

**THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

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ST ANDREW'S CHURCH BIGGLESWADE (THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE) ANNUAL REPORT for 2020

Aim and Purposes

The Parochial Church Council (PCC) of the Church of St Andrew's, Biggleswade has the responsibility of co-operating with the incumbent, 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 incumbent and supported by a ministry team consisting of Mr Colin Dixon, Miss Rosemary Bentley, Mrs Christine Elcombe and Mr Tony Elcombe, our Readers.

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

The clergy, including visiting Clerks in Holy Orders during the Vacancy, and PCC, remain committed to offering a range of services on a weekly and monthly basis that can appeal to a range of tastes with regard to style of worship, and in 2020 were often shared virtually via Zoom

The main service of the week continues to be the Sunday morning Parish Communion at 10.00 am, with additional Sunday services at 8.00 am (Said Communion) and 6.00 pm (Evensong), until the first lockdown in March 2020. Weekly communion services also took place on Thursday mornings when restrictions permitted. From April the monthly 'Sunday at 8' service was suspended owing to COVID-19.

On the first Sunday of the month, the Parish Communion is usually replaced by a Family Communion; for most of 2020, during virtual Services of the Word, children and young people continued to contribute via Zoom.

Usually, an important part of our mission and outreach is through the provision of baptism, wedding, and funeral services as opportunities to celebrate and to give thanks and prayers to God at significant points in people's lives.

During 2020 we conducted 6 baptisms, 1 wedding and 58 funerals.

Whenever possible in 2020, St Andrew's marked the major Christian festivals during the year with special services and acts of witness. These included:

- A Floodlit Nativity Tableau east of the church throughout Christmas and Epiphany.
- A Sunday School Nativity recorded according to social distancing restrictions in the Chapter House and transmitted virtually on Christmas Eve.
- Colourful banners were displayed outside the church to raise awareness of Palm Sunday, Maundy Thursday, Good Friday and Easter Day.
- During Holy Week and Easter 2020 three large crosses were set up in front of the Church.

Throughout 2020 the Church has been open during the day, for a minimum of 2 hours, twice weekly, for visitors who may wish to spend time in prayer or contemplation whenever pandemic obligations and restrictions permitted.

Worship in the Community

Our weekly services in the hall at St Andrew's C of E VC Lower School, East site, which began in October 2017 continued until March 2020. Once lockdown was introduced Services of the Word continued, via Zoom, on Sundays.

Pastoral Care

During 2020 clergy and lay teams continued to provide pastoral care for members of the congregation and parish at large, whenever possible.

A small lay team are licensed to provide Home Communion; these services took place during the first quarter of the year but have since been suspended. Visiting in person has largely been impossible in 2020, but undaunted, various networks of contact and support have flourished via doorstep meetings, telephone calls, written communications including many valued contributions from Sunday School members, social media, personal greetings, and discussions during times when our church has been available for private prayer.

Nurture and Teaching

St Andrew's continues to provide many opportunities for nurture and Christian growth in a mixture of environments. Most activities are lay-led with clergy support and involvement where appropriate, supportive, and enriching; this year many usual aspects of nurture and teaching were cancelled or curtailed owing to the COVID-19 pandemic and government regulations. The Lent courses followed the Pilgrim study "Church and Kingdom" whilst still possible. Four Children have been following a weekly zoom session as they prepare to be admitted into Communion, and a Confirmation course is planned for the new year. Baptism "First Steps" were offered to three families early in the year.

The use of New Daylight Bible reading notes are encouraged. We are fortunate to provide nurture groups for our young people. As permitted our Sunday School and Junior Church have met in the Chapter House during the Parish Communion service; also, on-line sessions have been organised. The Sunday School delivered an 'on-line' crib service for Christmas Eve, 6.00 pm. Our annual holiday club this year was offered 'on-line' Based on the Scripture Union theme, "Wonderful World."

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 (10+, 12+ and 16+) met weekly until March, with two groups meeting on Thursday evenings and a fourth group (16+) meeting on Sunday evenings. Some on-line meetings with 16+ were held during lockdown. 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 40 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 when possible; later in the year some of groups met occasionally in the churchyard.

The Saturday Coffee Shop is run by Church members, attracting some morning shoppers, bellringers, and members of the parish family; it operated for the first three months of the year. During the same period, monthly Sunday lunches were served, with 75-90 people attending, 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 support 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 2015 – 2019.

St Andrew's continues to maintain links with the local schools as feasible; this year the churchwardens continued links with pupils in their classrooms via Zoom. 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 2020 the sum of £5,978 was available for distribution to international, national, and local charities.

The Annual Mission Giving for 2020 was: -

- Noah £456.50
- Embrace £456.50
- Hands at Work £3,600

Emergency Mission Fund (EMF):

During the year 2020 payments were made from the Emergency Mission Fund: -

- St John's Hospice Moggerhanger £2,000
- Preen Food Bank £500
- Bishops Harvest Appeal £500
- Children Society £300

As is the custom, the Christmas collections were also given to charity and in 2020 donations were equally shared between the following charities: -

- Preen Food Bank £536.36
- Mind BLMK £536.36

A further £1,397 was also raised or collected for other charities, the Bishop's Harvest Appeal, Lent Giving, Christian Aid and the Children Society.

The Country Fayre, "Tea Garden" was held in the Church grounds in September and raised £1,052 for St John's Hospice, Moggerhanger.

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 £15 per child per month to be reviewed every 3 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 7 visited Care points in Oshoek, Mafambisa and Zwelisha. The 2020 team had to be postponed due to the Pandemic.

Deanery Synod

During 2020 St Andrew's had three 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.

The Church is regularly cleaned by a team of volunteers and this was undertaken during 2020 when pandemic restrictions permitted.

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 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 MIND (National Association for Mental Health). These activities were curtailed for most of 2020 due to Covid-19. The Chapter House also provides good space for refreshments after services as well as our Sunday School and Youth Groups.

The Church Pipe Organ

The final major elements of the organ were installed in March just before the first national lockdown. The organ needed, and was able to be played regularly to minimise and identify any issues as it settled back into the church. Once services were able to recommence in July, the organ builders were also able to visit several times over the summer to continue to make adjustments. The organ was used regularly to play incidental music before during and after services while we were allowed to worship in person in church.

The organ was in full working order for the final farewell service for the Rev'd Guy Scott when we had a visiting organist specially invited so it could be shown off to its full capacity.

Restrictions on singing have meant that we have only started to explore the flexibilities provided by the new mobile organ console to facilitate the accompaniment of sung music. The ongoing developments of the COVID pandemic mean that there are currently no plans for any specific events such as a service of re-dedication or an inaugural recital to celebrate the completion of the project.

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 6 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 Communions.

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 incumbent, 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, Miss Rosemary Bentley

Lay PCC members

Mr Paul Daniels, Mr Oliver Dilley, Mr Peter Giles, Mr Vaughan Johnson, Miss Claire Leeks, Miss Ruth Marshall-Jones, Mr Chris Parker, Mr David Pilgrim, Mr Andrew Rutt, Mr Mark Simmons, Mrs Nicola Woodward.

Deanery Representatives

Miss Rosemary Bentley, Mrs Hilary Johnson, Mr Andrew Whatling.

Finance

The accounts show a deficit on the general funds of £10,103 (2019-deficit £3,762). The impact of the pandemic in 2020 caused a decrease in income both in the loose plate collections and hire of the Chapter House, although there were savings in certain costs to compensate for an element of this. 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 becomes more difficult each year with both parish share and other costs increasing (although a great deal of work and jobs in Church are done by volunteers) and a stewardship campaign will be planned later in 2021. 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 2020 there were 132 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.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020	Total 2019
Incoming Resources						
Donations and legacies	2(a)	92,004.22	60,603.86	-	152,608.08	116,995.75
Charitable activities	2(b)	8,228.40	2,061.40	-	10,289.80	43,094.97
Investments	2(c)	675.94	16.87	-	692.81	640.56
		<u>100,908.56</u>	<u>62,682.13</u>	<u>-</u>	<u>163,590.69</u>	<u>160,731.28</u>
Resources Expended						
Raising funds	3(a)	205.93	-	-	205.93	267.56
Charitable activities	3(b)	110,606.06	70,653.19	-	181,259.25	169,908.67
		<u>110,811.99</u>	<u>70,653.19</u>	<u>-</u>	<u>181,465.18</u>	<u>170,176.23</u>
Net gains/(losses) on investments	9	-	-	871.04	871.04	1,900.01
Net income/ (expenditure)		(9,903.43)	(7,971.06)	871.04	(17,003.45)	(7,544.94)
Transfers Between Funds	8	(200.00)	200.00	-	-	-
Other recognised gains/ (losses):						
Profit on disposal of property		-	-	-	-	-
Net Movement in Funds		(10,103.43)	(7,771.06)	871.04	(17,003.45)	(7,544.94)
Reconciliation of funds:						
Fund Balances Brought Forward		504,216.66	20,389.91	14,662.50	539,269.07	546,814.01
Fund Balances Carried Forward		<u>494,113.23</u>	<u>12,618.85</u>	<u>15,533.54</u>	<u>522,265.62</u>	<u>539,269.07</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

BALANCE SHEET
AS AT 31 DECEMBER 2020

		Balance Sheet 31 December 2020	Balance Sheet 31 December 2019
	Note		
Tangible Fixed Assets	4	444,149.61	444,149.61
Fixed Asset Investments	10	14,533.54	13,662.50
Current Assets			
Stocks	5	1,543.36	2,255.51
Debtors	6	11,672.62	19,244.28
Money on Deposit		29,452.70	29,328.17
Cash at Bank & in Hand		24,228.29	37,129.64
		<u>66,896.97</u>	<u>87,957.60</u>
Current Liabilities	7	<u>3,314.50</u>	<u>6,500.64</u>
Net Current Assets		63,582.47	81,456.96
Total Assets Less Current Liabilities		<u>522,265.62</u>	<u>539,269.07</u>
Capital and Reserves			
Endowment Funds	9	15,533.54	14,662.50
Restricted Funds	10	456,768.46	464,539.52
Unrestricted Funds			
Designated Funds	11	18,458.90	20,563.30
General Funds		<u>31,504.72</u>	<u>39,503.75</u>
		49,963.62	60,067.05
		<u>522,265.62</u>	<u>539,269.07</u>

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



Miss R Bentley
(Chairman)

Dated : 6th April 2021

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

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 probably 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 2020**

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 2020

2 Incoming Resources	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020	Total 2019
2(a) Income for donations and legacies					
<i>Incoming Resources from Donors</i>					
Christian Stewardship Envelopes	12,891.10			12,891.10	14,813.52
Parish Giving Scheme	26,780.57			26,780.57	28,098.64
Bankers Orders	17,393.00			17,393.00	14,818.00
Church Collection Plates	2,715.17			2,715.17	8,095.62
Gift Aid	14,171.78			14,171.78	12,255.68
<i>Other Voluntary Incoming Resources</i>					
Other Collections					
Christmas		1,447.59		1,447.59	1,738.32
Lent		50.37		50.37	615.41
Harvest		321.79		321.79	692.93
Confirmation		5.25		5.25	117.83
Christian Aid		-		-	475.00
Hands at Work projects		-		-	276.70
Other		19.72		19.72	-
Organ restoration fund		685.25		685.25	1,423.75
Bells Appeal		643.00		643.00	-
Bequests & Legacies	-	-		-	-
Revd Guy Scott Leaving Gifts	1,575.00			1,575.00	1.00
Peter Vickers Memorial Fund		13,652.00		13,652.00	4,383.65
Flitwick Charity Income		865.00		865.00	835.00
Heating	200.00			200.00	290.00
Donations re Hymn Books	50.00			50.00	173.10
Worship in the community				-	5,060.00
Rental of Property	14,724.20			14,724.20	15,318.00
Grants from Friends of St Andrews	-	42,913.89		42,913.89	3,969.41
Grant from BBH Historic Churches Trust	-	-		-	2,000.00
Other	1,503.40			1,503.40	1,545.19
	<u>92,004.22</u>	<u>60,603.86</u>	<u>-</u>	<u>152,608.08</u>	<u>116,996.75</u>
2(b) Income from other trading activities					
<i>- To further the Councils Objects</i>					
Fees	3,261.00			3,261.00	5,521.10
Bookstall & Traidcraft	616.00			616.00	483.64
Holiday Club	-	-		-	6,933.00
Youth Groups	-			-	372.08
10+	-			-	1,009.00
12+	-	42.00		42.00	46.58
14+	-	-		-	1,092.78
16+	-	639.92		639.92	954.00
Funds held for other Africa trips	-			-	1,095.00
Harmony Youth Choir	-	22.48		22.48	2,390.35
St Andrews Community Choir	-	285.00		285.00	1,150.50
Bellringers	-	-		-	90.00
<i>- To Generate Funds</i>					
Printing	-			-	42.00
Parish Magazine	436.60			436.60	890.99
Use of Premises	2,810.50			2,810.50	14,023.25
Food for Thought	240.00			240.00	-
Coffee Shop	200.00			200.00	1,150.00
Newspapers	89.30			89.30	63.20
Sunday Lunches	375.00			375.00	1,506.00
Social Events	200.00			200.00	-
Trips	-			-	270.00
Country Fair	-	1,072.00		1,072.00	4,011.50
	<u>8,228.40</u>	<u>2,061.40</u>	<u>-</u>	<u>10,289.80</u>	<u>43,094.97</u>
2(c) Income from Investments					
Interest Received	568.28			568.28	525.73
Interest on Church Fabric Funds	-	5.23		5.23	9.19
Interest on Flitwick Charity Fund	-	11.64		11.64	20.44
Dividends and Grants	107.66			107.66	85.20
	<u>675.94</u>	<u>16.87</u>	<u>-</u>	<u>692.81</u>	<u>640.56</u>
2(d) Other Incoming Resources					
Insurance claim	-			-	-
Weekend Away	-			-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL INCOME	<u>100,908.56</u>	<u>62,682.13</u>	<u>-</u>	<u>163,590.69</u>	<u>160,732.28</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

3 Resources Expended	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020	Total 2019
3(a) Costs of raising funds					
Country Fair Expenses	-	-		-	65.40
Christian Stewardship	205.93			205.93	202.16
	<u>205.93</u>	-	-	<u>205.93</u>	<u>267.56</u>
3(b) Expenditure on charitable activities					
Work of the Church					
Missions allocation	5,977.94			5,977.94	6,182.58
Missions - Emergency Fund Reduction	2,104.40			2,104.40	683.48
Deanery Project	-			-	400.00
Collections & Donations Disbursed	-	1,844.72		1,844.72	3,916.19
Country Fair Donation	-	1,072.00		1,072.00	3,946.10
Parish Share	75,156.00			75,156.00	73,924.00
Vacancy Costs	-			-	-
Upkeep of Services	1,689.54			1,689.54	2,223.87
Worship in the community		1,963.99		1,963.99	2,408.60
Sacristan	1,200.00	-		1,200.00	1,200.00
Cost of Ministry Incumbent		834.56		834.56	579.77
Cost of Ministry Curate	-	-		-	-
Cost of Ministry Lay Reader	-	-		-	-
Visiting Clergy	(887.00)	1,625.00		738.00	887.00
Organist & Choir	1,792.00			1,792.00	2,127.98
Hymn Books/Bibles/ASBs	-			-	559.52
Bookstall & Traidcraft	897.58			897.58	578.44
Youth Groups	-			-	875.08
10+	-	-		-	1,087.30
12+	-	42.00		42.00	68.86
14+	-	-		-	1,112.86
16+	252.08	687.95		940.03	941.60
Holiday Club	-	283.00		283.00	7,860.59
Harmony Youth Choir	-	334.93		334.93	2,343.61
St Andrews Community Choir	-	498.43		498.43	1,302.27
The Room in Africa	-	-		-	653.84
Funds held for other Africa trips	-	-		-	1,738.00
Cupboard in Africa	-	-		-	61.70
Nurture	-	-		-	146.68
K Scott Ordination Gift fund	-	-		-	293.50
Revd Guy Scott Leaving Gift	1,575.00			1,575.00	-
Electricity & Gas	4,697.59	100.00		4,797.59	7,767.27
Telephone	784.34			784.34	1,459.24
Printing, Postage, Stationery					
Books and Advertising	625.09			625.09	2,173.20
Website Costs	(1,057.00)	1,057.00		-	1,057.00
Chapter House Maint & Cleaning	4,190.11			4,190.11	10,923.23
Insurance & Rates - Church	3,229.93			3,229.93	3,939.77
Insurance & Rates - Compton Mead	366.74			366.74	342.10
Curates Housing	-			-	-
Church Maintenance & Cleaning	3,766.41			3,766.41	1,325.18
Roof Alarm	-	532.80		532.80	5,819.41
Religious Education	-	280.58		280.58	12.99
Garden of Remembrance	-			-	-
Major Works on Building					
South Porch Project	164.51	1,553.41		1,717.92	744.94
Church reordering	-	6,362.45		6,362.45	4,383.65
Organ Restoration	-	7,804.97		7,804.97	6,582.40
Quinquennial	-	39,095.40		39,095.40	-
Chapter House Path	-	4,680.00		4,680.00	-
Copyright Licence	-			-	-
Secretary	3,685.16			3,685.16	3,634.23
Deanery Subscription	-			-	-
Other	335.64			335.64	205.42
PA System Repairs & Improvements	-			-	324.58
PA Maintenance	-			-	170.33
Trips	-			-	782.34
Patronal Festival	-			-	142.97
Bank Charges	60.00			60.00	15.00
	<u>110,606.06</u>	<u>70,653.19</u>	-	<u>181,259.25</u>	<u>169,908.67</u>
TOTAL RESOURCES EXPENDED	<u>110,811.99</u>	<u>70,653.19</u>	-	<u>181,465.18</u>	<u>170,176.23</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

4 TANGIBLE FIXED ASSETS

The tangible fixed assets of the church are as follows:

	Curates Housing £
COST	
As at 1 January 2020	444,149.61
Additions	
Disposals	
As at 31 December 2020	<u>444,149.61</u>
NET BOOK VALUE	
As at 31 December 2020	<u>444,149.61</u>
As at 1 January 2020	<u>444,149.61</u>

5 STOCKS

	2020 £	2019 £
Bookstall and Traidcraft stocks	<u>1,543.36</u>	<u>2,255.51</u>

6 DEBTORS

	2020 £	2019 £
Sundry Debtors and Prepayments	9,611.62	12,694.28
Gift Aid Debtor	2,061.00	6,550.00
	<u>11,672.62</u>	<u>19,244.28</u>

7 CURRENT LIABILITIES

	2020 £	2019 £
Accruals for Grants Payable	2,285.72	2,166.06
Sundry Creditors and Accruals	1,028.78	4,334.58
	<u>3,314.50</u>	<u>6,500.64</u>

8 TRANSFERS BETWEEN FUNDS

There were no transfers between funds during the year .

9 ENDOWMENT FUNDS AND FIXED ASSET INVESTMENT

	2020 £	2019 £
Market Value Brought Forward	13,662.50	11,762.49
Unrealised Gain on Revaluation of Shares	871.04	1,900.01
Market Value of Investments	<u>14,533.54</u>	<u>13,662.50</u>
Porter and Waring Bequests - Capital Sum	<u>1,000.00</u>	<u>1,000.00</u>
Endowed Funds Carried forward	<u>15,533.54</u>	<u>14,662.50</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 £12,349.81 (2019 - £11,552.10); (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 £2,183.73 (2019 - £2,110.40)

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.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

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 01.01.20	Incoming Resources & Transfers	Resources Expended & Transfers	Balance 31.12.20
	£	£	£	£
Religious Education	1,378.95	-	(280.58)	1,098.37
Church Fabric Fund (Porter & Wareing Bequests)	515.45	5.23		520.68
Youth Groups :				-
10+	0.39	-	-	0.39
12+	-	42.00	(42.00)	-
14+	-	-	-	-
16+	48.40	639.92	(687.95)	0.37
Holiday Club	897.72	200.00	(283.00)	814.72
Harmony Youth Choir	312.45	22.48	(334.93)	-
St Andrews Community Choir	213.43	285.00	(498.43)	-
Collections for Disbursement		1,844.72	(1,844.72)	-
Fundraising Events Disbursed		1,072.00	(1,072.00)	-
Parents and Toddlers	1,031.20			1,031.20
Flitwick Charity Income Fund	3,054.64	876.64	(2,459.56)	1,471.72
Worship in the Community	8,143.34	-	(3,020.99)	5,122.35
South Porch Project	699.02	854.39	(1,553.41)	-
Church reordering project	160.00	6,202.45	(6,362.45)	-
Grants From Friends of St Andrews	-	42,913.89	(42,913.89)	-
Grants From Peter Vickers Memorial Fund	-	13,652.00	(13,652.00)	-
Organ Restoration Fund	2,048.87	5,786.10	(7,804.97)	30.00
Window Fund	272.48	-	-	272.48
Garden of Remembrance	44.21	-	-	44.21
Bellringers	387.49	643.00	-	1,030.49
Ringling Centre	297.49	-	-	297.49
Training Fund	884.38	-	-	884.38
	<u>20,389.91</u>	<u>75,039.82</u>	<u>(82,810.88)</u>	<u>12,618.85</u>

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

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 01.01.20	New Designations	Utilised/ Realised	Balance 31.12.20
	£	£	£	£
Major Fabric Fund	17,533.32			17,533.32
Emergency Mission Fund	3,029.98	1,195.60	3,300.00	925.58
Curates Housing Fund	444,149.61			444,149.61
	-	-	-	-
	<u>464,712.91</u>	<u>1,195.60</u>	<u>3,300.00</u>	<u>462,608.51</u>

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Fund	Total Funds
	£	£	£	£
Fund Balances as at 31 December 2020				
are represented by :				
Tangible Fixed Assets	444,149.61			444,149.61
Fixed Asset Investments			14,533.54	14,533.54
Current Assets	51,176.62	14,720.35	1,000.00	66,896.97
Current Liabilities	(1,213.00)	(2,101.50)		(3,314.50)
	<u>494,113.23</u>	<u>12,618.85</u>	<u>15,533.54</u>	<u>522,265.62</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

13 PCC MEMBERS AND KEY MANAGEMENT PERSONNEL REMUNERATION AND EXPENSES

There were no members' remuneration or other benefits for the year ended 31 December 2020 or for the year ended 31 December 2019.

Members' expenses

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

Incumbent's Expenses	£	835
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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 2020 the total value of the Peter Vickers Memorial Fund was £636,372 (2019 - £594,061)

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, 2020, which are set out on pages 8 to 16, 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

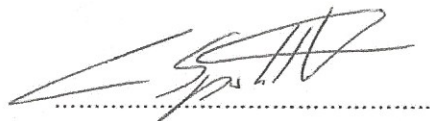
In connection with my examination, no matter has come to my attention:

(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: 24 March 2021