



**ANNUAL REPORT and FINANCIAL STATEMENTS  
of the PAROCHIAL CHURCH COUNCIL  
for the year ended 31 DECEMBER 2022**

**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/>**

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Dear Church Family

It is a privilege for Louise and I to write an introduction to the Church Annual report this year. A year ago we knew we were coming to Silsoe, Flitton and Pulloxhill but we were caught up in the transition from St Helens to here. We moved in June and started with you as your vicars in July. Time flies and that is a good thing it has meant a journey of discovery, learning and settling into village life as we've listened to you and discovered what God has and is doing in this special place.

Firstly thank you for all the sung and unsung heroines and heroes that are found in the pages of this report, beneath the facts and figures are people who faithfully serve God by serving the Church and community, nothing would happen without you, you are precious.

Secondly please pray, the reports contain items of challenge and rejoicing and in all of these we need to come together to discern God's will for us as we move into the rest of 2023 and the future.

For example, we need to address our over reliance on reserves to balance our budget and to be thankful for growing community connections, good school links and the restart of Messy Church.

Finally let us help each other to hear what our role is, as we continue our pilgrim's journey to grow this Church in spiritual depth and numerical size, considering all the time that we are here for those who are as yet not aware of God's eternal and steadfast love.

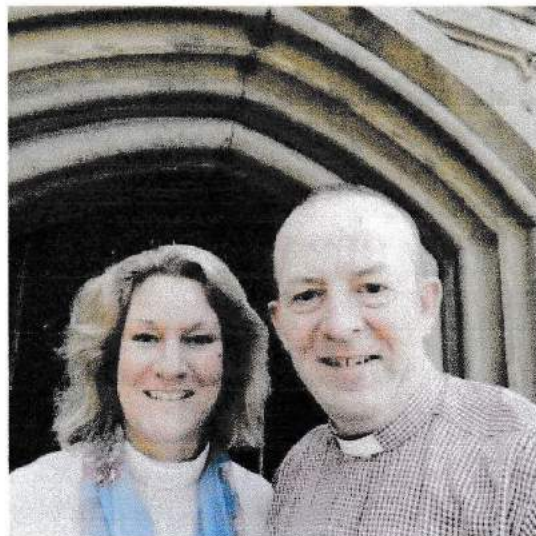
We're excited about being here, privileged to be with you and hopeful for what will yet be.

Do get in touch if there's anything in this Report you would like to discuss.

With Love and Prayers



Simon and Louise



## 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 start of 2022, the Benefice was in Vacancy and did not have a vicar. In February 2022, the Bishop of Bedford appointed husband and wife team, Reverends Simon and Louise Moore to be our Priest in Charge and Associate Vicar. They were licensed in July 2022 and we are delighted to welcome them to Silsoe and the Benefice. During the Vacancy period, the PCCs organised services on a regular basis and we are very grateful to all the vicars, readers and lay people who helped to provide these services.

Our Churchwardens had significant additional duties during the Vacancy and the PCC express their sincere thanks to Mrs Liddle and Mr Stranks for the care, effort and diligence with which they shouldered these extra tasks.

Now we have vicars, the PCC has the responsibility of co-operating with the vicars 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*

We were pleased to be able to hold services throughout 2022; we are very grateful to our Ministry Team - Reader Gillian Kern, 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 contributed to services during the Vacancy and continued to help Rev Simon and Rev Louise thereafter.

During 2022 there were 41 Sunday services in our Church in addition to services for baptisms, weddings and funerals. The average weekly attendance on a 'normal' Sunday was 28 adults and 2 children (2021: 23 adults, 2 children).

We have had a number of special services during the year. In March we held an **Imposition of Ashes** service and our **Mothering Sunday** service. We had a number of Easter services around the Benefice with services in Silsoe on **Good Friday** and **Easter Sunday**. In June we celebrated the Queen's **Platinum Jubilee** but then with great sadness held a **Vigil** for Queen Elizabeth II following her death in September.



On Wednesday 13 July 2022 Reverend Simon Moore and Reverend Louise Moore were licensed as the Priest in Charge and Assistant Vicar for the Benefice of Flitton, Pulloxhill and Silsoe. The service was led by the Bishop of Bedford, the Right Reverend Richard Atkinson OBE and the Archdeacon of Bedford, the Venerable Dave Middlebrook. Rev Simon and Rev Louise were joined in Silsoe Church by colleagues, family, friends and parishioners from their previous parish and their new parishes. The collection at the service was taken in aid of the **Support of Ordinands in Training** and we were able to send **£648.75** to the Diocese of St Albans.

We were able to live stream the service on our 3 Churches Virtual Vicar YouTube Channel and if you would like to watch the service, the recording is still available. After the service, refreshments were provided in Silsoe Village Hall and people were able to mingle and chat.

July also saw us holding a **Pet Service** with dogs, guinea pigs and rabbits in attendance. All the animals were very well behaved and even joined in the service with some barked responses at appropriate times.



In October we celebrated our **Harvest Festival** and were delighted to welcome children from Silsoe VC Lower School to two services in the Church. We were able to donate **£245** to the **Bishop of St Albans Harvest Appeal** (2021: £150) to help change the lives of people in Mozambique who have been traumatised and displaced by conflict. Having fled to safety, life still isn't easy, and many are losing hope. The money raised by the Appeal will help on-the-ground, local church partners to reach the most vulnerable; helping to change lives, transform communities and show God's love where it is needed most.

continued/...

*WORSHIP and SERVICES* - continued

Our **Remembered in Love** service held on All Souls Sunday in October offered recently bereaved parishioners and other people a way of honouring their departed loved ones.

On **Remembrance Day**, the Scouts and Beavers paraded along the High Street to the Church. The Remembrance Service began with wreath laying in the Churchyard which had been beautifully decorated by the Silsoe Hobbies Group, who organised and executed the decoration of the Churchyard with over 3,000 knitted poppies.



Following the Remembrance service, the PCC donated **£176.45** each to **Help for Heroes** and the **Royal British Legion** (2021: £112.50 each).



We held our traditional **Carol Service and Midnight Service**, but this year instead of separate **Christingle and Crib services**, we held combined services on Christmas Eve – from the collections taken at the services we donated **£293.77** to the **Children's Society** (2021: £102.81).

We have endeavoured to enable our community to celebrate and thank God at the milestones of the journey through life despite the pandemic restrictions and were pleased that we were able to hold services with larger numbers in attendance this year.

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, 5 weddings, 1 blessing and held 15 services for funerals, burial of ashes and memorials in our Church in 2022 (In 2021: 6 baptisms; 2 weddings, 12 funerals/burial of ashes/memorial services). Fee income includes the statutory fees charged and optional extras such as heating and administrative assistance.

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*WORSHIP and SERVICES* - continued

Retiring collections at baptisms, blessings, funerals and memorial services raised £744.57 (2021: £253.53) for the Church.

At weddings, a retiring collection is taken and the couple are invited to nominate a charity to share that collection equally with the Church. A total of **£285.55** (2021: £336) was donated to **CHUMS, National Autistic Society, Royal British Legion** and the **Make A Wish Foundation**. The total amount donated to the Church (including Gift Aid) from retiring collections was **£285.55** (2021: £336).





## *DISCIPLESHIP and SPIRITUAL GROWTH*

At Easter, Harvest time and Christmas children from Silsoe VC Lower School usually have special services in the Church when we 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.

The **Foundation Governors** of **Silsoe VC Lower School** are appointed by the PCC. During 2022, the Foundation Governors were Simon Stranks and Elaine Couzens. Elaine stepped down as a Foundation Governor in October 2022 after she took a job at the School.



In October we were delighted to relaunch **Messy Church**; It was a great, chaotic, joyful, all age event with some good learning for all from the story of Noah. We celebrated God's faithfulness and the wonderful rescue of animals and people from the flood. Daisy and Bert the crocodiles talked about what it was like on the Ark. We made crafts and sang and danced and prayed. Then supper before going home. We now have regular Messy Sundays – moving between the 3 churches in the Benefice.



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 continued to offer prayer meetings via Zoom during 2022 – **Let's Pray** – albeit with a break part way through the year. These took place on a Thursday morning (moving to Tuesday mornings in 2023).

In October, Rev Simon and Rev Louise began a **Prayer Course**, meeting weekly helping people to grow in their relationship with God. As a Benefice, we received a grant from the Diocese of St Albans to help with reading material, etc. At the start of 2023, Rev Louise is setting up a Bible Book Club and we will begin an Alpha course.

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**DISCIPLESHIP and SPIRITUAL GROWTH** – continued

In October, we raised funds across the Benefice to help provide bibles in our 3 churches for use on Sundays, for Bible studies and for visitors to the churches to pick up and read. In addition, we will be able to help provide some Bibles for developing countries where they are much needed.

Rev Louise and Rev Simon donated 20 bibles to the Benefice and we raised nearly £1,200 (including Gift Aid) across the Benefice. We now have bibles in all the churches, including some large print ones and new

Lectern bibles. A donation will be made to the Bible Society in 2023 of the funds remaining once all the bible expenses have been paid.

**MISSION and NEIGHBOURHOOD OUTREACH**

2022 saw the introduction of some new fundraising initiatives from the PCC. In July, we held the **Silsoe Fun Dog Show**, as part of the Silsoe Fun Day. We had 71 dogs enter the Dog Show from a teeny tiny Dachshund to a massive Leonberger -they were all very well behaved and we all had tremendous fun. Our thanks go to the businesses which sponsored the classes and donated prizes and to everyone who entered. Sponsorship, entry fees and a doggie tombola helped us generate a net profit of £613.42 from the day. We are planning to run the Dog Show again on 1 July 2023.



All the results and pictures of the day can be seen at <https://silsoe.3churches.uk/silsoe-fun-dog-show/>

Over the Summer of 2022, we ran the **Silsoe Greetings Card Project**. Having seen the wonderful photos of our village posted on Facebook during lockdown, we invited villagers to submit photos for the creation of a pack of 6 greetings cards to be sold in aid of the Church. We were overwhelmed by the number of photos submitted and, with over 100 images to choose from, it was very hard to pick just 6. Since October we have been selling the cards at events and online. Following the Photography Exhibition (see below) we produced an additional single greetings card. Sales of the cards during 2022 raised £688, which covered all the production costs and generated a net profit of £293.79. We continue to sell the cards online (<https://st-james-church-5.sumupstore.com/products>) and will also be selling them at events through 2023.



6 Blank Greetings Cards with Envelopes



Spring Garden in Church Roof ©Aime Jarvis



The Majestic Tree © Jane Blunston-Galeby



The Round Collage © Jane Gregory



Slope in the Snow © Leigh Eddon



Summer Evening Sun, Looking towards Greenfield © Clare Garford



The Road to Wood Peak © Paul Jones

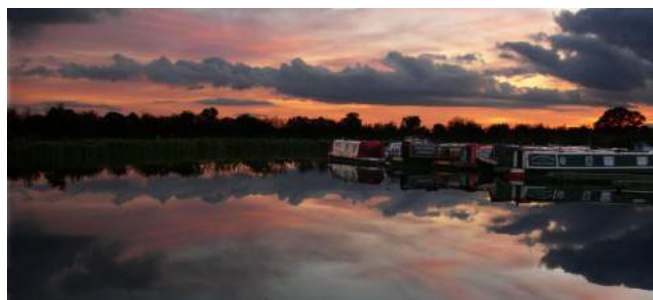
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**MISSION and NEIGHBOURHOOD OUTREACH** - continued

We ran the **Silsoe Photography Competition** which had the theme 'Home' – Rev Louise, with the aid of her family, chose the winning photographs. Niamh Shattock won the 13-17 years category with her photo of Barton Springs and Finlay Holt's image 'Snoozing on a Sunday' was Highly Commended in that category



In the 18 and over category, Gillian Chapple won with her image of 'Home Moorings'. Ruby Preece was second with her 'Generations' image and Mike Olney was third with his image 'A Strange Home'



Over a weekend at the beginning of October, we held the **Silsoe Photography Exhibition** where all the entries in the Photo Competition were on show together with all the submissions for the Greetings Card Project. We invited Shillington & District Camera Club to hold their 2022 Print Exhibition in the Chancel; there were also a few craft stalls in the main aisle of the Church. Entry fees from the Competition, stall holder hire fees and donations, along with the sale of refreshments helped us raise £486.38, generating a net profit of £438.57.

We plan to run the Photography Competition and Exhibition again in 2023 – the theme will be 'Friendship'.

We are very grateful to everybody who helped with and/or contributed to these new fund raising initiatives and to Gillian Chapple who led the organisation of them on behalf of the PCC.

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**MISSION and NEIGHBOURHOOD OUTREACH** – continued



On a wet Monday night on 31 October, Silsoe Church was a warm and welcoming place when Rev Louise and Rev Simon welcomed children and their parents to take **Light into Darkness** by making and decorating a light bag as well as warm up with hot chocolate and sweets.



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 2022 a grant of £250 was made (2021: £250). 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/>

Each week, we publish on our Benefice website and our Church Facebook page details of the services being held around the Benefice and various notices and upcoming events. Information is also posted to the Silsoe Network Facebook page.

**FELLOWSHIP and PASTORAL CARE**



On Mothering Sunday we gave **pots of primroses** to the mothers and grandmothers at our Mothering Sunday service and also gave them to the ladies of our congregation who were not at the service.

In July, a couple of weeks after their Licensing, Rev Louise and Rev Simon hosted an **Afternoon Tea Party** at the Vicarage. It was a lovely afternoon with a surfeit of delicious cakes plus a great opportunity for Simon and Louise to get to know more of their new parishioners.



A further opportunity for Rev Louise and Rev Simon to meet with the Church members across the Benefice was the **Church Vision Morning** when all 3 parishes came together in Flitton Church Hall to help the Vicars understand the journey the Benefice had been on to this point and where we might go from here. A further Vision Morning is planned for 2023.



At Christmas we also produced a **Christmas flyer** with details of all the Christmas services around the Benefice, a message from Rev Simon & Rev Louise and details of some the things planned around the Benefice for 2023.

A copy of the flyer was delivered to every home in Silsoe.

On 16 December Rev Simon and Rev Louise invited parishioners to The Vicarage for **mince pies and mulled wine** and the reveal of their Advent Window.



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FELLOWSHIP and PASTORAL CARE - continued



As a village, Silsoe has generously supported the local **Food Banks** and the Church has been used as a collection point. In 2022 there were seven collections and a total of 294 bags and 15 boxes were donated to Preen through the generosity of the parishioners.



In addition, from the food donated at our various Harvest services this year we were able to give 48 bags of food to **The Need Project** in Stotfold which aims to alleviate poverty and financial hardship in Central Bedfordshire and surrounding areas. We were also able to take 10 bags of food to the **Preen Food Bank**.



We were also pleased to offer the Church to the Rotary Club of Barton-Le-Clay as a venue for a concert they organised to raise funds for charities in the Ukraine



We congratulated **Canon Lynda Klimas** on her appointment as an Honorary Chaplain to the Queen in February 2022. Lynda is the Rector at St Mary the Virgin in Clophill and is the Rural Dean for the Ampthill and Shefford Deanery, of which this Benefice is a part. She has now been confirmed as continuing to be a chaplain to the King.

It was with great sadness that we had to report the death of **Roy Pinnock** in December 2022 following an accident. Roy had been licensed as a Reader for the Church of England since 1975 and had served at the churches in our Benefice, mainly at Pulloxhill, for many years before retiring at the end of 2021. Roy was an amazing and faithful man; as a Benefice we have been privileged to have him as a Reader and to know him



### *BUILDING and CHURCHYARD*

The **Archdeacon's Visitation** in 2022 took place on 20 August and was undertaken by David Young, the Deanery Lay Chair, on behalf of Archdeacon Dave Middlebrook. Everything was found to be in good order.

Through the year the portion of the wall near the bus stop was repaired. Some loose flooring near the entrance to the Vestry was repaired and we spent nearly £3,000 on remedial work to trees in the Churchyard.

In 2022, we had a **Quinquennial Inspection** of the Church and received the report at the end of the year. The Inspection found that there was little work that needed to be done immediately – some of the work identified had already been completed during 2022. The PCC will be looking at the report in detail during 2023 and will put together a schedule of works. 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.

In January 2022, we entered into fixed tariff agreements for the supply of gas and electricity – the tariffs are below the Government Supported Price so we do not receive a discount under the Energy Bill Relief Scheme. Although we are on a fixed rate contract, our utility costs increased by more than 240% compared to 2020 and are expected to increase further in 2023 as we are now using the Church more. We received a grant of £1,279.41 from the National Church (via the Diocese of St Albans) to help with increased energy costs.



### *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 Vicars, Churchwardens and people 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 2022, there were 54 parishioners on the **Electoral Roll**, three of whom were not resident in the Parish.

Both our Vicars 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 2022 until the date this Report was approved are as follows:

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

**Ministry Team:**

Rev Simon Moore	Joint Chair – from 13 July 2022
Rev Louise Moore	Joint Chair – from 13 July 2022

**Churchwardens:**

Gillian Liddle	Joint Lay Chair
Simon Stranks	Joint Lay Chair

**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	
Maggie Jeeves	
Dr Chris Nixon	
Katie Shattock	Safeguarding Recruitment Officer

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 6 times during 2022 with an average level of attendance of 80%. The first meetings took place using Zoom with all meetings except one after that being held in the Church and the last of the year being held in the Vicarage to save on heating. One of the PCC meetings was held solely to agree that the PCC was happy with the appointment of an Interim Vicar following the surprise vacancy created following the resignation of Rev David Payne.

Our response to the Covid emergency was regularly reviewed and as were our Safeguarding processes and compliance with the changing requirements. Regular reports were received from the Churchwardens, Treasurer and others regarding Services, Finances, the fabric of the Church and Churchyard as well as Deanery meetings.

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**LEADERSHIP and ADMINISTRATION** - continued

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 2022 being drawn from the Vicars, Churchwardens, Secretary and Treasurer.

**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, usually attends PCC meetings to update the PCC in connection with safeguarding requirements. As of 31 December 2022, all members of the PCC had completed the safeguarding training required by the Diocese appropriate to their role and most members held DBS certificates; 2 members were in the process of having their certificates updated.

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 Rev Simon Moore & Rev Louise Moore (House of Clergy) and Alan Aldridge & Martyn Gates (House of Laity). Alan is the Deanery Secretary; Martyn is the Deanery Treasurer, serves on the Diocesan Synod for the Deanery, is on the Board of Finance, the closed churches committee and is a member of the DAC (Diocesan Advisory Committee). Both Lay Members are elected for a three-year period and finish their present triennium at the 2023 Annual Parochial Church Meeting.

There were 3 Deanery meetings in 2022; the normal format for the meeting is a guest speaker followed by reports from the Rural Dean (including an update on vacancies in the Deanery) and the Treasurer as well as reports from the General Synod, the Diocesan Synod and normally finish with a report from two of the parishes in the Deanery on recent activity in those parishes.

The meetings heard from a variety of speakers on a variety of topics including:

- the Living in Love and Faith advocate for the Diocese who spoke about Diversity, Equality and Inclusion;
- the Rural Dean and Lay Chair on a conference they had both attended where concerns were expressed regarding finance income resilience, Mission Growth and attracting people back to church following the pandemic;
- the Diocesan Environmental Officer, who spoke about the Church of England's wish to be carbon neutral by 2030; how individual parishes needed to respond to that call and the drive to safeguard God's creation of earth. Churches should look to become 'Eco Churches';
- the Rural Dean reported on a Rural Deans meeting where Safeguarding was highlighted as an item of concern and would be included in that year's visitation;
- the new St Albans Diocesan Secretary;
- several of the Deanery Parishes reported on surviving and celebrating life after Covid, detailing how they were returning more to normal and their efforts to bring parishioners back to church.

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*LEADERSHIP and ADMINISTRATION* – continued

## PARISH SHARE

The Parish Share is the money the Parish has to pay to the Diocesan Common Fund which is used to cover the cost of providing clergy to minister in our parishes; their stipends and related costs, their housing and training, both pre and post ordination. Money is also used to fund the work of the wider Church in our Diocese, in providing support services and resources for parish ministries, and also a contribution towards the costs of the National Church.

Our Parish Share is made up of two parts:

- The Stipend Contribution – which is a contribution towards the cost of the provision of clergy; and
- The Ministry Support Contribution – which goes to support the wider Church.

Within the Benefice, we 'share' our vicars with Pulloxhill and Flitton and so 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%.

Silsoe's Ministry Support Contribution is calculated using a formula based on the 3 year average of the number of people on the Electoral Roll and the usual Sunday attendance at services, together with a factor decided by the Diocese which reflects their perception of the variations of the 'ability to pay' between parishes.

For the last 3 years, our Parish Share has been reduced to reflect the periods when we did not have a vicar to help with the additional costs incurred due to a Vacancy. The final figure for our Parish Share for 2022 was £24,687 (2021: £25,464). In 2023 our Parish Share will be £27,016.

During the Vacancy services were 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 effectively split between the 3 parishes, unless the fee relates to a life event. Vacancy expenses such as candidates' expenses are also effectively shared between the 3 parishes.

## BENEFICE EXPENSES

A parochial church council is expected to meet certain expenses of the vicar and the ministry team. The three PCCs of the joint Benefice agreed that these expenses should be shared between the three PCCs in proportion, with Silsoe PCC generally paying 50%. There are also some administrative expenses which are shared such as photocopier expenses, retired vicars fees, Ministry Team stationery, travel, reference material for services, etc. The three PCCs agreed these expenses should generally be split in the same proportions as the Ministry Team's Expenses.

In recent years, there has been an increasing number of expenses which the 3 PCCs in our Benefice have wished to share. There has also been an increase in cross-Benefice fund raising initiatives. Currently, 'the Benefice' cannot have a bank account, be registered for Gift Aid, etc. Matters relating to the Benefice have been split between the Parishes as indicated in the previous paragraph, with each parish only reporting their 'share'. A consolidated report of the joint expenses was appended to the Annual Report and Accounts.

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*LEADERSHIP and ADMINISTRATION* – continued

**BENEFICE EXPENSES – continued**

Managing the joint 'income and expenditure' has been becoming more complicated and in 2022 it was agreed that a simpler method was needed. After discussions, it was agreed that Silsoe PCC would set up a new Restricted Fund – the '3 Churches Benefice Fund' and all joint income and expenditure would pass through that Fund. Flitton and Pulloxhill PCCs would make donations to that Fund to cover 50% of the net expenses, as well as donating any funds raised from specific Benefice fund raising initiatives. This change in methodology should simplify administration and should not increase the proportional costs for any of the Parishes. However the Silsoe PCC accounts will now show the joint Benefice expenses in full, rather than only 50%, with donations from the other two Parishes offsetting the remaining 50%.

**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.

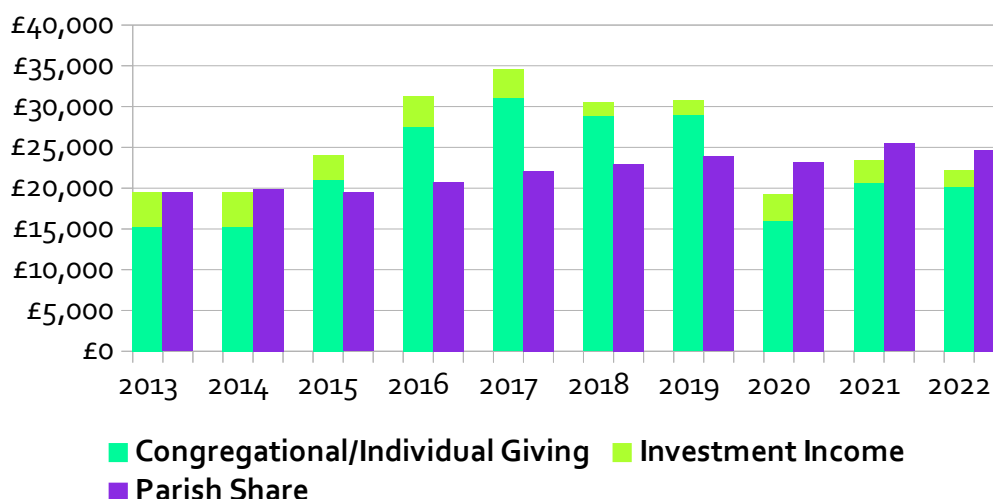
After excluding the 3 Churches Benefice Fund figures, compared to 2021 overall income increased by just under £3,900 with our new fund raising initiatives contributing nearly £2,000 of that increase; expenditure increased by nearly £5,000. Overall, expenditure exceed income by £14,960.70 compared to £12,894.93 in 2021. The gap between income and expenditure is expected to widen during 2023 due to a number of factors, including:

- declining congregational giving, despite more services being held
- increased Parish Share due to the appointment of vicars
- increased service costs as the number and type of services offered grow
- increasing utility bills and inflation generally
- repair work following Quinquennial Inspection
- reserves being used to cover shortfall and thus less money available to earn interest.

These factors will be offset slightly by:

- increased fund raising activities – these generated a net amount of £1,475.78 in 2022 (2021: £15.50)
- increased interest rates

**Congregational/Individual Giving compared to Parish Share**

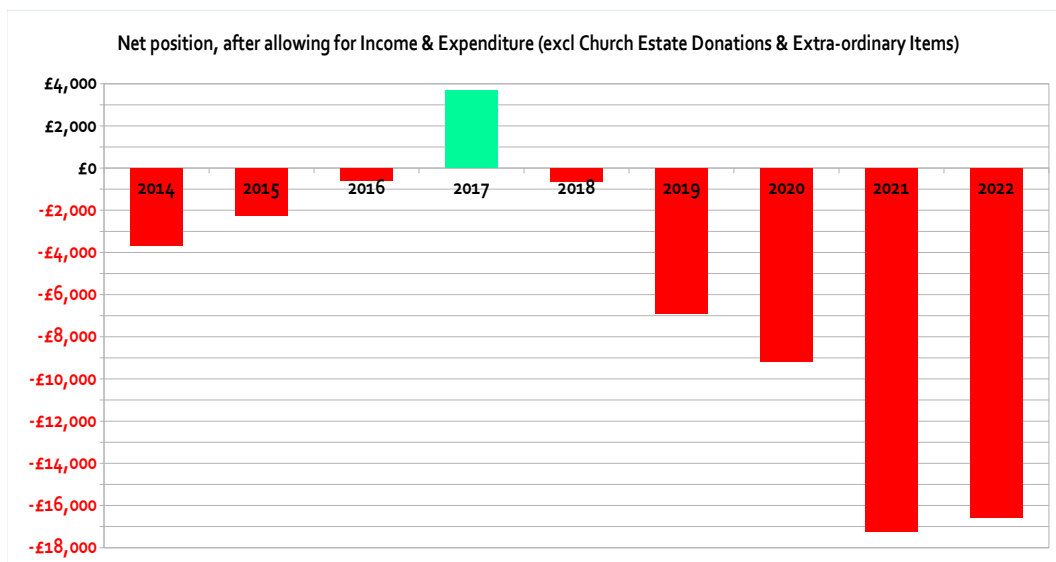


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LEADERSHIP and ADMINISTRATION - continued

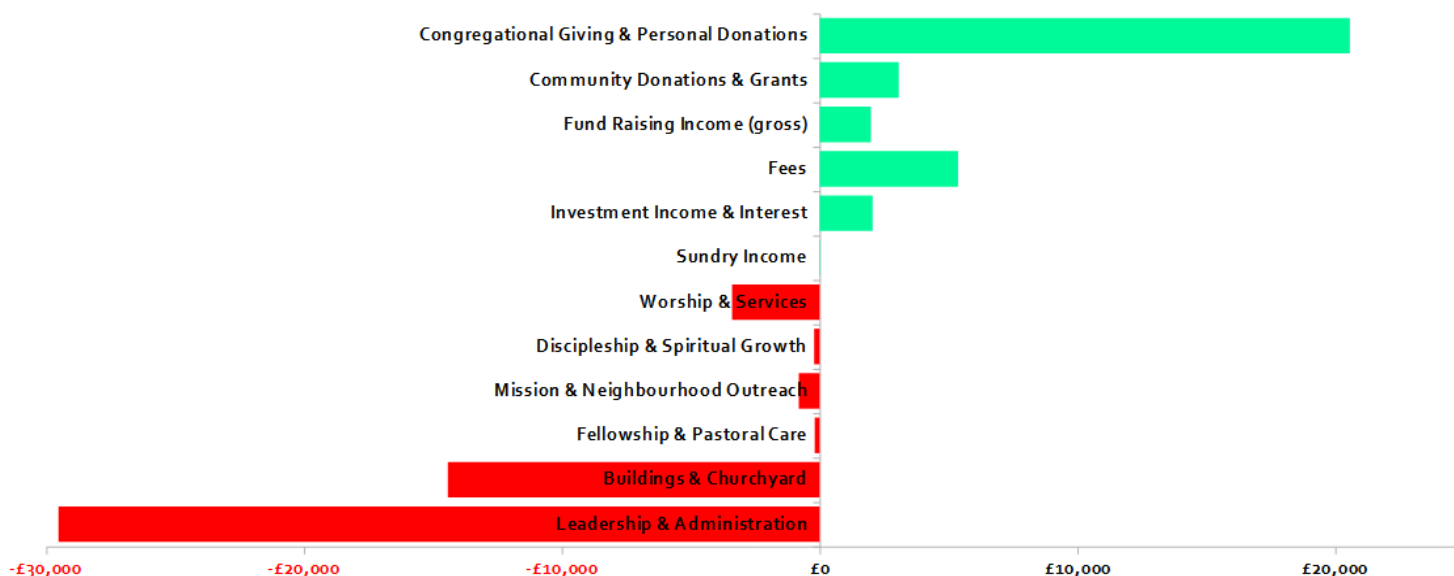
**FINANCIAL REVIEW** – continued

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 lucky to have had substantial reserves in the past due to two sizeable bequests received 2003 and 2013, but these are being eroded due to the continuing shortfall of income over expenditure.

**Income & Expenditure 2022 (excl Bible Fund) - Expenditure exceeded income by £15,459**



Community Donations and Grants includes donations the PCC receives from the Church Estate Fund. The Church Estate Fund is independent of Silsoe PCC and it's 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. Community Donations in 2022 totalled £1,666.38 - Silsoe Church Estate £1,616.38, Rotary Club of Barton Le Clay £50 - (2021: Total £2,426.14 – Silsoe Church Estate £1,376.13, Friends of Silsoe Church £1,000, Deanery Synod £50)

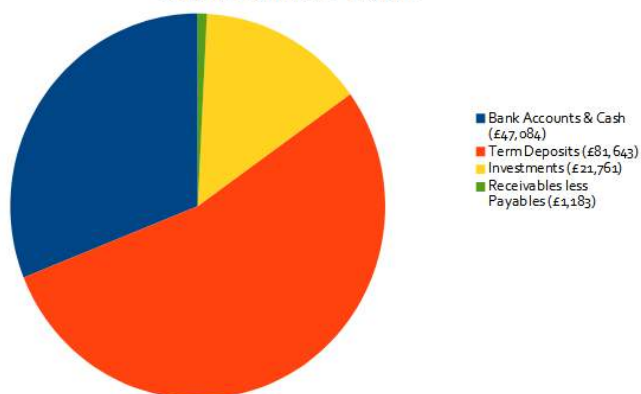
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LEADERSHIP and ADMINISTRATION - continued

**FINANCIAL REVIEW** – continued

Investment income, which is primarily interest on cash deposits, has been in decline for several years due to low interest rates. Investment opportunities are limited as the PCC do not consider it appropriate to place money in investments where the capital invested is at risk. With interest rates rising we hope to be able to secure some notice or fixed-rate deposits at higher rates than in the last few years. We are, however, unlikely to be able to match inflation.

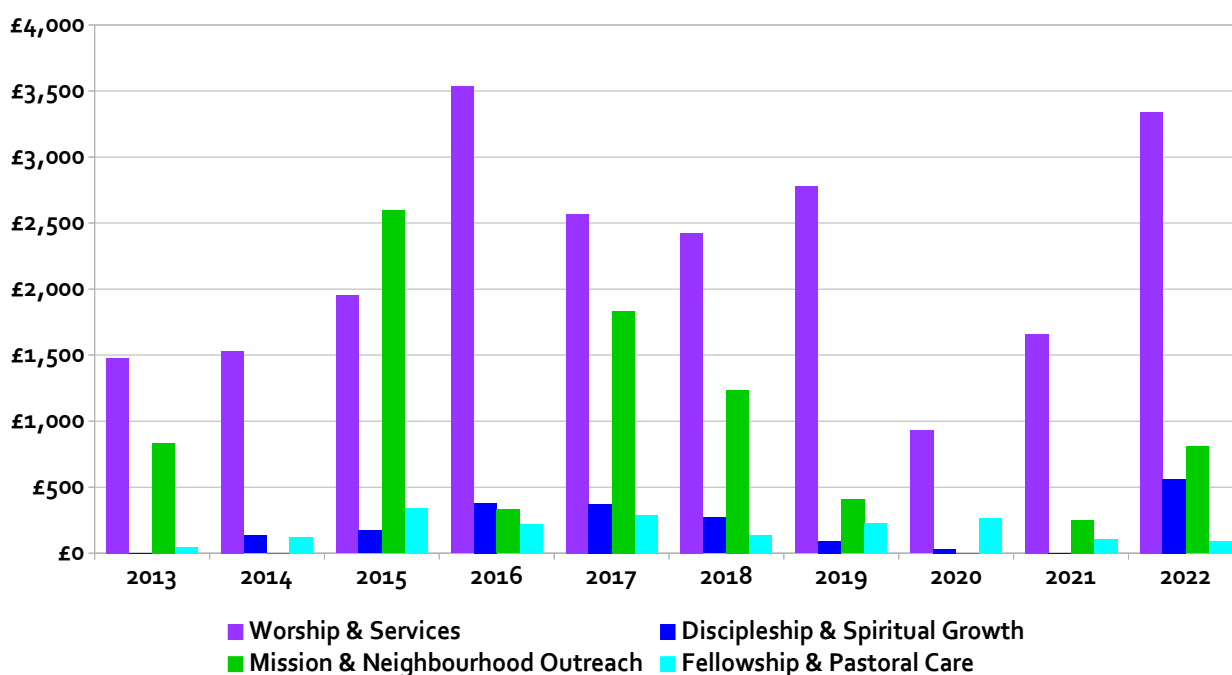
Assets as at 31/12/2022 - £151,671



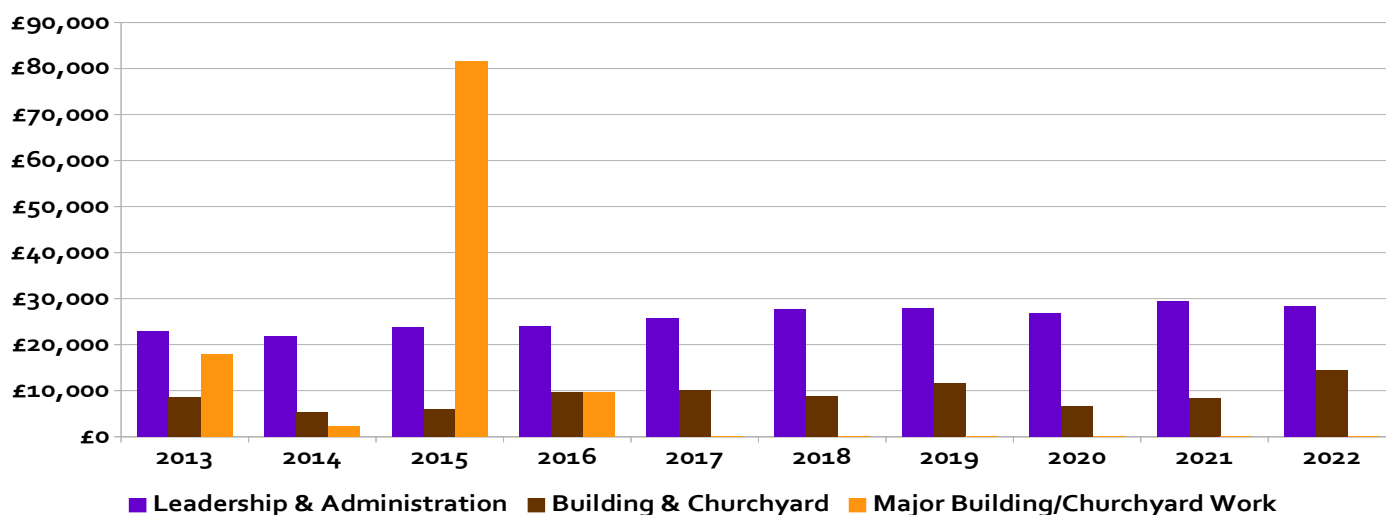
At 31 December 2022 the PCC had monetary assets totalling £151,671 (2021: £169,533).

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 were excluded and for 2020 to 2022 Vacancy Expenses/Extra-ordinary 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****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'.

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 Restricted Funds.

At the end of 2022 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*'
- Joint Benefice income and expenditure – '*the 3 Churches Benefice Fund*'
- Within the 3 Churches Benefice Fund there was a further Restricted Fund – '*the Benefice Bible Fund*'

During 2022, other Restricted Funds were created but these were fully paid out during the year

continued/...

LEADERSHIP and ADMINISTRATION - continued

**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 28.

Signed: 

Approved by the PCC on 16 March 2023 and signed on their behalf by Reverend Simon Moore



## CONSOLIDATED STATEMENT OF INCOME and EXPENDITURE for the year ended 31 DECEMBER 2022

		2022	2021
<b>INCOME</b>	<i>Page</i>		
Congregational Giving & Personal Donations	19	£20,137.36	£20,604.96
Community Donations & Grants Received	15, 20	£2,945.79	£2,426.14
Fund Raising Income (Gross)	10	£1,991.88	£15.50
Fees		£5,372.00	£2,808.00
Interest & Investment Income	21	£2,057.02	£2,781.80
Sundry Income		£25.00	£0.00
Benefice Income	See below	<u>£3,969.28</u>	<u>£0.00</u>
<b>TOTAL INCOME</b>		<b>£36,498.33</b>	<b>£28,636.40</b>
<b>EXPENDITURE</b>			
Worship & Services	5	-£3,220.06	-£1,659.06
Discipleship & Spiritual Growth	8	-£34.70	£0.00
Mission & Neighbourhood Outreach	10	-£807.25	-£250.00
Fellowship & Pastoral Care	13	-£38.58	-£104.13
Buildings & Churchyard	15	-£14,385.20	-£9,783.34
Leadership & Administration	16	-£27,967.96	-£29,734.80
Benefice Expenditure	See below	<u>-£5,018.78</u>	<u>£0.00</u>
<b>TOTAL EXPENDITURE</b>		<b><u>-£51,472.53</u></b>	<b><u>-£41,531.33</u></b>
<b>Excess of expenditure over income</b>		<b><u>-£14,974.20</u></b>	<b><u>-£12,894.93</u></b>

## STATEMENT OF INCOME and EXPENDITURE for the BENEFICE FUND for year ended 31 DECEMBER 2022

INCOME	TOTAL	General	Bible Fund	Spiritual Growth Fund
Personal Donations	£1,850.76	£860.76	£990.00	£0.00
Grants	£250.00	£0.00	£0.00	£250.00
Travel fees for cremations	£140.00	£140.00	£0.00	£0.00
Donations from Flitton & Pulloxhill PCCs	<u>£1,728.52</u>	<u>£1,534.02</u>	<u>£194.50</u>	<u>£0.00</u>
<b>TOTAL INCOME</b>	<b>£3,969.28</b>	<b>£2,534.78</b>	<b>£1,184.50</b>	<b>£250.00</b>
<b>EXPENDITURE</b>				
Worship & Services	-£349.33	-£349.33	£0.00	£0.00
Discipleship & Spiritual Growth	-£1,054.73	-£104.76	-£699.97	-£250.00
Fellowship & Pastoral Care	-£299.98	-£299.98	£0.00	£0.00
Buildings – Vicarage	-£68.46	-£68.46	£0.00	£0.00
Leadership & Administration	<u>-£3246.28</u>	<u>-£3,246.28</u>	<u>£0.00</u>	<u>£0.00</u>
<b>TOTAL EXPENDITURE</b>	<b><u>-£5,018.78</u></b>	<b><u>-£4,068.81</u></b>	<b><u>-£699.97</u></b>	<b><u>-£250.00</u></b>
<b>Excess of expenditure over income</b>	<b><u>-£1,049.50</u></b>	<b><u>-£1,534.03</u></b>	<b><u>£484.53</u></b>	<b><u>£0.00</u></b>

The excess of expenditure over income for the General Expenses of the Benefice Fund (£1,534.03) has been paid by Silsoe PCC, Flitton & Pulloxhill PCCs having donated £1,534.02 to cover half the General Expenses

**ANALYSIS OF MOVEMENTS IN FUNDS for the year ended 31 December 2022**

Note: Figures for the 3 Churches Benefice Fund represent the net amounts for Silsoe PCC after taking account of the donations received from Flitton & Pulloxhill PCCs.

		General Inc. & Exp	General Reserves	Grave Bequests	Flower Fund	3 Churches Benefice Fund	Benefice Bible Fund	Funds Created & Spent
<b>Fund at Start of Year</b>	<b>£169,534</b>		<b>£144,182</b>	<b>£24,650</b>	<b>£702</b>	<b>£0</b>	<b>£0</b>	
<b>INCOME</b>								
<b>Congregational &amp; Individual Giving</b>								
At Services & by standing order	£15,517	£15,517						
Donations	£2,391	£753			£214	£344	£1,025	£55
Gift Aid Tax Rebates	£3,844	£3,545			£48	£86	£160	£5
<b>Community Donations &amp; Grants</b>	<b>£3,071</b>	<b>£50</b>				<b>£125</b>		<b>£2,896</b>
<b>Fundraising Income</b>								
Fundraising Income	£1,967	£1,967						
Gift Aid Tax Rebates	£25	£25						
<b>Fees</b>	<b>£5,372</b>	<b>£5,137</b>						<b>£235</b>
Investment Income	£2,057		£1,388	£662	£7			
Sundry Income	£95	£25				£70		
<b>TOTAL INCOME</b>	<b>£34,339</b>	<b>£27,019</b>	<b>£1,388</b>	<b>£662</b>	<b>£269</b>	<b>£625</b>	<b>£1,185</b>	<b>£3,191</b>
<b>EXPENDITURE</b>								
<b>Worship &amp; Services</b>								
Church Flowers & Decorations	-£333				-£309	-£24		
Organists	-£680	-£650				-£30		
PRS/Visual Liturgy Licences	-£152	-£123				-£29		
Charitable Donations	-£1,826	-£1,826						
Service requisites	-£315	-£249				-£67		
Service Sundries	-£89	-£63				-£25		
<b>Discipleship &amp; Spiritual Growth</b>								
Messy Church	-£35	-£35						
Prayer & Alpha Course Resources	-£177					-£177		
Bibles	-£700						-£700	
<b>Mission &amp; Neighbourhood Outreach</b>								
Children's Events	-£11	-£11						
Fundraising Expenses	-£516	-£516						
Social Events	-£30	-£30						
Silsoe News	-£250	-£250						
Fellowship & Pastoral Care	-£189	-£39				-£150		
<b>Building &amp; Churchyard</b>								
Building Maintenance	-£2,382	-£2,348				-£34		
Electricity, Gas & Water	-£3,720	-£529						-£3,191
Churchyard Maintenance & Sundries	-£6,722	-£6,061		-£662				
Quinquennial Inspection	-£1,595	-£1,595						
<b>Leadership &amp; Administration</b>								
Parish Share	-£24,687	-£24,687						
Insurance	-£2,159	-£2,159						
IT Costs	-£49					-£49		
Stationery & Postage	-£134	-£97				-£37		
Copier & Printer	-£774					-£774		
Telephone & Broadband	-£185					-£185		
Travel	-£183	-£14				-£170		
Safeguarding	-£9	-£9						
Vacancy & Recruitment Expenses	-£1,380	-£1,000				-£380		
Finance Charges	-£3	-£3						
Sundry Running Costs	-£29					-£29		
<b>TOTAL EXPENDITURE</b>	<b>-£49,313</b>	<b>-£42,292</b>	<b>£0</b>	<b>-£662</b>	<b>-£309</b>	<b>-£2,159</b>	<b>-£700</b>	<b>-£3,191</b>
<b>SURPLUS/SHORTFALL</b>	<b>-£14,974</b>	<b>-£15,273</b>	<b>£1,388</b>	<b>£0</b>	<b>-£40</b>	<b>-£1,534</b>	<b>£485</b>	<b>£0</b>
Change in market value	-£2,889			-£2,889				
Transfer between funds	£0	£15,273	-£16,807			£1,534		
<b>Fund at End of Year</b>	<b>£151,671</b>	<b>£0</b>	<b>£128,763</b>	<b>£21,761</b>	<b>£662</b>	<b>£0</b>	<b>£485</b>	<b>£0</b>

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

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

		General Inc. & Exp	General Reserves	Grave Bequests	Flower Fund	Funds Created & Spent
Fund at Start of Year	£179,330		£157,075	£21,551	£704	
<b>INCOME</b>						
<b>Congregational &amp; Individual Giving</b>						
At Services & by standing order	£12,980	£12,794				£186
Donations	£4,363	£2,975			£144	£1,244
Gift Aid Tax Rebates	£3,263	£3,000			£19	£244
<b>Community Donations &amp; Grants</b>	£2,426	£1,050				£1,376
<b>Fundraising Income</b>						
Fundraising Income	£12	£12				
Gift Aid Tax Rebates	£3	£3				
Fees	£2,808	£2,658				£150
Investment Income	£2,782		£2,131	£640	£10	
Sundry Income	£0					
<b>TOTAL INCOME</b>	£28,636	£22,492	£2,131	£640	£173	£3,199
<b>EXPENDITURE</b>						
<b>Worship &amp; Services</b>						
Church Flowers & Decorations	-£175				-£175	
Organists	-£160	-£160				
PRS/Visual Liturgy Licences	-£200	-£200				
Charitable Donations	-£814	-£582				-£232
Service requisites	-£216	-£85				-£131
Service Sundries	-£94					-£94
<b>Discipleship &amp; Spiritual Growth</b>						
Messy Church	£0					
Prayer & Alpha Course Resources	£0					
<b>Mission &amp; Neighbourhood Outreach</b>						
Children's Events	£0					
Fundraising Expenses	£0					
Social Events	£0					
Silsoe News	-£250	-£250				
<b>Fellowship &amp; Pastoral Care</b>	-£104	-£67				-£38
<b>Building &amp; Churchyard</b>						
Building Maintenance	-£1,773	-£1,773				
Electricity, Gas & Water	-£5,398	-£3,822				-£1,576
Churchyard Maintenance & Sundries	-£2,613	-£1,692		-£640		-£280
Quinquennial Inspection	£0					
<b>Leadership &amp; Administration</b>						
Parish Share	-£25,464	-£25,464				
Donations to Benefice Churches	-£551					-£551
Insurance	-£2,096	-£2,096				
IT Costs	-£29	-£29				
Stationery & Postage	-£35	-£35				
Copier & Printer	-£521	-£521				
Telephone & Broadband	-£369	-£369				
Travel	-£155	-£155				
Safeguarding	-£3	-£3				
Vacancy & Recruitment Expenses	-£298					-£298
Finance Charges	-£6	-£6				
Sundry Running Costs	-£208	-£208				
<b>TOTAL EXPENDITURE</b>	-£41,531	-£37,517	£0	-£640	-£175	-£3,199
<b>SURPLUS/SHORTFALL</b>	-£12,895	-£15,024	£2,131	£0	-£2	£0
Change in market value	£3,099			£3,099		
Transfer between funds	£0	£15,024	-£15,024			
Fund at End of Year	£169,534	£0	£144,182	£24,650	£702	£0

## CONSOLIDATED BALANCE SHEET as at 31 DECEMBER 2022

	Page	2022	2021
<b>OPENING BALANCE as at 1 January</b>		<b>£169,533.62</b>	£179,329.79
Change in market value of investments		<b>-£2,888.80</b>	£3,098.76
Excess of Expenditure over income		<b>-£14,974.20</b>	<b>-£12,894.93</b>
<b>Closing balance as at 31 December</b>		<b><u>£151,670.62</u></b>	<b><u>£169,533.62</u></b>
<b>Made up of</b>	21		
Investments with the Central Board of Finance		<b>£21,760.78</b>	£24,649.58
Bank accounts & cash		<b>£47,083.66</b>	£19,926.61
Term deposits & notice accounts		<b>£81,643.29</b>	£120,969.27
Plus: Money due but not received		<b>£4,504.34</b>	£4,575.32
Less: Money owed but not paid		<b>-£3,321.45</b>	<b>-£587.16</b>
		<b><u>£151,670.62</u></b>	<b><u>£169,533.62</u></b>
<b>Allocation between funds</b>	22		
General Reserves – Unrestricted		<b>£128,763.24</b>	£144,181.91
Grave Bequests – Restricted		<b>£21,760.78</b>	£24,649.58
Flower Fund – Restricted		<b>£662.07</b>	£702.13
Benefice Bible Fund – Restricted	9	<b>£484.53</b>	£0.00
		<b><u>£151,670.62</u></b>	<b><u>£169,533.62</u></b>

**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
- Sundry fundraising stock – greetings cards, dog show prizes

Signed:



Mrs Gillian A Chapple – Treasurer

Date: 9 March 2023

## 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 2022 set out on Pages 3 to 27.

### 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

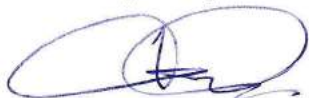
In connection with my examination, no matters have come to my attention which gives me cause to believe that in, any material respect:

- 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:

**John Playle - FCCA, FAIA, PGCertEd**



Date: 08/04/2023