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**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2019  
FOR**

**PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF  
CHRIST CHURCH BEDFORD ("Christ Church")**

**REGISTERED CHARITY NUMBER 1134785**

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## Report of Trustees

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2019. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

## Aims and purposes

The primary responsibility of Christ Church Parochial Church Council (PCC) is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of cooperating with the incumbent, Reverend Canon Richard Hibbert, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and halls complex of Christ Church, Bedford.

The mission statement of the PCC is *'To enable everyone to become maturing followers of Christ, who experience and live out God's love daily in every part of their lives'*.

The vision of the PCC is therefore to be a Church: -

<b>G</b> enerous	in faith
<b>R</b> eal	about ourselves
<b>A</b> ccepting	of all
<b>C</b> ompassionate	to our community
<b>E</b> ncouraging	all who come

Our priorities for 2019 were: -

1. Loving people intentionally towards salvation
2. Balancing the message of abundant life and costly discipleship
3. Developing a collective identity as a congregation

## Objectives and activities

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living within and outside in the parish.
- Mission and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church and complex at 140 Dudley Street. The PCC also had responsibility for the upkeep of 161 Dudley Street.



## REPORT OF TRUSTEES

The main objectives of the PCC for 2019 were: -

1. Equipping people for intentional living rooted in Jesus.
2. Continuing a long-term presence on Devon Park with Christ Church seen as an essential part of the Devon Park community.
3. Walking with Castle Newnham children and their families through thick and thin from age 3-16, especially through the ministries of the youth minister, AJ Wade and the Children's Minister, Becky Guynn and other church members.
4. Continuing our active partnerships with Bedford churches.
5. Complete fund raising and finalise furnishing of the new halls as a welcoming space for our community and a welcome into the church family and faith a new halls complex.
6. Proactively develop Fresh Expressions of Church initiatives to reach out to those for whom new ways of worship will assist them to be part of a worshipping community within the life of Christ Church.

In order to achieve our objectives the PCC has: -

1. Received the Certificate of Completion 1<sup>st</sup> February 2019 for the new church halls.
2. Finalised the fundraising for the new church halls. These halls are a delight to the community and church, increasingly used by hirers (19 main hirers and 53 one-offs in 2019) and approx. footfall of 1100/week.
3. Introduced a more contemporary style evening service designed to particularly touch our teens, students and those in their twenties, seeing some growth and praying for more.
4. Approved and submitted plans to the Bishop of St Albans to prepare and admit children to Communion before confirmation.
5. Reviewed our staffing provision: agreed new job descriptions for present 'administry' staff, appointed a new part-time site manager from October and increased the number of hours for cleaning (10 hours/week to 15 hours/week).
6. Deepened our involvement and support of Castle Newnham School with Open the Book, lunchtime values clubs, assemblies (Easter Experience: 500 children attended/Christmas Experience 390 children attended) and a newly formed Christian Union.
7. Reviewed our youth and children's roles, in the light of Becky Guynn's departure, and agreed to appoint a 0.6 role Children's Minister (with the desire to make the role full-time as soon as finances permit) to lead and coordinate our pre-school and primary ministry.
8. Renewed our Sunday morning children's ministry with Daring Disciples, open to from 0 to 8 years of age, and fully supported by our parents as innovative and interactive for their children.
9. Extended our presence on the Devon Park estate, sensed increased awareness by residents of Christ Church as their parish church, promoted Carols in the Orchard (attendance 100 people) and Apples in the Orchard (moved into the new church halls due to rain and more popular than expected with 200 people).
10. Reviewed relocating the curate's house to Devon Park but PCC not willing to downgrade the quality of the property or take on mortgage debt to finance an equivalence. This desire will be reviewed when the present curate, Revd John Bell, completes his curacy (no later than September 2022).
11. Evaluated our church and community communications for our website and social media and made steps to move towards an outside sourced solution.
12. Promoted good stewardship amongst all electoral roll members to improve our general income, seeing an increase of approx. £15,000pa in donations
13. Begun the process of creating a new Mission Action Plan for presentation to APCM 2020.

## REPORT OF TRUSTEES

### Role of Volunteers

Many of our activities are supported by a large number of volunteers, without whom we would not be able to operate. Good examples from 2019 include:

- ✓ Lunch Club – 70 attendees, served by 17 volunteers, fortnightly
- ✓ Foodbank – 439 parcels (for 823 people) given in 2019, served by 20 volunteers
- ✓ Morning Out - 35+ parents/carers and 40+ pre-school children, served by 13 volunteers, weekly in term time
- ✓ Youth work – 25 young people attending, served by 12 volunteers per week
- ✓ Open the Book holiday clubs (6) – an average of 17 children attended, served by 8 volunteers
- ✓ Holiday @ Home – 60 attendees, served by 12 volunteers for three days in August
- ✓ Messy Church – 35 attendees, served by 10 volunteers, monthly
- ✓ Prayer Ministry – 16 volunteers
- ✓ Cake bakers – 12 volunteers
- ✓ AV/PA team – 15 volunteers
- ✓ Flower Arranging Team – 11 volunteers
- ✓ Impact Group Members (8 groups) – 65 volunteers
- ✓ Grounds and Site maintenance – 4 volunteers

It is impossible to quantify in financial terms the contribution made by these and many other volunteers, but it is considerable and without which the PCC would not be able to fulfil its charitable objectives.

We would like to thank all the many volunteers, who work so hard to make this church the lively and vibrant community that it is. In particular, we want to thank the Churchwardens, Kay Berrington and Andrew Turpie who have worked so tirelessly on our behalf during 2019.

## Achievements and performance

### Worship and prayer

All are welcome to attend our regular services at 8.30am, 10am and 6.30pm on Sundays and 10am on Wednesdays.

At present, there are 308 names on the Church Electoral Roll, 234 of whom are not resident within the parish. 31 names were added during the year and 5 were removed either through death or because they moved away from the parish. The average weekly attendance, counted during October, was 253, but this number increased at festivals.

As well as our regular services, we enable our community to celebrate and thank God at life's milestones: 7 baptisms, 2 confirmations, 6 funerals and services of thanksgiving. Regretfully, no weddings were officiated here in 2019.

### Deanery Synod

We have 5 Deanery Synod elected representatives and 2 Diocesan Synod representatives, offering an important link between our parish and the wider Church of England. At each Deanery Synod meeting, there is a primary focus of discussion, and the opportunity to hear of the work of the wider church: General Synod, Diocesan Synod, Diocesan Board of Finance and Deanery Standing Committee.

In 2019 at the 4 Deanery Synods, the primary discussion for the churches' ministry and mission were:

- February: Bedfordshire Police Community Cohesion Team, who invited Synod members to greater involvement in Bedfordshire Police policies and procedures.



## REPORT OF TRUSTEES

- May: Scripture Union Central Region Team Leader, highlighting how Synod members can better reach out to the 95% of children who are not in church, and IMPACT, sharing their specific school focussed work across Bedford.
- September: Deanery Mission Action Plan (MAP) review, enabling Synod members to reflect and engage their own parish MAP with similar vision and goals.
- December: Archdeacon of Bedford, Venerable Dave Middlebrook, spoke of his ministry, faith journey and faith challenges, prompting Synod members to seek similar opportunities on their own faith journey.

### Pastoral care

The ordained staff, the Home Communion assistants (3 hold the Bishop's license) and the pastoral visiting team (10 volunteers) visited the housebound, elderly, struggling and those in hospital, both church members and from the community.

Our parish magazine is published bi-monthly and a new editor was appointed, enabling 5 editions in 2019. It creates a pastoral, spiritual and information link amongst church members, hall users and our local community.

### Mission and evangelism

Helping others is a demonstration of our faith, whether practical, emotional or spiritual.

The Mission Impact Group channels support and news between our Mission Partners, scattered across Africa, the Middle East and Europe, and encourages prayer for them.

The Outreach Impact Group runs regular evening and daytime Alpha Courses (4 courses in 2019), a video based series that explains the basics of the Christian faith and the work of Jesus Christ to those living in the community. It is a privilege to see 21 people attend this year, some new to the Christian faith and others renewing their faith. The Grow Group (15 attendees) is a new initiative to extend and deepen Christian faith and understanding.

### Ecumenical relationships

We delight in our ecumenical links to other local churches across Bedford and benefit from HOPE Bedfordshire. We actively supported the town-centre open-air Good Friday Witness, attended by over 1000 people. We worked with Three Rivers Church to deliver Christmas flyers to every home in the parish.

## Financial review

Total receipts on unrestricted funds were £337,480, with £180,044 from standing orders and £48,081 was from Gift Aid. Restricted donations of £102,676 were received for the halls redevelopment. Further details are shown in the annual financial statements.

£329,497 was spent from unrestricted funds to provide the Christian ministry from Christ Church, including the contribution to the diocesan parish share of £133,445 which largely provides the stipends and housing for the clergy.

Net movement in funds was an increase of £104,646 during the year, and the total reserves increased to £140,184.

The principal source of donations are the church members. The PCC takes its environmental, social and ethical duties seriously, ensuring that such inform the ministry of Christ Church.

## REPORT OF TRUSTEES

### Reserves policy

It is PCC policy to try to maintain adequate funds to ensure the smooth financial running of the church, and ensure that unexpected expenditure can be met as and when required. Total funds held at the year end amounted to £140,184.

The balance on the general reserves at the year end was £100,395 which is considered adequate. Of this amount £91,460 is available without the sale of fixed assets. Total unrestricted funds (including the general fund) amounted to £134,716 with £34,321 representing amounts raised in respect of a previous house purchase.

The purpose of any restricted fund is noted in the financial statements. Restricted funds are in respect of specific projects and or schemes and include amounts raised for the proposed Hall Redevelopment Project (HRP).

### Financial risks

Total restricted funds amounted to a surplus of £5,469, being a surplus on general restricted funds of £9,534 offset by a deficit on the Hall Redevelopment Project (£4,065), even though the build has now been completed. The working capital shortfall is being covered by £100,000 of interest free loans from members of the congregation taken out in late 2018 of which £80,000 has been repaid by 31 December 2019, and the remaining amount is due for repayment on 31 December 2023. As at 31 December 2019 further amounts had been pledged over the following 3 years which is expected to completely cover the deficit. In the event that the pledges are not received, the PCC are satisfied that sufficient funds are available from general funds to cover the deficit.

The cash reserves of the church, including restricted funds but excluding hall redevelopment funds totalled £97,320 as at 31 December 2019. The budget for 2020 was approved by the PCC showing a small surplus.

## Plans for future periods

The PCC has begun a major review of its Mission Action Plan, delighting in the successful achievements for the last MAP. The PCC's new priorities and objectives are:

### Priorities and Objectives

1. Making new disciples
  - a. Offer enquirers courses (e.g. Alpha, Grow, Parenting etc) 3 times per year so that at least 10 people come to faith in each year
  - b. Members intentionally praying for 5 friends/relatives to come to faith
  - c. Intentionally offer invitations to friends/relatives to enquiry course or Sunday worship
2. Deepening our faith
  - a. Promote active membership of weekly Home Groups, who create their own goal for next 12 months for a ministry area
  - b. Ministries (Men, Women, Seniors, Children and Youth etc) to create clear goal to fulfil the priority 'Going deeper into God'
  - c. At least fortnightly, promote personal testimony stories to encourage maturing followers of Christ (whole life discipleship)
3. Transforming our community
  - a. Increase involvement and presence at Castle Newnham School (e.g. minimum 1 x Governor, provide Open the Book, support and nurture CU, offer lunch clubs, etc)



## REPORT OF TRUSTEES

- b. Start Christians Against Poverty Debt Counselling service
  - c. Establish and promote annually a new sustainability initiative across Devon Park and Castle Road
4. Creating a greater and more visible social media presence
- a. Train 2-3 church members in the next 12 months in delivery of Social Media posts (Facebook, Twitter, Instagram, etc)
  - b. Ensure regularly weekly flow of news and events via Social Media
  - c. Change over the next 12 months physical outdoor signage

## Risk management

The PCC is aware of its risk management duties and has affirmed a number of policies, including the Notes of Guidance for PCC meetings and PCC responsibilities and Safeguarding. During the year a conflicts of interest policy and a safe use of images policy was adopted and the PCC agreed the delegation of serious incident reporting to the charity commission. These risks are regularly reviewed and systems and procedures have been put in place to manage these risks. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

All our trustees and youth and children's leaders are DBS (Disclosure and Barring Service) checked, as are those whose volunteering brings them into contact with vulnerable adults. Our fire risk assessment, policies and fire safety equipment are kept up to date. There is a food management and recording system in place and at our most recent Environmental Health Inspection in October 2018 we were awarded grade 5, the highest possible. The PCC approved a privacy policy and our data holding procedures were evaluated and amended where necessary to meet the General Data Protection Regulation 2018.

## Structure, governance and management

Christ Church is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans.

The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At Christ Church the membership of the PCC consists of the licensed clergy, churchwardens, one of the Readers, members of Diocesan and Deanery Synods and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

New PCC members/trustees are usually offered informal induction through reading a copy of *The PCC Member's Essential Guide*, and a copy of the PCC Notes of Guidance. In April a special meeting was held to induct trustees newly elected at the Annual Parochial Church Meeting.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met 6 times during 2019 with an average level of attendance of 75%. Given its wide responsibilities the PCC has a number of impact groups, each one dealing with a particular aspect of parish life. These groups, which include communications, mission, buildings, outreach, resourcing, fellowship, and young people, are all responsible to the PCC and report back to it regularly with reports of their meetings, decisions and recommendations being received by the full PCC and discussed as necessary.

## REPORT OF TRUSTEES

*Standing Committee:* This committee is required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

*Buildings Impact Group:* This group is responsible for the management and development of Christ Church PCC's buildings and infrastructure.

*Communications Impact Group:* This group is responsible for oversight of both external and internal communications, including our physical and online presence.

*Fellowship Impact Group:* This group is responsible for the planning, resourcing and delivery of events focused on the development of fellowship within Christ Church.

*Mission Impact Group:* This group is responsible for caring, praying and practically supporting our Mission Partners and Organisations and encouraging vocations and support to mission at home and overseas.

*Outreach Impact Group:* This group is responsible for the planning, resourcing, coordination and delivery of all pre-evangelistic, evangelistic and early discipleship support at Christ Church.

*Resourcing Impact Group:* This group is responsible for the financing of Christ Church and the prudent management of its financial resources.

*Worship Impact Group:* This group is responsible for the planning, resourcing, coordination and delivery of all corporate worship at Christ Church.

*Young People's Impact Group:* The Young People's Impact Group is responsible for supporting the Youth Minister and the Children's Minister in developing and implementing a strategy for young people's and family work at Christ Church, which directly contributes to the achievement of Christ Church's mission.

## Administrative information

Christ Church is situated at 140 Dudley Street, Bedford. It is part of the Diocese of St Albans within the Church of England. The correspondence address is 140 Dudley Street Bedford MK40 3SX. Registered charity number 1134785 under the name the Parochial Church Council of the Ecclesiastical Parish of Christ Church Bedford. It is also known as Christ Church Bedford, PCC or Christ Church.

PCC members who have served at any time from 1 January 2019 until the date this report was approved are:

### Ex-Officio Members:

Incumbent	The Revd Canon Richard Hibbert	Chairman
Curate	The Revd John Bell	(from 30 June 2019)
Wardens	Mrs Kay Berrington Mr Andrew Turpie	
Reader	Mr Michael Bishop	
Diocesan Synod	Mr Christopher Burrows Mrs Min-Min Peaker	
Deanery Synod	Mr Steven Allin Ms Rachel Bennett Mr John Betteley Mr Keith Priddin Mr AJ Wade	(from 27 March 2019)



**REPORT OF TRUSTEES**

**Elected Members:**

Mr Simon Berrington	
Mrs Mhairi Brown	
Mrs Margaret Cottenden	
Dr Jon Day	
Mrs Tracey Emmott	
Mrs Margaret Haywood	
Mrs Ruth Janes	Treasurer
Mrs Laura Jewell	
Mr Daniel Payton	(until 27 March 2019)
Miss Wendy Pegg	(from 27 March 2019)
Ms Helen Ryan	
Mrs Sue Templeman	
Mr Graham Thomson	(until 27 March 2019)
Mr Steve Welsh	

(PCC Secretary)	Mrs Pauline Grimley	(not a PCC member)
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**Bank:**

CAF Bank Ltd  
25 Kings Hill Avenue,  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

**Independent Examiner:**

Suzanne Goodson BSc FCA  
Wright Connections Limited  
Registered Auditors  
Bedford I-Lab  
Priory Business Park  
Stannard Way  
Bedford  
MK44 3RZ

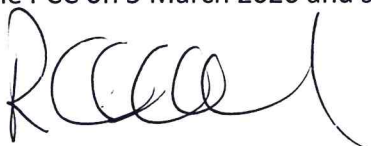
*Day-to-day management of the charity is delegated to the incumbent: -*

**Incumbent:**

**The Revd Canon Richard Hibbert**

Christ Church Vicarage.  
115 Denmark Street  
Bedford  
MK40 3TJ

Approved by the PCC on 5 March 2020 and signed on their behalf:



Revd Canon Richard Hibbert (PCC Chairman)

## **Independent examiner's report to the trustees of Parochial Church Council of The Ecclesiastical Parish of Christ Church Bedford**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2019 which are set out on pages 11 to 24

### **Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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



Suzanne Goodson BSc FCA  
Institute of Chartered Accountants England & Wales  
Wright Connections Limited  
Bedford I-Lab  
Stannard Way  
Bedford  
MK44 3RZ

Date: .....16/3/2020.....



STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure account)

FOR THE YEAR ENDED 31 DECEMBER 2019

	Note	Unrestricted Funds £	HRP Funds £	Restricted Funds £	Total Funds 31.12.19 £	Total Funds 31.12.18 £
<b>INCOME FROM</b>						
Donations and Legacies	4	254,439	102,676	7,125	364,240	653,458
Charitable activities	5	77,999	5,000	3,655	86,653	117,520
Other trading activities		5,039	0	0	5,039	5,487
Investments	6	3	0	0	3	151
<b>TOTAL INCOMING RESOURCES</b>		<b>337,480</b>	<b>107,676</b>	<b>10,779</b>	<b>455,935</b>	<b>776,616</b>
<b>EXPENDITURE ON</b>						
Charitable activities	7	329,497	4,377	17,412	351,286	1,892,397
<b>TOTAL EXPENDITURE</b>		<b>329,497</b>	<b>4,377</b>	<b>17,412</b>	<b>351,286</b>	<b>1,892,397</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>7,983</b>	<b>103,299</b>	<b>(6,633)</b>	<b>104,648</b>	<b>(1,115,781)</b>
Transfers between funds		0	0	0	0	0
<b>NET MOVEMENT IN FUNDS</b>		<b>7,983</b>	<b>103,299</b>	<b>(6,633)</b>	<b>104,648</b>	<b>(1,115,781)</b>
Reconciliation of funds						
Total funds brought forward	19	126,733	(107,364)	16,167	35,536	1,151,317
<b>TOTAL FUNDS CARRIED FORWARD at</b>						
<b>31<sup>st</sup> DECEMBER 2019</b>	19	<b>134,716</b>	<b>(4,065)</b>	<b>9,534</b>	<b>140,184</b>	<b>35,536</b>

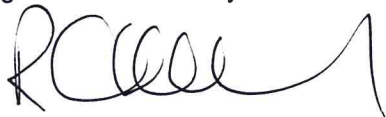
All income and expenditure is derived from continuing activities

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD**

**BALANCE SHEET at 31<sup>st</sup> December 2019**

	<u>Note</u>	31.12.19		31.12.18	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	12		98,935		105,664
<b>CURRENT ASSETS</b>					
Debtors	13	18,671		18,695	
Cash at bank and in hand		<u>171,959</u>		<u>162,548</u>	
		<b>190,630</b>		<b>181,242</b>	
<b>CURRENT LIABILITIES</b>					
Creditors due within one year	14	<u>-73,702</u>		<u>-115,691</u>	
<b>NET CURRENT ASSETS</b>			<u><b>116,928</b></u>		<u><b>65,551</b></u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<b>215,863</b>		<b>171,215</b>
<b>CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>	15		<b>-75,679</b>		<b>-135,679</b>
<b>NET ASSETS</b>			<u><u><b>140,184</b></u></u>		<u><u><b>35,536</b></u></u>
<b>FUNDS</b>	19				
Unrestricted funds			134,716		126,733
Restricted funds			9,534		16,167
Hall Redevelopment Project			<u>-4,065</u>		<u>-107,364</u>
<b>TOTAL CHARITY FUNDS</b>			<u><u><b>140,184</b></u></u>		<u><u><b>35,536</b></u></u>

Approved by the Parochial Church Council on 5 March 2020  
and signed on its behalf by:



Revd. Canon Richard Hibbert

Chairman



Mrs Ruth Janes

Hon. Treasurer

The notes on the following pages form part of these accounts

Charity registration number 1134785



**CASH FLOW STATEMENT**

**FOR THE YEAR ENDED 31 DECEMBER 2019**

	<b>Note</b>	<b>31.12.19</b>	<b>31.12.18</b>
<b>Cash flow from operating activities</b>			
Cash generated from activities	3	93,587	(1,017,630)
<b>Cash flow from investing activities</b>			
Payments to acquire tangible fixed assets		0	0
Interest received		3	151
<b>Net cash flow from investing activities</b>		<b>3</b>	<b>151</b>
<b>Cash flow from financing activities</b>			
Receipts/(repayment) from issue/(repayment) of long term loans		(80,000)	100,000
Interest paid		(4,177)	(3,907)
<b>Net cash flow from financing activities</b>		<b>(84,177)</b>	<b>96,093</b>
<b>Net increase/decrease in cash and cash equivalents</b>		<b>9,412</b>	<b>(921,386)</b>
<b>Cash and cash equivalents at 1.1.19</b>		<b>162,548</b>	<b>1,083,934</b>
<b>Cash and cash equivalents at 31.12.19</b>		<b>171,960</b>	<b>162,548</b>
<b>Cash and cash equivalents consists of cash at bank and in hand</b>		<b>171,960</b>	<b>162,548</b>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2019

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

**a) General information**

Christ Church, a registered charity in the United Kingdom is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans. Its trustees are all members of the Parochial Church Council and they operate under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity administrative information on page 9 of these financial statements. The nature of the charity's operations and principal activities can be found in The Trustees Report on pages 2 to 9.

**b) Basis of preparing the financial statements**

The charity constitutes a public benefit entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years prescribed.

**c) Income recognition**

**Voluntary income and capital sources**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Collections are recognised when made. For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. Pledged amounts are only recognised on receipt of the funds.

Income tax recoverable on gift aid scheme donations is recognised in the period the income is received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of the entitlement and the likely amount due.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.



**NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2019**

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

**Other trading activities**

Other trading activities represent feed in tariffs from solar panels, and are recognised on entitlement.

**Other ordinary income**

Rental income from the letting of church premises is accounted for when earned. Fees due to the PCC for weddings, funerals, etc. are accounted for on an event by event basis.

**d) Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

**Costs directly related to the work of the church**

The Diocesan parish share is accounted for when payable and any amount unpaid at 31st December is included as a creditor in the Balance Sheet. Grants and donations are accounted for at the earlier of payment or formal approval by the PCC. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

**e) Tangible fixed assets**

**Consecrated land and buildings and moveable church property**

Consecrated and beneficial property is excluded from the financial statements by s. 10(2) of the Charities Act 2011.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers these to be inalienable property.

All expenditure on consecrated and beneficial property and moveable church furnishings, whether maintenance or improvement, is written off in the year incurred. This includes all expenditure incurred to date in respect of the Hall Redevelopment Project, including the build costs, since the build is occurring on consecrated ground, and as such cannot be capitalised.

**Other land and buildings**

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. No depreciation is charged on such properties since it is considered that the estimated residual value of the properties is in excess of the purchase price. Any expenditure on maintenance or improvement is written off in the year incurred.

**Other fixtures, fittings and office equipment**

Equipment purchased within the accounting period is capitalised on the balance sheet. Individual items of equipment with a purchase price of £1,000 or less are written off in the year in which the asset is acquired.

**Depreciation**

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset in a systematic basis over its expected useful life. Depreciation rates used are as follows: -

**NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2019**

Furniture and solar panels – 10% per annum (estimated useful life 10 years), Equipment – 33.33% (estimated useful life 3 years)

**f) Taxation**

The charity is exempt from tax on its charitable activities.

**g) Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

The purpose of any restricted fund is noted in the financial statements. Restricted funds include amounts raised for the Hall Redevelopment Project (HRP).

The financial statements include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

**h) Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**i) Bank and Cash**

Bank and Cash include short-term deposits which include cash held on deposit either with the General Board of Finance of the Church of England or at CAF Bank.

**j) Loans**

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

**k) Concessionary loans**

Concessionary loans include those payable to third parties which are interest free and are made to advance charitable purposes. Where the loan is repayable on demand within one year, the loan is measured at cost, less impairment. Where the loan is repayable more than one year, the loan is initially measured at amortised cost using the effective interest rate method, less impairment.

**k) Debtors and creditors receivable/payable within 1 year**

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are included as debtors at transactional values less any provision for amounts that may prove to be uncollectible. Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**l) Judgements**

No judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies.



NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2019

2 Year ended 31 December 2018 Comparatives

	Unrestricted Funds £	HRP Funds £	Restricted Funds £	Total Funds 31.12.18 £
<b>INCOME FROM</b>				
Donations and Legacies	265,943	317,876	69,639	653,458
Charitable activities	55,480	58,000	4,040	117,520
Other trading activities	5,487	0	0	5,487
Gain on sale of 145 Dudley Street	151	0	0	151
Investments	0	0	0	0
<b>TOTAL INCOMING RESOURCES</b>	<b>327,061</b>	<b>375,876</b>	<b>73,679</b>	<b>776,616</b>
<b>EXPENDITURE ON</b>				
Charitable activities	327,262	1,503,406	61,728	1,892,397
<b>TOTAL EXPENDITURE</b>	<b>327,262</b>	<b>1,503,406</b>	<b>61,728</b>	<b>1,892,397</b>
<b>NET INCOME/(EXPENDITURE)</b>	<b>(201)</b>	<b>(1,127,530)</b>	<b>11,951</b>	<b>(1,115,781)</b>
Transfers between funds	(345,451)	345,451	0	0
<b>NET MOVEMENT IN FUNDS</b>	<b>(345,652)</b>	<b>(782,079)</b>	<b>11,951</b>	<b>(1,115,781)</b>
Reconciliation of funds				
Total funds brought forward	472,386	674,715	4,216	1,151,317
<b>TOTAL FUNDS CARRIED FORWARD at</b>				
<b>31<sup>st</sup> DECEMBER 2018</b>	<b>126,733</b>	<b>(107,364)</b>	<b>16,167</b>	<b>35,536</b>

All income and expenditure is derived from continuing activities

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2019

**3 Reconciliation of net expenditure for year to net cash flow from operating activities**

	31.12.19 £	31.12.18 £
<b>Net expenditure for year</b>	104,648	(1,115,781)
Interest receivable	(3)	(151)
Interest payable	4,177	3,907
Depreciation of tangible fixed assets	6,729	8,347
Loss on disposal of fixed assets	0	3,180
Decrease (increase) in debtors	24	2,867
Increase (decrease) in creditors	(21,989)	80,000
<b>Net cash flow from operating activities</b>	<b>93,587</b>	<b>(1,017,630)</b>

**4 Income from Donations and Legacies**

	31.12.19 £	31.12.18 £
Gifts	334,622	546,939
Legacies	0	0
Other Donations	29,618	106,519
	<u>364,240</u>	<u>653,458</u>

**5 Income from charitable activities**

	31.12.19 £	31.12.18 £
Rental income	35,163	18,002
Grants	5,000	58,000
Events and activities	45,538	40,635
Fees	952	883
	<u>86,653</u>	<u>117,520</u>

**6 Income from investments**

	31.12.19 £	31.12.18 £
Deposit interest	3	151

**7 Charitable Activities Costs**

	Direct costs £	Donations £	Total £
Church Activities	311,372	39,914	351,286

See note 21 for further details

**8 Support/ Governance costs**

	31.12.19 £	31.12.18 £
Independent Examiner's remuneration	1,800	2,314

**9 Net income for the period is stated after charging**

	31.12.19 £	31.12.18 £
Depreciation of tangible fixed assets	6,729	8,347



NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2019

**10 Trustees and key management personnel remuneration and expenses**

Two trustees received £22,680 for church work during the year (2018 - £nil)

In 2019 and 2018 the incumbent and the curate were remunerated by way of a stipend by a related party, being the Diocese of St Albans who are responsible for setting the level of remuneration. As is standard practice in the Church of England the clergy were provided with housing by the Diocese (incumbent) and PCC (curate).

Five trustees, including incumbent and curate, were reimbursed £ 7,459 during the year (2018 - £5,729). This was for travel, hospitality, books and expenditure on behalf of the church.

**11 Staff Costs**

	31.12.19	31.12.18
	£	£
Wages and salaries	70,807	68,132
Social security costs	1,293	1,817
Defined contribution pension costs	3,292	3,179
	<u>75,392</u>	<u>73,128</u>

The average monthly number of employees during the year was as follows:

	2019	2018
Youth Minister and Children's Minister	2	2
Other (all part-time)	5	3
	<u>7</u>	<u>5</u>

No employees received remuneration in excess of £60,000

**12 Fixed Assets**

	Freehold Property	Equipment	Total
	£	£	£
<b>COST</b>			
At 1 January 2019	90,000	82,066	172,066
Additions	0	0	0
Disposals	0	0	0
At 31 December 2019	<u>90,000</u>	<u>82,066</u>	<u>172,066</u>
<b>DEPRECIATION</b>			
At 1 January 2019	0	66,402	66,402
Charge for the year	0	6,729	6,729
Disposals	0	0	0
At 31 December 2019	<u>0</u>	<u>73,131</u>	<u>73,131</u>
<b>NET BOOK VALUE</b>			
At 31 December 2019	<u>90,000</u>	<u>8,935</u>	<u>98,935</u>
At 31 December 2018	<u>90,000</u>	<u>15,664</u>	<u>105,664</u>

*Note: The property held at 31 December 2019 consists of 161 Dudley Street, Bedford, which is subject to an equity sharing loan from the Church Commissioners (see loan note for further details).*

**13 Debtors: amounts falling due within 1 year**

	31.12.19	31.12.18
	£	£
Other debtors	18,671	18,695
	<u>18,671</u>	<u>18,695</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2019

**14 Creditors: amounts falling due within one year**

	31.12.19	31.12.18
	£	£
HRG creditors	59,838	84,151
HRG - interest free loan from members of congregation	0	20,000
Other creditors	13,864	11,540
	<u>73,702</u>	<u>115,691</u>

Members of the congregation have given interest free loans, repayable over five years to 31 December 2023. £80,000 was repaid during 2019.

**15 Creditors: amounts falling due after more than one year**

	31.12.19	31.12.18
	£	£
HRG - interest free loan from members of congregation	20,000	80,000
Other creditors	55,679	55,679
	<u>75,679</u>	<u>135,679</u>

The PCC has a loan of £55,679 from the Church Commissioners which was taken out to assist with the purchase of 161 Dudley Street (the Curate's House) This is an interest only value linked loan representing 62% of the original value of the property. It is repayable on sale of the property together with a 62% share in any increase in value since acquisition. There are no plans to sell 161 Dudley Street

**16 Monies raised for others**

During the year the following monies were collected for external organisations

	31.12.19	31.12.18
Kings Arms (Christmas appeal 2017)	0	380
Diocese of Egypt (Christmas appeal 2018)	356	1,484
Home of Hope toilets (Christmas appeal 2019)	1,398	0
Bishops Harvest appeal	1,356	923
Ordinand training	424	265
Bike n Hike	884	1,620
Other	1,432	0
	<u>5,850</u>	<u>4,672</u>

A total of £1,398 was held as at 31 December 2019 (2018 - £1,484)

**17 Financial commitments**

The PCC had committed a total of £2.5m to the hall redevelopment project (31 December 2018 - £2.5m). As at 31 December 2019 a total of £2.46m had been spent, and no further amounts committed.



NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2019

18 Related parties

The Diocese of St Albans is a related party by way of the constitution

Details of receipts from related parties are found in note 20

Details of payments to related parties are found in notes 21 and 22

19 Fund reconciliation - 2019

Unrestricted funds

	Balance at At 1.1.19 £	Income £	Expenditure £	Transfers £	Balance at 31.12.19 £
General fund	92,412	337,480	(329,497)	0	100,395
Unrestricted house reserve - 161 Dudley Street	34,321			0	34,321
	<u>126,733</u>	<u>337,480</u>	<u>(329,497)</u>	<u>0</u>	<u>134,716</u>

Restricted funds

	Balance at At 1.1.19 £	Income £	Expenditure £	Transfers £	Balance at 31.12.19 £
Vicar's discretionary fund	1,363	3,831	(4,119)		1,075
Hall fit out	11,963	89	(6,563)		5,489
Other	263	3,205	(3,468)		(0)
Holiday at Home	2,578	3,655	(3,262)		2,970
	<u>16,167</u>	<u>10,779</u>	<u>(17,412)</u>	<u>0</u>	<u>9,534</u>
Total restricted excluding HRP					
	16,167	10,779	(17,412)	0	9,534
HRP funds	(107,364)	107,676	(4,377)		(4,065)
	<u>(91,197)</u>	<u>118,455</u>	<u>(21,789)</u>	<u>0</u>	<u>5,469</u>

	Unrestricted funds 31.12.19 £	Restricted funds 31.12.19 £	HRP funds 31.12.19 £	Total 31.12.19 £
Fixed assets	98,935			98,935
Cash and current investments	87,787	9,534	74,638	171,959
Other current assets	17,537		1,134	18,671
Creditors: amounts due in less than one year	-13,864		-59,838	-73,702
Creditors: amounts due in more than one year	-55,679		-20,000	-75,679
	<u>134,716</u>	<u>9,534</u>	<u>-4,065</u>	<u>140,184</u>

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD**

**NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2019**

**20 INCOME**

	Unrestricted Funds	HRP Funds	Restricted Funds	Total Funds 31.12.19	Total Funds 31.12.18
	£	£	£	£	£
<b>Income from Donations and Legacies</b>					
Standing orders & Envelope Scheme	180,044	102,676		282,720	441,488
Legacies	0			0	0
Basket Collections	3,821			3,821	4,127
Income tax reclaimed	48,081			48,081	101,323
Other donations	22,493		7,125	29,618	106,519
	<u>254,439</u>	<u>102,676</u>	<u>7,125</u>	<u>364,240</u>	<u>653,458</u>

Note - included above are the following amounts given by trustees

Unrestricted	26,675	17,493
HRG	9,950	27,775
Restricted	0	49,473
<b>Total</b>	<u>36,625</u>	<u>94,741</u>

**Income from charitable activities**

Rental income	35,163			35,163	18,002
Social & Youth Events	29,177			29,177	20,905
Grants	0	5,000		5,000	58,000
Morning Out receipts	1,454			1,454	1,150
Lunch Club Receipts	4,986			4,986	3,651
Holiday at Home	0		3,655	3,655	4,040
Fees	952			952	883
Sundry receipts	6,267			6,267	10,889
Malawi	0				
	<u>77,999</u>	<u>5,000</u>	<u>3,655</u>	<u>86,653</u>	<u>117,520</u>

Note: Included in sundry income is an amount of £3,000 received from the Diocese of St Albans.

**Income from other trading activities**

Income from solar panels	5,039			5,039	5,487
	<u>5,039</u>	<u>0</u>	<u>0</u>	<u>5,039</u>	<u>5,487</u>

**Income from investment**

Deposit interest	3	0	0	3	151
	<u>3</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>151</u>

<b>TOTAL INCOME</b>	<u>337,480</u>	<u>107,676</u>	<u>10,779</u>	<u>455,935</u>	<u>776,616</u>
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PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2019

21 Resources spent	Unrestricted Funds £	HRP Fund s £	Restricted Funds £	Total Funds 31.12.19 £	Total Funds 31.12.18 £
<b>Grants</b>					
Mission and charitable giving	32,335		3,460	35,795	48,244
Other donations	0		4,119	4,119	2,949
	<u>32,335</u>	<u>0</u>	<u>7,579</u>	<u>39,914</u>	<u>51,193</u>
<b>Directly relating to Church Ministry</b>					
Parish share - payment to a related party	133,445			133,445	128,705
Clergy & staff expenses	4,373			4,373	3,528
Housing costs	1,190			1,190	2,336
Services including music	5,568			5,568	4,573
Telephones	2,448			2,448	2,956
Books	299			299	85
Explorers, Holiday Club & Youth Work	4,873			4,873	5,414
Training	1,147			1,147	1,182
Morning Out	877			877	942
Lunch Club	3,377			3,377	2,898
Holiday at Home			3,262	3,262	2,432
Outreach (including social events)	26,622			26,622	22,538
Sundries	2,630			2,630	3,023
Interest payable	4,177			4,177	3,907
	<u>191,027</u>	<u>0</u>	<u>3,262</u>	<u>194,289</u>	<u>184,520</u>
<b>Church management and administration</b>					
Heat and light	5,677			5,677	10,102
Insurance	2,796			2,796	2,948
Cleaning Materials	3,159			3,159	2,380
Church and property maintenance	5,542			5,542	29,639
Equipment - not capitalised	543		6,571	7,114	860
Hall Redevelopment		4,377		4,377	1,520,761
Salaries and wages	75,392			75,392	73,128
Printing, postage and stationery	3,237			3,237	2,825
Other	1,261			1,261	200
Loss on disposal of fixed assets				0	3,180
Depreciation	6,729			6,729	8,347
	<u>104,335</u>	<u>4,377</u>	<u>6,571</u>	<u>115,283</u>	<u>1,654,370</u>
Support/Governance Costs	<u>1,800</u>			<u>1,800</u>	<u>2,314</u>
<b>TOTAL RESOURCES SPENT</b>	<u>329,497</u>	<u>4,377</u>	<u>17,412</u>	<u>351,286</u>	<u>1,892,397</u>

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2019

22 DETAILS OF MISSION AND CHARITABLE GIVING

	General	Restricted	Total 31.12.19	Total 31.12.18
<b>OVERSEAS</b>				
Rob & Ruth S - Middle East	9,500	0	9,500	10,500
SIM (supporting the Deneufchâtel's)	6,000	0	6,000	5,950
Gayet (work in Belgium)	6,015	0	6,015	7,000
Specific work in Middle East	750	0	750	0
Malawi - Home of Hope	500	0	500	0
Specific sponsorship	0	980	980	0
Egypt EDA	500	0	500	0
Samuti - interfaith helpers	625	0	625	0
Neno Macadamia trust	125	0	125	500
Other	0	0	0	1,459
Malawi Orphan fund	0	611	611	600
Uganda - faith mission	0	0	0	9,105
	<b>24,015</b>	<b>1,591</b>	<b>25,606</b>	<b>35,114</b>
<b>HOME</b>				
Bedford Area Schools Christian Support Trust	4,520	0	4,520	4,500
Kings Arms Project - Bedford	500	0	500	500
COACH including Beth Bradley (nee Day)	1,500	0	1,500	1,000
Specific sponsorship	0	0	0	600
Bedford Street Angels	50	0	50	50
Youth Inspired	0	0	0	600
International Justice Mission	125	0	125	0
Just Love	500	0	500	0
Friends for Life	0	0	0	25
Barnabas Fund	625	0	625	500
Bedford Foodbank	500	0	500	500
Friends of Home of Hope - supporting teens 2019 trip	0	0	0	1,500
Other specific giving	0	1,869	1,869	3,355
	<b>8,320</b>	<b>1,869</b>	<b>10,189</b>	<b>13,130</b>
Total mission	<b>32,335</b>	<b>3,460</b>	<b>35,795</b>	<b>48,244</b>
<b>OTHER</b>				
Discretionary donations	0	4,119	4,119	2,949
	<b>0</b>	<b>4,119</b>	<b>4,119</b>	<b>2,949</b>
	<b>32,335</b>	<b>7,579</b>	<b>39,914</b>	<b>51,193</b>

TOTAL MISSION GIVING

*Note: Mission giving was set at 10% of General Gifts in 2019 (2018: 14%)*

*Additional mission giving was made in December 2019 increasing the percentage to 13% given*