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**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024
FOR**

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

REGISTERED CHARITY NUMBER 1134785

CONTENTS

Report of Trustees	2-11
Independent Examiner's Report	12
Statement of Financial Activities	13
Balance sheet	14
Cash Flow Statement	15
Notes to the Financial Statements	16-26

Report of Trustees Year Ended 31 December 2024

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2024. 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

Christ Church Bedford (CCB) is a Church of England church within the Diocese of St Albans, and a part of the Bedford Deanery. Sitting within the evangelical tradition, and having good relations with churches of other denominations and traditions.

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 David Thomas, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Week by week CCB meets together for teaching, worship, prayer and encouragement, whether on Sundays or at other times during the week. Valuing the ministry of every member and seeking to use the gifts that God has given each of us in his service. We desire to be outward looking and serve our local community through both our care for others and our sharing of the good news of Jesus Christ. It is our desire as a church to enable people to know God and to love him, and under the power and guidance of the Holy Spirit, to live a life that reflects that love and that shares the good news of Jesus Christ with others.

Our vision statement is:

We are a people being transformed by the unconditional love of God; seeking to bless our community, and longing for all to experience the hope we have in Jesus.

Objectives and activities

When planning our activities for the year, we have considered the Charities Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We 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 of the parish.
- Mission and outreach work.

To facilitate all this, we maintain the fabric of the Church and complex at 140 Dudley Street. The PCC also had responsibility for the upkeep of the "Curate's House" (18 Hartland Avenue).

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

Priorities and Objectives

Three key priorities for 2024 were:

1. Creation of a new Mission Action Plan reflecting the life of CCB post covid and with the new vicar firmly established.
2. Imbedding the new restructuring of the Impact Groups who work on behalf of the PCC to ensure the smooth running of the church.
3. Changes to the Staff Team, including preparing for a Curate (July 2024) and advertising and employing a Student and Youth Minister.

And these were underpinned by the 2024 Bible Verse for the Year from John 13:35:

By this everyone will know that you are my disciples, if you love one another. (NIVUK)

In order to achieve these objectives and respond and meet the realised needs: -

- The Vicar continued to meet regularly with church leaders of different denominations in Bedford, as well as playing a role in the Bedford Deanery (joining the Standing Committee for Deanery Synod in 2023) and joining St Albans Diocesan Synod in July 2024.
- The Standing Committee (subset of PCC, including the Church Wardens), worked to create a new Mission Action Plan, and helped in creation of two new Impact Groups (Pastoral, Engagement) replacing the Fellowship and Outreach groups.
- The Church Wardens worked closely with the Vicar and Staff Team to ensure that the day to day running of the church continued as smoothly as possible.
- The Impact Groups continued to look after different areas of the life of the church and ensure that the church continued to be active in the community.
- The Vicar and various people worked with St Alban's diocese to prepare for a new curate. This involved the sale of the Dudley Street property and the purchase of the Hartland Avenue property.

Achievements and performance

2024 saw Sunday attendance throughout the year remaining steady with a slight increase in children, numbers during Advent were up, and slightly down for Christmas.

This is by no means an exhaustive list, but gives a flavour of some of the significant things which took place in 2024:

- Creation of new Mission Action Plan (uploaded onto Diocesan Website).
- Purchase of the new property on Hartland Avenue, following the sale of the Dudley Street house means that Christ Church has no long-term debts.
- A Midweek Lent Course. This regularly saw 50+ people attend in person and online.
- An Alpha course for 18-30s was run, which then became a new home group, meeting each Wednesday evening.
- As a part of Hope Bedfordshire mission, a youth event was held in May at Christ Church, it was so successful that collaboration with three local churches has seen plans for a termly event. The first of these took place in November.
- Two weddings took place at church, and Rev David took another wedding in Wallington for two members of CCB.
- Introduction of Youth @ 6 on a Sunday for older young people to go deeper in their faith.

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

- Continued to have members of the congregation explore different callings to ministry. This included one person completing Foundations for Ministry training and two people starting that course. One person has been licenced as a Reader, and one person has begun their first year of Reader Training.
- We hosted Readers in Training for two short-term placements in 2024.
- Continued to see lots of new volunteers getting involved with all sorts of different areas of the life of the church including, children's and youth work, new musicians and service leaders at both the 10.30am and 7pm services.
- Christ Church Pre-school continues to serve the community and provide a safe space for young children before they move on to school.
- Closer ties with Castle Newnham South Site were forged, they used the church for their lower school Christmas Nativity services.

Staff Team

There have been two significant changes to the staff team over 2024.

- Hannah Applegarth joined the team as our full-time Youth and Student Minister.
- We welcomed Rev Ben Williams as our new curate, and his wonderful family joined the church in July.

Role of Volunteers

Without volunteers most activities which Christ Church puts on would cease to operate. We are extremely grateful to everyone who gives up their time and energy to serve both the church and the community.

We see this especially in areas such as our musical worship, our children's and youth work, and our engagement with older members of the community. Without the many volunteers our Children's Worker (Ruth Hulme) and Youth & Student Minister (Hannah Applegarth) would be unable to do all they do.

There are a few volunteers who work exceedingly hard showing pastoral care to those who are struggling and in various ways. Whether visiting hospital and care homes, to letting the vicar know who is in need, their quiet work which often goes unnoticed is what makes CCB the kind place that so many find it to be.

Christ Church continues to be one of several distribution centres for Bedford Foodbank. Many of the volunteers helping on Tuesday afternoons are from Christ Church. 2023 continued to see large numbers of people attending.

Children, Youth and Student Ministry

2024 was another busy and exciting year. On Sunday mornings we have four groups:

- Imagine (0 to pre-school)
- Wonder (reception to year 3)
- Marvel (years 4 to 6)
- Sunday Morning Youth (years 7-13)

And on Sunday evenings we now have Youth @ 6 (years 11-13) which began in October 2024

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

Attendance across all these groups continues to be strong, with 35 children and 17 young people attending at least once a month.

Midweek ministry:

- Little Fishes (0-2s)
- Morning Out (0-4s)
- Forge (years 4-6)
- Friday Night Youth (year 7-13)
- University of Bedfordshire (UoB) drop in on a Friday.

Morning Out and Friday Night Youth continue to be very well attended, Friday Night Youth has doubled in size over the course of 2024. Hannah attending UoB is new from September 2024.

Some of the One Off Events:

- Easter Activity Room for children and families to reflect upon the Easter story.
- Youth Litter picking.
- Youth Trip to Box End.
- Summer Holiday Club ran across 5 mornings - 48 children in total
- October Light Party – 14 families attended.
- It's A Boy Christmas Pantomime saw lots of families from the community come into church.
- Ginger Bread House Fun – saw 8 families spend a morning decorating ginger bread houses and playing fun games.

Our Children's Minister worked closely with IMPACT, going in to local schools, and helping out at their Easter and Christmas Experiences. Our Youth & Student Minister has reconnected the church with the chaplains at the Bedford campus of the University of Bedfordshire. Over the course of 2024 we have engaged with hundreds of families in a myriad of different activities.

Worship and Prayer

Worship and prayer continue to be central to the life of Christ Church. We are extremely grateful to all who have been involved whether playing and singing, projecting words onto screens, operating the sound desk and live streaming our services.

Some highlights in the year include:

- At our Sunday @ Seven we had a number of prayer and praise evenings, which gave opportunities for expressing prayer and worship in different ways.
- The Contemporary Carol Service on the Sunday before Christmas saw double the usual numbers for Sunday @ Seven attendance.
- The Carols on the Lawn service continues to be a hit with the local community, packing out the garden in front of the church.

Average Sunday attendance based, upon the October counts; at 9am has been 15 people, at 10.30am 172 people, and at 7pm 48 people. We continue to livestream our 10.30am service but as the community gets used to being able to worship together in person, we have seen less people joining us online. However, this continues to be a valuable part of the worshipping life of the community for those who are unable to

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

attend for a variety of reasons, including ill health, home and work commitments. Our midweek Holy Communion Service on a Wednesday at 10am averages 18 people.

Under the Church Representation Rules, it is a requirement that a new Church Electoral Roll is prepared every 6 years. This process took place this year and was completed on 5 April 2025. At present there are 229 names on the Church Electoral Roll, 68 of whom are resident within the parish.

As well as our regular services, we enable our community to celebrate and thank God at life's milestones: 3 baptisms, 3 weddings, 2 confirmations (which took place at Church of the Transfiguration) and 5 funerals.

Deanery and Diocesan Synods

We had 3 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. Rev David Thomas was elected as a member of clergy to Diocesan Synod for the new triennium which began in 2024, as well as Rachel Bennett as a lay member.

Pastoral care

Pastoral care continues to be an important area for the life of the church. This takes place in many different ways, from Home Groups building strong friendships, to people visiting others in hospital, delivering groceries or driving people to church and other appointments. Our Pastoral Care Impact Group is slowly taking shape, and plans are coming together so that in 2025 there is more structure. We have a new co-ordinator for Home Groups, with plans for the creation of new Home Groups in 2025.

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.

Mission Direct, a small UK Based charity, whose Executive Officer attends Christ Church, became one of our Mission Partners.

Volunteers from Christ Church helped the King's Arms Project winter night shelter, making meals for the rough sleepers.

The Engagement Group identified a number of areas for engaging with the local community including:

- Family Funday BBQ at the beginning of the new academic year, a free event which saw over 120 people attend, mostly made up of community people.
- Running the Bereavement Course in the autumn.
- Christmas Lunch Club

Rev David Thomas took communion once a month to Dame Alice Court care home, including a Christmas Carols service with Rev Ben Williams, which saw the number of attendees double (12).

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

Ecumenical Relationships

We continue to be blessed by 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 and a number of our congregation attended various Hope Bedford activities throughout the year.

Rev David attended Churches Together meetings, with plans in place for 2025 including CCB participating in Week of Prayer for Christian Unity.

Financial review

Total income from donations and legacies on unrestricted funds were £251,999, with £198,410 from standing orders and £42,930 was from Gift Aid. Restricted donations totalled £100,274 of which £84,905 was in relation to the purchase of 18 Hartland Avenue together with £14,875 of gift aid. Further details are shown in the annual financial statements.

£207,391 was spent from unrestricted funds to provide the Christian ministry from Christ Church, including the contribution to the diocesan parish share of £154,063 which largely provides the stipends and housing for the clergy.

The sale of 161 Dudley Street resulted in a gain of £266,582. After deducting financing costs of £165,440 the remaining proceeds together with the amounts raised above and certain reserves of the church were used to fund the purchase of 18 Hartland Avenue

Net movement in funds was an increase of £178,950 during the year, and the total reserves increased to £415,095.

The principal source of donations are the church members. The PCC takes its environmental, social and ethical duties seriously and consideration of these undergird the ministry decisions of the church.

Reserves policy

It is PCC policy to try to maintain sufficient funds, being between 3 and 6 months of expenditure 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 £415,095.

The balance of unrestricted funds at the year end was £404,956, of which £333,642 can only be accessed on the sale of the property owned at 18 Hartland Avenue which is used to house the curate. Accordingly £71,313 represents accessible unrestricted funds. This represents approximately 10.5 weeks of expenditure which is slightly below the level considered adequate since it is below the PCC policy.

The purpose of any restricted fund is noted in the financial statements. Restricted funds are in respect of specific projects and or schemes.

Financial risks

Total restricted funds amounted to £10,139. The cash reserves of the church, excluding restricted funds, totalled £54,512 as at 31 December 2024. The budget for 2025 was approved by the PCC showing a deficit

REPORT OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

of £32,127. Most of the income generated by the church is from regular standing orders. The level of standing orders has remained consistent during the year and this, together with careful management of resources, has not had a significant impact on the financial risks of the church. The PCC therefore considers it has sufficient resources to sustain its purposes and activities during 2025. In the event of materially reduced income the PCC has recognised that it would be able to reduce its expenditure to match.

Plans for future periods

At the end of 2024, the Resources Impact Group, on behalf of the PCC, began looking into the possibility of introducing more Solar Panels. This included meeting with the St Albans Diocese Net Carbon Zero Officer. This will be looked at more closely in 2025.

Updating of the 2024 Mission Action Plan to extend beyond 2025.

Creation of the Vision for Youth & Student Ministry, including exploration for a dedicated youth space

Risk management

The PCC is aware of its risk management duties. All PCC trustees, youth and children paid and voluntary leaders, and volunteers in contact with vulnerable adults are DBS (Disclosure and Barring Service) checked.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline measure 2016. We continue to take seriously the need to look after children and vulnerable adults. The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement.

Safeguarding information is displayed in the Church Porch, on the halls noticeboard and on the church website. In addition there is a child friendly version on the halls noticeboard. Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are included on the posters and in our Safeguarding Policy, which is issued to everyone who applies for a DBS check and Worker's Pocket Guides produced by 31:8 are included in the staff and volunteer ID lanyard pockets.

We have a Parish Safeguarding Officer who is also Lead Recruiter, a Deputy Parish Safeguarding Officer and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. We work to ensure that DBS checks are renewed every three years and that all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years. The team meets regularly and we use the Parish Dashboard system for record keeping and to monitor our compliance with the various policies and the practice guidance of the Church of England.

We continue to ensure that there is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There have been 2 issues of safeguarding concern reported during 2024. These matters were dealt with according to the relevant safeguarding policies and guidance, by the Parish Safeguarding Officer, the Vicar and the Diocesan Safeguarding Team.

Safeguarding is a standing item on the PCC agenda and safeguarding matters have been raised with the congregation. The latter included ongoing communication re Mike Pilavachi and Soul Survivor investigation, the Makin Enquiry, and the resignation of the Archbishop of Canterbury. The congregation was also given regular updates throughout the year about these difficult things.

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

From a financial perspective, the PCC has delegated a level of responsibility to the Resource Impact Group along with the Treasurer to look after the accounting and budgets. The Treasurer regularly reports back to the PCC how things look compared to budget.

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 (CRR). 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 so if they fulfil the criteria (as per CRR) they can stand for election to the PCC.

New PCC members/trustees were offered a copy of *The PCC Member's Essential Guide*, and a copy of the PCC Notes of Guidance.

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 PCC met 7 times during 2024 with an average attendance of 73%.

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 PCC and discussed as necessary.

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.

Engagement Group: This group is responsible for the planning, resourcing and delivery of events focused on engaging with the local community. A key part is listening and identifying local needs.

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.

Pastoral Care Group: This group is in its infancy, its primary focus in 2024 is creating the structure in which Christ Church can think about how it cares for one another.

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.

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2024

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 2024 until the date of this report was approved are:

Ex-Officio Members:

Incumbent	The Revd David Thomas	Chairman
Curate	The Revd Benjamin Williams	(from 30 June 2024)
Wardens	Mrs Kay Berrington Dr Andrew Russell	
Reader	Mr Michael Bishop	
Diocesan Synod	Mr Daniel Gicharu Mr Christopher Stevens	(until 31 st July 2024) (until 31 st July 2024) Treasurer
Deanery Synod	Ms Rachel Bennett Mrs Margaret Cottenden Mr Martin Hamilton Ms Phillipa Francis	(from 17 th April 2024) (from 17 th April 2024)

Elected Members:

Mr Simon Berrington	(until 17 th April 2024)
Mr Christopher Brown	Lay Chair of the PCC
Mr Tony Daniels	
Dr Jonathan Day	
Ms Rachel Day	
Mr Stephen Gardner	
Mr Martin Hamilton	(until 17 th April 2024)
Dr Gwyneth James	(from 17 th April 2024)
Ms Susan Marshall	
Mrs Jennie McAdam	
Mr Thomas Rees	
Mr Benjamin Rowan	(from 17 th April 2024)
Ms Christine Somervell	
Mrs Cynthia (Sue) Templeman	(until 17 th April 2024)
Mr Jonathan Templeman	(from 17 th April 2024)

REPORT OF TRUSTEES YEAR ENDED 31 DEECMBER 2024

Co-opted members:

Mr Christopher Stevens

(from 1st August 2024) Treasurer

(PCC Secretary)

Mrs Pauline Grimley

(not a PCC member)

REPORT OF TRUSTEES

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 David Thomas

Christ Church Vicarage

115 Denmark Street

Bedford

MK40 3TJ

Approved by the PCC, and signed on their behalf on 15 April 2025:

A handwritten signature in black ink, appearing to read 'D Thomas', written in a cursive style.

Revd David Thomas (PCC Chair)

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 2024 which are set out on pages 13 to 26.

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

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

15/04/2025

Date:

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

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure account)

FOR THE YEAR ENDED 31 December 2024

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-24 £	Total Funds 31-Dec-23 £
INCOME AND ENDOWMENTS FROM					
Donations and Legacies	4	251,999	100,274	352,273	287,970
Charitable activities	5	70,699	10,000	80,699	93,506
Other trading activities		6,780	0	6,780	5,723
Investments	6	939		939	444
Other income	10	266,582		266,582	0
TOTAL INCOME		596,999	110,274	707,273	387,643
EXPENDITURE ON					
Charitable activities	7	345,336	17,547	362,883	362,873
Other expenditure	10	165,440		165,440	0
TOTAL EXPENDITURE		510,776	17,547	528,323	362,873
NET INCOME/(EXPENDITURE)		86,223	92,727	178,950	24,770
Transfers between funds		118,245	(118,245)	0	0
NET MOVEMENT IN FUNDS		204,468	(25,518)	178,950	24,770
Reconciliation of funds					
Total funds brought forward	19	200,488	35,657	236,145	211,374
TOTAL FUNDS CARRIED FORWARD at 31 December 2024	19	404,956	10,139	415,095	236,144

All income and expenditure, except the other activities derived from continuing activities

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

CURRENT ASSETS			
Debtors	14	35,106	17,758
Cash at bank and in hand		64,889	236,508
		<u>99,995</u>	<u>254,266</u>
CURRENT LIABILITIES			
Creditors due within one year	16	<u>-15,120</u>	<u>-119,537</u>
NET CURRENT ASSETS		84,875	134,729
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>425,095</u>	<u>236,145</u>
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR			
	17	-10,000	0
NET ASSETS		<u><u>415,095</u></u>	<u><u>236,145</u></u>
FUNDS			
	19		
Unrestricted funds		404,956	200,488
Restricted funds		10,139	35,657
TOTAL CHARITY FUNDS		<u>415,095</u>	<u>236,145</u>

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

15 April 2025

D. J. Thomas

Revd David Thomas Chairman

Christopher Stevens

Mr Christopher Stevens Hon. Treasurer

The notes on pages 16 to 26 form part of these accounts

Charity registration number 1134785

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 December 2024

	Note	31-Dec-24	31-Dec-23
Cash flow from operating activities			
Cash generated from activities	3	27,603	26,045
Cash flow from investing activities			
Payments to acquire tangible fixed assets		0	(1,768)
Purchase of 18 Hartland Avenue		(333,642)	0
Sale of 161 Dudley Street		356,582	0
Interest received		939	443
Net cash flow from investing activities		23,879	(1,325)
Cash flow from financing activities			
Interest paid		(1,981)	(5,083)
Repayment of original loan to purchase 161 Dudley Street		(55,679)	0
Finance charge re sale of 161 Dudley Street		(165,440)	0
Loan to purchase 18 Hartland Avenue		160,000	0
Loan repaid for the purchase of 18 Hartland Avenue		(160,000)	0
Net cash flow from financing activities		(223,100)	(5,083)
Net increase/decrease in cash and cash equivalents		(171,618)	19,637
Cash and cash equivalents at 1.1.24		236,507	216,871
Cash and cash equivalents at 31.12.24		64,889	236,507
Cash and cash equivalents consists of			
Cash at bank and in hand		64,889	236,507
Cash and cash equivalents at the end of the reporting period not available for charitable purposes as held as agent		373	984

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2024

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 10 of these financial statements. The nature of the charity's operations and principal activities are shown on pages 2 to 10 of these financial statements.

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 Accounting Practice.

The 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 the 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 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, including government grants 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 2024

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

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.

Legacies

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

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.

Grants

Where grants are payable in more than one year income is only recognised in the year to which it relates. If entitlement is not met then these amounts are deferred.

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

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2024

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: -

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 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 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) 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 31 December 2024

2 YEAR ENDED 31 December 2023 Comparatives

	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-23 £
INCOME FROM			
Donations and Legacies	256,499	31,471	287,970
Charitable activities	93,506	0	93,506
Other trading activities	5,723	0	5,723
Investments	444	0	444
TOTAL INCOMING RESOURCES	356,172	31,471	387,643
EXPENDITURE ON			
Charitable activities	361,109	1,763	362,872
TOTAL EXPENDITURE	361,109	1,763	362,872
NET INCOME/(EXPENDITURE)	(4,937)	29,708	24,771
Transfers between funds	0	0	0
NET MOVEMENT IN FUNDS	(4,937)	29,708	24,771
Reconciliation of funds			
Total funds brought forward	205,425	5,949	211,374
TOTAL FUNDS CARRIED FORWARD at 31 December 2023	200,488	35,657	236,145

All income and expenditure is derived from continuing activities

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

	31-Dec-24 £	31-Dec-23 £
Net income for year	178,950	24,770
Interest receivable	(939)	(444)
Interest payable	1,981	5,083
Gain on sale of 161 Dudley Street	(266,582)	0
Finance charge on sale of 161 Dudley Street	165,440	0
Depreciation of tangible fixed assets	4,838	5,068
Decrease (increase) in debtors	(17,348)	(396)
Increase (decrease) in creditors	(38,737)	(8,036)
Net cash flow from operating activities	27,603	26,045

4 Income from Donations and Legacies

	31-Dec-24 £	31-Dec-23 £
Gifts	283,315	204,244
Income tax claimed	57,805	48,437
Legacies	0	1,000
Other Donations	11,153	34,289
	352,273	287,970

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

5 Income from charitable activities

	31-Dec-24	31-Dec-23
	£	£
Rental income	36,754	44,326
Grants	10,250	0
Events and activities	32,429	48,260
Fees	1,266	920
	<u>80,699</u>	<u>93,506</u>

6 Income from investments

	31-Dec-24	31-Dec-23
	£	£
Deposit interest	<u>939</u>	<u>444</u>

7 Charitable Activities Costs

	Direct costs £	Donations £	Total £
Church Activities	<u>337,575</u>	<u>25,308</u>	<u>362,883</u>

See note 21 for further details

8 Support/ Governance costs

	31-Dec-24	31-Dec-23
	£	£
Independent examiner's remuneration	<u>1,680</u>	<u>1,620</u>
Cost of raising loan finance	<u>1,260</u>	<u>0</u>

9 Net income for the period is stated after charging

	31-Dec-24	31-Dec-23
	£	£
Depreciation of tangible fixed assets	<u>4,838</u>	<u>5,068</u>
Gain on sale of 161 Dudley Street	<u>266,582</u>	<u>0</u>

10 Exceptional Income and Expenditure

	31-Dec-24	31-Dec-23
Sales proceeds - 161 Dudley Street	365,000	0
Cost of disposal	(8,419)	0
Net proceeds	<u>356,582</u>	<u>-</u>
Cost of investments	(90,000)	-
Other income	<u>266,582</u>	<u>-</u>
Other expenditure	<u>(165,440)</u>	<u>-</u>

During the year the PCC sold 161 Dudley Street - which had been used to house curates. The PCC had a loan of £55,679 from the Church Commissioners which was taken out to assist with the purchase of 161 Dudley Street. This was an interest only value linked loan representing 62% of the original value of the property. It was repaid on sale of the property together with a 62% share in the increase in value since acquisition.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

11 Trustees and key management personnel remuneration and expenses

No trustees received amounts for church work during the year
(2023 - Two E Ryan-Johnson £835, AJ Wade £8,812)
None of their remuneration related to their role as a trustee

In 2024 and 2023 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).

Two trustees, including incumbent, were reimbursed £902 during the year
(2023, Two trustees - £373). This was for travel, hospitality, books and expenditure on behalf of the church.

12 Staff Costs

	31-Dec-24 £	31-Dec-23 £
Wages and salaries	86,334	76,485
Social security costs	0	0
Defined contribution pension costs	2,998	3,372
	<u>89,332</u>	<u>79,857</u>

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

	2024	2023
Youth minister and Families and Children's worker	2	2
Other	7	7
	<u>9</u>	<u>9</u>

No employees received remuneration in excess of £60,000

13 Fixed Assets

	Freehold Property £	Equipment £	Total £
COST			
At 1 January 2024	90,000	86,149	176,149
Additions	333,642	0	333,642
Disposals	(90,000)	0	(90,000)
At 31 December 2024	<u>333,642</u>	<u>86,149</u>	<u>419,791</u>
DEPRECIATION			
At 1 January 2024	0	74,733	74,733
Charge for the year	0	4,838	4,838
Disposals	0	0	0
At 31 December 2024	<u>0</u>	<u>79,571</u>	<u>79,571</u>
NET BOOK VALUE			
At 31 December 2024	<u>333,642</u>	<u>6,578</u>	<u>340,220</u>
At 31 December 2023	<u>90,000</u>	<u>11,416</u>	<u>101,416</u>

Note:

*The property held at 31 December 2023, being 161 Dudley Street was sold in 2024 (see note 10)
A property at 18 Hartland Avenue was purchased during 2024.*

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

14 Debtors: amounts falling due within 1 year

	31-Dec-24	31-Dec-23
	£	£
Other debtors	35,106	17,758
	<u>35,106</u>	<u>17,758</u>

A total of £30,000 has been awarded by The Diocese of St Albans to be paid in equal annual instalments to cover the term of the employment contract which commenced in June 2024.

The remaining amounts of £20,000 are expected to be received in equal instalments in June 2025 and June 2026.

Included in above is £10,000 of debtors to be received after more than one year.

15 Monies raised for others

During the year the following monies were collected for external organisations

	31-Dec-24	31-Dec-03
	£	£
Staff leaving gifts	0	435
Christmas Appeals	70	543
Bedford foodbank	260	90
Bishop's Harvest appeal	0	634
Tearfund	326	239
Bibles for youth	440	0
Beds & Herts Historic Churches Trust	0	0
Other	0	583
	<u>1,096</u>	<u>2,524</u>

A total of £373 was held as at 31 December 2024 (£984 31 December 2023)

These are included in other creditors in note 15.

16 Creditors: amounts falling due within one year

	31-Dec-24	31-Dec-23
	£	£
Hall Redevelopment	0	57,252
Other creditors	5,120	6,606
Deferred income	10,000	0
Loan to purchase curate's house (see note 10)	0	55,679
	<u>15,120</u>	<u>119,537</u>

Amounts included in other creditors include sums as shown in note 14

17 Creditors: amounts falling due after more than one year

	31-Dec-24	31-Dec-23
	£	£
Deferred income	10,000	0
	<u>10,000</u>	<u>0</u>

The income relates to the grant due to be received from the Diocese of St Albans covering a three year time period from 2024 - 2027.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

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
 The Diocese of St Albans also loaned £160,000 at an interest rate of 3.5% during 2024 during 2024 that was fully repaid during the year. Interest of £660 was charged

19 Fund reconciliation - 2024

Unrestricted funds

	Balance at 01-Jan-24 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-24 £
General fund	146,167	596,999	(510,776)	152,566	384,956
Designated funds - repairs to church	20,000				20,000
Unrestricted house reserve	34,321			(34,321)	0
	<u>200,488</u>	<u>596,999</u>	<u>(510,776)</u>	<u>118,245</u>	<u>404,956</u>

Of the general fund £333,642 relates to the ownership of 18 Hartland Avenue and can only be accessed in the event of its sale.

Restricted funds

	Balance at 01-Jan-24 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-24 £
Vicar's discretionary fund	4,419	494	(412)		4,501
Youth and Student Minister	12,500	10,000	(16,862)		5,638
New Curate's house	17,215	99,780		(116,995)	0
Halls Redevelopment funds	273	0	(273)		0
Holiday at Home	1,250	0	0	(1,250)	0
Total restricted	<u>35,657</u>	<u>110,274</u>	<u>(17,547)</u>	<u>(118,245)</u>	<u>10,139</u>

The New Curate's House at 18 Hartland Avenue was purchased in 2024, and the income raised to fund the purchase has been transferred to general funds. The PCC do not consider Holiday at Home to be a restricted fund and this has been transferred to general funds.

	Unrestricted funds 31-Dec-24 £	Restricted funds 31-Dec-24 £	Total 31-Dec-24 £
Fixed assets	340,220		340,220
Cash and current investments	54,512	10,377	64,889
Other current assets	15,106	20,000	35,106
Creditors: amounts due in less than one year	-4,882	-10,238	-15,120
Creditors: amounts due in more than one year	0	-10,000	-10,000
	<u>404,956</u>	<u>10,139</u>	<u>415,095</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

20 INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-24 £	Total Funds 31-Dec-23 £
Income from Donations and Legacies				
Standing orders & Envelope Scheme	198,410		198,410	189,033
Legacies	0		0	1,000
Income tax reclaimed	42,930	14,875	57,805	48,437
New curate's house		84,905	84,905	15,211
Other donations	10,659	494	11,153	34,289
	<u>251,999</u>	<u>100,274</u>	<u>352,273</u>	<u>287,970</u>
Note - included above are the following amounts given by trustees				
Unrestricted			41,220	30,380
Restricted			4,000	
Total			<u>45,220</u>	<u>30,380</u>
Income from charitable activities				
Rental income	36,754		36,754	44,326
Social & Youth Events	26,977		26,977	43,540
Grants from related party	250	10,000	10,250	0
Morning Out receipts	2,463		2,463	2,406
Lunch Club Receipts	1,034		1,034	1,423
Fees	1,266		1,266	920
Sundry receipts	1,955		1,955	891
	<u>70,699</u>	<u>10,000</u>	<u>80,699</u>	<u>93,506</u>
Income from other trading activities				
Income from solar panels	6,780		6,780	5,723
	<u>6,780</u>	<u>0</u>	<u>6,780</u>	<u>5,723</u>
Income from investment				
Deposit interest	939	0	939	444
Other income - gain on sale of 161 Dudley Street	<u>266,582</u>	<u>0</u>	<u>266,582</u>	<u>0</u>
TOTAL INCOME	<u>596,999</u>	<u>110,274</u>	<u>707,273</u>	<u>387,643</u>

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

21 Resources spent	Unrestricted Funds	Restricted Funds	Total Funds 31-Dec-24	Total Funds 31-Dec-23
<i>Notes</i>	£	£	£	£
Grants				
Mission and charitable giving	24,896	0	24,896	25,218
Other donations	0	412	412	818
	<u>24,896</u>	<u>412</u>	<u>25,308</u>	<u>26,036</u>
Directly relating to Church Ministry				
Parish share - payment Diocese	154,063		154,063	147,512
Clergy & staff expenses	2,594		2,594	1,291
Housing costs	5,297		5,297	2,296
Services including music	5,660		5,660	4,723
Telephones	1,607		1,607	1,468
Books	222		222	243
Explorers, Holiday Club & Youth Work	5,026		5,026	4,553
Training	0		0	0
Morning Out	744		744	1,583
Lunch Club	926		926	503
Holiday at Home		0	0	60
Outreach (including social events)	26,853		26,853	41,570
Sundries	2,418		2,418	3,861
Interest payable	1,981		1,981	5,083
	<u>207,391</u>	<u>0</u>	<u>207,391</u>	<u>214,746</u>
Church management and administration				
Heat and light	12,389		12,389	15,195
Insurance	3,407		3,407	2,596
Cleaning Materials	3,610		3,610	4,380
Church and property maintenance	8,550	0	8,550	9,470
Equipment - not capitalised	1,905		1,905	0
Hall Redevelopment	0	272	272	0
Salaries and wages	72,470	16,862	89,332	79,857
Printing, postage and stationery	1,513		1,513	1,948
Other	1,427		1,427	1,956
Depreciation	4,838		4,838	5,068
	<u>110,109</u>	<u>17,134</u>	<u>127,243</u>	<u>120,470</u>
Support/Governance Costs	<u>2,940</u>		<u>2,940</u>	<u>1,620</u>
Finance charge from loan repayment	<u>165,440</u>	<u>0</u>	<u>165,440</u>	<u>0</u>
TOTAL RESOURCES SPENT	<u>510,776</u>	<u>17,547</u>	<u>528,323</u>	<u>362,873</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

22 DETAILS OF MISSION AND CHARITABLE GIVING

	General	Restricted	Total	Total
	£	£	31-Dec-24	31-Dec-23
	£	£	£	£
OVERSEAS				
SIM (supporting the Deneufchâtel's)	3,208	0	3,208	2,730
Gayet (work in Belgium)	6,948	0	6,948	6,300
Operation Mobilisation	500	0	500	0
Mission Direct	2,098	0	2,098	0
Open Doors	0	0	0	500
Egypt EDA	0	0	0	500
Frontiers (supporting Bradleys)	0	0	0	4,925
Samuti - interfaith helpers	0	0	0	175
Friends of Johannesburg Bible College	1,508	0	1,508	1,100
Neno Macadamia fund	500	0	500	500
Malawi Orphan fund	1,448	0	1,448	1,050
Tearfund	0	0	0	500
	16,210	0	16,210	18,280
HOME				
Bedford Area Schools Christian Support Trust	6,768	0	6,768	5,403
King's Arms Project - Bedford	500	0	500	0
Bedford Street Angels	50	0	50	50
Bedford Foodbank	710	0	710	500
SMART	500	0	500	0
Hope Bedfordshire	0	0	0	100
Christians Against Poverty	0	0	0	0
Other specific giving	158	0	158	885
	8,686	0	8,686	6,938
Total Mission	24,896	0	24,896	25,218
OTHER				
Other donations	0	412	412	818
	0	412	412	818
TOTAL MISSION GIVING	24,896	412	25,308	26,036

Note: Mission giving was set at 10% of General Gifts in 2024 (2023: 10%)