

THE CHURCH OF ST JAMES THE GREAT, SILSOE

*LIVING OUR FAITH,
LOVING OUR COMMUNITY*



ANNUAL REPORT and FINANCIAL STATEMENTS of the PAROCHIAL CHURCH COUNCIL for the year ended 31 DECEMBER 2024

Vicars:

**Rev Simon Moore
Rev Louise Moore
The Vicarage
Fir Tree Road, Silsoe**

Tel: 01525 643478

Churchwardens:

**Mrs Gillian Liddle
10 Yew Tree Close
Silsoe**

Tel: 01525 860117

**Mr Simon Stranks
43 High Road
Shillington**

Tel: 07484 818418

Benefice website: <https://3churches.uk/>

INDEX

	Page Number
PREFACE by Rev Simon and Rev Louise Moore	2
SUMMARY	3
BENEFICE OF FLITTON, PULLOXHILL & SILSOE	
History	4
Discipleship and Spiritual Growth	4
Worship & Services	7
Mission & Neighbourhood Outreach	8
Fellowship & Pastoral Care	8
Building Expenses	10
Leadership & Administration	10
Benefice General Fund Income & Expenditure	10
ABOUT SILSOE CHURCH & PAROCHIAL CHURCH COUNCIL	12
HOW SILSOE CHURCH IS FUNDED	14
SILSOE CHURCH	
Discipleship and Spiritual Growth	16
Worship & Services	17
Mission & Neighbourhood Outreach	20
Fellowship & Pastoral Care	23
Building & Churchyard	24
Leadership & Administration	26
FINANCIAL REVIEW & STATEMENTS	29
Summary Income & Expenditure	29
Summary Asset Statement	31
INDEPENDENT EXAMINER'S REPORT	33

Dear Church Family

Within these pages you will find accounts and accounts of church life in 2024 (I think that sentence makes sense!) It has been a full year with a wide-ranging number of one-off events and services as well as the regular pattern of occasions. This was our second full year in the Benefice and we very much feel at home here. Personally we have seen our family flourish, grandchildren grow and multiply. In a simple but profound way this is what it is all about for the church family as well.

The church is called to be open to all, embracing difference whilst sharing with and caring for each other. We are led to encourage new life as people explore faith and come to discover the reality of Jesus' love for them. The church is invited to grow as it shares good news in the community it is based within.

Thank you for your support in this ministry, we are a team and all share a common family thread in Jesus. The support and encouragement we give to each other makes a huge difference. Many people come to church because of the welcome and friendship before they come to faith. Wherever you are, on your journey of faith we are here for you.

There may be something in this report that draws your eye and catches your interest, we would love to hear from you if this is the case. The local church is here to be a family, build a family and support a family. That family comes in all the rich diversity of life. Please feel welcome to come and discover more.

At a national level this has been a tumultuous and difficult year for the wider church. Yet at local level, week in and out we continue to do what we are called to be, a church for the community. For you! Welcome.

With Love and Prayers

Simon and Louise



2024 SUMMARY



Our 2024 Report provides a wealth of information about the life of our Church throughout the year, and we hope you find it both interesting and informative. It also includes the statutory details we are required to share annually.

This year, we've continued to introduce new types of services, study groups, and social events. Alongside Revs Simon and Louise Moore, we've worked closely with the parishes of Flitton and Pulloxhill, strengthening our collaboration as a Benefice. We've also expanded Benefice-wide events and initiatives.

As many churches are experiencing, finances remain a concern, and unfortunately, Silsoe Church is no exception. Despite an increase in fundraising activities and greater contributions from our congregation in 2024, our outgoings exceeded our income by over £15 per day, resulting in a shortfall of approximately £5,500, which we have had to cover from our reserves. We receive no regular financial support from the Government or the Church of England, so all our expenses rely on the generous support of our congregation, fundraising events, fees, and any grants or community donations we are able to secure.

On pages 12 to 31, you'll find detailed reviews of the activities and events organised by Silsoe Parochial Church Council in 2024, as well as a comprehensive breakdown of our finances. We hope you find this section informative. Additionally, pages 4 to 11 offer a detailed overview of the finances and activities of the Benefice.

If you have any questions about the content of this Report or would like to learn more about Silsoe Church and our Parochial Church Council, please don't hesitate to contact any member of the PCC or the Vicars

BENEFICE of FLITTON, PULLOXHILL & SILSOE

History

The Church of England operates with a 'Parish System', dividing the country into small areas, each with one or more parish churches managed by a Parochial Church Council (PCC). A PCC is a corporate body (PCC Powers Measure 1956, Church Representation Rules 2006) and functions as a charity exempt from registration with the Charity Commission. In the past, each parish had its own vicar. However, as rural populations declined, parishes began to join together to share clergy. When one or more parishes come together but remain separate legal entities, this is known as a benefice.

In 1920, the Parishes of Flitton and Pulloxhill formed a benefice, and in 1982, Silsoe Parish joined them, creating the Benefice of Flitton, Pulloxhill, and Silsoe. These parishes are all part of the Ampthill & Shefford Deanery, within the Diocese of St Albans, which is itself part of the Church of England. While the three parishes remain independent, they share their Vicars, Revs. Simon and Louise Moore. As a result, each parish contributes to the vicar's stipend ("salary") and housing costs, with Silsoe covering 50% and Flitton and Pulloxhill each contributing 25%.

A vicar's stipend is set each year by the Church of England assuming that the vicar will be fully reimbursed for parochial expenses. These expenses cover the day-to-day running costs of the clergy, including items such as stationery, books used to prepare sermons/conduct services, travel expenses and entertainment on official occasions. By agreement, the 3 Parishes share these costs in the same proportions as they share the stipendiary costs.

A PCC is responsible for working in partnership with the clergy to promote the full mission of the Church within the ecclesiastical parish, including pastoral, evangelistic, social, and ecumenical activities. In recent years, the three PCCs have collaborated more closely as a Benefice, engaging in joint worship and fundraising initiatives. Currently, a Benefice is not permitted to have its own bank account or register for Gift Aid so to streamline processes and avoid multiple payments and expense claims, all joint expenses and income for the Benefice are managed by Silsoe PCC, with Flitton and Pulloxhill PCCs making periodic contributions to cover their respective shares of the net cost.

Review of Benefice Activities through the year

Discipleship & Spiritual Growth:

Alpha Course: For the second year running, we began the year with an Alpha Course on Wednesday evenings at the Vicarage. Each evening began with a meal and was followed by an exploration of the basics of the Christian faith in a welcoming, open and friendly environment. We are delighted that people who joined us for Alpha have now become members of our congregations and take part in many of our events.

Lent Course: In February and March, we conducted a Lent Course centred on the theme of the Road to Emmaus, aimed at guiding us as we journeyed together through Lent in anticipation of Easter. These sessions were held in a relaxed afternoon setting, providing an opportunity to connect with one another and to share our insights from Scripture and its personal significance. We are grateful to Lay Leader of Worship Liz Coulson who hosted this year's Lent Course

Bible Course: In September and October we ran an eight-session course helping people to explore the Bible - 'Big,' 'complex,' 'old' ... just some of the words people use to describe the Bible. The Bible Course aimed to increase confidence, equip people to read the Bible better and help them see its relevance to daily life. The course provided a birds-eye view of the world's bestselling book, combining video teaching, group discussion, personal reflection, and daily readings.

BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued**Review of Benefice Activities through the year** – continued**Discipleship & Spiritual Growth:** - continued

Messy Church: Throughout 2024, we have organised Messy Church regularly across all three Parishes. We are delighted that we now have families from all 3 parishes coming along to whichever church is hosting Messy Church.



These events bring together children, their families, and individuals of all ages to enjoy a variety of activities, including songs, stories, puppetry, and crafts, followed by a communal supper.



On Good Friday, we held a special Messy Church in Silsoe Church and the children created an Easter Garden.



Participation in our Messy Church sessions is free. We would like to thank everyone who made donations during these sessions; your contributions have helped cover the costs of Messy Church and other family-oriented events and services.

In September, Rev Simon and Rev Louise led a **Benefice Quiet Day** at Ferrar House in Huntingdon. This tranquil retreat provided participants with an opportunity for reflection and communion with God in beautiful surroundings. Throughout the day, Simon and Louise guided us through selected psalms, encouraging deep exploration of their meanings to enrich our spiritual lives. The programme included periods of individual reflection, along with opportunities for teaching, worship and communal lunch.

In November we were delighted to support 3 people from our Benefice at a **Confirmation Service** in St. Michael's Woburn Sands,

continued/...

BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued

Review of Benefice Activities through the year – continued

Discipleship & Spiritual Growth: - continued

The Christmas Journey: In December Silsoe Church was once again transformed into 1st Century Palestine for children from the schools in our Benefice to come along and visit Joseph, Mary's mother, a shepherdess and the wise woman who was helping the Wise Men prepare for their journey. On Saturday the Journey was open to everyone and we were delighted when we had over 100 visitors, including some of the children who came back with family and friends to take them on the Journey. We are very grateful to everyone who helped stage the Journey and to St Albans Diocese who provided a grant which covered the costs of staging the Journey and the cost of transporting children from Greenfield School to Silsoe.



Bible Book Club: The Bible Book Club met regularly at the Vicarage through the year to share insights and thoughts on particular books or chapters of the Bible and also to ask questions. There was a break in the Autumn when we ran a **Bible Course** at the Vicarage.

Over 8 sessions, the Bible Course helped people increase their confidence, equip them to read the Bible better and help them to see its relevance to daily life. Using video teaching, group discussion, personal reflection, and daily readings, the course provided a birds-eye view of the world's bestselling book.



continued/....

BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued**Review of Benefice Activities through the year** – continued**Discipleship & Spiritual Growth:** - continued

Bible Fund: During 2024 we bought several Children's Bibles using money from the Benefice Bible Fund.

	2023	2024
Bible Fund at start of year	£485	£61
Income through year	£116	£14
Bibles purchased	-£319	-£63
Donation to Bible Society	-£221	-
Bible Fund at end of year	<u>£61</u>	<u>£11</u>

Worship & Services:

Most Sundays, services are held in all three churches in the Benefice with at least one service of **Holy Communion**. A variety of other services are offered including **Morning Worship** and **All Age Worship**. Once a month all congregations come together for a United Benefice service – rotated around the 3 churches. We are grateful to Katie Shattock who has produced the pew sheets for our Sunday services throughout the year.

Most weeks, Rev Simon or Rev Louise record one of their sermons and the audio recording is made available on our Benefice website.

On Wednesday mornings, Rev Simon and Rev Louise hold **Early Morning Prayers** at 8:30am using Zoom enabling people to join in from their homes. Everyone is welcome to join – contact Rev Simon or Rev Louise for the Zoom details

As well as Sunday services, there is a regular **Said Communion** using the Book of Common Prayer held on the 4th Friday of the month at Flitton Church.

Once a month on a Thursday, Reader Gillian Kern and Lay Leader of Worship Maggie Jeeves lead a **Mid-week Morning Worship** in Silsoe Church – starting with coffee at 11am, our service at 11:30am followed by a light lunch at noon.

We launched '**Reflect and Connect**', an occasional Sunday evening service designed to provide a relaxed environment for individuals to come together and explore significant aspects of life, specifically belief and faith. This service includes opportunities for reflection, sharing personal stories, engaging in prayer, and singing new songs led by our **Contemporary Worship Band**, all concluding with refreshments.

Through **Holy Week**, we held a number of different service: we began with All Age Holy Communion on Palm Sunday and Reflective Prayers through the day on Monday, Tuesday and Wednesday. On Maundy Thursday we shared a meal before an evening communion service. On Good Friday there was a Walk of Witness and a service in Pulloxhill as well as a Messy Church service in Silsoe (see Page 4). On Holy Saturday, we held vigil at Flitton before a Sunrise Communion Service on Easter Sunday in Pulloxhill and communion services in both Silsoe and Flitton later in the day.

On **Rogation Sunday** in May, we honoured the medieval tradition of "beating the bounds" of our parishes, seeking God's blessing upon the crops and the well-being of our local communities. Rogation is an ancient church festival dedicated to requesting blessings for the community and its sustenance, characterised by a procession, prayers, and a shared hope in God's goodness to nourish all endeavours that enable individuals to thrive

continued/...

BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued**Review of Benefice Activities through the year** – continued**Worship & Services:** - continued

We began our day at Pulloxhill Church at 8:30 am, where we enjoyed bacon rolls before walking to Silsoe Church for a United Benefice Service. Following the service, we continued to Flitton for tea and cake, concluding our day with a walk back to Pulloxhill.

Throughout the summer holidays, we held services of **Night Prayer (Compline)** each Wednesday evening, rotating around the Benefice churches. This was an opportunity to end the day with a peaceful half an hour with God.

We entered the build up to **Christmas** on 1 December in Silsoe Church with an atmospheric service as we journeyed from darkness into candle lit light on Advent Sunday. This was the beginning of a very busy time in all our Churches with Carol Services, Crib and Christingle Services as well as Christmas Concerts and the Christmas Journey. Our Christmas Worship culminated with Midnight Communion in Silsoe Church on Christmas Eve and Holy Communion in Pulloxhill Church on Christmas Morning. Throughout the season (and the year) the **3 Churches Choir** has provided wonderful music to help our worship.

Thanks to a generous donation and the money in our Children & Family Fund, we now have **Activity Bags** for children of various ages to utilise during church services. These bags are designed to engage children during services that may be more suitable for adults. Each bag includes books, crayons, colouring and activity books, a small cuddly toy and quiet, age-appropriate toys.



The Children & Family Fund is a Benefice Restricted Fund which is used to promote Children and Family Worship and Engagement.

	2023	2024
Children & Family Fund at start of year	£0	£971
Grants received	£1,250	£750
Donations received (including Gift Aid)	£370	£354
Interest	-	£17
Messy Church expenses	-£188	-£88
Christmas Journey expenses	-£396	-£584
Activity Bags	-	-£321
Props & supplies for Family services	-£65	-£245
Projector and accessories	-	-£721
Children & Family Fund at end of year	<u>£971</u>	<u>£133</u>

continued/...

BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued

Review of Benefice Activities through the year – continued

Mission & Neighbourhood Outreach:

Throughout the year, Rev Simon has usually recorded a weekly **60 Second Sermon** video. This is published on the Benefice Website, our Church Facebook pages and our Virtual Vicar YouTube channel. In addition, our Vicars aim to record one of their Sunday Sermons each week and those audio recordings are available on the Benefice website.

February saw the start of a short run of monthly **Prayer and Coffee** meetings at the Vicarage when people came together to pray for the activities around the Benefice in the coming month.

In March, people from the Benefice went along to a one day Diocesan Conference in Luton - '**A day to inspire and renew Hope for our rural churches**'

Also in March, Rev Simon and Rev Louise organised a further **Church Vision Morning** to give people from around the Benefice the opportunity to come together again to celebrate what has been achieved and discuss what the priorities should be for the future and what people hoped would be achieved both for the Benefice as a whole and their individual churches.

In February, members of the Diocesan Advisory Committee (DAC) visited our Benefice to offer suggestions for modifying and **enhancing the interiors of our churches**, focusing on creating more flexible spaces and improving facilities to better serve future generations. Following on from this, in August, representatives from the three PCCs, together with the Vicars, visited Dunton Church. Over the years, this church has undergone several interior changes, some of which align with the DAC's earlier recommendations. The PCCs plan to visit additional churches to see how their interiors have been adapted and to evaluate whether similar modifications would be suitable for our own churches.

As we develop our plans, the PCCs will remain mindful of the historic significance and listed status of our churches and also engage with our congregations to gather their views, ensuring that any proposed changes reflect the values and needs of our communities.

In the Autumn, we launched an on-line **Community Survey** to gather the thoughts and views of our local communities as to what we can do to best support our community, both now and in the future.

Led by Jo Holt, we are hoping to take part in the Bible Society's **Open the Book** project where Bible stories are shared with children in a way that is fun, interactive and memorable by putting together a storytelling team, who will go into Greenfield and Silsoe schools once a month to present a 10-15 minute scripted Bible story.

Fellowship & Pastoral Care:

In preparation for Mothering Sunday, Rev Simon hosted a **posy making afternoon** at the Vicarage in March, inviting men from our Benefice to come along and help him make the posy gifts.

Maundy Meal: On Maundy Thursday, people from around the Benefice gathered in Pulloxhill Church Hall for an Agape Meal before sharing communion – keeping close to the story of what happened that night when Jesus had supper with his friends on the night before he died.

Vicarage Tea Party: In August, Revs Simon and Louise hosted a tea party in the Vicarage garden. Parishioners from around the Benefice enjoyed a selection of delicious home made cakes and great conversations.

continued/...

BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued**Review of Benefice Activities through the year** – continued**Fellowship & Pastoral Care:** - continued

At all 3 Churches we collected '**Candles for Ukraine**' - Old candles including scented, coloured, stubs for melting down and reuse in Ukraine to make a small difference of light in a dark time.

2024 was the 30th Anniversary of the **Rwandan genocide** and Antoinette Mutabazi, the Deputy Lead Chaplain at the University of Bedfordshire, came to Silsoe Church to share her story of being a 12 year old girl who survived the Rwandan genocide in 1994 and now actively works for peace. This was an opportunity to hear a moving powerful story and have a sense of the power of forgiveness. Following Antoinette's talk a total of £250 was donated to support her work.

In November, the Archbishop of Canterbury resigned following the publication of the Makin Report into abuse perpetrated by John Smyth, a Reader in the Church of England. There are lessons to be learnt from the systematic failures in the safeguarding provision for the young and vulnerable, lack of action and accountability that led to the Archbishop's resignation. Lessons need to be learnt and there is no defence for inertia and a failure to confront evil. It's time that lessons are acted upon and history no longer repeats itself. The church is a family and we need to protect and care for all its members - our PCC members, Messy Church helpers and others involved in Church activities undertake safeguarding training appropriate to their roles and we have Parish Safeguarding Officers who monitor that training is up to date and our compliance with safeguarding requirements – we believe that at a local level we have a safe environment but think it highly likely that there will be fundamental changes in the safeguarding provision in the future

Building Costs:

The PCCs do not have to cover the bulk of the cost of providing housing for our vicars – only being required to cover some small expenditure in relation to certain facilities at the Vicarage.

Leadership and Administration:

Benefice costs under Leadership and Administration include travel, stationery and postage, telephone & broadband, books and journals, etc. In addition, IT costs covering Zoom, the Benefice website and domain registration are covered by the Benefice. We have a leased heavy duty photocopier which is used to produce the service booklets and weekly pew sheets as well as other communications and invitations. The leasing charges and paper supply costs are covered by the Benefice.

When there is a funeral service at a crematorium, the fees paid by the family include a fixed amount for travel by the vicar. That travel fee is paid to the PCC where the deceased lived and then passed on to the Benefice Fund to be offset against the mileage paid to the vicars.

Some donations were received from individuals to cover general Benefice expenses.

Benefice General Fund Income and Expenditure

As previously mentioned, Benefice Income & Expenditure is handled by Silsoe PCC on behalf of all 3 Parishes. Details of the Benefice Bible Fund and the Children & Family Fund have been given earlier in this report. All other Benefice Income and Expenditure is handled through the Benefice General Fund.

The total figures for the Benefice General Fund, the Bible Fund and the Children & Family Fund are not included in the Financial Statements of Silsoe PCC – instead, only Silsoe PCC's share of the net expenses under the Benefice General Fund are included in the Silsoe PCC Accounts.

continued/...

BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued**Review of Benefice Activities through the year** – continued**Benefice General Fund Income and Expenditure** – continued

Income	2023	2024
General donations received (incl Gift Aid)	£211	£175
Donations at Alpha course	-	£221
Donations at Bible course	-	£65
Travel fees received	£70	£40
Total Income	£281	£501
Expenditure in connection with:		
Discipleship & Spiritual Growth - General		
<i>Alpha course expenses</i>	-£18	-£226
<i>Bible course expenses</i>	-	-£83
<i>General</i>	-£125	-£159
Worship & Services	-£30	-£130
Mission & Neighbourhood Outreach	-£7	-£32
Fellowship & Pastoral Care	-£278	-£189
The Vicarage Building	-£209	-£173
Leadership & Administration:		
<i>Benefice photocopier</i>	-£1,450	-£1,515
<i>Books & Journals</i>	-£141	-£176
<i>Printer costs</i>	-£179	-£154
<i>Safeguarding</i>	-£37	-
<i>Software licenses</i>	-£85	-£85
<i>Stationery & postage</i>	-£75	-£59
<i>Telephone & broadband</i>	-£908	-£905
<i>Travel</i>	-£672	-£1,062
<i>Website costs</i>	-£58	-£67
<i>Zoom</i>	-£68	-£76
Total Expenditure	-£4,341	-£5,091
Shortfall	-£4,060	-£4,590
Paid by Silsoe PCC	£2,030	£2,294
Paid by Pulloxhill PCC	£1,015	£1,148
Paid by Flitton PCC	£1,015	£1,148

Non-monetary assets at year end: A projector & accessories, gazebos, storage boxes, costumes and assorted craft resources.

ABOUT SILSOE CHURCH & PAROCHIAL CHURCH COUNCIL

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

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of Silsoe PCC consists of the Vicars, Churchwardens, the elected Deanery Synod representatives 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 2024, there were 52 parishioners on the **Electoral Roll**, five of whom were not resident in the Parish. 2025 will see a complete revision of the Electoral Roll, with all on the Roll in the previous years needing to re-apply and new members encouraged to join. The Electoral Roll officer will oversee this change which will be completed before the 2025 Annual Parochial Church Meeting.

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 2024 until the date this Report was approved are as follows:

Ex officio or by invitation members:

Vicars & Joint Chairs :

Rev Simon Moore	Rev Louise Moore
-----------------	------------------

Churchwardens & Joint Lay Chairs:

Gillian Liddle	Simon Stranks, also Health and Safety Officer
----------------	---

Deanery Synod Representatives

Alan Aldridge	PCC Secretary, Deanery Synod representative
Martyn Gates	Resigned 14 March 2024
Michael Liddle	Co-opted to the PCC 18 January 2024. Deanery Synod representative from 15 March 2024, confirmed at the 2024 APCM

Elected members:

Gillian Chapple	Treasurer/Webmaster
Gordon Garvie	Resigned 14 April 2024
Maggie Jeeves	Electoral Roll Officer
Katie Shattock	Safeguarding Recruitment Officer
Rachel Smith	Elected 14 April 2024, Parish Safeguarding Officer from 5 September 2024

continued/...

ABOUT SILSOE CHURCH & PAROCHIAL CHURCH COUNCIL – continued

We try to enable ordinary people to live out their faith as part of our Parish community through:

- Spiritual growth through learning about the Gospel and developing their knowledge and trust in Jesus;
- Worship and prayer;
- Provision of pastoral care for people living in the Parish;
- Missionary and outreach work;
- Friendship and neighbourhood outreach;
- Providing a warm and welcoming Church; and by
'Living our Faith, Loving our Community'

The full PCC met 5 times during 2024. There was an average level of attendance of 89%, with Bishop Richard joining the September meeting, his visit being part of a series of visits to all of the PCCs in the Bedford part of the Diocese.

Regular reports were received from the Churchwardens, the Deanery Synod representatives, the Treasurer, the Safeguarding Officer and others regarding services, safeguarding compliance, finances, fund raising, the fabric of the Church and Churchyard and Deanery Synod 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 are the Vicars, the Churchwardens, the Secretary and the Treasurer.

As well as working with our Vicars to promote the whole mission of the church, the PCC is also specifically responsible for the maintenance and upkeep of Silsoe Church and Churchyard and is 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 PCC is 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.

HOW SILSOE CHURCH IS FUNDED

All the costs associated with Silsoe Church and Churchyard – the costs of having a vicar, the maintenance of the building and churchyard, gas, electricity, insurance, grass cutting, service provisions, etc – have to be covered by Silsoe PCC. The Government and the Church of England do not make any contribution to the costs – in fact, the PCC has to make payments to the Diocese of St Albans to help fund the work of the wider church in the Diocese, in providing support services and resources for parish ministries and also towards the cost of the National Church.

The PCC has several sources of income, the main one being **congregational giving** – at services, by bank transfer and donations. We are grateful to all the members of our congregation who support us financially. If the donor has completed a Gift Aid declaration, we are able to claim 25% of the donation from the Inland Revenue. In some circumstances under the Gift Aid Small Donations Scheme (GASDS) we are also able to claim 25% of service collections and donations which are made in the Church building even if they are not covered by Gift Aid declarations.

We may receive donations from **local community organisations** and are sometimes able to apply for **grants** from a variety of organisations. Silsoe Community Society donated £200 to help cover the cost of having the Church illuminated at Christmas. We also received £50 from Barton Rotary Club when the Church was illuminated for World Polio Day in October.

In previous years, we have received donations from the Silsoe Church Estate charity. The Church Estate is completely separate from Silsoe PCC and St James the Great; it 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 and, unfortunately, during 2024 the charity did not have any clear income so was unable to make a donation - the Trustees may not spend the capital. In 2023, the Church Estate donated £2,813 to the PCC.

As a PCC, we run a number of **fund raising events** through the year to help with cover running costs.

When a couple marry in our Church or there is a funeral or burial, there are **fees** payable which are set nationally by the Church of England. Part of those fees has to be paid to the Diocese of St Albans and the rest of the fees are retained by the PCC.

In the past, we have been fortunate to receive a number of **bequests** and we have been able to invest those to generate additional **investment income**. Some of the capital from those bequests has been used to cover large projects and also to cover the shortfall in the years when our income has not been sufficient to cover our expenses.

Sometimes, donations and grants are given to us with **restrictions** as to what the money can be used for and the PCC can only use the money for those purposes. Within our Report we show when restricted money is received and how we spend it. If the money is not used up in the year, we have to carry the excess forward – we are not allowed to use it for other purposes – and a restricted fund is created. We do not hold restricted funds in separate bank accounts, we use our accounting records to keep track of the funds and to apportion investment income to them appropriately.

On the following page you will find a breakdown of our income for 2024.

continued/...

HOW SILSOE CHURCH IS FUNDED – continued

	2023	2024
Congregational Giving		
<i>Collections at church services</i>	£6,563	£7,196
<i>Collections at weddings, funerals & baptisms</i>	£628	£253
<i>Regular giving by standing order</i>	£9,954	£13,716
<i>Gift Aid and GASDS rebates</i>	£4,083	£4,825
Personal Donations		
<i>Unrestricted use</i>	£900	£4,973
<i>Restricted use</i>	£390	£877
<i>Bequests</i>	£1,000	-
<i>Gift Aid and GASDS rebates (Restricted use)</i>	£62	£83
<i>Gift Aid and GASDS rebates (General use)</i>	£214	£1,065
Community Donations & Grants (Restricted use)	£3,334	£250
Fund Raising Income (Gross)	£2,895	£2,987
Fees (Restricted use)	£370	£400
Fees (General use)	£4,549	£4,495
Investment Income (Restricted use)	£675	£683
Investment Income (General use)	£1,753	£3,564
Sundry Income	<u>£10</u>	<u>£100</u>
TOTAL INCOME	<u>£37,380</u>	<u>£45,467</u>

We are very grateful to all the individuals and organisations who support the Church throughout the year both financially and with their time and talents. Thank you.

DISCIPLESHIP and SPIRITUAL GROWTH

As noted on pages 4 to 10, there have been a number of Benefice wide opportunities for Discipleship and Spiritual Growth, including the Lent and Alpha courses, the Bible Book Club, the Bible Course, Messy Church and the Christmas Journey, which we were very happy to host in Silsoe Church.

By agreement, each Church covers the cost of food provided by members of its own congregation at Messy Church and similar events.

At Easter, Harvest time and Christmas children from **Silsoe VC Lower School** usually have special services in the Church when we welcome them, their parents and teachers to celebrate these occasions and classes from the school visit the Church and Churchyard on a regular basis as part of their spiritual, moral, social and cultural development. The church appoints 2 **Governors to the School**; Simon Stranks and Angela Ayres served as a Foundation Governors during 2024.

As noted on page 10, Antoinette Mutabazi, the Deputy Lead Chaplain at the University of Bedfordshire, came to Silsoe Church to share her story of being a 12 year old girl who survived the Rwandan genocide in 1994 and now actively works for peace. From donations received following Antoinette's talk, we were able to give £250 to support her work.

Discipleship & Spiritual Growth	2023	2024
Income from Restricted Donations	-	£250
Net Share of Benefice Discipleship & Spiritual Growth expenses	-£72	-£234
Donation	-	-£250
Messy Church	-	-£82
Net Expenditure	<u>-£72</u>	<u>-£316</u>

WORSHIP and SERVICES

During 2024 there were 48 Sunday morning services (2023:43) in our Church in addition to services for baptisms, weddings and funerals. The average weekly attendance on a 'normal' Sunday was 29 adults and 1 child (2023: 31 adults, 1 child).

For our Sunday service on 11 August, we were delighted to welcome Bishop Richard, to preside and preach.

We also held:

- 'Reflect and Connect' on 4 Sunday evenings through the year with our Contemporary Worship Band
- 9 Mid-week Morning Worship services on a Thursday morning with Reader Gillian Kern and Lay Leader of Worship Maggie Jeeves



And throughout the year we have had a number of additional special services.

On **Ash Wednesday** in February we had Holy Communion at 6pm.

In March, at our **Mothering Sunday** service we gave the ladies present posies which had been made by Rev Simon and a team of gentlemen.

At **Easter**, we held an All Age Communion Service on Palm Sunday and a short 30 minute service the following Monday at mid-day. On Good Friday there was a special Messy Church service and then Holy Communion on Easter Sunday. Our Church was beautifully decorated with displays of Easter Lilies and our thanks go to the flower arranging team who help keep our Church looking beautiful throughout the year. We were lucky enough to receive a donation some years ago which was made to cover the costs associated with floral decorations.



For **Ascension Day** in May, we held Holy Communion at 11am

We welcomed some four-legged friends to Church for a **Pet Service** at the beginning of July on the Sunday following our annual Fun Dog Show.

Throughout the Summer holidays, there were **Compline** services (night prayers) once a week in the Benefice, with Silsoe Church hosting the services on 31 July and 21 August.

continued/...

WORSHIP and SERVICES – continued

We were delighted to welcome children from Silsoe VC Lower School to the Church to celebrate Harvest time and held our own **Harvest Festival** on 6 October. At these services, we heard about the **Bishop of St Albans Harvest Appeal** which this year was run in partnership with the Leprosy Mission to support their project in Sri Lanka, which provides those affected by Leprosy with the means to grow their own food and raise their standard of living. Donations to the Appeal were made directly, rather than via Silsoe PCC. The food donations brought along to celebrate Harvest were given to our local Food Bank.

We held two **Healing Services** this year – one in April and one in October. These are a simple service of Holy Communion with a theme of healing in the talk and the reading and prayers. We come to God to ask him for wholeness, well-being and healing for ourselves, for those we love and those we are concerned about. We hold Healing Services around the Benefice at different times in the year and anyone is welcome to come along to any of the services.

To give people the opportunity to remember loved ones who had died recently or long ago, to give thanks for their lives and to light a candle for them, we held a **Remember With Love** service in the afternoon on 3 November.

For **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, once again, had been beautifully decorated by the Silsoe Hobbies Group using the knitted poppies they had collected in 2022. In the evening, we had a Said Communion service at 6pm.

Following Remembrance Day, the PCC donated **£200** each to **Help for Heroes** and the **Royal British Legion** (2023: £175 each).



At Christmas, we began with an **Advent Service** on 1 December, held our traditional **Carol Service** on 22 December and **Midnight Service** on Christmas Eve, with a **Christingle Service** in mid-December and a **Crib Service** on Christmas Eve. We made a donation of **£85** to the **Children's Society** from the Christingle Service collection. (2023: £175).



With a wide variety of services on offer in our Church and the other churches in the Benefice, we hope that there is some form of worship for everyone.

We endeavour to enable our community to celebrate and thank God at the milestones of the journey through life - 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.

Retiring collections at baptisms, blessings, funerals and memorial services, together with net donations made via Memory Giving following a funeral raised £593.32 (2023: £792.47) for the Church.

continued/...

WORSHIP and SERVICES - continued

We have celebrated 9 baptisms (3 adults, 6 children), 1 wedding and held 11 services for funerals, burial of ashes and memorials in our Church in 2024 (In 2023: 6 baptisms; 3 weddings, 17 funerals/burial of ashes/memorial services). Fee income includes the statutory fees charged and optional extras such as heating and administrative assistance.

Worship & Services	2023	2024
Net Share of Benefice	-£15	-£65
Worship & Services expenses		
Organists	-£745	-£990
Service books	-£55	-
Christian Copyright Licenses	-£132	-£289
Palm Crosses/Special candles, etc	-£130	-£67
Communion items	-£55	-£115
Donations made	-£637	-£485
Sundry service expenses	-£33	-£30
Total Expenditure	-£1,802	-£2,041

Church Flower Fund	2023	2024
Fund at start of Year	£662	£689
Donations received	£289	£255
Interest on fund	£10	£21
Cost of flowers, foliage, etc.	-£272	-£279
Fund at end of Year	£689	£686

MISSION and NEIGHBOURHOOD OUTREACH

Throughout the year 2024 we have tried to hold events in the Church which would be of interest to the whole community and which would present an opportunity for people to become familiar with the inside of the building.

On March 23, we held our second **Easter Craft Fair** with 15 stalls offering a variety of crafts for sale. There were Children's Easter activities all day in the Chancel, home made refreshments on sale and a Guess the Number of Bunnies competition.



The Craft Fair raised £541 for the Church (Income £584, Expenses £43). (2023:£490 net).

To mark the 80th **Anniversary of the D-Day Landings** in June, we held a short prayer service at 8am and then joined in prayer on the Millennium Green at 9pm at the lighting of the beacon.

In July, we held the 3rd **Silsoe Fun Dog Show**, as part of the Silsoe Fun Day. All the dogs (and their owners) were very well behaved and great fun was had by entrants and onlookers alike. Congratulations go to Mabel, who won Prettiest Girl and went on to win Best in Show, and to Fern, who was the Most Gorgeous Golden Oldie and Reserve Best In Show



MABEL



FERN

Our thanks go to Boness Vets who were our main sponsors, to the businesses which sponsored the classes and donated prizes and to everyone who entered. Despite very wet weather on the day, sponsorship, entry fees and a doggie tombola helped us generate a net profit of £543 (Income £633, Expenses £90) (Net income 2023:£519).

continued/...

MISSION and NEIGHBOURHOOD OUTREACH - continued

At the end of September, we had our **Harvest Supper** in the Village Hall – people tucked in to a traditional Ploughman's meal whilst tackling the 2 table quizzes. As well as being an enjoyable evening shared with friends and neighbours, the Harvest Supper raised £633 (Income £1,077, Expenses £444). (2023: £550).

The 2024 Silsoe Photography Competition was on the theme 'Nature' and all the entries were displayed at the **Photography Exhibition** in October. We were pleased to welcome the photographers and visitors from the village and beyond who came to have a look at all the wonderful photos on display (and to vote for their favourite).

Congratulations go to Amy who won the 17 and Under class, Elizabeth who won the 18 & over and Cameron whose image was the People's Choice.



The Whole World in Our Hands - Amy



Fairy Bridge at Puck's Glen -
Cameron



Common Blue Butterfly - Elizabeth

The Photography Competition & Exhibition raised £420 (Income £549, Expenses £129) (2023 net income: £327)

In the evening of 31 October, our Church shone brightly into the night and was a warm and welcoming place when Rev Louise, Rev Simon and helpers invited children and their parents to take **Light into Darkness**.

On the Saturday of **The Christmas Journey** event, we were delighted when children who had been earlier in the week, came back with their parents and siblings to take them on the Journey (See page 6 for more information).

Throughout 2024 we continued to sell greetings cards from the **Silsoe Greetings Card Project**, raising £144 for the Church (2023 income £346). All production expenses were covered by card sales in 2022 so all future sales are clear funds for the Church.

We are very grateful to everybody who helped with and/or contributed to our fund raising initiatives this year.

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 2024 a grant of £250 was made (2023: £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.

continued/...

MISSION and NEIGHBOURHOOD OUTREACH - continued

During the year, we set up a Library in the Porch of Silsoe Church, offering a selection of books to help people explore the Bible and their faith.

Titles include:

- Why Jesus?
- God On Mute
- Love Beyond Reason
- The 100 Verse Bible.



General information about the Benefice can be found at 3churches.uk and information specific to St James the Great, Silsoe can be found at 3churches.uk/silsoe-home-page

We also have a **Facebook** page - 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 on two local Facebook group pages.

Mission & Neighbourhood Outreach

	2023	2024
Fund Raising Events Income net of expenses of £707 (2024), £649 (2023)	£2,246	£2,280
Expenditure		
Net Share of Benefice Mission & Neighbourhood Outreach expenses	-£4	-£16
General Fund Raising Expenses	-£18	-£15
Silsoe News	-£250	-£250
Sundries	-	-£192
Net Income	<u>£1,974</u>	<u>£1,807</u>

FELLOWSHIP and PASTORAL CARE

After a service in the Church, there's tea and coffee and a chance to chat with our fellow congregation members.

In August, people from all 3 parishes had a chance to meet up at the **Vicarage Tea Party** – our thanks go to Revs Simon and Louise for hosting and to everybody who contributed cakes and other goodies.



On Mothering Sunday we gave **posies** to the mothers and grandmothers at our Mothering Sunday service.

We are pleased to offer Silsoe Church as a place for **quiet reflection and private prayer** throughout the week, with the Church being open daily from 9am to 4pm.

As a village, Silsoe has generously supported the local **Food Banks** and the Church has been used as a collection point. In addition, food donated at our various Harvest services has been sent to food banks.



In the Spring, we said farewell to Martyn and Margaret Gates who moved away to Lincolnshire. Martyn had served on the PCC in a variety of roles for many years as well as being one of our representatives on the Deanery Synod. During Bernard Nixon's Tenure Margaret helped with the Sunday school and monthly with the family service and, later on, was a Foundation Governor at Silsoe School for 8 years. We were delighted to present them with a crystal decanter and glasses as well as gift vouchers as a token of thanks and appreciation for their many years of service.

The expenses shown in 2024 include some 2023 expenses which had not been claimed by December 2023.

Fellowship & Pastoral Care

	2023	2024
Income from Restricted Donations	-	£306
Net Share of Benefice Fellowship & Pastoral Care expenses	-£139	-£95
Leaving gifts	-	-£306
Equipment & supplies for refreshments following services	-	-£282
Sundries	<u>-£30</u>	<u>-£239</u>
Net Expenditure	<u>-£169</u>	<u>-£616</u>

BUILDING and CHURCHYARD

We are very grateful to everybody who keeps our Church looking clean and tidy from week to week. As well as the regular cleaning, we have had some deep cleaning sessions.

The grass in the Churchyard is cut during the growing season by outside contractors. In the Autumn we commissioned a full survey of the trees in the Churchyard to ascertain the health and stability of them – particularly the tall fir at the front of the Church. The report advised that none of the trees were currently unstable, but that the tall fir was in decline and that several other trees would benefit from crown reductions. It is likely that some work will be undertaken during 2025.

During 2024, we had a large amount of ivy removed from the churchyard walls to try to stop further deterioration in the structures.

We have a waste disposal contract which enables people who are tending family graves to dispose of old flowers, etc in addition to enabling us to get dispose of general rubbish from the Church. Our contract covers us for a certain weight each month – if the bin is overweight we have to pay an additional charge.

The PCC is responsible for the maintenance of certain graves and gravestones in the Churchyard, having received bequests from the families many years ago. The capital of the bequests is invested to produce an income, which can be used for the upkeep and maintenance of the Churchyard if it is not needed for the families' graves and gravestones.

Churchyard	General		Grave Bequest Fund	
	2023	2024	2023	2024
Income	-	-	£665	£661
Expenditure				
Grave repairs	-	-	-£504	-
External lighting repairs	-	-£217	-	-
Rubbish Disposal	-£957	-£545	-	-
Grass Cutting	-£979	-£759	-£161	-£661
Tree Survey	-	-£522	-	-
Ivy removal	-	-£456	-	-
Ashes plaques	-£11	-£204	-	-
Net Expenditure	<u>-£1,947</u>	<u>-£2,703</u>	-	-

We have had further problems with the central heating and need to replace the expansion tank and safety release valve to ensure that our Church remains warm and welcoming during the winter months.

Gas and electricity continue to be our largest expenses in maintaining the Church and Churchyard. These costs are offset very slightly by the fees charged for heat at life events. We received donations from Silsoe Community Society, Barton Rotary Club and a member of our congregation to help with lighting the Church. When people request that the Church is illuminated in remembrance of family members or to mark a special occasion, they are asked to make a donation to cover the cost of the electricity used.

continued/...

BUILDING and CHURCHYARD - continued

An Electrical Installation Condition Report (EICR) identified several problems with the circuits and wiring in the Church; the necessary repairs were carried out in March 2024

We were able to purchase a portable lectern thanks to a donation in memory of Sandy Grant.

For many years, we have received donations from the Silsoe Church Estate charity to help with maintaining services in the Church. In recent years, these donations have been used to offset the cost of utilities. In 2024, the charity was not in a financial position to make any donations and is unlikely to be able to do so in 2025.

Buildings

	General		Restricted Grants/ Donations/Fees	
	2023	2024	2023	2024
Income	-	-	£3,504	£800
Expenditure				
Net Share of Benefice Building expenses	-£104	-£87	-	-
General repairs & maintenance to Church	-£767	-£1,657	-	-
Central heating repairs & maintenance	-£3,532	-£936	-	-
Clock maintenance	-£180	-£190	-	-
Electrical testing/repairs	-£960	-£2,177	-	-
Fire extinguisher maintenance	-£388	-£304	-	-
Repairs & maintenance of organ & piano	-£373	-£400	-	-
Portable Lectern	-	-£262	-	-
Electricity, gas & water	-£754	-£3,508	-£3,504	-£800
Sundry Church Building expenses	—	-£162	—	—
Net Expenditure	-£7,058	-£9,683	-	-

We are grateful to Michael Olney who keeps a watchful eye on the fabric of the Church and to Jill Liddle who liaises with contractors needing access to the Church to carry out their work.

LEADERSHIP and ADMINISTRATION

SAFEGUARDING

Our Church fully supports and endorses the Church of England's safeguarding policy for children, young people and adults and safeguarding has been an agenda item for every PCC meeting. Elaine Couzens resigned as our Parish Safeguarding Officer in April 2024 and Rachel Smith took over in September 2024. Rev Simon & Rev Louise were responsible for the Safeguarding Officer duties during this interim period. As at 31st December 2024, the PCC are working to follow the Diocese safeguarding policies, procedures and training requirements. At the end of 2024, all PCC members held DBS certificates and were fully up-to-date with their safeguarding training..

A link to the Parish Safeguarding Handbook can be found on our website at www.3churches.uk/safeguarding-information/

HEALTH and SAFETY

Simon Stranks has taken over from Martyn Gates as the Health and Safety Officer for the PCC. When events are being held in the Church a Risk Assessment is completed.

DEANERY SYNOD

In 2024, our Deanery Synod representatives were Rev Simon and Rev Louise from the House of Clergy and Alan Aldridge, Martyn Gates (until March 2024) and Michael Liddle (from March 2024 – which was confirmed at the 2024 APCM) from the House of Laity. Alan also serves as the Deanery Secretary. Lay Members are elected for a three-year term, which will conclude in 2026.

Throughout 2024, the Deanery experienced changes, with several clergy vacancies. While some replacements were appointed, more clergy moved on, resulting in ongoing vacancies.

There were 3 Deanery meetings in 2024 - in March at Shefford, June at Campton and November at Flitton. Each meeting typically features a guest speaker, followed by reports from the Rural Dean and the Treasurer, as well as reports from the General Synod and the Diocesan Synod if there have been meetings.. This year the new Rural Dean began each meeting with a brief discussion where attendees could share both good or challenging developments in their parishes since the last meeting.

The March meeting heard from Suzanne Clackson and Corinne McCrum from the Dispute Resolution Service. Whilst they operate under the umbrella of the Diocese, they function independently and do not report back to them. Being completely independent, their goal is to provide support and guidance in resolving disputes that may arise in parishes. They aim to address issues before they escalate, helping to facilitate constructive solutions.

At the June meeting, Tom Abraham, the Net Zero Officer for the Diocese, spoke about his role and how individual parishes can contribute to achieving the national church goal of reaching net zero by 2030. He acknowledged that this target is challenging, but encouraged everyone to make progress towards it. Tom is available to provide assistance and emphasized the importance of considering this goal during any major projects in parishes, including work in churchyards and any church halls.

The guest speaker for the November meeting was Dave Pickett, the Diocesan Creative and Digital Communications Partner. He discussed his role in managing the Diocese's digital communications and online presence.

continued/...

LEADERSHIP and ADMINISTRATION continued**DEANERY SYNOD** – continued

Dave emphasized the importance of individual parishes enhancing their social media presence while also considering key factors, such as GDPR compliance. He reminded attendees that communication went beyond social media. Before establishing a social media presence, churches should first reflect on how they want to be perceived in their communities. This includes evaluating traditional forms of communication, like notice boards, and ensuring that their vision and values are clear.

Getting this foundational work right can make a parish more inviting and attractive to potential visitors. Conversely, if executed poorly, it can drive people away even before they engage on social media.

The Synod noted that a year focused on spiritual wellbeing and renewal was set to launch in January 2025. This initiative encourages everyone to participate and work towards enhancing their own spiritual health and that of those around them.

PARISH SHARE

The Parish Share is the money the PCC 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. 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 (the Church Membership Figure), together with a factor decided by the Diocese which reflects their perception of the variations of the 'ability to pay' between parishes. In 2024, we were charged £293.70 per person on the Church Membership Figure. In 2025, the charge will be £300.75 per person.

	2023	2024	2025
Stipend Contribution	£14,444	£14,837	£15,283
Ministry Support Contribution	£12,574	£12,816	£12,577
Total Parish Share	£27,018	£27,653	£27,860

FINANCE CHARGES

In order to provide people with the opportunity to make contactless donations, it has been necessary for the PCC to have a contract with an organisation which processes credit and debit card payments. All such organisations charge for their services by taking a percentage of the amount paid by card. The charge varies depending on the type of card used and whether it is a business or personal card.

Any card charges associated with fund-raising events have been included in the fund-raising expenses rather than in general finance charges.

continued/...

LEADERSHIP and ADMINISTRATION continued

Leadership & Administration	2023	2024
Net Share of Benefice Leadership & Administration expenses	-£1,696	-£1,799
Parish Share	-£27,018	-£27,653
Insurance	-£2,290	-£2,398
Contactless Giving facilities <i>(net of grant in 2023)</i>	-£105	-£67
Travel	-£14	-
Stationery, postage & stationery	-£64	-£180
Safeguarding expenses	-	-£3
General finance charges	-£17	-£30
Total Expenditure	-£31,204	-£32,130

Signed:



Approved by the PCC on 13 March 2025 and signed on their behalf by Reverend Louise Moore

FINANCIAL REVIEW & STATEMENTS

Detailed income and expenditure is shown in the body of the Report – please refer to the appropriate section of the Report when looking at the summary information in the following pages.

Silsoe Parochial Church Council - Summary Income & Expenditure

INCOME	2023	2024
Congregational Giving & Personal Donations	£23,794	£32,989
Community Donations & Grants Received	£3,334	£250
Fund Raising Income (<i>Gross</i>)	£2,895	£2,986
Fees	£4,919	£4,895
Interest & Investment Income	£2,428	£4,247
Sundry Income	<u>£10</u>	<u>£100</u>
TOTAL INCOME	<u>£37,380</u>	<u>£45,467</u>
EXPENDITURE		
Discipleship & Spiritual Growth	-£72	-£566
Worship & Services	-£2,074	-£2,320
Mission & Neighbourhood Outreach (<i>incl Fund Raising expenses</i>)	-£921	-£1,179
Fellowship & Pastoral Care	-£169	-£921
Buildings & Churchyard	-£13,174	-£13,847
Leadership & Administration	-£31,455	-£32,130
TOTAL EXPENDITURE	<u>-£47,865</u>	<u>-£50,963</u>
EXCESS OF EXPENDITURE OVER INCOME	<u>-£10,485</u>	<u>-£5,496</u>

In 2024, our income rose by £8,000 compared to 2023, while our expenses went up by just over £3,000. Although we are pleased with this increase in income, it is still not enough to cover all our expenses. As a result, we had to use £5,496 from our reserves to make up the difference, compared to £10,485 in 2023.

Over the last ten years, we have experienced a shortfall in income compared to expenses seven times, which has led us to use about £128,000 from our reserves during this period. Notably, £80,000 of that shortfall was due to major building work conducted in 2015. We have managed to cover these shortfalls thanks to two significant bequests received by the Church in 2003 and 2013.

We are very grateful to our congregation who, despite the economic climate, increased their regular financial support of the Church by over £5,000 as well as making some donations. Details of the Community Grants and Donations we received can be found on page 15.

Investment income is primarily interest on cash deposits; we were able to benefit from the rise in interest rates during 2024 but these are now falling again. The interest rates available to us are lower than inflation and, with the erosion of our capital due to the shortfalls, we have less money to invest. Investment opportunities are limited as the PCC do not consider it appropriate to place money in investments where the capital invested is at risk.

continued/...

FINANCIAL REVIEW & STATEMENTS - continued

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.

At the end of 2024 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'*

In addition there were 3 Restricted Funds handling Benefice income & expenditure:

Joint Benefice income and expenditure – *'the Benefice General Fund'*
Provision of bibles for Benefice churches & the world-wide community – *'the Benefice Bible Fund'*
Encouragement of Children and Family worship – *'the Benefice Children & Family Fund'*

During 2024, other Restricted Funds were created but these were fully paid out during the year.

The Restricted Funds are not held in separate bank accounts; accounting records are used to keep track of the funds and to apportion investment income to them appropriately.

A summary of the assets held and the allocation between funds is shown on the following page.

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.

We are grateful to Mick Platt, who agreed to be our Examiner in connection with the 2024 accounts, having stepped in a short notice for the 2023 Accounts. Mick has a background in finance and is a Chartered Accountant with more than 30 years experience working in industry. He is also the Independent Examiner for Flitton PCC. The Independent Examiner's report can be found on Page 33

continued/...

FINANCIAL REVIEW & STATEMENTS – continued**Asset Statements as at 31 December 2024**

	Silsoe PCC		Benefice Funds	
	2023	2024	2023	2024
OPENING BALANCE as at 1 January	£151,186	£142,766	£485	£1,031
Change in market value of investments	£2,065	£546	-	-
Excess of Expenditure over income	<u>-£10,485</u>	<u>-£5,496</u>	<u>£546</u>	<u>-£887</u>
Closing balance as at 31 December	<u>£142,766</u>	<u>£137,816</u>	<u>£1,031</u>	<u>£144</u>
Made up of				
Investments with the Central Board of Finance	£23,826	£24,371	-	-
Bank accounts & cash	£32,860	£6,090	£1,031	£144
Interest bearing accounts	£83,392	£108,967	-	-
Plus: Money due but not received	£4,382	£775	-	-
Less: Money owed but not paid	<u>-£1,694</u>	<u>-£2,387</u>	<u>-</u>	<u>-</u>
	<u>£142,766</u>	<u>£137,816</u>	<u>£1,031</u>	<u>£144</u>
Allocation between funds				
General Reserves – Unrestricted	£118,251	£112,759	-	-
Grave Bequests – Restricted	£23,826	£24,371	-	-
Flower Fund – Restricted	£689	£686	-	-
Benefice General Fund	-	-	-	-
Benefice Bible Fund – Restricted	-	-	£61	£11
Benefice Children & Family Fund - Restricted	<u>-</u>	<u>-</u>	<u>£970</u>	<u>£133</u>
	<u>£142,766</u>	<u>£137,816</u>	<u>£1,031</u>	<u>£144</u>

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 savings accounts with different organisations, making use of deposits in notice accounts to try to maximise interest earned. The PCC's main current account is with the Co-operative Bank. The savings accounts are with Cambridge & Counties Bank and the Co-operative Bank.

continued/...

FINANCIAL REVIEW - continued**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
- Contactless giving equipment
- Gazebo
- Coffee machine, mugs, plates, etc
- Folding chairs & tables
- Sundry pieces of office equipment and machines
- Sundry fundraising stock – greetings cards, dog show prizes, etc

BENEFICE NON-MONETARY ASSETS:

The Benefice has a number of non-monetary assets which are held by the Vicars and in various locations around the Benefice:

- Gazebos
- Storage boxes
- Costumes
- Assorted craft resources
- Projector & accessories
- Children's activity bags

Signed:


Mrs Gillian A Chapple – Treasurer

Date: 27 February 2025

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 2024 set out on Pages 3 to 31.

The PCC is responsible for the preparation of the annual report and financial statements in accordance with the requirements of the Charities Act 2011 ('the Act')

I report in respect of my examination of the PCC's annual report and financial statements carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:


Mick Platt, FCA (Fellow of ICAEW), AMCT

Date:

6/5/2025