



**ANNUAL REPORT and FINANCIAL STATEMENTS  
of the PAROCHIAL CHURCH COUNCIL  
for the year ended 31 DECEMBER 2021**

**THE CHURCH OF ST JAMES THE GREAT, SILSOE**

***GROWING AS A BEACON OF  
CHRIST'S LIGHT IN OUR COMMUNITY***

Benefice website: <https://3churches.uk/>  
Silsoe Church website: <https://silsoe.3churches.uk/>

***Churchwardens:***

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## INTRODUCTION

The Parish of St James the Great is a Church of England parish situated in Silsoe, Bedfordshire. It is part of the Ampthill & Shefford Deanery, within the Diocese of St Albans which is part of the Church of England. The Parish forms part of a joint Benefice with two neighbouring parishes, St John the Baptist, Flitton and St James the Apostle, Pulloxhill.

St James the Great Church is situated in the High Street, Silsoe, Bedfordshire, MK45 4DR; the correspondence address is The Vicarage, Fir Tree Road, Silsoe, MK45 4EA.

The Parochial Church Council (PCC) is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2006) and is a charity excepted from registration with the Charity Commission.

At the end of 2021, the Benefice did not have a vicar, Reverend Payne having moved north in November to be closer to his family. However, in February 2022 we were delighted when the Bishop of Bedford appointed husband and wife team, Reverends Simon and Louise Moore to be our Priest in Charge and Associate Vicar. They will not be licensed until July 2022, so during the Vacancy period, the PCCs are organising services on a regular basis; we are very grateful to all the vicars, readers and lay people who are helping to provide these services.

Our Churchwardens have significant additional duties during this period and the PCC express their sincere thanks to Mrs Liddle and Mr Stranks for the care, effort and diligence with which they are shouldering these extra tasks.

When the PCC has a vicar, the PCC has the responsibility of co-operating with the vicar 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 and upkeep of the Church and Churchyard of St James the Great, Silsoe.

The PCC are of the opinion that activities during this year (and preceding years) meet the Charity Commission's guidance on public benefit and the guidance on charities for the advancement of religion.

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.

## OUR VISION

*Growing as a beacon of Christ's light in our community*

## OUR VALUES

*Welcome   Prayer   Community   Worship   Friendships   Christ Centred*

continued/...

*Growing as a Beacon of Christ's Light in Our Community*

*INTRODUCTION* – continued

The PCC has developed a Mission Action Plan (MAP) to help us work towards our Vision; keeping to our Values, and we have structured this Report and our Financial Statements to help show the progress we make within the various areas of our MAP:

*Worship and Services*

*Discipleship and Spiritual Growth*

*Mission and Neighbourhood Outreach*

*Fellowship and Pastoral Care*

*Building and Churchyard*

*Leadership and Administration*

## *WORSHIP and SERVICES*

The global COVID-19 pandemic continued to affect the live services. No services were held in any of our Churches within the Benefice until Easter. We provided recorded services on the Virtual Vicar each week from January until August. With new Covid variants emerging in December, we once again had to suspend some church services. Since the start of the pandemic in 2020, we have provided over 80 recorded services and we are grateful to Gillian Chapple who has produced the service videos, the accompanying Service Sheets and manages the Virtual Vicar channel as well as managing the Church Facebook page.

We are very grateful to our Ministry Team of Readers Gillian Kern and Roy Pinnock and our Lay Leaders of Worship Margaret Butt, Maggie Jeeves, Jo Holt and Liz Coulson and the Reverends Anne Barker and Anna Garvie together with everyone else who has contributed to both live and recorded services during the year along with Rev David Payne.

During 2021 there were 33 Sunday services in our Church in addition to services for baptisms, weddings and funerals. The average weekly attendance on a 'normal' Sunday was 23 adults and 2 children (2020: 23 adults, 1 child). Under the COVID-19 restrictions in place, the number of people allowed to attend a service was severely restricted. A total of 36 recorded services were made available during 2021, with a recorded average of 47 viewings per service. However, those numbers do not include people who view services with 'cookies' disabled or if there is more than one person watching on a device. Each service was accompanied by a Service Sheet which people could download.

Services are still available to watch at :<https://3churches.uk/all-recorded-service-from-the-virtual-vicar/>

We were not able to hold several of our major festival services – Mothering Sunday, Carol Service and Crib Services. Traditionally, a lot of people attend these services and help bolster our total Congregational Giving. We have an online facility for those people who wished to make a donation by credit or debit card and the finance charges shown under Leadership and Administration are the fees taken by the provider of the online facilities. Our thanks go to everyone who has continued to support the Church financially this year.

At Easter, we were able to resume live services on **Maundy Thursday** with a service of Holy Communion and we celebrated **Easter Sunday** with both live and recorded services.

In September we celebrated our **Harvest Festival** and were delighted to welcome children from Silsoe VC Lower School to two services in the Church. The theme for their services was the Bishop of St Albans' Harvest Appeal 'Water is Life' and the Church donated £150 to the Appeal (including the collections taken at the School services). **'Water is Life'** will change the lives of many people living in the Democratic Republic of Congo (DRC) by bringing clean water provision into local communities. The DRC is, by area, the largest country in Sub-Saharan Africa and the second largest in all of Africa. With a history of civil war, unrest, and a devastating cycle of conflict and displacement, communities and families struggle every day. For many, life in the DRC is hard. Inconsistent rainfall and increasingly high temperatures mean this country feels significant impact from the global climate crisis. With more than 70 per cent of the population using unsafe drinking water, an estimated 5 million people are at risk of cholera every year – a waterborne illness that is entirely preventable.

Our **Remembered in Love** service held on All Souls Sunday in November offered recently bereaved parishioners and other people a way of honouring their departed loved ones. This service was led by Rev Anna Garvie and Simon Stranks and was a simple, but moving, one.

*Growing as a Beacon of Christ's Light in Our Community*



*WORSHIP and SERVICES* - continued

On **Remembrance Day** the scouts and beavers paraded along the High Street to the Church.



The Remembrance Service began with wreath laying – including one by the Lord Lieutenant of Bedfordshire's Deputy before moving inside the Church.

Following the service, the PCC donated £112.50 each to Help for Heroes and the Royal British Legion.



At the beginning of December, we were able to hold our **Christingle Service**, with the service collection of £102.81 (including Gift Aid) being donated to the Children's Society.



*Growing as a Beacon of Christ's Light in Our Community*

*WORSHIP and SERVICES* - continued

We have endeavoured to enable our community to celebrate and thank God at the milestones of the journey through life despite the pandemic restrictions.

Through **baptisms** we thank God for the gift of life, in **marriage** public vows are exchanged with God's blessing and through **funeral services** family and friends 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 6 baptisms, 2 weddings and held 12 services for funerals, burial of ashes and memorials in our Church in 2021 (In 2020: 2 baptisms; 2 weddings, 10 funerals/burial of ashes/memorial services).

Fee income includes the statutory fees charged and optional extras such as permission to record the service, heating, etc.

At weddings, a retiring collection is taken and the couple are invited to nominate a charity to share that collection equally with the Church. Both couples nominated Keech Hospice Care and, as a result, **£336** (2020: £37.50) was donated to Keech Hospice. The total amount donated to the Church (including Gift Aid) from retiring collections was **£336** (2020: £37.50).



### *DISCIPLESHIP and SPIRITUAL GROWTH*

At Easter, Harvest time and Christmas children from Silsoe VC Lower School would normally have special services in the Church when we would welcome the children, their parents and teachers to celebrate these occasions and classes from the school would visit the Church and Churchyard on a regular basis as part of their spiritual, moral, social and cultural development. As in 2021, we were not able to welcome the children into church for all these services; however the School did hold 2 Harvest Services in the Church.

We look forward to being able to invite the children, teachers and parents to celebrate all the events in the Church calendar during 2022.

The **Foundation Governors** of **Silsoe VC Lower School** are appointed by the PCC. During 2021, the Foundation Governors were Elaine Couzens and Simon Stranks.

We were pleased to welcome the Silsoe Scouts and Beavers to participate in the Act of Remembrance and also to hold a Christmas Service in the Church.



Making use of technology, we have offered 2 prayer meetings a week via Zoom during 2021 – **Let Us Pray**. Despite restrictions on gatherings being lifted, these prayer meetings continue to take place via Zoom, although have now reduced to 1 a week.

As a Benefice, we also ran a **Bible Book Club** via Zoom - a study based on Psalms written by people in the Diocese of St. Edmonsbury. It was led by Liz Coulson.

During Lent, Rev David Payne led a prayer course on Zoom entitled "Teach us to pray". We also followed the Church of England's Live Lent course – publishing a daily family activity on both the Benefice website and the Church Facebook page.





## *MISSION and NEIGHBOURHOOD OUTREACH*

The PCC was not able to hold any direct fund raising events during 2021 although **Smartie Fundraising** continued and raised **£15.50** (2020:£276.50) - we provide you with a tube of Smarties, you eat the Smarties and then fill the tube with coins, before returning the tube to us. And if you can Gift Aid your donation, it means we can claim a further 25% from the tax man.



**The Friends of Silsoe Church** organised a **Harvest Supper** to help raise funds for the Church., with the money raised by the Friends ultimately donated to the Church. In 2021, the Friends donated £1,000 (2020: £1,873.60) The PCC are grateful to the Friends for their support of the Church.

Together with the Parish Council, the PCC supports the production of the local monthly Parish magazine, **Silsoe News**, by providing grants to help cover costs, when these are not met by advertising income. In 2021 a grant of £250 was made, but one was not needed in 2020. Silsoe News is distributed free to every house in the village and provides local news and information to the whole community, including a full list of services for each church in the Benefice, as well as keeping our parishioners informed of the important matters affecting our Church.

**General information** about the Benefice can be found at <https://3churches.uk/> and information specific to St James the Great, Silsoe can be found at <https://silsoe.3churches.uk/>.

We also have a **Facebook** page - <https://www.facebook.com/ThreeChurchesUBSFP/>

As well as our recorded services, a variety of resources have been made available on our digital channels. These include prayers and simple home worship services including a reflection for use on the day of a funeral. Even when live services resumed, we have continued to offer some recorded services for those members of our community who have continued to shield or who have not felt ready to return to church. On Good Friday, we had a Stations of the Cross service – recorded at 15 locations around the Benefice – including the top of Silsoe Church Tower



*Growing as a Beacon of Christ's Light in Our Community*

*MISSION and NEIGHBOURHOOD OUTREACH*- continued

At Harvest Time, a recording was made available of a compilation of contributions from the three churches of Silsoe, Flitton and Pulloxhill and featured our 3 Churches Choir.

Whilst each Church in the Benefice held their own Remembered in Love, we also recorded a Remembered With Love service covering the whole Benefice and this is still available to watch at <https://3churches.uk/remembered-with-love-2021/>

Unfortunately, the emergence of another Covid variant meant that we were unable to hold our annual carol service. We did, however, have Virtual Carol Service for 2021 with Rev Anna Garvie and members of the congregations from Flitton, Pulloxhill & Silsoe. Inspired by the Stations of the Cross, this service encouraged people to reflect on the events that led up to the wonderful birth of our Saviour and to listen and join in with the carols.



We also recorded a special service for Christmas Eve, with Rev Anne Barker giving the same sermon as she would give in Church that night.

Each week, we publish on our Benefice website and our Church Facebook page a Prayer List, details of the services being held around the Benefice and various notices and upcoming events – sometimes these take the form of a short video with music from the St Martin Singers.

During 2021, we also published details of our services on A Church Near You and all our recorded services, plus additional videos are available on The 3 Churches Virtual Vicar YouTube channel - <https://www.youtube.com/channel/UC6iaUonqDh-gfo3g8XplieA/videos>

### *FELLOWSHIP and PASTORAL CARE*

We have endeavoured to keep in touch with our congregation and parishioners during the pandemic, however a number of the PCC are in the vulnerable or elderly category. We hope that the digital resources and recorded services we have made available have helped people.



**Tea at Three** gave people an opportunity to meet up via Zoom on a Sunday afternoon for an informal chat with Reverend Payne and other people 'present' at the meeting and ran for several months.

Mothering Sunday was another casualty of Covid, with the service being cancelled. However, we distributed pots of primroses to the ladies of our congregation.



In December, we distributed a Christmas card to every household in Silsoe.

As a village, Silsoe has generously supported the local Food Banks and the Church has been used as a collection point.



### *BUILDING and CHURCHYARD*

The Archdeacon's Visitation in 2021 took place on 24 August and was undertaken by Canon Lynda Klimas, our Rural Dean, on behalf of the Archdeacon. The focus of the visit was Safeguarding and ensuring that all the notices were displayed in the correct places with training up to date.

This year we have not undertaken any major work on the Church or the Churchyard. We cleared ivy from the Church wall and are waiting for repair work to be done on the wall near the bus stop but have had to wait for better weather, so the work will not be done until 2022.

We received a very large electricity bill during the year. Upon investigation, it turned out that the meter had not been read for some considerable time – an actual reading being taken causing the large catch up bill. Subsequently, The electricity meter has now been replaced by a smart meter with both the gas and electricity contracts being renegotiated.

We are very grateful to Mike Olney and Martyn Gates for all they do organising faculties, tenders and works to help keep our Church well maintained.

### *LEADERSHIP and ADMINISTRATION*

The method of appointment of PCC members is set out in the Church Representation Rules. At St James the Great, the membership of the PCC consists of the Vicar, Churchwardens and members elected by those members of the congregation who are on the Electoral Roll of the Church. The PCC can co-opt additional members to the Council during the year to fill any vacancies. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

In 2021, there were 56 parishioners on the **Electoral Roll**, four of whom were not resident in the Parish.

The Vicar and two other 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 of England.

PCC members who have served from 1 January 2020 until the date this Report was approved are as follows:

***Ex officio or by invitation members:***

Ministry Team:

Rev David Payne                      Chairman – until 23 November 2021

Churchwardens:

Gillian Liddle                      Lay Chair  
Simon Stranks

Deanery Synod Representatives

Alan Aldridge                      Also Secretary  
Martyn Gates                      Also Health & Safety Officer

***Elected members:***

Gillian Chapple	Treasurer/Webmaster
Darren Couzens	Electoral Roll Officer
Gordon Garvie	Elected 6 May 2021
Maggie Jeeves	
Dr Chris Nixon	
Katie Shattock	Safe Guarding Recruitment Officer
Jackie Williams	Co-opted 28 January 2021, elected 6 May 2021, resigned 5 October 2021

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 spent.

The full PCC met 7 times during 2021 (2 of which were additional meetings called primarily to discuss the situation following amendments to the Covid regulations) with an average level of attendance of 85%. Five of these meetings took place using Zoom due to Covid-19 restrictions. Our response to the Covid emergency was regularly reviewed at these meetings and a report from the Safeguarding officer was received at all of the main meetings

The PCC is required to appoint a **Standing Committee** which has power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. The members of our Standing Committee have varied through 2021 being drawn from the Vicar, Churchwardens, Secretary and Treasurer.

continued/...



*LEADERSHIP and ADMINISTRATION* - continued

### **SAFEGUARDING and HEALTH and SAFETY**

The Diocesan guidelines have been followed throughout the year. Safeguarding has been an agenda item for every PCC meeting and Elaine Couzens, our Parish Safeguarding Officer, attends PCC meetings to update the PCC in connection with safeguarding requirements. As of 31 December 2021, all members of the PCC had a DBS certificate and had completed safeguarding training required by the Diocese appropriate to their role.

A link to the Parish Safeguarding Handbook can be found on our website at <https://silsoe.3churches.uk/>

The PCC are grateful to Martyn Gates who keeps a watchful eye on things as the Health and Safety Officer.

### **DEANERY SYNOD**

Our Deanery Synod representatives are Alan Aldridge and Martyn Gates (House of Laity), Martyn is also the Deanery Treasurer and serves on the Diocesan Synod for the Deanery. There were 4 meetings during the year; 3 on Zoom and the fourth, held at Silsoe, back to the normal format.

In January Rev Sam Cappleman spoke about the Deanery Review taking place 'Planning for Growth and Sustainability' which set out some suggested changes to the parish groupings to take advantage of the available numbers of clergy and responding to the requirement to reduce clergy numbers by 1.5 to 2 over the next 5 years. The changes were in other Benefices leaving Silsoe as it had been in the past. Rev David Payne was welcomed to the Deanery.

In March Rev Anne Barker talked about her calling to be a Prison Chaplain, what had led up to that and how she was finding and dealing with adjusting to the requirements of that role. In July, Billi Leech, a Lay Leader of Worship in Shillington gave insights into her calling and training and how she was responding to that calling. A LLW cannot 'preach' (expound scripture) but can give motivational talks and can help take services in all the churches in their Benefice but not outside that group unlike readers who can go further.

In November Keith Williams spoke on the organisation he represented - 'Good News for Everyone' the new name for the Gideons in the UK and how they spread the word both verbally and by leaving bibles in many locations such as Hotels, Prisons, Hospitals Armed Service venues and Festivals as well as handing them out in the street.

In addition to guest speakers each meeting gets reports from the Diocese and from the General Synod as well as more 'local' ones from the Treasurer, Rural Dean and Lay Chair as well as reports from two of the Deanery Parishes at each meeting highlighting their successes and areas for concern showing these are similar across the Deanery and offering some help in showing how they are trying to overcome difficulties.

### **PARISH SHARE & VACANCY EXPENSES**

The Parish is required to contribute to the **Diocesan Common Fund** to cover the cost of having a Vicar. Within the joint Benefice, we 'share' a vicar with Pulloxhill and Flitton and do not have to pay the full cost of a vicar. The full Stipendiary Contribution for a vicar is split between the 3 parishes, with Silsoe paying 40% and Flitton and Pulloxhill each paying 30%. For the last 2 years, our Parish Share has been reduced to reflect the periods when we did not have a vicar. The reduction in the Parish Share is to help with the additional costs incurred due to the Vacancy. The final figure for our Parish Share for 2021 was £25,464 (2020: £23,213)

*LEADERSHIP and ADMINISTRATION* – continued

**PARISH SHARE & VACANCY EXPENSES** – continued

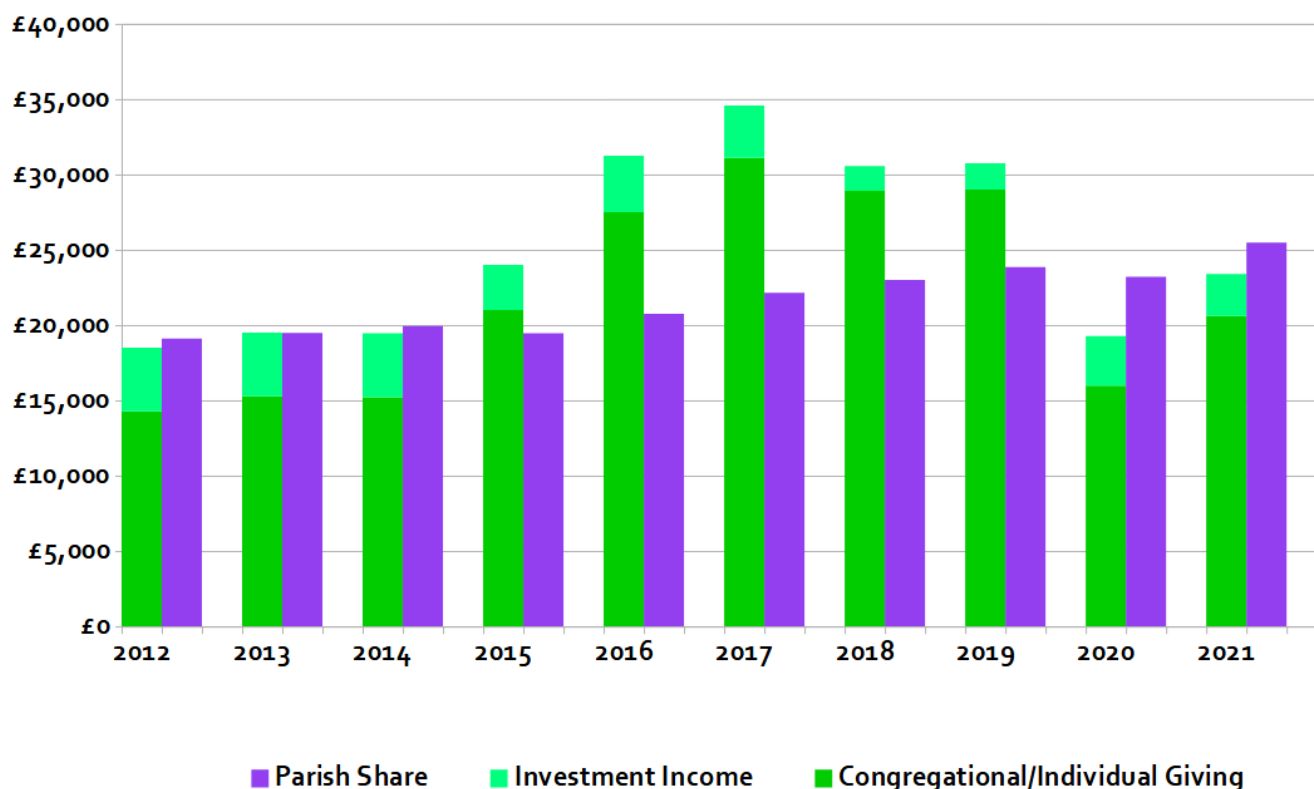
During the Vacancy services have been taken by a number of different people, including some retired vicars. The Church of England set out the fees to be paid to retired vicars. Fees paid to retired vicars for live and recorded services are split between the 3 parishes, unless the fee relates to a life event. Vacancy expenses such as candidates’ expenses are also shared between the 3 parishes.

**FINANCIAL REVIEW**

Our Financial Statements are presented in a way that we hope clearly links the financial information to our Mission Action Plan (MAP). We have annotated the Financial Statements to indicate where clarification or further detail can be found in the body of this Report. The Financial Statements should be read in conjunction with this Report.

Compared to 2020, income increased by about 4.75% while expenditure increased by nearly 40% ; expenditure exceed income by £12,894.93 compared to £9,275.64 in 2020. The effect of the closure of the Church due to the pandemic continues to impact on income and, to a lesser extent, on expenses..

**Congregational/Individual Giving compared to Parish Share (incl. Benefice Support Donations)**

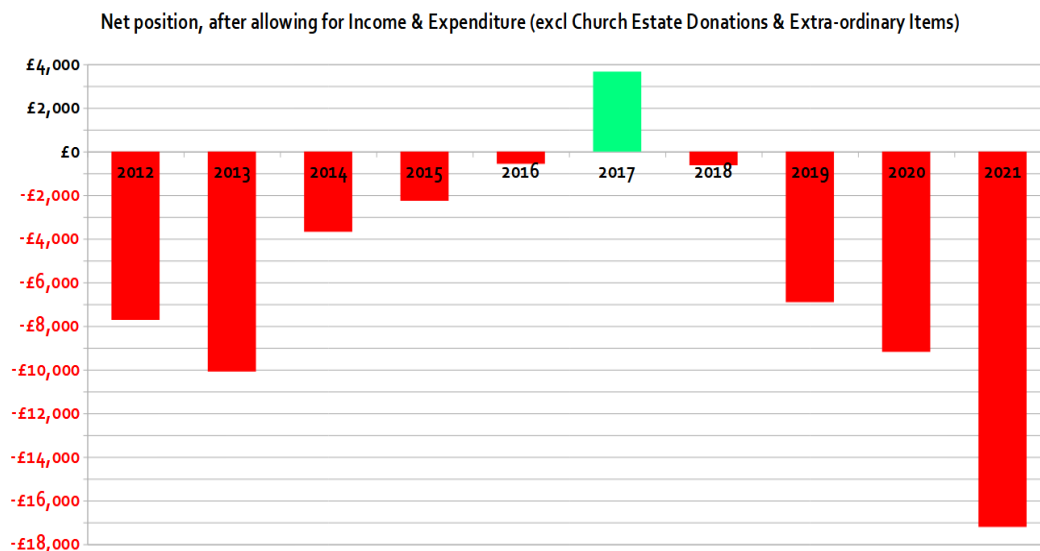


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LEADERSHIP and ADMINISTRATION - continued

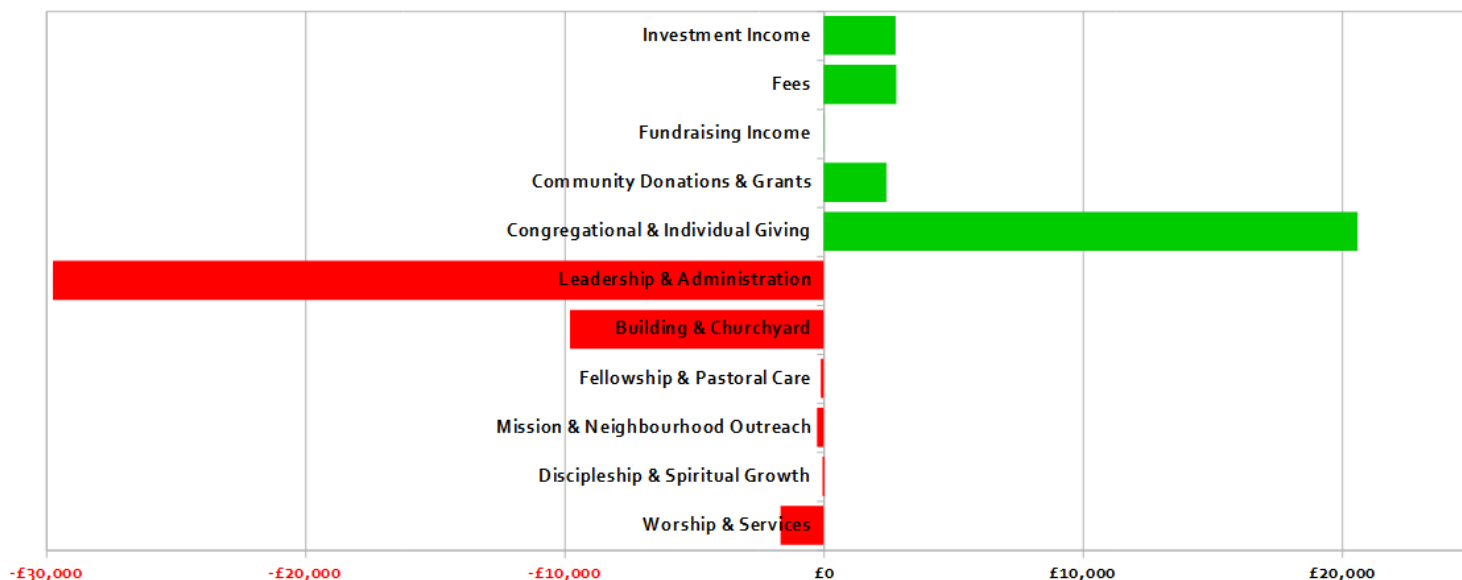
**FINANCIAL REVIEW** – continued

The chart below shows the position in recent years of the shortfall, allowing for Regular Income and Regular Expenditure – since 2005 there has always been a shortfall between Income and Expenditure (excluding extra-ordinary items), except in 2017.



The shortfalls have been covered, in the main, by using up the reserves held by the PCC. We are in the position of having substantial reserves due to two sizeable bequests received 2003 and 2013.

**Income & Expenditure 2021 - Expenditure exceeded income by £12,894.93**



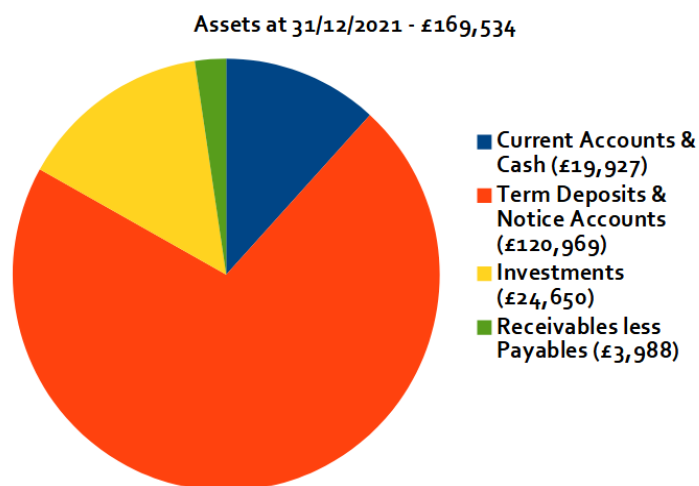
Community Donations and Grants includes donations the PCC receives from the Church Estate Fund and the Friends of Silsoe Church. Both of these organisations are independent of the Silsoe PCC and their financial statements do not form part of the PCC's Financial Statements. The Church Estate Fund was established in the 1930s and, under the terms of its Trust documentation, is allowed to make donations towards the upkeep of the Church and the maintenance of Church services. However, the donations are limited to the clear income of the fund - the Trustees may not spend the capital.

continued/...

LEADERSHIP and ADMINISTRATION - continued

**FINANCIAL REVIEW** – continued

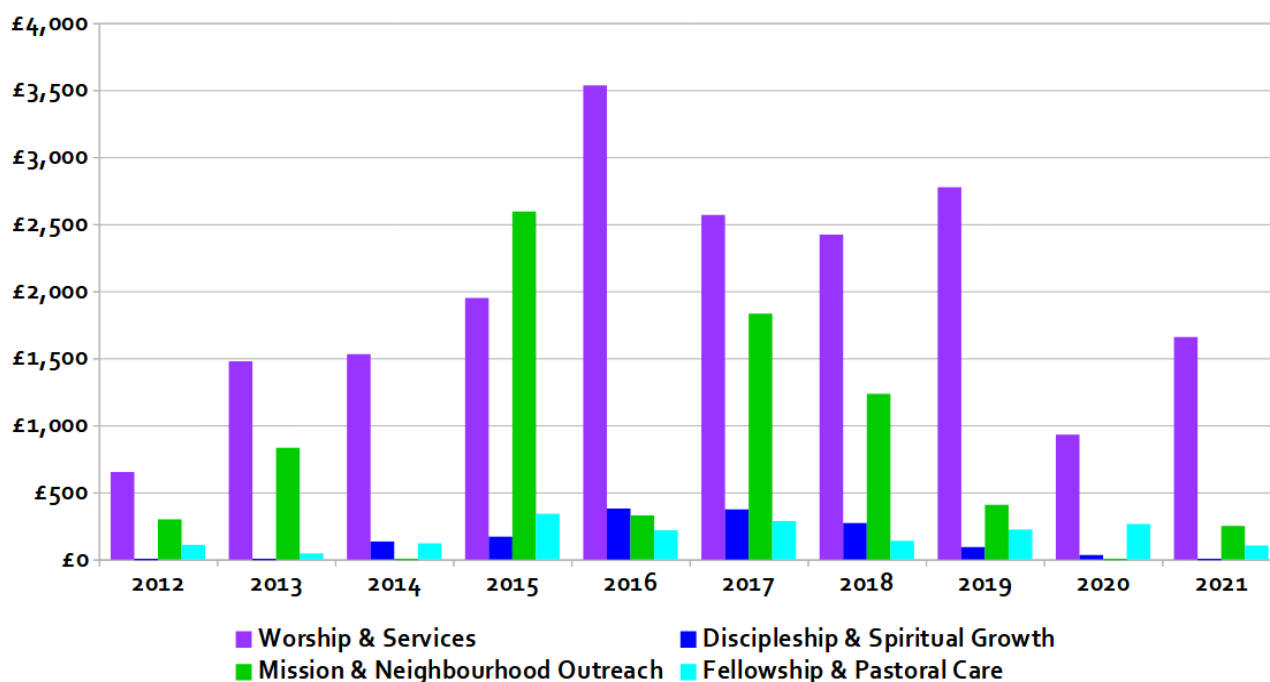
Investment income, which is primarily interest on cash deposits, has been in decline for several years due to low interest rates. We had some money invested for a fixed term on slightly higher than the norm interest rates but these rates ended in 2021 and we have had to reinvest at lower rates. Investment opportunities are limited as the PCC do not consider it appropriate to place money in investments where the capital invested is at risk.



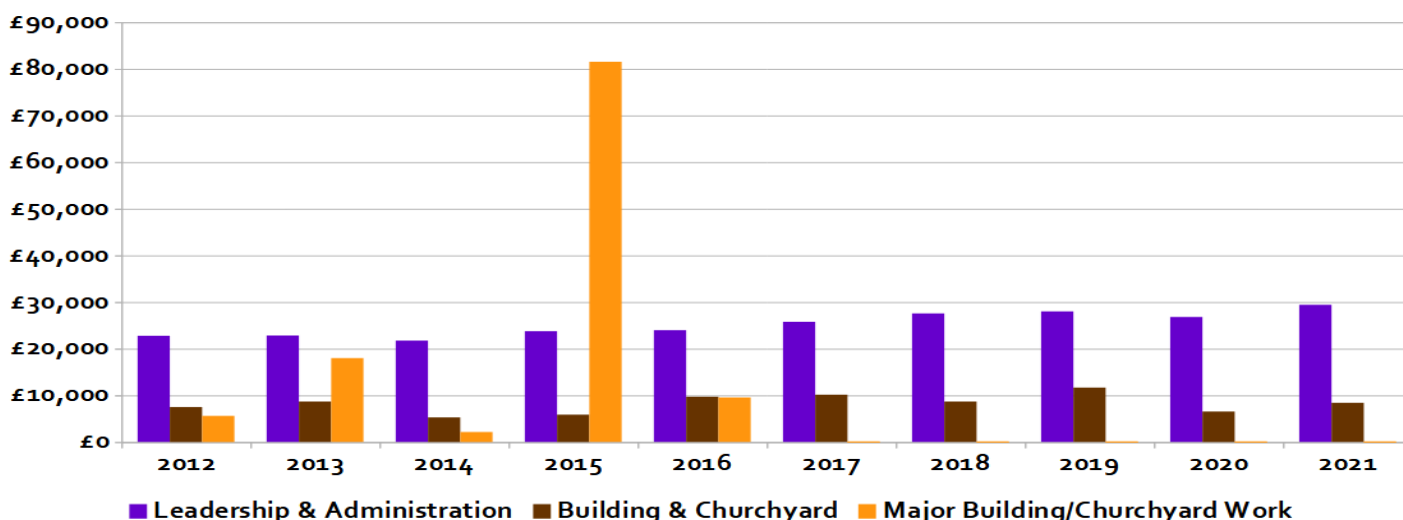
At 31 December 2021 the PCC had monetary assets totalling £169,533(2020: £179,329).

The following charts show the historical expenditure in the various MAP areas – these have been split into two charts due to the differences in scale. The MAP categories of expenditure were introduced in 2015 and, in order to prepare charts illustrating progress over the years, historic figures have been reallocated from the previous accounting categories to the MAP categories as far as practically possible. (In 2019, the leaving gifts for Revs Bell and Smith have been excluded and in 2020 & 2021 Vacancy Expenses/Extraordinary Items have been excluded)

Mission Action Plan Spending Areas - Graph 1



continued/...

**LEADERSHIP and ADMINISTRATION** - continued**FINANCIAL REVIEW** – continued**Mission Action Plan Spending Areas - Graph 2****Ministry Team Expenses**

A parochial church council is expected to meet certain expenses of the vicar and the ministry team. As advised by the St Albans Diocesan Board of Finance, Ministry Team expenditure on travel, stationery and similar items is treated as Joint Benefice Expenses rather than Ministry Team Expenses. The three PCCs of the joint Benefice agreed that the team's expenses should be shared between the three PCCs in proportion, with Silsoe PCC generally paying 50% of the expenses. It was further agreed that Silsoe PCC would pay all the expenses initially and that the other PCCs would make periodic reimbursements. These financial statements only reflect the proportion of those expenses falling due to Silsoe PCC and are included in the appropriate categories under, mainly, Leadership & Administration. Details of the Ministry Team's total expenses are given in the Appendix.

**Joint Benefice Expenses**

Joint Benefice Expenses include items such as photocopier expenses, retired vicars fees, Ministry Team stationery, travel, reference material for services, etc. The three PCCs have agreed that Joint Benefice Expenses should generally be split in the same proportions as the Ministry Team's Expenses. Again, Silsoe PCC pay all the expenses and the other PCCs make periodic reimbursements. These financial statements only reflect the proportion of those expenses falling due to Silsoe PCC and are included in the appropriate MAP categories (mainly Leadership & Administration). Details of the total Joint Benefice Expenses are given in the Appendix.

**Restricted, Unrestricted and Designated Funds**

It is a requirement of the Charities Act and the Church Accounting Regulations that information contained in PCC financial statements be presented in such a way so as to demonstrate that where the PCC has received money for specific purposes, that money has only been used for those purposes. Where money is donated for a specific cause (or with certain restrictions placed on its use) it is known as 'Restricted Funds', all other funds are known as 'Unrestricted Funds'.

continued/...



**LEADERSHIP and ADMINISTRATION** - continued

**FINANCIAL REVIEW** – continued

**Restricted, Unrestricted and Designated Funds** - continued

The PCC may use Unrestricted Funds for any purposes it sees fit and may, if it feels it appropriate, create Designated Funds for specific purposes. At a later date, the PCC may re-designate those funds for other purposes.

Prior to 2021, there were 2 Designated Funds - "*The Scott/Shaw Bequests Fund*" which was designated for use in connection with improvements to the Church and the Churchyard and costs linked to our Vision and MAP. The second fund was "*The Kilgour Memorial Fund*" which was designated for use in connection with special projects. However during 2020 due to the impact of the Covid pandemic, the PCC had to re-designate these funds to become an Unrestricted Fund - "*the General Reserves Fund*" to cover any expenditure not covered by the general income, donations and contributions from Designated Funds.

At the end of 2021 the following Restricted Funds were in place:

Maintenance of the Church, Churchyard and specific graves - '*the Grave Bequests*'  
Provision of flowers, oasis, foliage, etc - '*the Flower Fund*'

During 2021, other Restricted Funds were created but these were fully paid out during the year – this included the Restricted Fund created to be used towards the Joint Benefice Expenses. This latter Fund was extinguished through the year but it is anticipated that further donations will be received in the future. This Fund was distributed by way of donations to Flitton and Pulloxhill towards their share of the Joint Benefice Expenses with the remainder of the Fund being set against Silsoe's share.

**Examination of the financial statements**

The PCC is required to have its financial statements examined by an Independent Examiner but is not required to have a formal audit. An Independent Examiner is described under the Charities Act as an independent person who is considered to have the requisite ability and practical experience to carry out a competent examination of the financial statements. 'Independent' means the individual must have no connection with the PCC or the Parish that might appear to be prejudicial to an impartial examination of the financial statements.

Our Independent Examiner is John Playle FCCA, FAIA, PGCertEd, an international lecturer in Accounting and Finance and Certified Accountant and Tax Advisor. The Independent Examiner's report can be found on Page 23

Signed: *G A Liddle*

Approved by the PCC on 17 March 2022 and signed on their behalf by Gillian Liddle

## CONSOLIDATED STATEMENT OF INCOME and EXPENDITURE for the year ended 31 December 2021

INCOME	Page	2021		2020	
		£	£	£	£
<b>Congregational &amp; Individual Giving</b>		<b>20,604.96</b>		<b>15,979.06</b>	
<i>At Services</i>	4		<b>4,450.57</b>		3,202.43
<i>By Standing Order</i>			<b>8,529.00</b>		7,185.95
<i>Donations</i>			<b>4,362.89</b>		2,942.35
<i>Gift Aid Tax Rebates</i>			<b>3,262.50</b>		2,648.33
<b>Community Donations &amp; Grants</b>	8,15	<b>2,426.14</b>		<b>3,615.33</b>	
<b>Fundraising Income</b>	8	<b>15.50</b>		<b>276.50</b>	
<b>Fees</b>	6	<b>2,808.00</b>		<b>4,159.00</b>	
<b>Investment Income</b>	16	<b>2,781.80</b>		<b>3,289.79</b>	
<b>Sundry Income</b>		<b>0.00</b>		<b>20.00</b>	
<b>TOTAL INCOME</b>		<b><u>28,636.40</u></b>		<b><u>27,339.68</u></b>	
<b>EXPENDITURE</b>					
<b>Worship &amp; Services</b>		<b>-1,659.06</b>		<b>-930.49</b>	
<i>Service Requisites</i>			<b>-216.21</b>		-62.97
<i>Robes &amp; Vestments</i>			<b>0.00</b>		-236.82
<i>COVID-19 Precautions</i>			<b>-93.61</b>		-114.37
<i>Organists</i>			<b>-160.00</b>		-190.00
<i>Church Flowers &amp; Decorations</i>			<b>-175.10</b>		-31.50
<i>PRS/Visual Liturgy Licences</i>			<b>-200.33</b>		-161.40
<i>Charitable Donations</i>	4,5,6		<b>-813.81</b>		-133.43
<b>Discipleship &amp; Spiritual Growth</b>		<b>0.00</b>		<b>-32.97</b>	
<i>Messy Church</i>			<b>0.00</b>		-32.97
<b>Mission &amp; Neighbourhood Outreach</b>		<b>-250.00</b>		<b>0.00</b>	
<i>Silsoe News</i>	8		<b>-250.00</b>		0.00
<b>Fellowship &amp; Pastoral Care</b>		<b>-104.13</b>		<b>-264.47</b>	
<b>Building &amp; Churchyard</b>		<b>-9,783.34</b>		<b>-6,719.73</b>	
<i>Building Maintenance</i>			<b>1,772.75</b>		-3,062.79
<i>Electricity, Gas &amp; Water</i>	11		<b>-5,397.97</b>		-1,638.29
<i>Refund of Water Rates overcharged</i>			<b>0.00</b>		98.30
<i>Churchyard Maintenance &amp; Sundries</i>			<b>-2,612.62</b>		-2,116.95
<b>Leadership &amp; Administration</b>		<b>-29,734.80</b>		<b>-28,667.66</b>	
<i>Parish Share</i>	13		<b>-25,464.00</b>		-23,213.00
<i>Donations to Benefice Churches</i>	18		<b>-550.64</b>		-149.32
<i>Insurance</i>			<b>-2,095.92</b>		-2,074.04
<i>IT Costs</i>			<b>-28.79</b>		-104.32
<i>Stationery &amp; Postage</i>			<b>-34.58</b>		-71.55
<i>Equipment Maintenance &amp; Repair</i>			<b>-521.32</b>		-377.74
<i>Telephone &amp; Broadband</i>			<b>-368.85</b>		0.00
<i>Travel</i>			<b>-155.33</b>		-54.79
<i>Safeguarding</i>			<b>-3.00</b>		-6.00
<i>Vacancy Expenses</i>	13		<b>-298.14</b>		-2,511.98
<i>Finance Charges</i>	4		<b>-5.77</b>		-31.42
<i>Sundry Running Costs</i>			<b>-208.46</b>		-73.50
<b>TOTAL EXPENDITURE</b>		<b><u>41,531.33</u></b>		<b><u>36,615.32</u></b>	
<b>EXPENDITURE EXCEEDED INCOME BY:</b>		<b><u>-12,894.93</u></b>		<b><u>-9,275.64</u></b>	

## ANALYSIS OF MOVEMENTS IN FUNDS for the year ended 31 December 2021

<i>See Page 17 for more information</i>	General Inc & Exp £	General Reserves £	Grave Bequests £	Flower Fund £	Other Restrict £
<b>FUND at 1 JANUARY 2021</b>		<b>157,074.83</b>	<b>21,550.82</b>	<b>704.14</b>	<b>0.00</b>
<b>INCOME</b>					
<b>Congreg. &amp; Individual Giving</b>					
<i>At Services</i>	4,265.06				185.51
<i>By Standing Order</i>	8,529.00				
<i>Donations</i>	2,975.10			144.10	1,243.69
<i>Gift Aid Tax Rebates</i>	2,999.79			19.03	243.68
<b>Community Donats. &amp; Grants</b>	1,050.00				1,376.14
<b>Fundraising Income</b>	15.50				
<b>Fees</b>	2,658.00				150.00
<b>Investment Income</b>	2,659.88		640.39	9.96	
<b>Sundry Income</b>	0.00	2,131.45			
<b>TOTAL INCOME</b>	<b>22,492.45</b>	<b>2,131.45</b>	<b>640.39</b>	<b>173.09</b>	<b>3,199.02</b>
<b>EXPENDITURE</b>					
<b>Worship &amp; Services</b>					
<i>Service Requisites</i>	-85.11				-131.10
<i>Robes &amp; Vestments</i>	0.00				
<i>Covid-19 Precautions</i>	0.00				-93.61
<i>Organists</i>	-160.00				
<i>Church Flowers/Decorats.</i>	0.00			-175.10	
<i>PRS/Visual Liturgy Licences</i>	-200.33				
<i>Charitable Donations</i>	-581.92				-231.89
<b>Disc'ship &amp; Spiritual Growth</b>					
<i>Messy Church</i>	0.00				
<b>Mission &amp; N'hood Outreach</b>	-250.00				
<b>Fellowship &amp; Pastoral Care</b>	-66.63				-37.50
<b>Building &amp; Churchyard</b>					
<i>Building Maintenance</i>	-1,772.75				
<i>Electricity, Gas &amp; Water</i>	-3,821.83				-1,576.14
<i>Churchyard Maintenance</i>	-1,692.23		-640.39		-280.00
<b>Leadership &amp; Administration</b>					
<i>Parish Share</i>	-25,464.00				
<i>Donats to Benefice Churches</i>	0.00				-550.64
<i>Insurance</i>	-2,095.92				
<i>IT Costs</i>	-28.79				
<i>Safeguarding</i>	-3.00				
<i>Stationery &amp; Postage</i>	-34.58				
<i>Equip Maintenance &amp; Repair</i>	-521.32				
<i>Telephone &amp; Broadband</i>	-368.85				
<i>Travel</i>	-155.33				
<i>Vacancy Expenses</i>	0.00				-298.148
<i>Finance Charge</i>	-5.77				
<i>Sundries</i>	-208.46				
<b>TOTAL EXPENDITURE</b>	<b>-37,516.82</b>	<b>0.00</b>	<b>-640.39</b>	<b>-175.10</b>	<b>-3,199.02</b>
<b>SURPLUS/SHORTFALL</b>	<b>-15,024.37</b>	<b>2,131.45</b>	<b>0.00</b>	<b>-2.01</b>	<b>0.00</b>
Change in Market Value			3,098.76		
Transfer from General Reserves Fund	15,024.37	-15,024.37			
<b>FUND at 31 DECEMBER 2021</b>		<b>144,181.91</b>	<b>24,649.58</b>	<b>702.13</b>	<b>0.00</b>

## ANALYSIS OF MOVEMENTS IN FUNDS for the year ended 31 December 2020

<i>See Page 17 for more information</i>	General Inc & Exp £	General Reserves £	Grave Bequests £	Flower Fund £	Other Restrict £
<b>FUND at 1 JANUARY 2020</b>		660.27	20,158.80	685.24	0.00
Scott/Shaw & Kilgour Funds undesignated due to Covid 19		165,709.10			
<b>INCOME</b>					
<b>Congreg. &amp; Individual Giving</b>					
<i>At Services</i>	3,202.43				
<i>By Standing Order</i>	7,185.95				
<i>Donations</i>	2,565.45			31.50	345.40
<i>Gift Aid Tax Rebates</i>	2,564.10			7.88	76.35
<b>Community Donats. &amp; Grants</b>	0.00				3,615.33
<b>Fundraising Income</b>	276.50				
<b>Fees</b>	3,984.00				175.00
<b>Investment Income</b>	2,659.88		618.89	11.02	
<b>Sundry Income</b>	20.00				
<b>TOTAL INCOME</b>	<b>22,458.31</b>	<b>0.00</b>	<b>618.89</b>	<b>50.40</b>	<b>4,212.08</b>
<b>EXPENDITURE</b>					
<b>Worship &amp; Services</b>					
<i>Service Requisites</i>	0.00				-62.97
<i>Robes &amp; Vestments</i>	-236.82				
<i>Covid-19 Precautions</i>	0.00				-114.37
<i>Organists</i>	-190.00				
<i>Church Flowers/Decorats.</i>	0.00			-31.50	
<i>PRS/Visual Liturgy Licences</i>	0.00				-161.40
<i>Charitable Donations</i>	-37.50				-95.93
<b>Disc'ship &amp; Spiritual Growth</b>					
<i>Messy Church</i>	-32.97				
<b>Mission &amp; N'hood Outreach</b>	0.00				
<b>Fellowship &amp; Pastoral Care</b>	-239.47				-25.00
<b>Building &amp; Churchyard</b>					
<i>Building Maintenance</i>	-1,869.19				-1,193.60
<i>Electricity, Gas &amp; Water</i>	0.00				-1,539.99
<i>Churchyard Maintenance</i>	-818.06		-618.89		-680.00
<b>Leadership &amp; Administration</b>					
<i>Parish Share</i>	-23,213.00				
<i>Donats to Benefice Churches</i>					-149.32
<i>Insurance</i>	-2,074.04				
<i>IT Costs</i>	-104.32				
<i>Safeguarding</i>	-6.00				
<i>Stationery &amp; Postage</i>	-71.55				
<i>Equip Maintenance &amp; Repair</i>	-377.74				
<i>Telephone &amp; Broadband</i>	0.00				
<i>Travel</i>	-54.79				
<i>Vacancy Expenses</i>	-2,362.70				-149.28
<i>Finance Charge</i>	-29.20				-2.22
<i>Sundries</i>	-35.50				-38.00
<b>TOTAL EXPENDITURE</b>	<b>-31,752.85</b>	<b>0.00</b>	<b>-618.89</b>	<b>-31.50</b>	<b>-4,212.08</b>
<b>SURPLUS/SHORTFALL</b>	<b>-9,294.54</b>	<b>0.00</b>	<b>0.00</b>	<b>18.90</b>	<b>0.00</b>
Change in Market Value			1,392.02		
Transfer from General Reserves Fund	9,294.54	-9,294.54			
<b>FUND at 31 DECEMBER 2020</b>		<b>157,074.83</b>	<b>21,550.82</b>	<b>704.14</b>	<b>0.00</b>

## CONSOLIDATED BALANCE SHEET as at 31 DECEMBER 2021

	<u>Page</u>	<u>2021</u> £	<u>2020</u> £
<b>OPENING BALANCE at 1 JANUARY</b>		179,329.79	187,213.41
Add: Change in market value of investments		3,098.76	1,392.02
Less: Excess of expenditure over income		<u>-12,894.93</u>	<u>-9,275.64</u>
<b>CLOSING BALANCE at 31 DECEMBER</b>		<u>169,533.62</u>	<u>179,329.79</u>
<b>MADE UP OF:</b>			
Investments with the Central Board of Finance		24,649.58	21,550.82
Bank accounts & cash		19,926.61	11,224.37
Term deposits & notice accounts		120,969.27	139,021.13
Plus: Money due but not received		4,575.32	7,799.60
Less: Money owed but not paid		<u>-587.16</u>	<u>-266.13</u>
<b>TOTAL</b>		<u>169,533.62</u>	<u>179,329.79</u>
<b>ALLOCATION BETWEEN FUNDS</b>			
	18		
General Reserves - Unrestricted		144,181.91	157,074.83
Scott/Shaw Bequests - Designated		0.00	0.00
Kilgour Memorial Fund - Designated		0.00	0.00
Grave Bequests - Restricted		24,649.58	21,550.82
Flower Fund - Restricted		<u>702.13</u>	<u>704.14</u>
<b>TOTAL</b>		<u>169,533.62</u>	<u>179,329.79</u>

**NOTES****INVESTMENTS:**

The investments with the Central Board of Finance cannot be spent. These represent the capital bequests for the Grave Trusts. The PCC is required to maintain the original capital which is invested with the Central Board of Finance of the Church of England. The capital value has been assessed using the bid price.

**BANK ACCOUNTS:**

The PCC has a number of bank accounts and deposit accounts with different organisations, making use of fixed term deposits to try to maximise interest earned. The PCC's main current account is with the Co-operative Bank. The fixed term and notice deposits are with United Trust Bank and Cambridge & Counties Bank

**NON-MONETARY ASSETS:**

The PCC holds the following non-monetary assets:

- Church plate, communion linen & vestments
- Ornaments and furniture in the Chancel, Vestry and body of the Church
- Sound system in the Church
- Sundry pieces of office equipment and machines

Signed: *Gillian A Chapple*

Mrs Gillian A Chapple – Treasurer

Date: 7 March 2022



## REPORT OF THE INDEPENDENT EXAMINER

This is my report to the Parochial Church Council of the Ecclesiastical Parish (PCC) of St James the Great, Silsoe on the annual report and financial statements for the year ended 31 December 2021 set out on Pages 2 to 22.

### Respective responsibilities of the Parochial Church Council & Independent Examiner

The PCC is responsible for the preparation of the annual report and financial statements. The PCC considers that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- 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 Standing Committee 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 my report is limited to those matters set out in the statement below

### Independent Examiner's Statement

In connection with my examination, no 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 s.130 of the 2011 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 report and financial statements to be reached.

Signed: *J Playle*  
John Playle - FCCA, FAIA, PGCertEd

Date: *15 April 2022*

## APPENDIX

*Ministry Team and Joint Benefice expenses are dealt with by Silsoe PCC on behalf of all 3 parishes. Each parish's accounts will only include their portion of the figures shown below.*

### MINISTRY TEAM EXPENSES

	2021		2020	
	£	£	£	£
Travel	583.65		24.30	
Vicarage Burglar Alarm Maintenance	151.38		147.00	
Phone & Broadband	737.69		0.00	
Sundries	<u>0.00</u>		<u>16.32</u>	
<b>Less:</b>		<b>1,472.72</b>		<b>187.62</b>
Travel costs received in connection with cremations				
Silsoe PCC	220.00		20.00	
Pulloxhill PCC	20.00		0.00	
Flitton PCC	<u>60.00</u>	<u>300.00</u>	<u>0.00</u>	<u>20.00</u>
<b>NET EXPENSES</b>		<b><u>1,172.72</u></b>		<b><u>167.62</u></b>
<b>Paid by:</b>				
Flitton PCC	£293.17			
Pulloxhill PCC	£293.17			
Silsoe PCC	<u>£586.38</u>			
		<u>£1,172.72</u>		

*The Ministry Team comprised Rev David Payne (to November 2021), Gillian Kern & Roy Pinnock (Readers) and Margaret Butt & Maggie Jeeves, Liz Coulson & Jo Holt (from December 2021 ) (Lay Leaders of Worship) with assistance from Rev Anne Barker and Rev Anna Garvie.*

### JOINT BENEFICE EXPENSES

	2021		2020	
	£	£	£	£
Photocopier expenses	1,435.44		798.00	
Less: Charges for use of copier	-446.53		-104.40	
A4 paper	53.73		38.85	
Stationery	39.48		0.00	
IT expenses	57.59		79.13	
Pandemic related costs (incl Zoom)	211.84		14.39	
Recruitment expenses	0.00		1,247.76	
Retired Vicars fees	540.00		540.00	
Sundries	<u>14.24</u>		<u>0.00</u>	
<b>NET JOINT BENEFICE EXPENSES</b>		<b><u>1,905.79</u></b>		<b><u>2,613.73</u></b>
<b>Paid, in effect, by:</b>				
Donations (inc Gift Aid)	£ 1,101.25			
Flitton PCC	£ 201.14			
Pulloxhill PCC	£ 201.14			
Silsoe PCC	<u>£ 402.26</u>			
		<u>£1,905.79</u>		

*Fees in accordance with the Church of England guidelines are paid to retired vicars who take services in the Benefice and who record services for the Virtual Vicar. In 2020, recruitment expenses covered the cost of national advertising, candidates' expenses and deep cleaning of interview location and photocopier expenses included an adjustment in respect of 2019.*

*Gillian A Chapple*

GILLIAN A CHAPPLE – Treasurer, Silsoe PCC

Date: 9 February 2022