

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 2022

Rector (Until 26 June 2022)

The Reverend Canon Andrew Holford
The Rectory
9 Pond Lane
Baldock

Treasurer

Steve Thomas
38 High Street
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>

Annual Report of the Parochial Church Council for 2022	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	7
Community Sponsorship	7
Safeguarding Policies	7
General Data Protection Regulation	7
Financial Review	9
Administrative Information	10
Statement of Financial Activities (SOFA)	11
Balance Sheet	12
Notes to the Financial Statements	13
Independent Examiner's Report	19

Annual Report of the Parochial Church Council for 2022

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. 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.

The Friends of St Mary's (FOSM) committee met every 8 weeks or so throughout the year, principally to plan the fundraising events to assist the church maintenance and repairs and grow membership. The Fair and Festival were the main occasions for fundraising but concerts and a quiz night were also held. £70,000 was paid to the PCC to assist in the roof repairs.

Achievements and Performance

Major changes to the ministry team took place in the first half of 2022, particularly the early retirement of the Rector at the end of June, which has had a large impact on the provision of services and church life during the ensuing vacancy.

Sharon Cooper, Reader for 12 years, left St Mary's in February 2022 to retire to Wales with her husband. St Mary's would like to thank her very much for her contribution to worship and ministry over this time.

Emma Wilkinson, our Ordinand, was ordained deacon at St Albans Abbey on 2 July and left to take up her curacy at St Thomas', Wilbury, in nearby Letchworth in July. She has been a hard working and much valued member of the congregation since coming to St Mary's in 2013. and of the ministry team since she began her training. Emma was the backbone of Messy Church, her gift of catering for large numbers of people being especially valued, and she will be missed in many areas of church life.

Andrew Holford retired in June 2022, having been our Rector for 18 years, in which he faithfully held midweek communion services and Tiny Tots singalong every Wednesday, led Morning and Evening Prayer in church nearly every day, and who worked tirelessly to inspire his parishioners to worship Our Saviour Jesus Christ, incorporating over the years many different forms of liturgy and music, from Choral Evensong to Music Group and Parish Praise Be band accompanying Parish Communion and Parish Praise! Services. His preaching always challenged us to connect our faith with our daily lives, and his pastoral care, particularly around funerals, brought comfort to many. Andrew was well known in Baldock, cycling to get around, even to churches further afield if time allowed! He developed very strong and close links with both church schools, led several restoration church projects – the tower, south aisle roof and most recently the nave and chancel roof - involving the whole town, and he created a church which was increasingly open; literally – nearly every day – and figuratively -being inclusive and welcoming to all, and he was made a Canon in 2018 in appreciation of his work for the Church.

Very many of us in Baldock have been touched in our lives by Andrew's ministry and we extend grateful thanks for his support on our journeys of faith and wish him and all his family very best wishes and blessings in the next chapter of their lives.

Worship and Prayer

For the first 6 months of 2022 worship was as pre COVID although we continued to receive the sacrament at Holy Communion by intinction to lessen any COVID-19 risk, and there was still an area of church where people could sit apart for those remaining cautious. From the beginning of the vacancy period, we enlisted the help of several retired priests to lead our Sunday and Wednesday communion services, with our Reader Katrina Nice taking a non-eucharistic service on 3 occasions - Climate Change Sunday, Bible Sunday and the service including the Nativity Play.

All Sunday morning services were streamed to enable those who cannot attend church in person to participate in worship, especially helpful for those who are ill, although most people have now returned to physical church.

Most services now have a PowerPoint presentation for all the words and hymns instead of service booklets and hymn books.

Even in the vacancy we continued to hold Tiny Tots Singalong on Wednesday mornings most weeks, Evening Prayer on Zoom on 3 days a week and a contemplative prayer session on Zoom once a week. Some services could not be held because of the unavailability of a minister which unfortunately meant we were unable to hold our traditional Midnight Mass. We did however hold the popular crib service and Christmas Day Communion, so provision was still available for people to celebrate the birth of our Saviour Jesus Christ.

At present we have 114 parishioners on the Church Electoral Roll.

The average weekly physical attendance counted during Eucharist services was 50, with a few also watching via the streaming system. The average monthly attendance at Messy Church was 25.

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, we have celebrated 12 baptisms, 5 weddings and one wedding blessing, and held 12 funerals in our church.

Mission

Following planning started in 2021, St Mary's held a Mission in 2022 entitled "Faith and Climate" to encourage Christians and others to engage with the Climate Crisis and how a Christian faith impacts this.

Three evenings with speakers were held: Phil Evans from Christian Aid, John Cherry, local farmer and former Church Warden at Weston, on Sustainable Agriculture, which his farm practises and holds an annual nationwide conference to promote, Lord Deben (John Selwyn Gummer) chair of the government's Climate Change Committee and former Anglican, now Catholic.

On Ascension Day, Andrew Holford and Katrina Nice both gave 5-minute talks on how the bible informs us of the Climate Crisis and how God might be encouraging us to engage with it.

In September, a speaker from the environmental charity A Rocha, led an interactive session for all ages on caring for creation as part of our Messy Church.

Despite no huge surge in church membership, it was however considered a very worthwhile Mission to have held, which will hopefully be built on as people continue to wrestle with the major issue of the Climate Crisis.

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, part of the International "Trussell Trust" Foodbank organisation.

St Mary's has a team of people who celebrate Communion with those who are housebound and church services have now resumed in most care homes and this is much appreciated by the residents.

There are volunteers who help with pastoral and bereavement follow-up care. Unfortunately, the annual "In Loving Memory" commemoration service was postponed from November to January 2023, due to sickness, but, as in previous years, was much appreciated by those who attended.

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

Messy Church continued to be held monthly in the Church Hall starting at 11:45 with a hot meal, with crafts being integrated with worship throughout the session. Since Emma left in June, only the September session with the A Rocha speaker was held, because of the pressures of the vacancy. It is planned to have Messy Church bi-monthly in 2023 if possible.

The After-Hours group for teenagers run by our ordinand and another church member continued to meet monthly until Emma left, and then enjoyed meeting up and being involved in the 9 Lessons and carols service in December.

St. Mary's Church Fabric

The work on the Nave and Chancel Roof began in the Spring of 2022, with Barker Associates engaged as the architects and project managers, and Bakers of Danbury Heritage as the main contractors. The initial scope of the work was the restoration of the nave and chancel roof and rainwater goods and the south turret masonry, but it became apparent that some work was required to the repointing of the flintwork, replacement of the ringing chamber door to the north aisle roof and holding repairs to the north aisle roof itself. Some minor damage was incurred to the organ due to rainwater ingress, but the main contractors agreed to bear the cost of the repair to this as well as damage to one of the vestry windows. Some rainwater entered the western end of the church on one occasion, but this was found to be due to a blocked drain from the tower. Fortunately, removal of the old lead revealed that the boarding of the nave and chancel roof was in better condition than previously feared, and the project is expected to remain within budget despite the additional work in other areas.

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 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.

The hall has had a major drainage problem, with waste water from the kitchen sinks backing up. This has affected the range of activities that have been able to take place. Three attempts have been made to clear the drains including the replacement of pipework.

The glass washer machine was out of action for the whole year, which impacted on catering for events, but cannot be replaced until the drainage problem is rectified.

The macerator in the disabled toilet (now 10 years old) finally ceased functioning and this caused major disruption for a few months until it could be replaced.

Both these issues also accounted for a total of £2,666 of the hall running costs.

A professional drainage company were engaged in February 2023, rodding and flushing the system, to resolve the situation, allowing church activity to return to its previous level. The cost and long-term outcome of this activity will be included in the 2023 Annual Report.

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.

The church is a member of the A Rocha (Christian environmental charity) Eco Church Awards scheme, working towards our goal of becoming net zero carbon ourselves by 2030 in line with the Church of England's aims. 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 heavily involved in the Church Mission, "Faith and Climate", supporting the Rector in this venture. and continue to work towards our silver award. We continue to post an Eco tip every week,

maintain both churchyard bee gardens with the help of 2 scouts and 2 newly involved members of our congregation and have an Eco stand in church but things have taken a back seat due to time pressures during the vacancy months.

Church Schools & Junior Church

Weekly whole school assemblies (collective worship) continued at both Infant and Junior schools, the leading shared by the Rector, Katrina Nice and Andrew Clark. Since the retirement of the Rector, Mrs Nice has continued with weekly assemblies at the Infant school, with Mr Clark maintaining assemblies at the Junior school. During the vacancy there has unfortunately not been the capacity to maintain the high level of contact the Rector had built up with both church schools. We hope this will resume when we have a new incumbent.

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 was held with 2 sessions per month (not running on Messy Church or All Age service Sundays). Junior Choir continued in the first part of the year, but this has been put on hold since the vacancy started, due to lack of numbers and helpers.

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 £2,818 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.

Donations totalling £1,700 pounds were received from the Baldock Futures fund, including £1,500 specifically for the poor and needy of Baldock and Ashwell who may be suffering from the wider effects of the recent Pandemic

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, and the eldest moving on to Knights Templar in September. The adults are continuing to make progress in English and have had some sessions of work experience. A 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, while continuing to seek to make them more independent as time progresses.

Unfortunately, our church did not have the capacity to help with Ukrainian refugees who came to Britain in February 2022 following the Russian invasion.

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. As Therfield and Kelshall have been in vacancy, Rural Dean Heidi Huntley asked if that parish could have the contact details for Chris Caine in case of any safeguarding issues arose whilst in vacancy. This was agreed and Chris Caine shared her contact details with Therfield and Kelshall. In the absence of an incumbent at St Mary’s Baldock, Chris Caine is able to discuss any potential safeguarding issues with the Churchwarden, David Morgan.

General Data Protection Regulation

The General Data Protection Regulation have continued to be in place and monitored by Alex Milne and Emma Wilkinson. 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. Designated email addresses have been set up for Messy Church and Hall Bookings.

Financial Review

General Fund

At the start of 2022, the General Fund held £66,231 and during the year this increased by £8,892 to finish at £75,123. 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 2022 were:

- Regular planned giving grew by £5,212, and totalled £62,198 in the year.
- Incoming fees for weddings, baptisms and funerals increased by £53 to £9,478, with fees paid to the DBF reducing by £1,606 to £4,649. This reduction was because we were in vacancy for many of the services, and part of the visiting clergy's fees were paid directly, rather than by the Diocese.
- Church management and administration costs were broadly similar to last year; an increase in secretarial assistance salary being balanced by a reduction in expenditure on office consumables.
- Physical attendance at Church has remained steady, with loose collections at services amounting to £2,383 from £2,683 in 2021. Contactless donations (included in the total for *Donations, appeals, subscriptions*) amounted to a further £1,280.

Church Hall Fund

The Church Hall made a loss of £460 in 2022, following a deficit of £1,222 in 2021. This improved position is a consequence of the increasing use of the hall by external organisations. The Church Hall Fund now stands at £5,014, and it is possible that a modest surplus will be achieved in 2023.

Restricted Funds

The PCC currently holds £74,300 (£63,718 in 2021) in surplus Restricted Funds.

- Much of this money is held within the Fabric Fund. At the end of 2022 this held a total of £40,483 (2021 £39,257).
- 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 £986.
- The Community Sponsorship Fund currently holds £1,573 (£3,342 in 2020). The reduction is due to a contribution to the payment of rent to the 15 Houses Charity for 79 Hillcrest, and English lessons for the Al-Hamoud family.
- A new Fund - Nave & Chancel Roof - was created last year to hold funds for the next phase of restoration work. This currently holds £20,422 (£9,638 in 2021). This takes into account the anticipated spend of £66,000 to complete the current phase of the project in the first quarter of 2023. Grants for a total of £10,000 are expected upon completion of the works, as well as the ability to reclaim VAT to a value of approximately £15,000 under the Listed Places of Worship scheme.

Liabilities

The total liabilities of the PCC at the end of 2022 were £76,718 (£5,731 in 2021). This includes the anticipated £66,000 liability for the nave and chancel roof restoration. The other reason for the increase is late payment of Quarter 1 to Quarter 3 parochial fees and a large gas bill for the month of December. All of these liabilities will be settled within the first quarter of 2023.

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 (£3,900 as of 31/12/2022)
 - b. Insurance Payments for Church and Hall (£3,900 as of 31/12/2022)
2. Funding to cover two months of critical expenditure as below:
 - a. Salaries (£2,100 as of 31/12/2022)

3. Funding to cover one month of general expenditure (£7,900 as of 31/12/2022)

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 £47,800.

Unrestricted funds are £80,138 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 within the Charity Commission. Registered Charity No. 1133060.

The PCC members who have served between 1st January 2022 and 31st December 2022 were:

Rector:	The Rev'd Canon Andrew Holford	Retired June 2022	
Churchwardens:	Mr D Morgan	From APCM 2022 to APCM 2023	
Representatives on Deanery Synod:	Mr A Clark	Until APCM 2023	Secretary
	Mrs A Balmer	Until APCM 2023	
	Mrs K Nice	Until APCM 2023	Reader
Elected Members:	Mrs C Caine	Until APCM 2025	
	Mr S Thomas	Until APCM 2025	Treasurer
	Mr M Muir	Until APCM 2024	
	Mr P Joslin	Until APCM 2023	
	Mr C Page	Until APCM 2023	
	Mr P Dougal	Until APCM 2023	Vice Chairman
	Miss E Wilkinson	Until July 2022	
	Mrs S Cooper	Until APCM 2022	Reader
	Mr M McNeil	Until APCM 2022	
	Mrs J Brasier	Until APCM 2022	
	Mrs J Woolnough	Until APCM 2022	

Signed on behalf of the PCC

.....
Paul Dougal (Vice Chairman)

Date 3rd MAY 2023

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
INCOMING RESOURCES							
Incoming resources from donors	2(a)	98,843	268,428	367,271	93,158	14,340	107,498
Other voluntary income	2(b)	2,970	-	2,970	2,205	-	2,205
Income from charitable and ancillary trading	2(c)	19,053	-	19,053	14,565	-	14,565
Income from investments	2(d)	534	236	770	20	254	274
TOTAL INCOMING RESOURCES		<u>121,400</u>	<u>268,664</u>	<u>390,064</u>	<u>109,948</u>	<u>14,594</u>	<u>124,542</u>
RESOURCES USED							
Missionary and charitable giving	3(a)	-	6,495	6,495	-	5,560	5,560
Activities directly relating to the work of the church	3(b)	96,517	254,906	351,423	85,936	5,635	91,571
Fund raising and publicity	3(c)	294	-	294	359	-	359
Church management and administration	3(d)	12,838	-	12,838	12,698	-	12,698
TOTAL RESOURCES USED		<u>109,649</u>	<u>261,401</u>	<u>371,050</u>	<u>98,993</u>	<u>11,195</u>	<u>110,188</u>
NET INCOMING RESOURCES		11,751	7,263	19,014	10,955	3,399	14,354
Transfers between funds	4	(3,318)	3,318	-	(3,313)	3,313	-
NET MOVEMENT IN FUNDS		<u>8,433</u>	<u>10,581</u>	<u>19,014</u>	<u>7,642</u>	<u>6,712</u>	<u>14,354</u>
BALANCES BROUGHT FORWARD AT 1 JANUARY 2022 (2021)		<u>71,705</u>	<u>63,718</u>	<u>135,423</u>	<u>64,063</u>	<u>57,006</u>	<u>121,069</u>
BALANCES CARRIED FORWARD AT 31 DECEMBER 2022 (2021)		<u>80,138</u>	<u>74,299</u>	<u>154,437</u>	<u>71,705</u>	<u>63,718</u>	<u>135,423</u>

The notes on pages 13 to 18 form part of these financial statements

BALANCE SHEET
As at 31 December 2022

	Note	2022 £	2021 £
FIXED ASSETS	5		
Tangible fixed assets		-	-
Investment assets		<u>651</u>	<u>651</u>
		<u>651</u>	<u>651</u>
CURRENT ASSETS			
Debtors	7	-	2,700
Central Board of Finance Deposit		40,561	30,057
Cash at bank and in hand		<u>189,943</u>	<u>107,746</u>
		<u>230,504</u>	<u>140,503</u>
LIABILITIES :	8		
AMOUNTS FALLING DUE WITHIN ONE YEAR		<u>76,718</u>	<u>5,731</u>
NET CURRENT ASSETS		<u>153,786</u>	<u>134,772</u>
NET ASSETS		<u>154,437</u>	<u>135,423</u>
FUNDS	9		
Unrestricted - General		75,123	66,231
- Designated		5,014	5,474
Restricted		<u>74,300</u>	<u>63,717</u>
		<u>154,437</u>	<u>135,422</u>

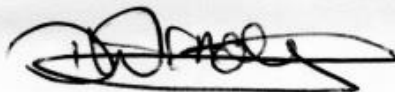
The notes on pages 13 to 18 form part of these financial statements

Approved by the Parochial Church Council on

3rd MAY 2023



P Dougal
Vice Chairman



D Morgan
Churchwarden

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

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 2022

2 INCOMING RESOURCES

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£	£	£	£
2(a) <i>Incoming resources from donors</i>						
Planned giving :						
Gift Aided and non-Gift Aided	62,198	-	62,198	56,986	-	56,986
Income tax recoverable on Gift Aid	13,743	-	13,743	16,494	-	16,494
Collections at all services	2,383	-	2,383	2,683	-	2,683
Donations, appeals, subscriptions	20,519	268,428	288,947	16,995	14,340	31,335
	<u>98,843</u>	<u>268,428</u>	<u>367,271</u>	<u>93,158</u>	<u>14,340</u>	<u>107,498</u>
2(b) <i>Other voluntary income</i>						
Contributions to Rectory Gas	1,000	-	1,000	450	-	450
Social & Fundraising	1,970	-	1,970	1,755	-	1,755
	<u>2,970</u>	<u>-</u>	<u>2,970</u>	<u>2,205</u>	<u>-</u>	<u>2,205</u>
2(c) <i>Income from charitable and ancillary trading</i>						
Church Hall shop & Coffee Bar	499	-	499	-	-	-
Church Hall hire	8,776	-	8,776	4,984	-	4,984
Incoming Fees for Church Heating	300	-	300	50	-	50
Fees	9,478	-	9,478	9,531	-	9,531
	<u>19,053</u>	<u>-</u>	<u>19,053</u>	<u>14,565</u>	<u>-</u>	<u>14,565</u>
2(d) <i>Income from investments</i>						
Dividends	-	236	236	-	254	254
Interest received on deposits	534	-	534	20	-	20
	<u>534</u>	<u>236</u>	<u>770</u>	<u>20</u>	<u>254</u>	<u>274</u>
TOTAL INCOMING RESOURCES	<u>121,400</u>	<u>268,664</u>	<u>390,064</u>	<u>109,948</u>	<u>14,594</u>	<u>124,542</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2022

3 RESOURCES USED		Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
		£	£	£	£	£	£
3(a)	<i>Missionary and charitable giving :</i>						
	Missions	-	4,726	4,726	-	3,725	3,725
	Community Sponsorship	-	1,769	1,769	-	1,835	1,835
		-	6,495	6,495	-	5,560	5,560
3(b)	<i>Activities directly relating to the work of the Church</i>						
	Ministry :						
	parish share	56,994	-	56,994	58,955	-	58,955
	clergy expenses	976	-	976	2,299	-	2,299
	fees	6,886	-	6,886	6,255	-	6,255
	Church running expenses						
	insurance	6,130	-	6,130	5,603	-	5,603
	heat, light and water	7,501	-	7,501	3,099	-	3,099
	repairs, maintenance & improvements	961	254,656	255,617	(392)	5,530	5,138
	upkeep of services	-	-	-	296	-	296
	Rectory Gas	664	-	664	467	-	467
	Organ, Choir & Music Group	4,319	-	4,319	1,925	-	1,925
	Church Hall - running expenses	9,735	-	9,735	6,206	-	6,206
	Church Hall shop & Coffee Bar	-	-	-	-	-	-
	Resources	395	250	645	1,223	105	1,328
	Gifts and Hospitality	1,956	-	1,956	-	-	-
		96,517	254,906	351,423	85,936	5,635	91,571
3 (c)	<i>Fund - raising and publicity</i>						
	Publicity and other expenses	294	-	294	359	-	359
3 (d)	<i>Church management and administration</i>						
	Office Running Costs	1,014	-	1,014	2,291	-	2,291
	Secretarial assistance	10,552	-	10,552	9,160	-	9,160
	Bank charges	290	-	290	201	-	201
	Other administrative charges	982	-	982	1,046	-	1,046
		12,838	-	12,838	12,698	-	12,698
TOTAL RESOURCES USED		109,649	261,401	371,050	98,993	11,195	110,188

The total Salaries paid in 2022 was £13,028 (2021 £11,536) 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 (2021 £504) and an Independent Examination fee of £564 (2021 £552)

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2022

4 SUMMARY OF INTERNAL TRANSFERS 2022

	Unrestricted Funds		Restricted Funds
	General	Designated	
PCC Donation to Missions Committee	(1,018)	-	1,018
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
Legacy & Memorial (Designated) to PCC	-	-	-
PCC Donation to Organ Fund	(500)	-	500
	<u>(3,318)</u>	<u>-</u>	<u>3,318</u>

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>

5 FIXED ASSETS FOR USE BY THE PCC

	Fixtures and Equipment
	£
<i>Tangible fixed assets</i>	
GROSS BOOK VALUE	
At 1 January 2022	57,326
Additions in the year	-
Disposals and Revaluations in year	-
At 31 December 2022	<u>57,326</u>
DEPRECIATION	
At 1 January 2022	57,326
Provided in the year	-
At 31 December 2022	<u>57,326</u>
NET BOOK VALUE	
At 31 December 2022	-
At 31 December 2021	-

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 2022 and 31 December 2021.

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 2022 Historical Cost £550 (2021 £550)

Market value £8,816 (2021 £9,986).

In addition, at 31 December 2022, £101 was held in the deposit fund. (2021 £101).

6 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£	£	£	£
Fixed assets	-	651	651	-	651	651
Current assets	89,216	141,288	230,504	76,224	64,279	140,503
Liabilities	(9,079)	(67,639)	(76,718)	(4,519)	(1,212)	(5,731)
	<u>80,137</u>	<u>74,300</u>	<u>154,437</u>	<u>71,705</u>	<u>63,718</u>	<u>135,423</u>

7 DEBTORS

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£	£	£	£
Prepayments	-	-	-	2,700	-	2,700

8 LIABILITIES
AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£	£	£	£
Accruals and deferred income	9,079	67,639	76,718	4,519	1,212	5,731

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2022

9 FUND DETAILS

FUND DETAILS 2022		Balance at 1/1/2022	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2022
RESTRICTED FUNDS IN SURPLUS AT END 2022						
Tower		2,612	170	-	(233)	2,549
Robes & Vestment		140	-	-	-	140
Missions		344	1,982	-	(1,908)	418
Churchyard		21	27	9	-	57
Choir Scholarships		162	-	-	-	162
Community Sponsorship		3,341	-	-	(1,769)	1,572
Remembrance		314	-	-	-	314
Youth		328	20	-	(250)	98
Sustainability		124	12	-	-	136
Audiovisual System		1,634	700	-	(1,349)	985
Fabric		39,256	1,000	227	-	40,483
Youth Worker (Restricted)		4,181	-	-	-	4,181
Organ		971	660	1	500	2,132
Nave & Chancel Roof		9,638	263,858	-	(253,074)	20,422
Endowments		651	-	-	-	651
TOTAL RESTRICTED		63,717	268,429	237	(258,083)	74,300
UNRESTRICTED						
Designated Funds						
Church Hall		5,474	9,275	-	(9,735)	5,014
SUBTOTAL		5,474	9,275	-	(9,735)	5,014
General		66,231	111,590	534	(103,232)	75,123
TOTAL UNRESTRICTED		71,705	120,865	534	(112,967)	80,137
TOTAL FUNDS		135,422	389,294	771	(371,050)	154,437

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
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

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
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

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 2022 the PCC had no capital commitments.

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 2022.

Responsibilities and basis of report

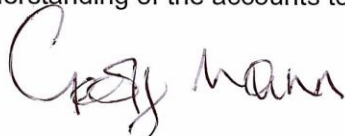
As the PCC of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').
I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I 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.



Geoff Mann FCIE
Dee House
Highworth Avenue
Cambridge

11 May 2023