

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 31st December 2021

Rector

The Reverend Canon Andrew Holford
The Rectory
9 Pond Lane
Baldock

Treasurer

Chris Page
19 Alder Close
Baldock

Principal Bankers

Lloyds TSB
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Hitchin

Independent Examiner

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|---|-----------|
| Annual Report of the Parochial Church Council for 2021 | 3 |
| Aim and Purposes | 3 |
| Objectives and Activities | 3 |
| Structure, governance and management | 3 |
| Achievements and Performance | 4 |
| Worship and Prayer | 4 |
| Deanery Synod | 4 |
| Pastoral Care | 4 |
| St. Mary's Church Fabric | 5 |
| St. Mary's Church Hall | 6 |
| Sustainability Committee | 6 |
| Church Schools & Junior Church | 6 |
| Missions | 6 |
| Community Sponsorship | 7 |
| Safeguarding Policies | 7 |
| General Data Protection Regulation | 7 |
| Financial Review | 8 |
| Administrative Information | 9 |
| Statement of Financial Activities (SOFA) | 10 |
| Balance Sheet | 11 |
| Notes to the Financial Statements | 12 |
| Independent Examiner's Report | 18 |

Annual Report of the Parochial Church Council for 2021

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 six times during the year - in January, March, May, July, September and November, either on Zoom or physically depending on the restrictions in place at the time. 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 with the aim of raising money for the maintenance and restoration of the fabric of the church buildings.

Achievements and Performance

Worship and Prayer

Once worship in church was permitted and following Church of England guidance, measures were put in place to ensure the safety of those attending; for example, having a dedicated space in the South Aisle for those still needing to be cautious. The choir were able to resume on a regular basis and added greatly to our worship. Careful adherence to ministers wearing masks and sanitising hands when giving Holy Communion meant many could resume receiving the sacrament by intinction (to avoid the use of a common cup), and blessings were given without any physical touch.

All Sunday morning services are now streamed to enable those who cannot attend church in person to participate in worship.

In September, Tiny Tots Singalong resumed on Wednesday mornings and runs every week including the holidays, providing a valuable chance for young children to socialise again, within a church context.

The Christmas services resumed, including the crib service, although these were attended by fewer than before, probably because of the ongoing pandemic.

Some Evening Prayer services have remained on Zoom, but from September Morning and Evening Prayer have also been said in person in Church most days.

Contemplative Silent Prayer sessions, which had ceased at the start of the pandemic restrictions, restarted via Zoom and have worked surprisingly effectively in this way.

At present we have 113 parishioners on the Church Electoral Roll.

The average weekly physical attendance counted during Eucharist services was 41, with a few also watching via the streaming system. The average monthly attendance at Messy Church was 27.

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. This year, as restrictions have eased, we have celebrated 16 baptisms, 5 weddings and held 8 funerals in our church.

The Incumbent, Rev'd Canon Andrew Holford, has been ably assisted by our Readers Mrs Sharon Cooper and Mrs Katrina Nice. Miss Emma Wilkinson has remained as our Ordinand this year whilst continuing her studies at The Eastern Region Ministerial College. She will begin her curacy at St Thomas of Canterbury, Wilbury after her ordination next year.

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

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. Pastoral visiting has carefully resumed but no church services have been allowed in

care homes. Andrew Holford and a ministry volunteer have held a monthly Zoom service for residents in one care home which is much appreciated.

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. The annual "In Loving Memory" commemoration service was held in November and was greatly appreciated by those who attended.

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.

Messy Church has met every month except August this year in a re-imagined form. From January to July, meetings were held in a covid secure way in the church hall, with each family having their own table and the worship being integrated through the session. The September meeting was held outside, sharing a picnic lunch and then completing some crafts related to the Bee Garden including making bug hotels and an "I spy" game. The prayers took place in the garden and it was lovely to worship together in this space. From October, with the relaxation of some of the rules concerning mixing of families and with the support of a grant from the diocese, food could be served again. This has been a real blessing and it has been great to worship again in this way. Meetings continue to be held in the Church Hall at the earlier time of 11:45, with the worship still being integrated throughout the session. It has been good to welcome families back and regularly have a congregation of between 20 - 30.

The "After Hours" group for those in Years 7 and above continued to meet on Zoom during the early part of 2021 but from May went back to meeting monthly in person. Several of the group took GCSEs this summer and have started different adventures for sixth form but still keep coming as do those who are now at college. It is great to do events and activities with this group and to see how their faith affects their daily life.

Some St Mary's members who were heavily involved in the Baldock Coronavirus Support Group, have continued to support the newly formed Baldock Futures Fund which exists to provide small grants to those in particular need in the community and to help those wishing to set up new businesses. They have published a book 'Lockdown to Freedom' which was launched at an event held in the Church Hall in November.

St. Mary's Church Fabric

2021 proved frustrating as efforts continued to put in place arrangements to proceed with the Nave and Chancel works. The Charity Commission proved demanding but the faculty is in now in place. The project will have to be re-tendered, but it is hoped that work can commence in the spring or summer of 2022 and be completed before winter sets in again.

As part of the process a heat loss survey was commissioned to investigate the levels of insulation that might be appropriate. Heat loss through windows was identified as the most significant issue and once the roof is repaired, work in this area will be considered.

Some routine servicing activities were disrupted by the pandemic and throughout the year we have worked through these including the heating, roof alarm, lightning conductor, fire alarm and extinguishers, the access lift in the hall and modest tree surgery to improve visibility of the church building from Hitchin Street.

The church continued to remain active throughout the pandemic, in line with Government guidelines; risk assessments were reviewed and amended throughout the year to ensure that everything was compliant.

St. Mary's Church Hall

The PCC is rightly committed to repairs to the church roof and masonry, but the hall will need some attention in due course.

As part of the heat loss survey above, the hall too was assessed, and heat is pouring out of the building. The introduction of new glazed disabled access doors to the front elevation is being explored and, subject to budgetary priorities, replacement or renovation of the windows and the associated costs will be reviewed at the same time.

Sustainability Committee

The Eco Group was set up in September 2015 with the aim of helping St Mary's Church and individuals to reduce their carbon footprints. This received a boost in interest when the General Synod of the Church of England passed a resolution in February 2020, aiming to become a net zero carbon institution by 2030.

The church decided to join the A Rocha (Christian environmental charity) Eco Church Awards scheme to work towards our goal of becoming net zero carbon ourselves by 2030. This involves gaining points across 5 categories - Worship, Buildings, Outdoor Space, Community and Global Engagement, and Lifestyle, by adopting climate friendly policies in each. We were delighted to receive our Bronze Award in May and are working well towards our Silver Award which we hope to achieve in 2022.

A small number of families, plus one member of the community sponsorship family, have worked regularly in developing and maintaining the Bee and Butterfly Garden in the Churchyard.

The Eco Group intend to investigate insulation improvements in the church hall through double glazing and curtains or blinds but the lack of revenue due to bookings income only resuming in September has put these plans on hold. The church and hall continue to recycle diligently.

Since February 2020 the Eco Group has posted an Eco Tip every week in the church news sheet to raise awareness amongst parishioners of ways to cut their own carbon footprints and these were also shared amongst the Buntingford Deanery group of churches and now also further afield.

With the run up to the COP26 UN climate talks hosted by UK in Glasgow in November, St Mary's held a service totally dedicated to Climate Change issues; one member walked a small section on the Youth Christian Climate Network's pilgrimage to COP26 when they came through St Albans; Katrina Nice preached on Eco Church in Letchworth and also attended COP26 in Glasgow as a member of the public to demonstrate as a Christian for the need to take more urgent action to address the global crisis.

Eco Group also had a stall at Baldock's first Eco Fest in October and created bunting which was then displayed outside church in the run up to COP26 and added to by the Bishop of Hertford.

Church Schools & Junior Church

Before the pandemic members of the ministry team, with assistance from Andrew Clark, were leading weekly assemblies at the two Church Schools. Following the return of schools in the academic year 2020/2021 the Rector and Mrs Nice began to lead weekly 15 minute worship sessions per class in the Infant School. Whole school gatherings for assemblies were not allowed under the rules and these had to go online via Teams as was the case for the Junior School. Due to the Covid restrictions, no school services could take place in church in 2021.

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.

Junior Church resumed in September with 2 sessions per month (not running on Messy Church or All Age service Sundays). Junior Choir was restarted with the aim to encourage children to enjoy singing together to regularly take part in our Sunday morning worship.

Missions

Helping those in need is a demonstration of our faith. Despite the restrictions in place for most of the year, St. Mary's collected a total of £1,149 for charitable purposes, including £972 at our Christmas services. The sum raised from the Christmas services will be donated to charities which support the homeless, especially children. The remainder will be donated to other humanitarian charities.

Another £2,813 was provided from the PCC general fund for use by the Missions Committee. This includes support that has continued to be given to Martin and Hazel Frost and it is good to read the 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 was due to finish in November 2020, but our volunteer support has continued as and when required as it was felt important to do so, especially in the light of the restrictions imposed by covid.

Safeguarding Policies - children, young people and vulnerable adults

At St Mary's the aim is 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 our Safeguarding policy has been reviewed 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. All volunteers have been encouraged to attend diocesan safeguarding training. From January 2022 a new safeguarding training framework comes into force which will replace the old-style training structure. When church members are due a refresher course, they will take part in the updated training. 'Safer recruitment and people management' and 'domestic abuse' were previously taken as a one-off training module. These will both now need a refresher every three years. Many of the training modules will be available online making them easier to access. Chris Caine remains the parish safeguarding officer with Jenny Woolnough in charge of DBS checks.

General Data Protection Regulation

The General Data Protection Regulation have continued to be in place and monitored by Alex Milne and Emma Wilkinson. With an increased email distribution list this year, all emails sent out by the church go out blind copied and all recipients have signed to agree for their details to be included in our distribution list. Our website is updated weekly and is becoming a good source of communication and information for church members and the community. Designated email addresses have been set up for Messy Church and Hall Bookings.

Financial Review

The ongoing coronavirus pandemic continues to have a significant impact on both income and expenditure, although the progressive removal of restrictions has allowed some movement back to normality. As the future course of the pandemic is unclear, careful monitoring of the financial situation will still be necessary.

General Fund

At the start of 2021, the General Fund held £57,367 and during the year this increased by £8,864 to finish at £66,231. Many of the changes over the year reflect the gradual move away from the heavy restrictions of 2020 towards an environment where a more normal pattern of income and expenditure was achieved. The key points in 2021 were:

- Regular planned giving decreased by £8,056, but still totalled £ 56,986 in the year.
- Incoming fees for weddings, baptisms and funerals increased by £5,714 to £9,531, with a corresponding increase in the fees paid to the DBF (up £2,609 to £6,255).
- Church management and administration costs also increased by £1,742. This was mainly due to an increased expenditure on office consumables.
- As a result of physical attendance at Church restarting, collections at services rose to £2,683 from £976 in 2020, an increase of £1,707.

Church Hall Fund

The Church Hall made a loss of £1,222 in 2021, following a deficit of £6,187 in 2020. This improved position is a consequence of the gradual lifting of restrictions, permitting its use by external organisations. The Church Hall Fund now stands at £5,475, and it is possible that a modest surplus will be achieved in 2022.

Restricted Funds

The PCC currently holds £63,718 (£57,006 in 2020) in surplus Restricted Funds.

- The majority of this money is held within the Fabric Fund. At the end of 2021 this held £39,256 (2020 £42,811). Most of the expenditure was for thermal and heat loss surveys, together with other preparatory work for the nave and chancel roof project.
- The Sound System Fund has been renamed as the Audiovisual Systems Fund to include the streaming equipment purchased this year – fees are charged for the use of this system at weddings and funerals. This fund currently holds £1,634.
- The Community Sponsorship Fund currently holds £3,341 (£2,322 in 2020). The increase is due to a repayment of rent from the 15 Houses Charity.
- A new Fund - Nave & Chancel Roof - has been created to hold funds for the next phase of restoration work. This currently holds £9,638.

Liabilities

The total liabilities of the PCC at the end of 2021 were £5,731 (£8,738 in 2020).

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 (£2,200 as of 31/12/2021)
 - b. Insurance Payments for Church and Hall (£3,500 as of 31/12/2021)
2. Funding to cover two months of critical expenditure as below:
 - a. Salaries (£1,900 as of 31/12/2021)
3. Funding to cover one month of general expenditure (£7,000 as of 31/12/2021)
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 2021 is £44,600. Unrestricted funds are £71,705 which could be used to cover this.

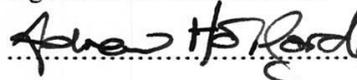
Administrative Information

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 2021 and 31st December 2021 were:

| | | |
|-----------------------------------|--------------------------------|-----------------------------|
| Rector: | The Rev'd Canon Andrew Holford | Chairman |
| Churchwardens: | Mr D Morgan | From APCM 2020 to APCM 2022 |
| Representatives on Deanery Synod: | Mr A Clark | Until APCM 2023 |
| | Mrs A Balmer | Until APCM 2023 |
| | Mrs K Nice | Until APCM 2023 |
| Elected members: | Mrs J Brasier | Until APCM 2021 |
| | Mrs J Woolnough | Until APCM 2021 |
| | Mrs C Caine | Until APCM 2022 |
| | Mrs S Cooper | Until APCM 2022 |
| | Mr M McNeil | Until APCM 2022 |
| | Mr S Thomas | Until APCM 2022 |
| | Mr P Joslin | Until APCM 2023 |
| | Mr C Page | Until APCM 2023 |
| | Mr P Dougal | Until APCM 2023 |
| | Miss E Wilkinson | Until APCM 2023 |
| | Mr M Muir | Until APCM 2024 |

Signed on behalf of the PCC

 (Chairman)

Date... 

Andrew Holford (Rector)

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2021

| | | Unrestricted Funds | Restricted Funds | Total Funds 2021 | Unrestricted Funds | Restricted Funds | Total Funds 2020 |
|--|------|-----------------------|---------------------|------------------------|-----------------------|---------------------|------------------------|
| | Note | £ | £ | £ | £ | £ | £ |
| INCOMING RESOURCES | | | | | | | |
| Incoming resources from donors | 2(a) | 93,158 | 14,340 | 107,498 | 105,261 | 12,187 | 117,448 |
| Other voluntary income | 2(b) | 2,205 | - | 2,205 | 4,369 | - | 4,369 |
| Income from charitable and ancillary trading | 2(c) | 14,565 | - | 14,565 | 5,167 | - | 5,167 |
| Income from investments | 2(d) | 20 | 254 | 274 | 179 | 246 | 425 |
| TOTAL INCOMING RESOURCES | | 109,948 | 14,594 | 124,542 | 114,976 | 12,433 | 127,409 |
| RESOURCES USED | | | | | | | |
| Missionary and charitable giving | 3(a) | - | 5,560 | 5,560 | - | 14,125 | 14,125 |
| Activities directly relating to the work of the church | 3(b) | 85,936 | 5,635 | 91,571 | 90,508 | 14,427 | 104,935 |
| Fund raising and publicity | 3(c) | 359 | - | 359 | 478 | - | 478 |
| Church management and administration | 3(d) | 12,698 | - | 12,698 | 10,956 | - | 10,956 |
| TOTAL RESOURCES USED | | 98,993 | 11,195 | 110,188 | 101,942 | 28,552 | 130,494 |
| NET INCOMING RESOURCES | | 10,955 | 3,399 | 14,354 | 13,034 | (16,119) | (3,085) |
| Transfers between funds | 4 | (3,313) | 3,313 | - | (5,250) | 5,250 | - |
| NET MOVEMENT IN FUNDS | | 7,642 | 6,712 | 14,354 | 7,784 | (10,869) | (3,085) |
| BALANCES BROUGHT FORWARD AT 1 JANUARY 2021 (2020) | | 64,063 | 57,006 | 121,069 | 56,279 | 67,875 | 124,154 |
| BALANCES CARRIED FORWARD AT 31 DECEMBER 2021 (2020) | | 71,705 | 63,718 | 135,423 | 64,063 | 57,006 | 121,069 |

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

BALANCE SHEET
As at 31 December 2021

| | Note | 2021 £ | 2020 £ |
|--|------|----------------|----------------|
| FIXED ASSETS | | | |
| Tangible fixed assets | 5 | - | - |
| Investment assets | | 651 | 651 |
| | | <u>651</u> | <u>651</u> |
| CURRENT ASSETS | | | |
| Debtors | 7 | 2,700 | 1,100 |
| Central Board of Finance Deposit | | 30,057 | 30,041 |
| Cash at bank and in hand | | 107,746 | 98,015 |
| | | <u>140,503</u> | <u>129,156</u> |
| LIABILITIES : | | | |
| AMOUNTS FALLING DUE WITHIN ONE YEAR | 8 | 5,731 | 8,738 |
| NET CURRENT ASSETS | | <u>134,772</u> | <u>120,418</u> |
| NET ASSETS | | <u>135,423</u> | <u>121,069</u> |
| FUNDS | | | |
| Unrestricted - General | 9 | 66,231 | 57,367 |
| - Designated | | 5,474 | 6,696 |
| Restricted | | 63,718 | 57,006 |
| | | <u>135,423</u> | <u>121,069</u> |

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

Approved by the Parochial Church Council on

9th April 2022



P Dougal
Vice Chairman



D Morgan
Churchwarden

Adrian H. Ford
(Chair)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

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 2019 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.

Net 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.

Amounts owed by the PCC at 31 December in respect of expenses and church maintenance are shown as creditors.

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

| 2 INCOMING RESOURCES | Unrestricted Funds | Restricted Funds | Total Funds 2021 | Unrestricted Funds | Restricted Funds | Total Funds 2020 |
|--|-----------------------|---------------------|------------------------|-----------------------|---------------------|------------------------|
| | £ | £ | £ | £ | £ | £ |
| 2(a) <i>Incoming resources from donors</i> | | | | | | |
| Planned giving : | | | | | | |
| Gift Aided and non-Gift Aided | 56,986 | - | 56,986 | 65,042 | - | 65,042 |
| Income tax recoverable on Gift Aid | 16,494 | - | 16,494 | 11,445 | - | 11,445 |
| Collections at all services | 2,683 | - | 2,683 | 976 | - | 976 |
| Donations, appeals, subscriptions | 16,995 | 14,340 | 31,335 | 27,798 | 12,187 | 39,985 |
| | <u>93,158</u> | <u>14,340</u> | <u>107,498</u> | <u>105,261</u> | <u>12,187</u> | <u>117,448</u> |
| 2(b) <i>Other voluntary income</i> | | | | | | |
| Contributions to Rectory Gas | 450 | - | 450 | 467 | - | 467 |
| Social & Fundraising | 1,755 | - | 1,755 | 3,902 | - | 3,902 |
| | <u>2,205</u> | <u>-</u> | <u>2,205</u> | <u>4,369</u> | <u>-</u> | <u>4,369</u> |
| 2(c) <i>Income from charitable and ancillary trading</i> | | | | | | |
| Church Hall shop & Coffee Bar | - | - | - | 81 | - | 81 |
| Church Hall hire | 4,984 | - | 4,984 | 1,269 | - | 1,269 |
| Incoming Fees for Church Heating | 50 | - | 50 | - | - | - |
| Fees | 9,531 | - | 9,531 | 3,817 | - | 3,817 |
| | <u>14,565</u> | <u>-</u> | <u>14,565</u> | <u>5,167</u> | <u>-</u> | <u>5,167</u> |
| 2(d) <i>Income from investments</i> | | | | | | |
| Dividends | - | 254 | 254 | - | 246 | 246 |
| Interest received on deposits | 20 | - | 20 | 179 | - | 179 |
| | <u>20</u> | <u>254</u> | <u>274</u> | <u>179</u> | <u>246</u> | <u>425</u> |
| TOTAL INCOMING RESOURCES | <u>109,948</u> | <u>14,594</u> | <u>124,542</u> | <u>114,976</u> | <u>12,433</u> | <u>127,409</u> |

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

| 3 RESOURCES USED | Unrestricted Funds | Restricted Funds | Total Funds 2021 | Unrestricted Funds | Restricted Funds | Total Funds 2020 |
|--|-------------------------------|-----------------------------|---------------------------------|-------------------------------|-----------------------------|---------------------------------|
| | £ | £ | £ | £ | £ | £ |
| 3(a) <i>Missionary and charitable giving :</i> | | | | | | |
| Missions | - | 3,725 | 3,725 | - | 5,797 | 5,797 |
| Community Sponsorship | - | 1,835 | 1,835 | - | 8,328 | 8,328 |
| | <u>-</u> | <u>5,560</u> | <u>5,560</u> | <u>-</u> | <u>14,125</u> | <u>14,125</u> |
| 3(b) <i>Activities directly relating to the work of the Church</i> | | | | | | |
| Ministry : | | | | | | |
| parish share | 58,955 | - | 58,955 | 60,292 | - | 60,292 |
| clergy expenses | 2,299 | - | 2,299 | 2,484 | - | 2,484 |
| fees | 6,255 | - | 6,255 | 3,646 | - | 3,646 |
| Church running expenses | | | | | | |
| insurance | 5,603 | - | 5,603 | 5,519 | - | 5,519 |
| heat, light and water | 3,099 | - | 3,099 | 2,435 | - | 2,435 |
| repairs, maintenance & improvements | (392) | 5,530 | 5,138 | 5,422 | 14,234 | 19,656 |
| upkeep of services | 296 | - | 296 | 28 | - | 28 |
| Rectory Gas | 467 | - | 467 | 317 | - | 317 |
| Organ, Choir & Music Group | 1,925 | - | 1,925 | 1,972 | - | 1,972 |
| Church Hall - running expenses | 6,206 | - | 6,206 | 7,467 | - | 7,467 |
| Church Hall shop & Coffee Bar | - | - | - | 70 | - | 70 |
| Resources | 1,223 | 105 | 1,328 | 856 | 193 | 1,049 |
| Gifts and Hospitality | - | - | - | - | - | - |
| | <u>85,936</u> | <u>5,635</u> | <u>91,571</u> | <u>90,508</u> | <u>14,427</u> | <u>104,935</u> |
| 3 (c) <i>Fund - raising and publicity</i> | | | | | | |
| Publicity and other expenses | 359 | - | 359 | 478 | - | 478 |
| 3 (d) <i>Church management and administration</i> | | | | | | |
| Office Running Costs | 2,291 | - | 2,291 | 831 | - | 831 |
| Secretarial assistance | 9,160 | - | 9,160 | 8,820 | - | 8,820 |
| Bank charges | 201 | - | 201 | 237 | - | 237 |
| Other administrative charges | 1,046 | - | 1,046 | 1,068 | - | 1,068 |
| | <u>12,698</u> | <u>-</u> | <u>12,698</u> | <u>10,956</u> | <u>-</u> | <u>10,956</u> |
| TOTAL RESOURCES USED | <u>98,993</u> | <u>11,195</u> | <u>110,188</u> | <u>101,942</u> | <u>28,552</u> | <u>130,494</u> |

The total Salaries paid in 2021 was £11,534 (2020 £11,111) 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 £504 (2020 £504) and an Independent Examination fee of £552 (2020 £540)

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

| 4 SUMMARY OF INTERNAL TRANSFERS 2021 | Unrestricted Funds | | Restricted Funds |
|---|--------------------|------------|------------------|
| | General | Designated | |
| PCC Donation to Missions Committee | (1,013) | - | 1,013 |
| PCC Donation to Missions for Latin Link | (1,800) | - | 1,800 |
| Legacy & Memorial (Designated) to PCC | - | - | - |
| PCC Donation to Organ Fund | (500) | - | 500 |
| | <u>(3,313)</u> | <u>-</u> | <u>3,313</u> |

SUMMARY OF INTERNAL TRANSFERS 2020

| | Unrestricted Funds | | Restricted Funds |
|---|--------------------|-----------------|------------------|
| | General | Designated | |
| PCC Donation to Missions Committee | (2,950) | - | 2,950 |
| PCC Donation to Missions for Latin Link | (1,800) | - | 1,800 |
| Legacy & Memorial (Designated) to PCC | 65,019 | (65,019) | - |
| PCC Donation to Organ Fund | (500) | - | 500 |
| | <u>59,769</u> | <u>(65,019)</u> | <u>5,250</u> |

5 FIXED ASSETS FOR USE BY THE PCC

| | | Fixtures and Equipment |
|------------------------------|------------------------------------|------------------------|
| | | £ |
| Tangible fixed assets | | |
| GROSS BOOK VALUE | At 1 January 2021 | 57,326 |
| | Additions in the year | - |
| | Disposals and Revaluations in year | - |
| | At 31 December 2021 | <u>57,326</u> |
| DEPRECIATION | At 1 January 2021 | 57,326 |
| | Provided in the year | - |
| | At 31 December 2021 | <u>57,326</u> |
| NET BOOK VALUE | At 31 December 2021 | - |
| | At 31 December 2020 | - |

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 2021 and 31 December 2020. 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 2021 Historical Cost £550 (2020 £550) Market value £9,986 (2020 £8,731). In addition, at 31 December 2021, £101 was held in the deposit fund. (2020 £101).

6 ANALYSIS OF NET ASSETS BY FUND

| | Unrestricted Funds | Restricted Funds | Total Funds 2021 | Unrestricted Funds | Restricted Funds | Total Funds 2020 |
|----------------|--------------------|------------------|------------------|--------------------|------------------|------------------|
| | £ | £ | £ | £ | £ | £ |
| Fixed assets | - | 651 | 651 | - | 651 | 651 |
| Current assets | 76,224 | 64,279 | 140,503 | 72,248 | 56,908 | 129,156 |
| Liabilities | (4,519) | (1,212) | (5,731) | (8,185) | (553) | (8,738) |
| | <u>71,705</u> | <u>63,718</u> | <u>135,423</u> | <u>64,063</u> | <u>57,006</u> | <u>121,069</u> |

7 DEBTORS

| | Unrestricted Funds | Restricted Funds | Total Funds 2021 | Unrestricted Funds | Restricted Funds | Total Funds 2020 |
|-------------|--------------------|------------------|------------------|--------------------|------------------|------------------|
| | £ | £ | £ | £ | £ | £ |
| Prepayments | <u>2,700</u> | <u>-</u> | <u>2,700</u> | <u>1,100</u> | <u>-</u> | <u>1,100</u> |

8 LIABILITIES
AMOUNTS FALLING DUE WITHIN ONE YEAR

| | Unrestricted Funds | Restricted Funds | Total Funds 2021 | Unrestricted Funds | Restricted Funds | Total Funds 2020 |
|------------------------------|--------------------|------------------|------------------|--------------------|------------------|------------------|
| | £ | £ | £ | £ | £ | £ |
| Accruals and deferred income | <u>4,519</u> | <u>1,212</u> | <u>5,731</u> | <u>8,185</u> | <u>553</u> | <u>8,738</u> |

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

9 FUND DETAILS

| FUND DETAILS 2021 | | Balance at 1/1/2021 | Income / Donations | Dividends / Interest | Costs / Transfers | Balance at 31/ 12/ 2021 |
|--|---------------------------|------------------------|-----------------------|-------------------------|----------------------|----------------------------|
| RESTRICTED FUNDS IN SURPLUS AT END 2021 | | | | | | |
| Tower | | 2,552 | 60 | - | - | 2,612 |
| Robes & Vestment | | 140 | - | - | - | 140 |
| Missions | | 107 | 1,149 | - | (912) | 344 |
| Churchyard | | 97 | - | 34 | (110) | 21 |
| Choir Scholarships | | 162 | - | - | - | 162 |
| Community Sponsorship | | 2,322 | 2,854 | - | (1,835) | 3,341 |
| Remembrance | | 314 | - | - | - | 314 |
| Youth | | 183 | 250 | - | (105) | 328 |
| Sustainability | | 124 | - | - | - | 124 |
| Audiovisual System | | 3,130 | 150 | - | (1,646) | 1,634 |
| Fabric | | 42,811 | - | 219 | (3,774) | 39,256 |
| Youth Worker (Restricted) | | 4,182 | - | - | - | 4,182 |
| Organ | | 231 | 240 | - | 500 | 971 |
| Nave & Chancel Roof | | - | 9,638 | - | - | 9,638 |
| Endowments | | 651 | - | - | - | 651 |
| | TOTAL RESTRICTED | 57,006 | 14,341 | 253 | (7,882) | 63,718 |
| UNRESTRICTED | | | | | | |
| Designated Funds | | | | | | |
| Church Hall | | 6,696 | 4,984 | - | (6,206) | 5,474 |
| Legacy & Memorial | | - | - | - | - | - |
| | SUBTOTAL | 6,696 | 4,984 | - | (6,206) | 5,474 |
| General | | 57,367 | 104,944 | 20 | (96,100) | 66,231 |
| | TOTAL UNRESTRICTED | 64,063 | 109,928 | 20 | (102,306) | 71,705 |
| TOTAL FUNDS | | 121,069 | 124,269 | 273 | (110,188) | 135,423 |

| FUND DETAILS 2020 | | Balance at 1/1/2020 | Income / Donations | Dividends / Interest | Costs / Transfers | Balance at 31/ 12/ 2020 |
|--|---------------------------|------------------------|-----------------------|-------------------------|----------------------|----------------------------|
| RESTRICTED FUNDS IN SURPLUS AT END 2020 | | | | | | |
| Tower | | 5,018 | 6,230 | - | (8,696) | 2,552 |
| Robes & Vestment | | 140 | - | - | - | 140 |
| Missions | | 497 | 657 | - | (1,047) | 107 |
| Churchyard | | 64 | - | 33 | - | 97 |
| Choir Scholarships | | 162 | - | - | - | 162 |
| Community Sponsorship | | 5,825 | 4,825 | - | (8,328) | 2,322 |
| Remembrance | | 337 | - | - | (23) | 314 |
| Youth | | 353 | - | - | (170) | 183 |
| Sustainability | | 124 | - | - | - | 124 |
| Audiovisual System | | 3,130 | - | - | - | 3,130 |
| Fabric | | 47,962 | 175 | 212 | (5,538) | 42,811 |
| Youth Worker (Restricted) | | 4,182 | - | - | - | 4,182 |
| Organ | | (570) | 300 | 1 | 500 | 231 |
| Nave & Chancel Roof | | - | - | - | - | - |
| Endowments | | 651 | - | - | - | 651 |
| | TOTAL RESTRICTED | 67,875 | 12,187 | 246 | (23,302) | 57,006 |
| UNRESTRICTED | | | | | | |
| Designated Funds | | | | | | |
| Church Hall | | 12,883 | 1,350 | - | (7,537) | 6,696 |
| Legacy & Memorial | | 65,018 | - | - | (65,018) | - |
| | SUBTOTAL | 77,901 | 1,350 | - | (72,555) | 6,696 |
| General | | (21,622) | 113,447 | 179 | (34,637) | 57,367 |
| | TOTAL UNRESTRICTED | 56,279 | 114,797 | 179 | (107,192) | 64,063 |
| TOTAL FUNDS | | 124,154 | 126,984 | 425 | (130,494) | 121,069 |

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

9 FUND DETAILS
(continued)

FUND DESCRIPTIONS

| Fund Name | Type | Purpose & Restrictions |
|---------------------------|--------------|---|
| General | Unrestricted | General Fund for PCC |
| Church Hall | Unrestricted | Designated Fund for Church Hall Maintenance |
| Legacy & Memorials | Unrestricted | Designated Fund for Legacies donated to PCC, now closed |
| 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 |
| 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 |
| Audiovisual System | Restricted | Funds collected via Fees for the upkeep of the Audiovisual 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 |
| Nave & Chancel Roof | Restricted | For the renovation of the Nave and Chancel roof |
| Endowments | Restricted | Investments enabled by specific bequests in previous years |

Funds in the Legacy & Memorial Fund have been returned to the General Fund. As a consequence, the General Fund is no longer in deficit.
 The Sound System fund has been re-named as the Audiovisual System fund so as to include incoming fees from, and upkeep of, the streaming facility.
 A Nave & Chancel Roof Fund has been created to hold money raised for the renovation of this part of the roof

10 CAPITAL COMMITMENTS

At 31st December 2021 the PCC had no capital commitments.

Independent Examiner's Report

Independent examiner's report to the PCC of the Ecclesiastical Parish of St Mary the Virgin, Baldock

I report to the PCC on my examination of the accounts of the Ecclesiastical Parish of St Mary the Virgin, Baldock (the Church) for the year ended 31 December 2021.

Responsibilities and basis of report

As the PCC of the Church 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 Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

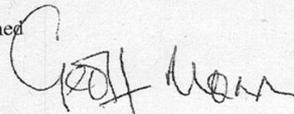
Independent examiner's statement

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 Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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

Signed



Geoff Mann FCIE
Dee House
Highworth Avenue
Cambridge

Dated

11 April 2022.