

# The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock

Registered Charity No. 1133060

## Annual Report and Financial Statements for the year ended 31<sup>st</sup> December 2019

### **Rector**

The Reverend Canon Andrew Holford  
The Rectory  
9 Pond Lane  
Baldock

### **Treasurer**

Chris Page  
19 Alder Close  
Baldock

### **Principal Bankers**

Lloyds TSB  
Bancroft  
Hitchin

### **Independent Examiner**

Geoff Mann FCIE  
Dee House  
Highworth Avenue  
Cambridge

### **Church Contact Details**

<http://www.stmarysbaldock.org.uk>

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## **Annual Report of the Parochial Church Council for 2019**

### **Aim and Purposes**

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Andrew Holford, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and the Church Hall.

### **Objectives and Activities**

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Mary's and the Church Hall.

### **Structure, governance and management**

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Mary's the membership of the PCC consists of the incumbent (Rector), readers, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. 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.

In addition to the Annual Parochial Church Meeting, the full PCC met five times during the year. Given its wide responsibilities, the PCC has a number of committees each dealing with a particular aspect of parish life. These committees which include standing, finance, stewardship, fabric, worship and mission, are all responsible to the PCC and report back to it regularly with minutes of their deliberations being received by the full PCC and discussed as necessary.

The Friends of St. Mary the Virgin, Baldock (Registered Charity: 1117542) is a separate charity, governed by the PCC with the aim of raising money for the maintenance and restoration of the fabric of the church buildings.

## **Achievements and Performance**

### **Worship and Prayer**

The PCC are keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. For example, morning and evening prayer and ecumenical contemplative silent prayer sessions provide quiet, intimate and reflective environments for worship. Opportunities for people to encounter God through praise are: the very popular midweek Tiny Tots Singalong session with children's action songs and a bible story, and our monthly Messy Church which has continued to grow, with up to 60 attending each month. These activities reach families who would not usually attend a traditional church service. This year a new monthly youth service (Food for Life) has been introduced. This is provided as an opportunity for young people to engage with the gospel in a more informal way. Bi-monthly the service includes the Eucharist. Good Friday singing accompanied by the Praise Be Band outside Tesco which included crafts for the children and making our Easter garden, and pre-Christmas carol singing with the band outside Tesco were ways we showed our missional proclaiming of the Gospel within the town.

We have been successful in welcoming a wide range of ages into our church with a variety of Sunday morning services throughout the month: the traditionally worded weekly 8 a.m. Holy Communion, Parish Communion, with Communion for All Ages, Messy Church, Choral Evensong and Food for Life each being held once a month. As in previous years we have offered a wide variety of services leading up to both Easter and Christmas. Our adult choir has grown in number and continues to provide an added dimension to our worship, including a weekly anthem and the regular act of choral devotion on Palm Sunday when other singers join those in our choir to perform a religious choral work. All are welcome to attend our regular services.

Following the complete renewal of our Electoral Roll, we have at present 107 parishioners on the Church Electoral Roll, a decrease of 32 over the last 12 months.

The average weekly attendance, counted during Eucharist services, was 66 adults and 14 children, with the average monthly attendance at Messy Church being 39. This number increases during celebrations on special occasions, the peak being 512 attending the services on Christmas Eve and Christmas Day this year. These figures show that we are growing as a church and this is something to thank God for.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services, friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

We have celebrated 23 baptisms and 9 weddings and held 17 funerals in our church this year.

The Incumbent, Rev'd Canon Andrew Holford, has been ably assisted by our Readers Mrs Sharon Cooper and Mrs Katrina Nice. Whilst Rev'd Holford was on sabbatical in July and August, we were pleased to welcome visiting priests to our Sunday and midweek Communion services. The smooth running of the church was enabled by the readers and churchwardens during that period.

Our former Youth and Children's Worker, Liz Guest, was priested at St Alban's Cathedral on Saturday 29 June 2019 and continues her curacy at All Saints, South Oxhey.

### **Deanery Synod**

Three members of the PCC sit on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

## **Pastoral Care**

We continue to provide light lunches on the first Saturday of each month for residents of Baldock and surrounding villages. These lunches continue to be well received and profits are passed to the Missions Committee to donate to both local and overseas causes. Unfortunately, due to the age profile of the attendees, numbers have diminished over the past year and publicity is a priority for the coming year

St Mary's Church Hall continues to host biweekly Foodbank distribution sessions, run by an ecumenical group in Baldock. The local Foodbank organisation serves Letchworth, Baldock and Hitchin and provides much needed emergency help to families in sudden need. It is part of the International "Trussell Trust" Foodbank organisation.

Some members of our congregation are unable to attend church due to sickness or age. The ministry team at St. Mary's have visited these church members to celebrate communion with them, either at their homes or in hospital upon request. Monthly communion services are held in 3 local care homes and 2 sheltered housing services. In addition, the team share the leadership of a monthly ecumenical sheltered housing service with other churches in the town.

There is also a bereavement team who are part of St Mary's commitment to providing follow-up care to people with whom St Mary's has been involved with a funeral in their families. A service was held in November for the commemoration of those who have died in the previous year.

Several people support families who are bringing their child to be baptized, providing a friendly link with the church through visiting and assisting at the baptism service.

Fellowship lunches have continued this year. These take place on a Sunday lunch-time approximately every 6 weeks. They are welcome opportunities for people, who would otherwise be on their own, to share a roast dinner and a relaxed social time together with others. Between 20 and 30 people attend, with more attending our Harvest, Christmas and Epiphany lunches.

The "After Hours" group for those in Years 7 and above has continued to meet monthly. This is an opportunity for the teenagers to eat together, play games and discuss topics of interest to them. There are regularly 10 young people who attend this group.

SMUG (St. Mary's Youth Group) meets on Saturday mornings for games and fun activities. This group is open to children aged 8 and above, whether or not they come to church.

## **St. Mary's Church Fabric**

Following restoration of the South Aisle roof of the church, completed in February 2017, an application was made to the Heritage Lottery Fund for a grant to replace the very worn lead on the nave and chancel roof in 2018. We were unsuccessful with that application, but applied again in 2019. Once again, we were unsuccessful, but received positive feedback. We will therefore apply again in 2020 and hope that the feedback provided will increase our chances of success.

The computer-addressable LED floodlights in the church continue to perform well, and provide more than 20 distinct lighting "moods" for worship. They also allow our "performance area" to be properly lit for orchestral and choral concerts.

The new carpet for the chancel will not be fitted until the main roof has been replaced.

During 2018, the church heating system was fitted with a new circulating pump, and a thermostat was added, so that the church could be maintained at a minimum temperature of 11°C during the winter months to reduce damp problems. The control system allows the set point to be raised on a timer for services.

The PCC continues to consider ideas for the refurbishment or replacement of the church pews. Since a decision now is likely to influence the church layout for the next 100 years, the PCC has decided to consult widely, and take its time over the decision. Consultation has already occurred with the Diocesan Advisory Committee, and

an exercise to consult the congregation and community was carried out 2019, with participation from more than 200 individuals during services at Christmas and our Christmas Tree festival. The PCC will consider this input, and develop a vision which can then be used in further consultations.

### **St. Mary's Church Hall**

No major work has been undertaken in the church hall this year. Although a small profit was made in 2018, the Church Hall made a loss in 2019. Changes in both income and expenditure contributed to this – the single major component was the loss of income from the playgroup that was run by the County Council. The LED lighting in the church hall has not given as long a lifetime as hoped for, so as lights fail they have been changed from LED floodlights with a 2-year warranty to similar LED floodlights with a 5-year warranty. We will continue to monitor the lifetime of the new lights.

### **Sustainability Committee**

An Eco group was set up in September 2015 with the aim of leading the way for St Mary's church and individuals to reduce their carbon footprints. Reducing energy consumption, reusing and recycling are important to St Mary's. The church now uses china mugs for after service coffee, which were purchased with profits from Fellowship Lunches, uses recycled paper for its weekly bulletin/service accompaniment and is careful to separate waste for the local rubbish collections, including paying for a garden waste bin, and using the caddy provided for waste food thus ensuring the coffee bar and hirers of the hall have the opportunity to sort their waste. The monthly Messy Church is also careful to put any the food waste from the meal into the food caddy rather than general waste, and often uses dry recyclables and resources (toys /games) from leaders' homes rather than buying new resources each time. The church is now a collecting point for plastic writing implements which will feed into the Terracycle national scheme. The bee garden in the churchyard continues to expand and provide a great variety of flowers to help feed pollinators such as bees which are so vital to maintaining biodiversity and ensuring fruit and vegetables continue to thrive in the surrounding area.

### **Church Schools & Junior Church**

Throughout the year, the Church has continued to lead collective worship, provide Christian teaching and services across the schools in Baldock. This has continued to strengthen the ties between the Church and the Schools and provides continuing support to the head teachers.

At the two Church Schools, members of the ministry team, with assistance from Andrew Clark, take weekly assemblies. A weekly Christian choir is run in the Infants school and an Awesome club in the Junior School. Rev'd Canon Andrew Holford continued the lunchtime Junior School Church club with Katrina Nice, who took over the sole running from September, assisted by a grandparent volunteer. The aim is to prepare art work, drama etc for the Communion for All Ages service on the second Sunday of each month. This has led to more families being in church on these Sundays. A highlight was our Nativity service where the Infants school choir, Junior school choir and the Church club joined with our children and young people to tell the Christmas story.

Along with Rev'd Canon Andrew Holford, several members of the congregation are governors at both schools. Mrs Rosemary Charsley has continued as Chair of Governors at the junior school. Regular services are held by both church schools in church to celebrate key events in the liturgical year. Knights Templar also held its annual carol service in the church and this year this included a community choir rendition of extracts from Handel's Messiah.

We have continued to maintain the links between the Church and local schools with invitations to worship on Sunday mornings. The PCC decided that it was not possible to arrange a summer Sunday church service at either of the Church Schools this year.

## **Missions**

Helping those in need is a demonstration of our faith. In total St. Mary's raised £1,967 (including £532 from Light Lunches) and another £2,800 was provided from the PCC general fund. The Christmas collections this year were boosted with greater giving throughout the services for local, national and international homeless charities. Support has continued to be given to Martin and Hazel Frost and it is good to read their news of their work with Latin Link in Argentina in their monthly newsletters which are available on the church website.

## **Community Sponsorship**

Following acceptance from the Home Office, in November 2018 we welcomed a Syrian refugee family under the government scheme. They have settled into Baldock well, with the children attending St Mary's Infant and Junior schools. The adults are learning English at North Herts College and with a home tutor and volunteers, and good progress is being made. A wonderful team of volunteers, funded by donations from throughout the town, continues to support the family with visits to the doctors, dentists, shops, job-centre and conversation practice. Our responsibility to support them for 2 years will finish in November 2020, but it is likely that our volunteer support will continue.

## **Safeguarding Policies - children, young people and vulnerable adults**

At St Mary's we aim to create an environment which is welcoming and respectful and enables safeguarding concerns to be raised and responded to openly, promptly and consistently.

During this year we have again updated our Safeguarding policy to ensure that it is in line with House of Bishops' "Promoting a safer church" policy and recent regulations. This has been formally adopted by the PCC and is made available to all Church groups and hall hirers. There are clear procedures in place to deal promptly with safeguarding allegations or suspicions of abuse in consultation with the Diocesan Safeguarding Adviser. The policy is available on our website in line with Diocesan guidelines.

Jenny Woolnough has been kept busy with carrying out DBS checks for all new volunteers, and update those of existing volunteers, especially those who are volunteering with the Refugee family. All volunteers have been encouraged to attend diocesan safeguarding training.

## **General Data Protection Regulation**

The General Data Protection Regulation came into force in May 2018. The PCC, led by Alex Milne and Emma Wilkinson, have worked to ensure that we comply with these regulations, using the Church of England's "Data Protection: Parishes and the GDPR" procedure as a guideline. Data protection forms have been completed and new systems put in place to ensure data is kept securely. Our website is updated weekly and is becoming a good source of communication and information and church members and the community.

## **Financial Review**

### **General Fund**

For the year 2019, the general account ran at a small surplus of £1,610 from a deficit of £8,613 in 2018, taking the balance of General Funds to a deficit of £43,090 before the transfer of funds from the Youth Worker (Designated) Fund. After transfer, the General Fund was £21,622 in deficit. The key points in 2019 were:

- Incoming fees for weddings, baptisms and funerals increased by £5,501.
- Church management and administration costs increased by £721, mainly due to external administrative charges.
- Donations to the General fund increased by £3,989, largely due to an increase in the donations from the 15 Houses Charity of £2500, back to their previous level.
- The surplus from Fundraising activities increased by £1,011, reversing the decline seen in 2018.
- The cost of general repairs and maintenance increased to £4,802 from £3,402 in 2018. This year's figure includes £2,356 spent on modifications to the lectern.

### **Church Hall Fund**

The Church Hall made a loss of £2,270 in 2019, from a small surplus in 2018. Both increased operating costs and reduced booking income have contributed to this change.

### **Youth Worker (Designated) Fund**

There is no prospect of a new Youth Worker being appointed, so the Youth Worker (Designated) Fund was closed and the funds held within it (£21,468) were transferred back into the General Fund.

### **Legacy & Memorial Fund**

This fund benefited from the estate of Mrs. Betty Dashwood, with a generous donation of £19,912

### **Restricted Fund in surplus**

The PCC currently holds £68,445 (£70,624 in 2018) in surplus Restricted Funds, the majority of this money is held within the Fabric Fund (£47,962). The second largest Restricted Fund is the Community Sponsorship Fund. Following the arrival of the refugee family in October 2018, this fund is now being used and the total now stands at £5,825 (£8,343 in 2018).

### **Restricted Fund in deficit**

One Restricted Fund is in deficit, Organ Fund £570 (£1,311 in 2018). It is anticipated that this fund will be in surplus by the end of 2020.

### **Liabilities**

The total liabilities of the PCC at the end of 2019 were £7,346 (£7,217 in 2018).

### **Reserve Policy**

The reserves policy for unrestricted funds should cover the following items in the priority listed (all items rounded to nearest hundred pounds):

1. Funding to cover six months of critical expenditure as below:
  - a. Heat, Light and Water for Church and Hall (£2,800 as of 31/12/2019)
  - b. Insurance Payments for Church and Hall (£3,400 as of 31/12/2019)
2. Funding to cover two months of critical expenditure as below:
  - a. Salaries (£1,800 as of 31/12/2019)
3. Funding to cover one month of general expenditure (£7,000 as of 31/12/2019)
4. Cover for Emergency Repairs (e.g. Theft of Lead, Roof Repairs) (estimated at £30,000)

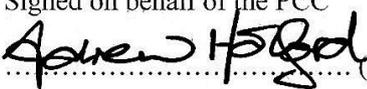
Total Reserve Funds required to meet the policy as of 31 December 2019 is £45,000. Unrestricted funds (less organ fund deficit) is £55,709 which could be used to cover this.

**Administrative Information**

St. Mary the Virgin is situated in Hitchin Street, Baldock. It is part of the Diocese of St. Albans within the Church of England. The Parochial Church Council is a registered charity with the Charity Commission. Registered Charity No. 1133060

PCC members who have served between 1st January 2019 and 31st December 2019 were:

Rector:	The Rev'd Canon Andrew Holford	Chairman
Churchwardens:	Mr P Charsley Miss E Wilkinson	From APCM 2014 to APCM 2020 From APCM 2017 to APCM 2020
Representatives on Deanery Synod:	Mr A Clark Mrs A Balmer Mr P Dougal	Until APCM 2020 Secretary Until APCM 2020 Until APCM 2020 Vice Chairman
Elected members:	Mrs K Nice Mr P Joslin Ms C Farbrother Mr C Page  Mrs J Brasier Mr M Muir Mrs J Woolnough  Mrs C Caine Mrs S Cooper Mr M McNeil Mr S Thomas  Mr D Adams	Until APCM 2020 Reader Until APCM 2020 Until APCM 2020 Until APCM 2020 Treasurer  Until APCM 2021 Until APCM 2021 Until APCM 2021  Until APCM 2022 Reader Until APCM 2022 (subject to DBS checks) Until APCM 2022 (subject to DBS checks)  Co-opted until APCM 2020 (subject to DBS checks)

Signed on behalf of the PCC  
 (Chairman)

Date 23<sup>rd</sup> May 2020

Andrew Holford (Rector)

**STATEMENT OF FINANCIAL ACTIVITIES**  
For the year ended 31 December 2019

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2018 £
<b>INCOMING RESOURCES</b>							
Incoming resources from donors	2(a)	103,176	10,970	114,146	79,597	(4,146)	75,451
Other voluntary income	2(b)	3,723	-	3,723	2,320	-	2,320
Income from charitable and ancillary trading	2(c)	24,978	-	24,978	21,543	-	21,543
Income from investments	2(d)	312	239	551	210	232	442
<b>TOTAL INCOMING RESOURCES</b>		<b>132,189</b>	<b>11,209</b>	<b>143,398</b>	<b>103,670</b>	<b>(3,914)</b>	<b>99,756</b>
<b>RESOURCES USED</b>							
Missions	3(a)	-	15,128	15,128	-	9,356	9,356
Activities directly relating to the work of the church	3(b)	98,753	819	99,572	94,312	10,442	104,754
Fund raising and publicity	3(c)	930	-	930	569	-	569
Church management and administration	3(d)	12,052	-	12,052	11,331	-	11,331
<b>TOTAL RESOURCES USED</b>		<b>111,735</b>	<b>15,947</b>	<b>127,682</b>	<b>106,212</b>	<b>19,798</b>	<b>126,010</b>
<b>NET INCOMING RESOURCES</b>		<b>20,454</b>	<b>(4,738)</b>	<b>15,716</b>	<b>(2,542)</b>	<b>(23,712)</b>	<b>(26,254)</b>
Transfers between funds	4	(3,300)	3,300	-	(3,900)	3,900	-
<b>NET MOVEMENT IN FUNDS</b>		<b>17,154</b>	<b>(1,438)</b>	<b>15,716</b>	<b>(6,442)</b>	<b>(19,812)</b>	<b>(26,254)</b>
BALANCES BROUGHT FORWARD AT 1 JANUARY 2019 (2018)		39,125	69,313	108,438	45,567	89,125	134,692
<b>BALANCES CARRIED FORWARD AT 31 DECEMBER 2019 (2018)</b>		<b>56,279</b>	<b>67,875</b>	<b>124,154</b>	<b>39,125</b>	<b>69,313</b>	<b>108,438</b>

The notes on pages 12 to 17 form part of these financial statements

**BALANCE SHEET**  
As at 31 December 2019

	Note	2019 £	2018 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	5	-	-
Investment assets		651	651
		<u>651</u>	<u>651</u>
<b>CURRENT ASSETS</b>			
Debtors	7	3,195	4,339
Central Board of Finance Deposit		39,873	39,575
Cash at bank and in hand		87,781	71,090
		<u>130,849</u>	<u>115,004</u>
<b>LIABILITIES:</b>			
AMOUNTS FALLING DUE WITHIN ONE YEAR	8	7,346	7,217
NET CURRENT ASSETS		<u>123,503</u>	<u>107,787</u>
NET ASSETS		<u>124,154</u>	<u>108,438</u>
<b>FUNDS</b>			
Unrestricted - General	9	(21,622)	(44,700)
- Designated		77,901	83,825
Restricted		67,875	69,313
		<u>124,154</u>	<u>108,438</u>

The notes on pages 12 to 17 form part of these financial statements

Approved by the Parochial Church Council on

  
P Charsley  
Churchwarden

  
E Wilkinson  
Churchwarden  
24-5-2020

## **NOTES TO THE FINANCIAL STATEMENTS**

For the year ended 31 December 2019

### **1. ACCOUNTING POLICIES**

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. They have been prepared under FRS102 (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. The financial statements 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, nor those that are informal gatherings of church members.

#### **Funds**

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Other funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent the funds which have accumulated from money which has been given for a particular purpose or invited by the PCC for a specific purpose. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

#### **Incoming resources**

##### *Voluntary income and capital sources*

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

Planned giving receivable under covenant is recognised only when received

Income tax recoverable on covenants or gift aid donations is recognised when the income to which it relates is received.

##### *Other ordinary income*

Rental income from the letting of the church premises is recognised when received.

##### *Income from investments*

Dividends and interest are accounted for when received.

#### **Resources used**

##### *Donations*

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church.

The diocesan quota or parish share is accounted for when payable.

#### **Fixed assets**

##### *Consecrated land and buildings, the Church Hall and movable church furnishings*

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

The retention of the Church Hall is bound up with the worship, mission and ministry of the Church and is considered to be 'operationally inalienable' and is also excluded from the accounts.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

##### *Other fixtures fittings and office equipment*

Equipment used within the church premises is depreciated on a straight line basis over 2 to 10 years.

#### **Investments**

Investments are carried at their book cost at 31 December.

#### **Current assets**

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

Short - term deposits include cash held on deposit with the Church Board of Finance of the Church of England.

**NOTES TO THE FINANCIAL STATEMENTS (continued)**

For the year ended 31 December 2019

2 INCOMING RESOURCES	Unrestricted Funds	Restricted Funds	Total Funds 2019	Unrestricted Funds	Restricted Funds	Total Funds 2018
	£	£	£	£	£	£
2(a) <i>Incoming resources from donors</i>						
Planned giving :						
Gift Aided and non-Gift Aided	49,904	-	49,904	54,028	-	54,028
Income tax recoverable on Gift Aid	12,820	-	12,820	12,124	-	12,124
Collections at all services	7,278	-	7,278	5,093	-	5,093
Donations, appeals, subscriptions	33,174	10,970	44,144	8,352	(4,146) *	4,206
	<u>103,176</u>	<u>10,970</u>	<u>114,146</u>	<u>79,597</u>	<u>(4,146)</u>	<u>75,451</u>
2(b) <i>Other voluntary income</i>						
Contributions to Rectory Gas	338	-	338	307	-	307
Social & Fundraising	3,385	-	3,385	2,013	-	2,013
	<u>3,723</u>	<u>-</u>	<u>3,723</u>	<u>2,320</u>	<u>-</u>	<u>2,320</u>
2(c) <i>Income from charitable and ancillary trading</i>						
Church Hall shop & Coffee Bar	597	-	597	1,348	-	1,348
Church Hall hire	6,050	-	6,050	7,465	-	7,465
Incoming Fees for Church Heating	100	-	100	-	-	-
Fees	18,231	-	18,231	12,730	-	12,730
	<u>24,978</u>	<u>-</u>	<u>24,978</u>	<u>21,543</u>	<u>-</u>	<u>21,543</u>
2(d) <i>Income from investments</i>						
Dividends	-	239	239	-	232	232
Interest received on deposits	312	-	312	210	-	210
	<u>312</u>	<u>239</u>	<u>551</u>	<u>210</u>	<u>232</u>	<u>442</u>
<b>TOTAL INCOMING RESOURCES</b>	<u>132,189</u>	<u>11,209</u>	<u>143,398</u>	<u>103,670</u>	<u>(3,914)</u>	<u>99,756</u>

\* Note: This figure includes the sum of -£11,453 for VAT in the South Aisle project which could not be reclaimed. This sum was included as an accrual in the 2017 accounts and as a reversal in the 2018 accounts.

**NOTES TO THE FINANCIAL STATEMENTS (continued )**  
**For the year ended 31 December 2019**

<b>3 RESOURCES USED</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2019</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2018</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
3(a) <i>Missionary and charitable giving :</i>						
Missions	-	5,205	5,205	-	5,424	5,424
Community Sponsorship	-	9,923	9,923	-	3,932	3,932
	<u>-</u>	<u>15,128</u>	<u>15,128</u>	<u>-</u>	<u>9,356</u>	<u>9,356</u>
3(b) <i>Activities directly relating to the work of the Church</i>						
Ministry :						
parish share	58,661	-	58,661	58,437	-	58,437
clergy expenses	3,244	-	3,244	4,343	-	4,343
fees	10,745	-	10,745	6,372	-	6,372
Church running expenses						
insurance	5,401	-	5,401	5,288	-	5,288
heat, light and water	2,137	-	2,137	2,397	-	2,397
repairs, maintenance & improvements	4,802	585	5,387	3,402	10,165	13,567
upkeep of services	548	-	548	1,008	-	1,008
Rectory Gas	479	-	479	511	-	511
Organ, Choir & Music Group	2,192	-	2,192	3,177	-	3,177
Church Hall - running expenses	8,892	-	8,892	6,795	-	6,795
Church Hall shop & Coffee Bar	24	-	24	543	-	543
Disabled Access	-	-	-	-	277	277
Resources	1,573	234	1,807	1,241	-	1,241
Hospitality	55	-	55	798	-	798
	<u>98,753</u>	<u>819</u>	<u>99,572</u>	<u>94,312</u>	<u>10,442</u>	<u>104,754</u>
3(c) <i>Fund - raising and publicity</i>						
Publicity and other expenses	<u>930</u>	<u>-</u>	<u>930</u>	<u>569</u>	<u>-</u>	<u>569</u>
3(d) <i>Church management and administration</i>						
Office Running Costs	2,127	-	2,127	2,367	-	2,367
Secretarial assistance	8,573	-	8,573	8,620	-	8,620
Bank charges	332	-	332	344	-	344
Other administrative charges	1,020	-	1,020	-	-	-
	<u>12,052</u>	<u>-</u>	<u>12,052</u>	<u>11,331</u>	<u>-</u>	<u>11,331</u>
<b>TOTAL RESOURCES USED</b>	<u>111,735</u>	<u>15,947</u>	<u>127,682</u>	<u>106,212</u>	<u>19,798</u>	<u>126,010</u>

The total Salaries paid in 2019 was £10,804 (2018 £10,851) for Secretarial Assistance and Hall Cleaning.

No trustees or connected persons were paid any monies with the exception of reimbursement of expenses for items purchased on behalf of the PCC.

Other administrative charges include salary administration £492 (2018 £0) and an Independent Examination fee of £528 (2018 £0)

NOTES TO THE FINANCIAL STATEMENTS (continued )  
For the year ended 31 December 2019

4 SUMMARY OF INTERNAL TRANSFERS 2019	Unrestricted Funds		Restricted
	General	Designated	Funds
PCC Donation to Missions Committee	(1,000)	-	1,000
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
Youth Worker (Designated) to PCC	21,468	(21,468)	-
PCC Donation to Organ Fund	(500)	-	500
	<u>18,168</u>	<u>(21,468)</u>	<u>3,300</u>

SUMMARY OF INTERNAL TRANSFERS 2018	Unrestricted Funds		Restricted
	General	Designated	Funds
PCC Donation to Missions Committee	(1,000)	-	1,000
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
PCC Donation to Churchyard	(600)	-	600
PCC Donation to Organ Fund	(500)	-	500
	<u>(3,900)</u>	<u>-</u>	<u>3,900</u>

5 FIXED ASSETS FOR USE BY THE PCC	Fixtures and Equipment
<i>Tangible fixed assets</i>	£
<b>GROSS BOOK VALUE</b>	
At 1 January 2019	57,326
Additions in the year	-
Disposals and Revaluations in year	-
At 31 December 2019	<u>57,326</u>
<b>DEPRECIATION</b>	
At 1 January 2019	57,326
Provided in the year	-
At 31 December 2019	<u>57,326</u>
<b>NET BOOK VALUE</b>	
At 31 December 2019	-
At 31 December 2018	-

Fixtures and equipment comprise the contents of the Church Hall which are held by the PCC for continuing use in its work, and lighting and fittings and equipment installed in the Church. The contents of the Hall were acquired from PCC funds or by gift. The Church gas boiler, lighting and fittings were acquired using amounts collected into the Fabric, Restoration and Legacies & Memorials Funds.

*Investment assets*

Investments were held at 31 December 2019 and 31 December 2018.

These investments were enabled by specific bequests in previous years.

427 shares are held in the CBF's Investment Fund in the UK - At 31 December 2019 Historical Cost £550 (2018 £550)

Market value £8,167 (2018 £6,879).

In addition, at 31 December 2019, £101 was held in the deposit fund. (2018 £101).

6 ANALYSIS OF NET ASSETS BY FUND	Unrestricted	Restricted	Total Funds	Unrestricted	Restricted	Total Funds
	Funds	Funds	2019	Funds	Funds	2018
	£	£	£	£	£	£
Fixed assets	-	-	-	-	-	-
Current assets	61,746	69,754	131,500	42,651	73,004	115,655
Liabilities	(5,467)	(1,879)	(7,346)	(3,526)	(3,691)	(7,217)
	<u>56,279</u>	<u>67,875</u>	<u>124,154</u>	<u>39,125</u>	<u>69,313</u>	<u>108,438</u>
<b>7 DEBTORS</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total Funds</b>
	<b>Funds</b>	<b>Funds</b>	<b>2019</b>	<b>Funds</b>	<b>Funds</b>	<b>2018</b>
	£	£	£	£	£	£
Prepayments	3,195	-	3,195	3,100	-	3,100
VAT	-	-	-	-	1,239	1,239
	<u>3,195</u>	<u>-</u>	<u>3,195</u>	<u>3,100</u>	<u>1,239</u>	<u>4,339</u>
<b>8 LIABILITIES</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total Funds</b>
<b>AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>Funds</b>	<b>Funds</b>	<b>2019</b>	<b>Funds</b>	<b>Funds</b>	<b>2018</b>
	£	£	£	£	£	£
Accruals and deferred income	5,467	1,879	7,346	3,526	3,691	7,217

**NOTES TO THE FINANCIAL STATEMENTS (continued )  
For the year ended 31 December 2019**

**9 FUND DETAILS**

<b>FUND DETAILS 2019</b>		<b>Balance at 1/1/2019</b>	<b>Income / Donations</b>	<b>Dividends / Interest</b>	<b>Costs / Transfers</b>	<b>Balance at 31/ 12/ 2019</b>
<b>RESTRICTED FUNDS IN SURPLUS AT END 2019</b>						
Funds invested in fixed assets						
Tower		4,838	180	-	-	5,018
Robes & Vestment		140	-	-	-	140
Missions		815	2,087	-	(2,405)	497
Churchyard		32	-	32	-	64
Choir Scholarships		162	-	-	-	162
Community Sponsorship		8,343	7,406	-	(9,924)	5,825
Disabled Access		-	-	-	-	-
Remembrance		376	25	-	(64)	337
Youth		523	-	-	(170)	353
Sustainability		124	-	-	-	124
Sound System		2,930	200	-	-	3,130
Fabric		48,196	145	206	(585)	47,962
Youth Worker (Restricted)		3,494	688	-	-	4,182
Endowments		651	-	-	-	651
		<u>70,624</u>	<u>10,731</u>	<u>238</u>	<u>(13,148)</u>	<u>68,445</u>
<b>RESTRICTED FUNDS IN DEFICIT AT END 2019</b>						
Organ		(1,311)	240	1	500	(570)
	<b>TOTAL RESTRICTED</b>	<u>69,313</u>	<u>10,971</u>	<u>239</u>	<u>(12,648)</u>	<u>67,875</u>
<b>UNRESTRICTED</b>						
Designated Funds						
Church Hall		15,153	6,646	-	(8,916)	12,883
Youth Worker (Designated)		21,468	-	-	(21,468)	-
Legacy & Memorial		47,204	20,040	297	(2,523)	65,018
	<b>SUBTOTAL</b>	<u>83,825</u>	<u>26,686</u>	<u>297</u>	<u>(32,907)</u>	<u>77,901</u>
General		(44,700)	105,190	15	(82,127)	(21,622)
	<b>TOTAL UNRESTRICTED</b>	<u>39,125</u>	<u>131,876</u>	<u>312</u>	<u>(115,034)</u>	<u>56,279</u>
<b>TOTAL FUNDS</b>		<u>108,438</u>	<u>142,847</u>	<u>551</u>	<u>(127,682)</u>	<u>124,154</u>
<b>FUND DETAILS 2018</b>						
<b>RESTRICTED FUNDS IN SURPLUS AT END 2018</b>						
Funds invested in fixed assets						
Tower		4,818	2,152	-	(2,132)	4,838
Robes & Vestment		140	-	-	-	140
Missions		633	2,806	-	(2,624)	815
Churchyard		-	-	32	-	32
Choir Scholarships		162	-	-	-	162
Community Sponsorship		11,925	350	-	(3,932)	8,343
Disabled Access		277	-	-	(277)	-
Remembrance		346	30	-	-	376
Youth		523	-	-	-	523
Sustainability		124	-	-	-	124
Sound System		2,810	120	-	-	2,930
Fabric		66,232	(11,453)	201	(6,784)	48,196
Youth Worker (Restricted)		1,744	1,750	-	-	3,494
Endowments		651	-	-	-	651
		<u>90,385</u>	<u>(4,245)</u>	<u>233</u>	<u>(15,749)</u>	<u>70,624</u>
<b>RESTRICTED FUNDS IN DEFICIT AT END 2018</b>						
Organ		(1,911)	100	-	500	(1,311)
	<b>TOTAL RESTRICTED</b>	<u>89,125</u>	<u>(4,145)</u>	<u>233</u>	<u>(15,900)</u>	<u>69,313</u>
<b>UNRESTRICTED</b>						
Designated Funds						
Church Hall		13,678	8,812	-	(7,337)	15,153
Youth Worker (Designated)		21,468	-	-	-	21,468
Legacy & Memorial		46,508	500	196	-	47,204
	<b>SUBTOTAL</b>	<u>81,654</u>	<u>9,312</u>	<u>196</u>	<u>(7,337)</u>	<u>83,825</u>
General		(36,087)	94,148	14	(102,775)	(44,700)
	<b>TOTAL UNRESTRICTED</b>	<u>45,567</u>	<u>103,460</u>	<u>210</u>	<u>(110,112)</u>	<u>39,125</u>
<b>TOTAL FUNDS</b>		<u>134,692</u>	<u>99,315</u>	<u>443</u>	<u>(126,012)</u>	<u>108,438</u>

**NOTES TO THE FINANCIAL STATEMENTS (continued )**

For the year ended 31 December 2019

**9 FUND DETAILS**

(continued)

**FUND DESCRIPTIONS**

<b>Fund Name</b>	<b>Type</b>	<b>Purpose &amp; Restrictions</b>
General	Unrestricted	General Fund for PCC
Church Hall	Unrestricted	Designated Fund for Church Hall Maintenance
Youth Worker (Designated)	Unrestricted	Designated Fund for Youth Worker
Legacy & Memorials	Unrestricted	Designated Fund for Legacies donated to PCC
Tower	Restricted	For provision of work to maintain the Tower and Bells.
Robes & Vestment	Restricted	For the provision of Robes and Vestments
Missions	Restricted	Funds which have been raised by Missions Committee for causes outside St. Marys
Churchyard	Restricted	For the upkeep of the Churchyard and monuments within the churchyard
Choir Scholarships	Restricted	For the provision of Choir Scholarships
Community Sponsorship	Restricted	To support the community sponsorship programme
Disabled Access	Restricted	For the provision and maintenance of disabled access facilities.
Remembrance	Restricted	For the provision of updating and maintaining the Book of Remembrance and other memorials
Youth	Restricted	For the provision of Youth based work at St. Marys
Sustainability	Restricted	For promoting and implementing changes to support the environment
Sound System	Restricted	Funds collected via Fees for the upkeep of the Sound System
Fabric	Restricted	Funds for the provision of the upkeep of the Fabric of St. Marys
Youth Worker (Restricted)	Restricted	Funds which are collected specifically to support the joint Baldock Youth Worker.
Organ	Restricted	For the upkeep of the Organ

The Organ Fund and General Fund are in deficit. These deficits are covered by the Legacy & Memorial Fund.

The Disabled Access Fund is empty. Future maintenance costs will be met from the Church Hall Fund.

Funds previously allocated to the Youth Worker (Designated) Fund have been returned to the General Fund, as it is unlikely that a new Baldock Youth Worker will be appointed.

**10 CAPITAL COMMITMENTS**

At 31st December 2019 the PCC had no capital commitments.

## **Independent Examiner's Report**

Report to the PCC of the Ecclesiastical Parish of St Mary The Virgin, Baldock,  
on the financial statements for the year ended 31 December 2019 which are set out on pages 10 to 17.

### **Respective responsibilities of the PCC and Independent Examiner**

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

- to examine the financial statements under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

### **Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the PCC 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the financial statements do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Geoff Mann FCIE

Dee House,  
Highworth Avenue  
Cambridge

Dated:

2 June 2020