79</b>	<b>423,750.00</b>	<b>51,153.22</b>	<b>2,767.57</b>	<b>484,312.58</b>	<b>514,723</b>

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford  
(Registered Charity Number 1134614)

Balance Sheet  
31<sup>st</sup> December 2019

	Notes	2019 £	£	2018 £	£
<b>Fixed Assets</b>					
Tangible	13		423,750.00		452,000
Investments	14		1,836.10		1,546
			<u>425,586.10</u>		<u>453,546</u>
<b>Current Assets</b>					
Debtors	15	12,526.35		10,207	
Cash at Bank and in Hand	16	53,946.33		56,644	
		<u>66,472.68</u>		<u>66,851</u>	
<b>Current Liabilities</b>					
Creditors and Accrued Charges	17	7,746.20		5,674	
		<u>7,746.20</u>		<u>5,674</u>	
<b>Net Current Assets</b>			58,726.48		61,177
<b>Net Assets</b>			<u>484,312.58</u>		<u>514,723</u>
<b>Reserves</b>					
Endowment Funds	19		2,767.57		2,478
Restricted Funds	20		51,153.22		45,942
Unrestricted Funds	21				
General Fund		6,641.79		14,303	
Tangible Fixed Assets Fund		<u>423,750.00</u>	430,391.79	<u>452,000</u>	466,303
			<u>484,312.58</u>		<u>514,723</u>

Approved by the Parochial Church Council on 11 March 2020  
and signed on their behalf by

*Florence E Bignall.*  
Churchwarden.

*A. Dickinson*

Treasurer

**The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford  
(Registered Charity Number 1134614)**

**Notes to Financial Statements  
Year ended 31<sup>st</sup> December 2019**

**1 Accounting Policies**

**Basis of Preparation**

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable accounting standards and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The Financial Statements have been prepared under the historical cost convention except for the valuation of investment assets and movable church furnishings, which are shown at fair value.

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

**Funds:**

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

*Restricted Funds* represent:

- a income from trusts or endowments which may be expended only on those restricted objects provided for in the terms of the trust or bequest, and
  - b donations or grants received for a specific object or invited by the Parochial Parish Council for a specific object.
- The funds may only be expended on the specific object for which they were given. Any balance remaining at the end of the year must be carried forward as a balance on that fund. The Parochial Church Council does not usually invest separately for each fund. Where there is no specific investment, interest is apportioned to individual funds or as directed by the Parochial Church Council.

*Unrestricted Funds* represent:

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

**Incoming Resources:**

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

**Resources Expended:**

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

**Fixed Assets:**

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

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

**Investments:**

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

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford  
(Registered Charity Number 1134614)

Notes to Financial Statements  
Year ended 31<sup>st</sup> December 2019

	Unrestricted Funds General Fund	Unrestricted Funds Designated Fund Tangible Fixed Assets	Restricted Funds	Endowment Funds	Total Funds 2019	Total Funds 2018
Note	£	£	£	£	£	£
<b>2 Donations and Legacies</b>						
Congregation Giving						
Standing Orders	44,486.00	-	-	-	44,486.00	40,863
Weekly Envelopes	20,595.59	-	15.90	-	20,611.49	18,036
Other Gift Aided Donations	3,171.84	-	5,044.51	-	8,216.35	2,165
Total Gift Aided Giving	68,253.43	-	5,060.41	-	73,313.84	61,064
Other Cash Collections	6,335.64	-	82.90	-	6,418.54	2,908
Donations via CAF	-	-	-	-	-	2,183
Donations Organ Recitals	840.30	-	-	-	840.30	2,822
	75,429.37	-	5,143.31	-	80,572.68	68,977
Other Donations	1,928.00	-	-	-	1,928.00	835
Donations for Outward Giving	-	-	783.21	-	783.21	1,375
Gift Aid receivable	19,643.93	-	-	-	19,643.93	12,462
Donations via Pyramid	6,605.21	-	-	-	6,605.21	5,767
Community Giving						
Friends of St Paul's	2,133.60	-	15,933.08	-	18,066.68	34,506
Donations Pastoral Assistant Fund	-	-	30,045.00	-	30,045.00	24,000
Other Trusts and Grants	4,227.00	-	1,400.00	-	5,627.00	10,692
Legacies and Bequests	-	-	-	-	-	5,000
VAT Recoveries	-	-	1,117.29	-	1,117.29	6,865
	109,967.11	-	54,421.89	-	164,389.00	170,479
<b>3 Charitable Activities</b>						
May Market	966.52	-	69.00	-	1,035.52	1,213
Autumn Market	664.00	-	-	-	664.00	1,300
Hiring Charges	11,700.40	-	-	-	11,700.40	6,176
Flower Festival	-	-	-	-	-	6,054
Christmas Tree Festival	8,337.83	-	-	-	8,337.83	6,603
Christmas Charities Market	-	-	888.13	-	888.13	1,178
Antique Fairs	4,571.20	-	-	-	4,571.20	5,961
Choir Quiz Event	-	-	-	-	-	522
Other Fundraising Events	-	-	-	-	-	125
	26,239.95	-	957.13	-	27,197.08	29,132

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford  
(Registered Charity Number 1134614)

Notes to Financial Statements  
Year ended 31<sup>st</sup> December 2019

	Note	Unrestricted Funds General Fund £	Unrestricted Funds Designated Fund Tangible Fixed Assets £	Restricted Funds £	Endowment Funds £	Total Funds 2019 £	Total Funds 2018 £
<b>4 Church Activities</b>							
Lunchtime Concerts		4,788.80	-	-	-	4,788.80	5,708
Sales Income:							
Votive Candles		1,205.49	-	-	-	1,205.49	1,494
"Spire" Magazine		524.13	-	-	-	524.13	431
Guide Books		215.14	-	-	-	215.14	54
Cards etc		4.00	-	354.25	-	358.25	35
Catering Income:							
Saturday Teas		2,559.80	-	-	-	2,559.80	2,282
Sunday Coffee		671.40	-	-	-	671.40	776
Tuesday Lunches		2,214.90	-	-	-	2,214.90	1,942
General Parish Catering		15.50	-	-	-	15.50	124
Fellowship Lunches		116.65	-	24.00	-	140.65	929
Saturday Coffee (Outreach)		-	-	2,677.09	-	2,677.09	2,578
Miscellaneous Income		1,605.15	-	85.00	-	1,690.15	1,423
		<u>13,920.96</u>	<u>-</u>	<u>3,140.34</u>	<u>-</u>	<u>17,061.30</u>	<u>17,776</u>
<b>5 Investment Income</b>		<u>189.18</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>189.18</u>	<u>163</u>
<b>6 Church Activities Costs</b>							
Salaries and Fees	7	21,159.49	-	26,358.44	-	47,517.93	44,398
Office Costs	8	49,767.98	28,250.00	18,692.88	-	96,710.86	107,205
Other Costs	9	85,610.61	-	3,025.79	-	88,636.40	84,666
Independent Examiner's Fee		1,440.00	-	-	-	1,440.00	1,200
Special Projects	10	-	-	-	-	-	3,307
Outreach	11	-	-	5,230.97	-	5,230.97	4,825
		<u>157,978.08</u>	<u>28,250.00</u>	<u>53,308.08</u>	<u>-</u>	<u>239,536.16</u>	<u>245,601</u>
<b>7 Salaries and Fees</b>							
Administrator		8,753.35	-	-	-	8,753.35	9,274
Director of Music		6,010.16	-	667.80	-	6,677.96	7,346
Relief Organists		1,402.30	-	80.00	-	1,482.30	813
Pastoral Assistant Verger		-	-	24,092.34	-	24,092.34	22,829
Church Cleaner		4,297.32	-	-	-	4,297.32	3,574
Pension Contributions		576.36	-	1,518.30	-	2,094.66	562
Sound Engineer Fees		120.00	-	-	-	120.00	-
		<u>21,159.49</u>	<u>-</u>	<u>26,358.44</u>	<u>-</u>	<u>47,517.93</u>	<u>44,398</u>
The Aggregate Payroll Costs were:							
Wages, Salaries and Fees						45,423.27	43,836
Social Security Costs						-	-
Pension Contributions						2,094.66	562
						<u>47,517.93</u>	<u>44,398</u>



Notes to Financial Statements  
Year ended 31<sup>st</sup> December 20198

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford  
(Registered Charity Number 1134614)

Notes to Financial Statements  
Year ended 31<sup>st</sup> December 2019

	Unrestricted Funds General Fund £	Unrestricted Funds Designated Fund Tangible Fixed Assets £	Restricted Funds £	Endowment Funds £	Total Funds 2019 £	Total Funds 2018 £
<b>10 Special Projects</b>						
Choir Residency Costs (paid by Choir members)	-	-	-	-	-	2,700
Robes (purchased from specific donation)	-	-	-	-	-	607
	-	-	-	-	-	3,307
<b>11 Outreach Donations</b>						
<b>1 Collections taken at Tuesday Concerts</b>	-	-	-	-	-	250
<b>2 Retiring Collections for specific purposes:</b>						
Childrens' Society	-	-	437.15	-	437.15	
Sage re Theology for Collefe	-	-	203.11	-	203.11	
The Bishop's Harvest Appeal	-	-	327.23	-	327.23	
Christian Aid – Cyclone	-	-	371.85	-	371.85	
Christian Aid – Lent Boxes	-	-	109.13	-	109.13	
Christian Aid – Lent Lunch	-	-	175.00	-	175.00	
Christian Aid – raised by Young Gospellees	-	-	7.50	-	7.50	
	-	-	1,630.97	-	1,630.97	1,575
<b>3 Funds raised by the Outreach Committee</b>						
Memo – Pastoral Work within the Parish	-	-	-	-	-	-
Action for Bethlehem Children	-	-	300.00	-	300.00	
BRASS	-	-	300.00	-	300.00	
Delhi Brotherhood	-	-	300.00	-	300.00	
Friends for Life	-	-	300.00	-	300.00	
Grahamstown Theological College	-	-	300.00	-	300.00	
Marys Friends	-	-	300.00	-	300.00	
Mission Aviation Fellowship	-	-	300.00	-	300.00	
Missions To Seafarers	-	-	300.00	-	300.00	
SMART Prebend Day Centre	-	-	300.00	-	300.00	
Swaziland Schools Project	-	-	300.00	-	300.00	
UNHCR for Yemen	-	-	300.00	-	300.00	
USPG	-	-	300.00	-	300.00	
	-	-	3,600.00	-	3,600.00	3,000
<b>Total distributed during the Year</b>	-	-	5,230.97	-	5,230.97	4,825

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford  
(Registered Charity Number 1134614)

Notes to Financial Statements  
Year ended 31<sup>st</sup> December 2019

12 Comparatives for the Statement of Financial Activities

	Unrestricted Funds General Fund £	Unrestricted Funds Designated Fund Legacy Fund £	Restricted Funds £	Endowment Funds £	Total Funds 2018 £
<b>Income and Endowments from:</b>					
Voluntary Income	113,558.03	-	56,920.96	-	170,478.99
Activities for Generating Funds	29,131.81	-	-	-	29,131.81
Church Activities	17,776.66	-	-	-	17,776.66
Investment Income	163.02	-	-	-	163.02
<b>Total</b>	<u>160,629.52</u>	<u>-</u>	<u>56,920.96</u>	<u>-</u>	<u>217,550.48</u>
<b>Expenditure on:</b>					
Church Activities	164,902.66	28,250.00	52,448.87	-	245,601.53
	<u>164,902.66</u>	<u>28,250.00</u>	<u>52,448.87</u>	<u>-</u>	<u>245,601.53</u>
<b>Net Gain/(Loss) on Investments</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(23.44)</u>	<u>(23.44)</u>
<b>Net Income/(Expenditure)</b>	<u>(4,373.14)</u>	<u>(28,250.00)</u>	<u>4,472.09</u>	<u>(23.44)</u>	<u>(28,074.49)</u>
<b>Transfer between Funds</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in Funds	<u>(4,273.14)</u>	<u>(28,250.00)</u>	<u>4,472.09</u>	<u>(23.44)</u>	<u>(28,074.49)</u>
<b>Reconciliation of Funds</b>					
Funds brought forward	18,575.81	480,250.00	41,469.85	2,501.43	542,797.09
<b>Funds carried forward</b>	<u>14,302.67</u>	<u>452,000.00</u>	<u>45,941.94</u>	<u>2,477.99</u>	<u>514,722.60</u>

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford  
(Registered Charity Number 1134614)

Notes to the Financial Statements  
Year ended 31<sup>st</sup> December 2019

13 Tangible Fixed Assets

		Movable Church Furnishings £	Total £
Cost or Valuation	At 1 <sup>st</sup> January 2019 and 31 <sup>st</sup> December 2019	565,000.00	565,000.00
Depreciation	At 1 <sup>st</sup> January 2019	113,000.00	113,000.00
	Charge for the Year	28,250.00	28,250.00
	At 31 <sup>st</sup> December 2019	141,250.00	141,250.00
Net Book Value	At 31 <sup>st</sup> December 2019	423,750.00	423,750.00
	At 31 <sup>st</sup> December 2018	452,000.00	452,000.00

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

	Total Funds 2019 £	Total Funds 2018 £
<b>14 Investments</b>		
Endowment Fund		
Investment at Fair Value	1,836.10	1,546
Investments consist of funds invested in the CBF Church of England Investment Fund. The holding at 31 <sup>st</sup> December 2019 was 96 shares which cost £100.		
<b>15 Debtors</b>		
Debtors	12,526.35	7,915
Gift Aid recoverable	-	1,195
Employment Allowance recoverable	-	1,097
	12,526.35	10,207
<b>16 Deposits, Bank and Cash Balances</b>		
CBF Deposit Fund	18,527.69	17,692
Bank Accounts		
Current Account	34,264.08	36,868
Outreach Committee Account	1,105.89	1,834
Cash in Hand	48.67	250
	53,946.33	56,644
<b>17 Creditors: (falling due within one year)</b>		
General Creditors and Accruals	7,746.20	5,674

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford  
(Registered Charity Number 1134614)

Notes to the Financial Statements  
Year ended 31<sup>st</sup> December 2019

		Movement in Resources					
		Balance 1 <sup>st</sup> January £	Incoming £	Outgoing £	Transfers £	Change during Year £	Balance 31 <sup>st</sup> December £
18	Endowment Funds						
	Chancel Fund						
	Original Endowment	1,299.00	-	-	-	-	1,299.00
	Accumulated Income	1,178.99	289.58	-	-	289.58	1,468.57
		<u>2,477.99</u>	<u>289.58</u>	<u>-</u>	<u>-</u>	<u>289.58</u>	<u>2,767.57</u>
19	Restricted Funds						
	Alarm Fund	468.77	-	-	-	-	468.77
	Bell Ringers Fund	918.00	1,579.00	915.00	-	664.00	1,582.00
	Building Repairs Fund	6,087.60	1,801.00	4,817.86	-	(3,016.86)	3,070.74
	Choir Robes Fund	186.95	-	-	-	-	186.95
	Choral Scholarship Fund	10,632.56	-	200.00	-	(200.00)	10,432.56
	Clock Fund	2,895.81	-	-	-	-	2,895.81
	Drama Days Fund	193.16	-	193.16	-	-	-
	Pastoral Assistant/Verger Fund	7,740.57	30,045.00	25,610.64	-	4,434.36	12,174.93
	Education Fund	-	1,400.00	1,313.71	-	86.29	86.29
	Fabric Projects Fund	-	18,575.36	13,146.01	-	5,429.35	5,429.35
	Fellowship Lunches Fund	1,259.70	24.00	323.78	-	(299.78)	959.92
	Flower Fund	335.48	164.52	270.80	-	(106.28)	229.20
	Music Fund	4,637.77	-	267.75	-	(267.75)	4,370.02
	New Chairs	687.00	-	539.40	-	(539.40)	147.60
	Organ Scholar Fund	2,526.97	-	-	-	-	2,526.97
	Peter and Paul Statues Fund	875.00	-	-	-	-	875.00
	Servers Robes Fund	2,100.50	-	10.99	-	(10.99)	2,089.51
	Staging Fund	2,670.00	-	-	-	-	2,670.00
	Outreach Fund – restricted element	1,686.10	4,930.48	5,658.98	-	(728.50)	957.60
	Swaziland Project	40.00	-	40.00	-	(40.00)	-
		<u>45,941.94</u>	<u>58,519.36</u>	<u>53,308.08</u>	<u>-</u>	<u>5,211.28</u>	<u>51,153.22</u>
20	Unrestricted Funds						
	General Fund	14,302.67	150,317.20	157,978.08	-	(7,660.88)	6,641.79
	Designated Fund – Tangible Fixed Assets	452,000.00	-	28,250.00	-	(28,250.00)	423,750.00
		<u>466,302.67</u>	<u>150,317.20</u>	<u>186,228.08</u>	<u>-</u>	<u>(35,910.88)</u>	<u>430,391.79</u>
21	Summary of Assets by Fund						
		Unrestricted Funds General Fund £	Unrestricted Funds Designated Fund Tangible Fixed Assets £	Restricted Funds £	Endowment Funds £	Total Funds 2019 £	
	Tangible Fixed Assets	-	423,750.00	-	-	423,750.00	
	Investment Fixed Assets	-	-	-	1,836.10	1,836.10	
	Current Assets	14,387.99	-	51,153.22	931.47	66,472.68	
	Liabilities	(7,746.20)	-	-	-	(7,746.20)	
		<u>6,641.79</u>	<u>423,750.00</u>	<u>51,153.22</u>	<u>2,767.57</u>	<u>484,312.58</u>	



**INDEPENDENT EXAMINER'S REPORT TO  
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, BEDFORD**

---

**Independent Examiner's Report to the Trustees of The Parochial Church Council of The Ecclesiastical Parish of St Paul, Bedford**

I report to the Charity Trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford (the Trust) for the year ended 31<sup>st</sup> December 2019.

**Responsibilities and Basis of Report**

As the Charity Trustees of the Trust 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 Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent Examiner's Statement**

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

- 1 accounting records were not kept in respect of the Trust 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



W R Kingston FCA  
Chartered Accountant  
Keens Shay Keens Limited  
Victoria House  
42/44 Shortmead Street  
Biggleswade  
SG18 0AP

Date: 12<sup>th</sup> March 2020