

**ANNUAL REPORT and FINANCIAL STATEMENTS
of the PAROCHIAL CHURCH COUNCIL
for the year ended 31 DECEMBER 2017**

THE CHURCH OF ST JAMES THE GREAT, SILSOE

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

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

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Dear Friends

Another year has passed at speed. Kath and I have tried hard to keep up with all the events and activities that are shared across our three churches. Part of the nature of ordained ministry is to journey with people throughout life's events. This has certainly been a feature of the year as we have seen many weddings, funerals, baptisms and confirmations and discipleship courses.

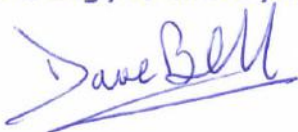
Our services have covered a variety of styles and hopefully between the services at Silsoe and across the whole Benefice there is something for everybody in terms of style and tradition. If you haven't visited us please do come along and say hello and give us a try!

The work across the three churches is now shared. Gillian Kern was licensed as a Church of England Reader in May last year and Ian Smith was ordained Deacon in July. Along with Roy Pinnock from Barton, we are very much a team and it has been a pleasure to work with them and grow our Ministry. We have also brought on board Margaret Butt and Maggie Jeeves as Lay Leaders of Worship.

The work we cover cannot take place without the support and encouragement of the Wardens, PCCs and the many teams that sustain the activities that place here in Silsoe and across our three churches. A big thank you to all of you.

Once again this report reflects the hard work, dedication and team effort that takes place here in Silsoe and I am sure that you will enjoy reading about the events we have shared together. We look forward to journeying with you throughout the coming year.

Wishing you all every blessing



Reverend Dave Bell

INTRODUCTION

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

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

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

The PCC has the responsibility of co-operating with the vicar in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance and upkeep of the Church and Churchyard of St James the Great, Silsoe.

The PCC are of the opinion that activities during this year (and preceding years) meet the Charity Commission's guidance on public benefit and the guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our Parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the Parish.
- Missionary and outreach work.

OUR VISION

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

OUR VALUES

Welcome Prayer Community Worship Friendships Christ Centred

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

*Worship and Services
Discipleship and Spiritual Growth
Mission and Neighbourhood Outreach
Fellowship and Pastoral Care
Building and Churchyard
Leadership and Administration*

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

WORSHIP and SERVICES

The PCC works with the other PCCs in our joint Benefice to offer a range of services over the course of a year that we all hope our communities will find both beneficial and spiritually fulfilling.

Around the Benefice, a variety of services are held on a Sunday and through the week – ranging from early morning said communion to evensong. The usual monthly pattern of Sunday services at St James the Great, Silsoe is

- 1st Sunday All Age Communion
- 2nd Sunday Family Service
- 3rd Sunday Parish Communion with Junior Church
- 4th Sunday Parish Communion

Where there is a fifth Sunday in the month a United Benefice communion is held and this rotates between the three churches. On the first Wednesday of the month a Said Communion is held in the Church.

Please see <https://3churches.uk/benefice-services/> for details of all forthcoming services around the Benefice.

All are welcome to attend our services. During 2017, the average weekly attendance at services in Silsoe on a 'normal' Sunday was 44 adults and 7 children (2016: 40 adults, 6 children) but this number increases significantly at festivals and at special services.

At St James the Great we run a number of special services through the year:



Our **Mothering Sunday** service provides children with an opportunity to worship specifically with their mothers. In 2017, a congregation of over 70 took a full and active part in this specially prepared service. Every lady in the congregation was presented with a posy and the service closed with a prayer of thanks giving for mothers. Most members of the congregation remained to enjoy refreshments and to recover after an active but stimulating and thought provoking Mothering Sunday service.

On Good Friday we hold a **Procession of Witness**. This begins at the Millennium Green with a short prayer and reading and then children carry a roughly hewn wooden cross through the village to the Church. A short service is held in the Church following which the children and adults enjoy refreshments including hot cross buns.



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WORSHIP and SERVICES

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



This year, a congregation of over 80 were welcomed by Simon Stranks who explained the pattern of the service. People were invited to place a white carnation into a cross and then as each name was read out a candle was lit to remember them.

The reflection, given by Reader Gillian Kern, and the readings by Kath Bell and Michael Olney focussed on the love that there was for those who have died and the light and joy they brought to our lives. Refreshments were served following the service and many of the congregation remained to speak with relatives, friends and neighbours and to share their experiences.

On **Remembrance Sunday** in November about 100 people gathered at the war memorial to hear the names of those being remembered read out and at 11am to observe a 2minutes silence. Wreathes were laid including one by Alison Austin from Wrest Park to commemorate those men from the Estate and when it was a hospital during WW1.

Rev Ian Smith led the Church service and his address focussed on the liberation from Dunkirk. He reminded the congregation that in May 1940 over 338,000 troops (including 140,000 French, Belgian, Dutch and Polish soldiers) were rescued from the beaches. On 26 May 1940 there was a National Day of Prayer with overflowing church congregations and long queues outside cathedrals, as a call went out for boats of all sizes to cross the Channel to rescue the besieged army.

Following the service many of the congregation remained to enjoy refreshments and meet and chat with friends old and new. From the collection taken at the service, we sent a donation of **£150** to **Help for Heroes** and **£150** to **SSAFA** (2016: £4,000 to Royal British Legion).



At Christmas, we have a full range of services – a **Carol Service**, **Christingle**, **Blessing of the Crib** and **Christmas Midnight Service** all attract many individuals and families in the community. This year, we held 2 Blessing of the Crib services in order to accommodate safely and comfortably all the families who wished to attend. During the Advent season, over 1,300 people attended services in our Church.

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WORSHIP and SERVICES

The Church is always beautifully decorated with flowers, candles and a Christmas Tree. It is very pleasing to report that the Church can be full to capacity for these services, often with several generations of a family attending to worship together. We are grateful to the Friends of Silsoe Church who made a donation of £117.71 to cover the cost of new candles for the decorations and to Bruce Liddle from Newbury Farm Plants who kindly donated the Christmas Tree.



Katie Shattock and Carrie Steer worked with some of the children from Silsoe VC Lower School to form our Children's Choir for the Christingle Service. The children performed their two songs beautifully and were asked by Mrs Purdue to repeat their performance at the school's carol service. Following our **Christingle Service**, we made a donation to the Children's Society of **£175** from the collection. In 2016 we sent the collection of £235.

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

Through **baptisms** we thank God for the gift of life, in **marriage** public vows are exchanged with God's blessing and through **funeral services** family and friends express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

We have celebrated 11 baptisms of children, 6 weddings and held 13 funerals in our Church this year (In 2016: 172 child baptisms, 9 weddings, 6 funerals).

At weddings, a retiring collection is taken and the couple are invited to nominate a charity to share that collection equally with the Church. As a result, **£366.50** was donated to 5 charities, (2016: £561.50) - £62.50 to Cancer Research UK, £31.50 to Crohn's & Colitis UK, £80 to Keech Hospice, £77.50 to Macmillan Cancer Support and £115 to MIND. The total amount donated to the Church (including Gift Aid) from retiring collections was **£366.83** (2016: £808).

During 2017, the families of several of our parishioners who died either asked that a retiring collection be taken in to support the work of the Church or requested that donations be made in memory of their loved ones and/or made donations to the Church - £2,651.75 was received net of a donation of £65 made to Cancer Research UK by the Church.



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

DISCIPLESHIP and SPIRITUAL GROWTH



We have had a very successful year for **Children's Work** at St James the Great. We have held 4 sessions of **Messy Church** (once quarterly) with one Messy Church and church joint venture at the Vicarage Tea Party in August 2017. The themes for the sessions have been varied and in keeping with the liturgical seasons; each session included lots of craft activities, informal worship led by either Reverend Dave or Reader Gillian Kern and closed with a shared tea at the end.

Attendance at Messy Church continues to go from strength to strength with an average attendance of 16 children and 12 adults.

This year we also launched **Junior Church** once a month, on the 3rd Sunday. Junior Church is held in the vestry during the service and again follows the theme of the service following the liturgical calendar. Junior Church is attended regularly by 8 - 9 children with more on occasion, the maximum attendance having been 12 children. The children get to read and explore the reading for the Sunday and then complete activities based around this so that they can gain a greater understanding of what is going on in the main service.



At Easter, Harvest time and Christmas children from Silsoe VC Lower School have special services in the Church during normal school hours; we are very pleased to welcome the children, their parents and teachers to celebrate these occasions in our Church.

Classes from the school visit the Church and Churchyard on a regular basis as part of their spiritual, moral, social and cultural development.

In July 2017, our Churchwarden Mrs Liddle stepped down as a **Foundation Governor** of **Silsoe VC Lower School** after serving for 18 years. The PCC appointed Mrs Ashton as the replacement Foundation Governor. Mr Steer who is a member of the PCC was a Foundation Governor during the whole of 2017. Rev Bell is an ex-officio Governor of the School.

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DISCIPLESHIP and SPIRITUAL GROWTH



Once again, the Church hosted the annual carol service for the Badger Hill scouts. Rev Ian Smith led the service of carols and readings before a packed Church of over 150 children and adults. Many parents and grandparents attended the service to join in the carols and to see the children receive their awards at the presentation ceremony at the end of the service.

During 2017, we were very pleased to welcome more people to the **Benefice Ministry Team**.

In May, **Gillian Kern** was licensed as a new **Reader** for the Benefice of Silsoe, Flitton and Pulloxhill. Gillian has a long association with the Church, having led the 3 churches choir for many years before deciding to train as a Reader. As a Reader she will work with Rev Dave Bell to lead worship, preach and to share in pastoral and evangelical work. The licensing service was held at St Albans Cathedral and was conducted by the Bishop of Hertford, the Rt. Rev Dr Michael Beasley.



In July, **Ian Smith** was ordained as a **Deacon** at a ceremony in St Albans Abbey and joins us as a self-supporting Curate for the Benefice. Ian was born and bred in Toddington and has spent most of his life within the village. Married to Christine they have two children, Rebecca, 19, studying at De Montfort Leicester and Sam, 14, at Harlington Upper. Ian works full-time for Vauxhall Motors and so his training has been part time through the Eastern Region Ministry Course with study sessions in St Albans and study weekends in Norfolk.

In October Maggie Jeeves, together with Margaret Butt from Flitton, were commissioned as **Lay Leaders of Worship**. They had successfully completed a six-month training, which included tutorials and workshops at St Albans as well as leading services at St James in Maggie's case. They had both received letters from the Bishop recognising their achievement and the final step was the formal commissioning. Churchwarden Brian Brown formally asked the congregation to commission Maggie and Margaret then Dave Bell performed the formal act of commissioning. Dave Bell congratulated both of them on the successful completion of their training and explained the importance to the Benefice of having the facilities of trained Lay Leaders to support the ministry team in delivering services across the Benefice.



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DISCIPLESHIP and SPIRITUAL GROWTH

During 2017, **Carrie Steer** was prepared and selected for training for the Ministry and will begin here training in 2018 on the Eastern Region Ministry course.

Rev Ian Smith and Paul Biscoe attended the one-day course "**Leading your Church into Invitation**" led by Michael Harvey, best known as the originator and promoter of "Back to Church Sunday". Michael explained the reasons why church members do not invite others to come to church based on the 850 focus groups conducted throughout the world. The course then addressed ways to overcome the reasons for lack of invitation. The course was inspirational and instructive led by a person of great knowledge, experience and charisma and it is an important issue that is being strongly considered as a key area of activity for St James.

MISSION and NEIGHBOURHOOD OUTREACH

We continue to run **Open Church** between 10:00am and 11:30am on the first Saturday of the month with refreshments available; giving people the opportunity to meet Rev Bell and in the Church- a place to drop in to catch up informally. This is also a time for wedding or baptism enquiries from across the benefice and for couples to confirm wedding arrangements or to pay fees.

During 2017 a number of **social events** were held for the benefit of the local community and to raise funds for the Church. These were organised either directly by the PCC or by the Friends of Silsoe Church.



In February 2017, a **Wine Tasting** was organised, with a speaker from the Wine Society - a very convivial, and informative, time was had by over 80 people and we raised over £750 for the Church.

March 2017 saw the **Element String quartet** and guest flautist providing a varied and lively programme of music to welcome in Spring. Starting with Vivaldi's "Spring" the programme continued with pieces by Vaughn Williams and Greig and also included works by The Carpenters, Elton John and Billy Joel. The audience greatly appreciated the quality and range of musical entertainment, as well as the wine and canapes at the interval. This very successful evening raised £1,271 for the Church.



At Harvest time, we held a **Harvest Supper** in the Village Hall. There was a magnificent attendance at this year's harvest supper with some people being disappointed as it was not possible to accommodate all of the last minute request for tickets. A total of 85 people were welcomed to the supper by Mike Olney and grace was said by Rev Ian Smith. Once again the focus for the evening was a celebration of locally sourced food. Silsoe Horticultural Centre provided the chutney and tomatoes, Oakley's at Greenfield provided the ham, Rogers of Meppershall baked the cottage loaf bread rolls, Wobbly Bottom Farm at Hitchin supplied the cheese. Table hosts had baked a fresh apple pie and Maulden Dairies provided the cream, as well as the butter for the bread rolls. The supper was appreciated by all and demonstrated richness and variation of locally sourced food. During supper everyone was tested with another of Sandy Grant's ingenious table quizzes, which got everyone around the table talking and arguing. **£560**, net was raised. (2016: 78 people, £489 net).

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MISSION and NEIGHBOURHOOD OUTREACH

In October, the **Friends of Silsoe Church** ran their annual quiz . The funds raised by the Friends are ultimately donated to the Church – usually in support of a specific project – in 2017 the Friends paid for new candles for the Church’s Christmas decorations.

December 2017 saw the launch of the **Silsoe Advent Windows** – which saw villagers walking round Silsoe eager to spot each new window as it was revealed in the days before Christmas. Congratulations to everyone who took part.



Smartie Fundraising continued during 2017 and raised £144.95. net (2016:£267.38) - we provide you with a tube of Smarties, you eat the Smarties and then fill the tube with coins, before returning the tube to us. And if you can Gift Aid your donation, it means we can claim a further 25% from the tax man. Please ask in Church for your tube of Smarties.



During 2017, the Benefice **website** was completely revised – general information about the Benefice can be found at <https://3churches.uk/> and information specific to St James the Great, Silsoe can be found at <https://silsoe.3churches.uk/>.

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

Together with the Parish Council, the PCC supports the production of the local monthly Parish magazine, **Silsoe News**. This is distributed free to every house in the village and provides local news and information to the whole community, including a full list of services for each church in the Benefice, as well as keeping our parishioners informed of the important matters affecting our Church.

FELLOWSHIP and PASTORAL CARE

We are very pleased to be able to offer **tea and coffee** after all our services, thanks to a rota of helpers - it is good to see so many of our congregation enjoying a chat over coffee.

We have volunteers who are willing to drive people to and from the Church and if you would like to come to Church to worship with other members of the Parish but are unable to get there unaided, please contact one of the Churchwardens.

Some members of our Parish are unable to attend Church due to sickness or age. Members of the Ministry Team visit Church members at home or in hospital and can celebrate communion with them; they also visit the residents at Taymer Nursing Home.



In August Dave and Kath Bell hosted a **tea party** in the Vicarage gardens for people from across the Benefice as a "thank you" for all the support they have been given since their arrival. Over 80 people attended the tea party and assistance to cope with this challenge was forthcoming in terms of labour, food and equipment. Being a fine afternoon everyone found seats in the garden and a bevy of waiters and waitresses were kept busy providing what appeared to be an unlimited supply of tea, scones and delicious cakes to the guests. It proved an excellent way for people from the different churches within the Benefice and from the different elements within individual churches to get to know each other better.

Following our **Harvest Festival** service, some of the Harvest gifts brought by the children were auctioned for the benefit of the **Sue Ryder St John's Hospice** at Moggerhanger - the proceeds do not form part of the Church's income - and raised **£80.60** for the Hospice, 2016: £65.



All harvest gifts of soup (tinned or packet) were donated to the Soup Kitchen run by Noah Enterprises.

The remainder of the gifts were donated to Sue Ryder Hospice at Moggerhanger, Leonard Cheshire Home in Ampthill and 10 Newbury Lane (a Silsoe based care home) and Luton Alzheimer's Society.



Sue Ryder St John's Hospice



Leonard Cheshire Home



10 Newbury Lane

BUILDING and CHURCHYARD

We want our Church to be a safe, warm and welcoming environment in which our community can worship together and in private. We would like to thank all the volunteers who work so hard to keep our Church warm and clean and those who help keep the Church community alive.

The **Annual Parish Visitation** took place on 7 August 2017, and was carried out by The Venerable Paul Hughes, the Archdeacon of Bedford. As on previous occasions all aspects of the Church and Churchyard were inspected. The registers and inventory were checked and found to be in good order. The Archdeacon asked the Churchwardens how the parish was progressing under the leadership of the Rev Dave Bell. The Churchwardens were pleased to report that a significant increase in congregation numbers had taken place. This along with an increase in the number of services that had taken place during the year was a positive indication that our MAP was being implemented.



In April, a group of about 20 volunteers began work to tidy up the Churchyard. A specific objective was the removal of ivy from the walls, as well as releasing some graves and gravestones from this overpowering and pernicious plant.

Using a wide range of tools including saws, spades, loppers, secateurs and shears tremendous progress was made and all the ivy was removed from the wall facing the High Street.

The energy levels were replenished when Linda from the Star & Garter appeared bearing a large tray of bacon butties, which with the teas and coffees provided by the Church kept everyone going until well past midday.

A big thank you to all who committed their time and energy to such a deserving cause. Further working parties are planned for early Spring of 2018 to complete the clearing of the Churchyard

In September an initial inspection of trees in the Churchyard, particularly some old yew trees in the south east corner, was undertaken with a qualified arborist. As a result the yew trees were pruned to allow more light into the gardens of adjoining houses and several dangerously low branches were removed from another tree. As a result of this visit a full inspection of all the trees in the Churchyard, to be conducted by a chartered arboriculturist, has been scheduled for Summer 2018.

LEADERSHIP and ADMINISTRATION

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

At present there are 60 parishioners on the **Electoral Roll**, five of whom are not resident in the Parish.

The Vicar and two other members of the PCC sit on the **Deanery Synod**. This provides the PCC with an important link between the Parish and the wider structures of the church.

PCC members who have served from 1 January 2017 until the date this Report was approved are as follows:

Ex officio members:

Ministry Team:

Rev David Bell	Vicar of the Benefice
Rev Ian Smith	
Reader Gillian Kern	

Churchwardens:

Mr Michael Olney	Chairman
Mrs Gillian Liddle	

Deanery Synod Representatives

Mr Alan Aldridge	
Mr Martyn Gates	Diocesan Synod Representative & Health & Safety Officer

Elected members:

Mr Paul Biscoe	Secretary
Mrs Sheila Biscoe	
Mrs Gillian Chapple	Treasurer
Mr Darren Couzens	
Mrs Jan Jarrard	Resigned 3 November 2017
Mrs Maggie Jeeves	Elected 27 April 2017
Mrs Katie Shattock	
Mrs Carrie Steer	Co-opted and then elected 27 April 2017
Mr Jonathan Steer	
Mr Simon Stranks	

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

The full PCC met 6 times during 2017 with an average level of attendance of 81%. Our **Mission Action Plan** was regularly reviewed at these meetings. The PCC is required to appoint a **Standing Committee** which has power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. The members of our Standing Committee are the Vicar, Churchwardens, Secretary and Treasurer.

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LEADERSHIP and ADMINISTRATION

SAFEGUARDING

The Diocesan guidelines have been followed throughout the year. Safeguarding has been an agenda item for every PCC meeting and all members of the PCC have successfully obtained a valid DBS certificate. In addition, all members of the PCC have either attended or completed safeguarding training course.

DEANERY SYNOD REPORT

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The Deanery Synod met three times in 2017:

- The meeting in March was at Flitwick and concentrated on the Deanery Mission Action Plan. In particular discussion was on communication and additionally the possibility of using social media. Martyn Gates was appointed Deanery Treasurer at this meeting
- July's meeting was held at Langford where the Deanery Youth Officer – Dean Pusey – talked about the inclusion of the youth in Church – he was assisted by a local parishioner who he had persuaded to attend and give the view of Church through the eyes of a 14 year old. The basic message from both of them is please do not be afraid to invite youth into the Church to join in and take an active part at the same time as providing counselling if requested.
- November's meeting was held at Ampthill and was addressed by the Diocesan Director of Mission, the Rev Canon Tim Lomax. He advised what the Diocese was providing and hoped to provide to help parishes reach new people in new ways.

Activities organised by the Synod were:

- Walk and Talk on 7 May at Maulden.
- Deanery Evensong on 8 October at Ampthill
- Confirmation Service held at Woburn on 6th December.

PARISH SHARE

The Parish is required to contribute to the **Diocesan Common Fund** to cover the cost of having a Vicar. Within the joint Benefice, we 'share' our Vicar with Pulloxhill and Flitton and do not have to pay the full cost of a vicar. The full Stipendiary Contribution for a vicar is split between the 3 parishes, with Silsoe paying 40% and Flitton and Pulloxhill each paying 30%.

FINANCIAL REVIEW

Our Financial Statements are presented in a way that we hope clearly links the financial information to our Mission Action Plan (MAP).

We have annotated the Financial Statements to indicate where clarification or further detail can be found in the body of this Report. The Financial Statements should be read in conjunction with the Report.

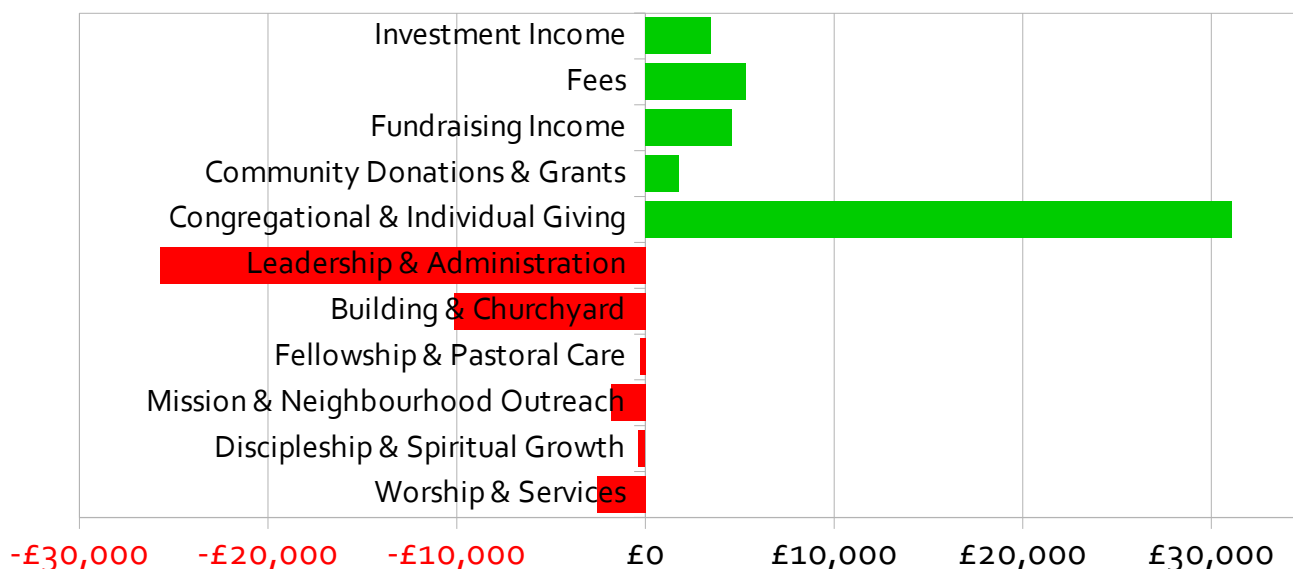
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LEADERSHIP and ADMINISTRATION

FINANCIAL REVIEW – continued

The chart below displays the income and expenditure for 2017. Income exceeded expenditure by £5,314.80 (2016: £4,694.89)

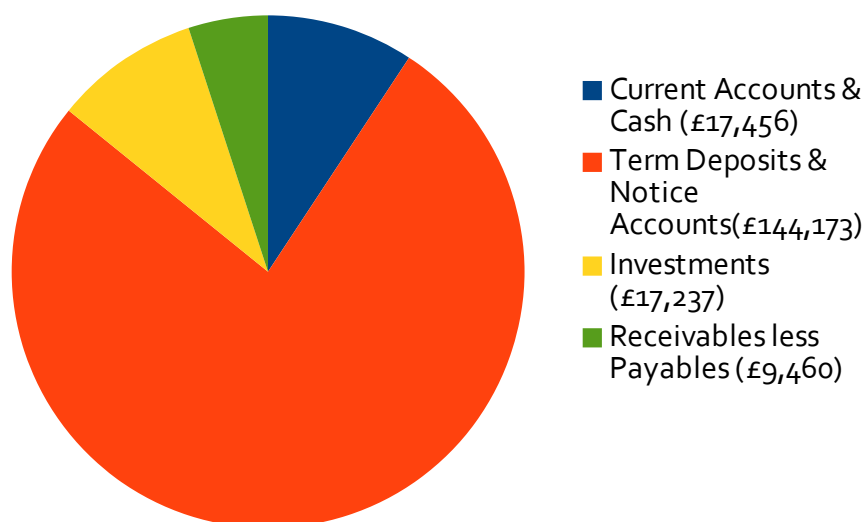
Income & Expenditure 2017 - Income exceeded expenditure by £5,314.80



Community Donations and Grants includes donations the PCC receives from the Church Estate Fund and the Friends of Silsoe Church.

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

Assets at 31/12/2017 - £188,326



At 31 December 2016, the PCC had monetary assets totalling £188,326.46 (2015: £181,536.69).

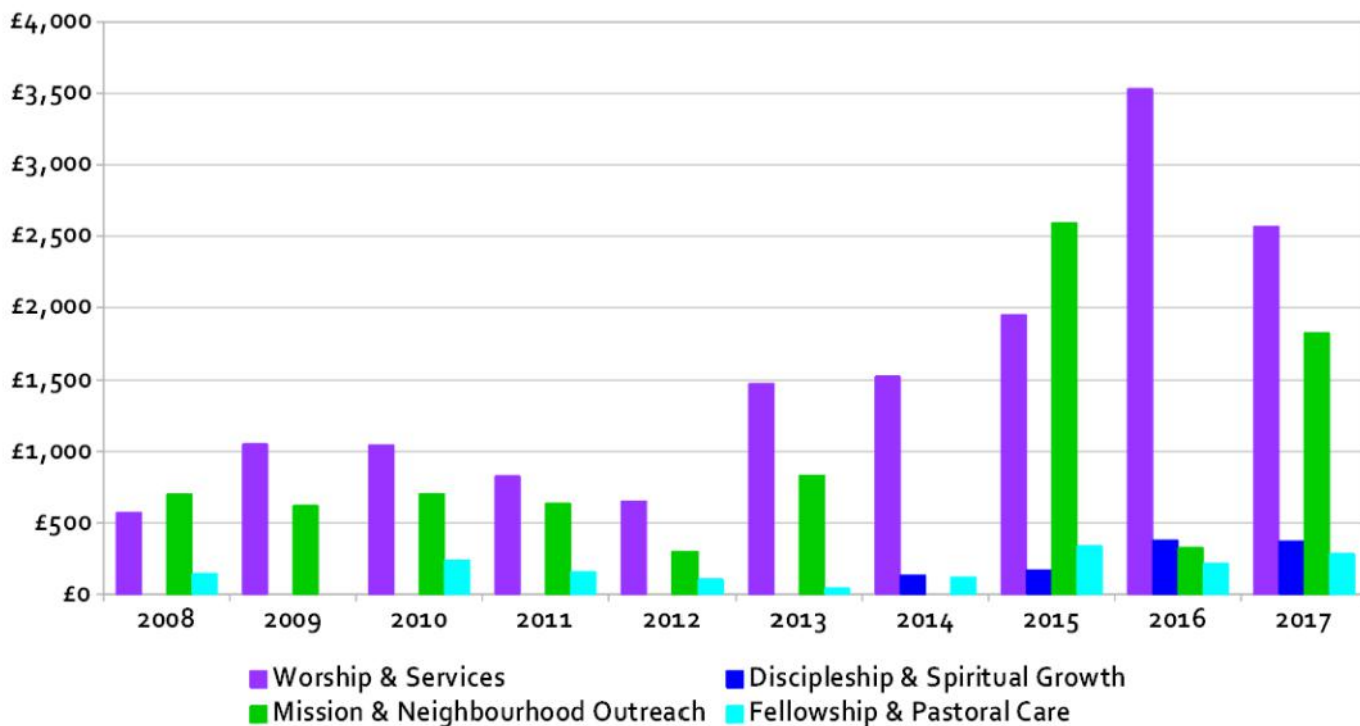
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LEADERSHIP and ADMINISTRATION

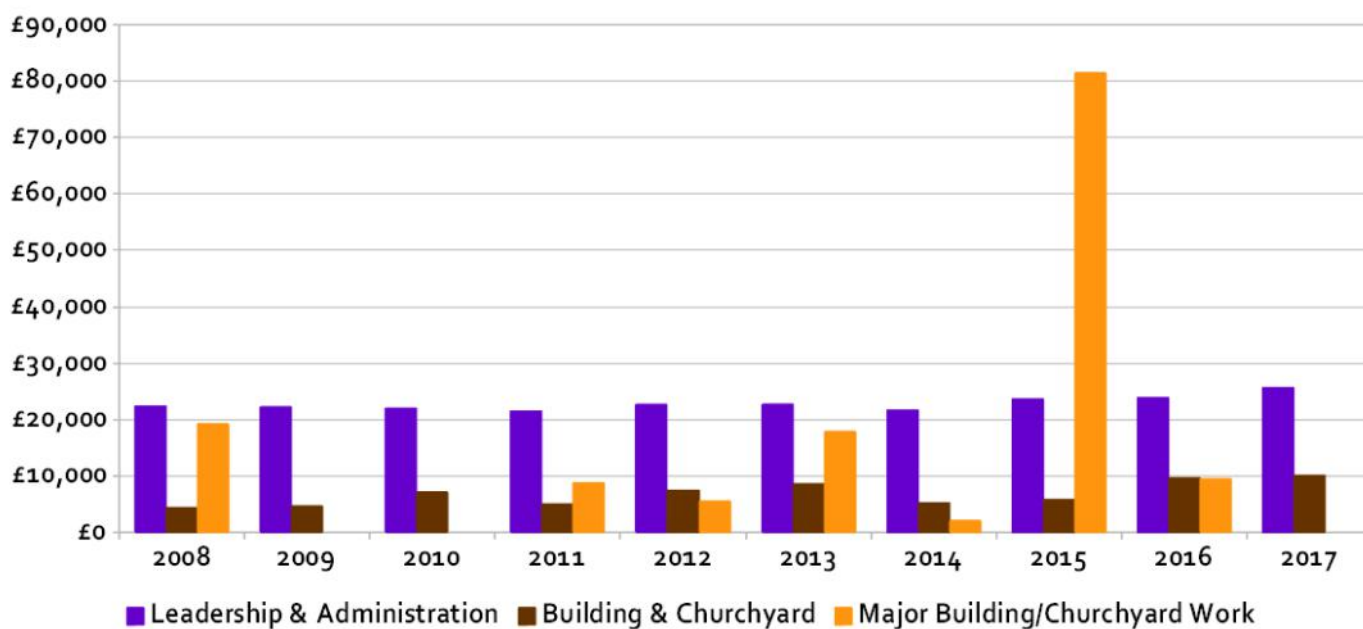
FINANCIAL REVIEW – continued

The charts below show the historical expenditure in the various MAP areas – these have been split into two charts due to the differences in scale. The MAP categories of expenditure were introduced in 2015 and, in order to prepare charts illustrating progress over the years, historic figures have been reallocated from the previous accounting categories to the MAP categories as far as practically possible.

Mission Action Plan Spending Areas - Graph 1



Mission Action Plan Spending Areas - Graph 2



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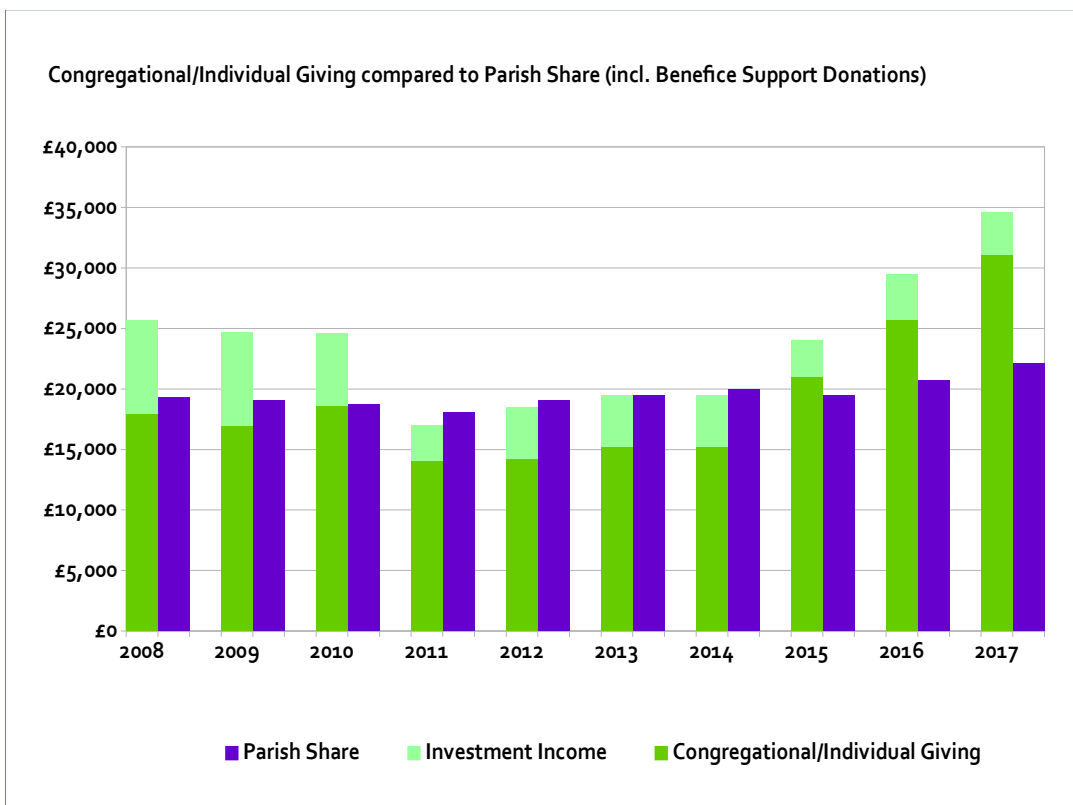
LEADERSHIP and ADMINISTRATION

FINANCIAL REVIEW – continued

The chart below shows the position in recent years of the Shortfall, allowing for Regular Income and Regular Expenditure – until 2017, 2005 was the last year in which Regular Income exceeded Regular Expenditure.



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



As can be seen, Congregational Giving had been declining over the years, but from 2015 has started to rise again – 2017 saw a 13% increase over 2016. This is due in part to our growing Congregation and to people reviewing their giving.

Investment income, which is primarily interest on cash deposits, has been in decline for several years due to low interest rates. Investment opportunities are limited as the PCC do not consider it appropriate to place money in investments where the capital invested is at risk.

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LEADERSHIP and ADMINISTRATION

FINANCIAL REVIEW – continued

A parochial church council is expected to meet certain expenses of the vicar and the ministry team. The three PCCs of the joint Benefice agreed that the team's expenses should be shared between the three PCCs in proportion, with Silsoe PCC paying 50% of the expenses. It was further agreed that Silsoe PCC would pay all the expenses initially and that the other PCCs would make periodic reimbursements. These financial statements only reflect the proportion of those expenses falling due to Silsoe PCC and are included in the appropriate categories under Leadership & Administration. Details of the Ministry Team's total expenses are given in the Appendix.

Joint Benefice Expenses

Following guidance given by the St Albans Diocesan Board of Finance in 2016, certain expenditure which had previously been included in the Vicar's Expenses – such as reference material for services – was allocated to a new category – Joint Benefice Expenses. This year, with the growth of the Ministry Team and shared work between the 3 parishes, certain other items of expenditure are now shared across the Benefice and these are also included in the Joint Benefice Expenses. The three PCCs have agreed that Joint Benefice Expenses should be split in the same proportions as the Ministry Team's Expenses. Again, Silsoe PCC pay all the expenses and the other PCCs make periodic reimbursements. These financial statements only reflect the proportion of those expenses falling due to Silsoe PCC and are included in the appropriate MAP categories (mainly Leadership & Administration). Details of the total Joint Benefice Expenses are given in the Appendix.

Restricted, Unrestricted and Designated Funds

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

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

"*The Scott/Shaw Bequests Fund*" is a Designated Fund which the PCC has designated for use in connection with improvements to the Church and the Churchyard where these costs are not covered by specific donations or Restricted Funds. It is also designated to cover some of the costs incurred that are linked to our Vision and MAP (to the extent that those costs are not met by other donations and grants and subject to a limit in any one year of the amount of interest earned on the Fund). In addition, the PCC decided that the Parish Share support donations should be met from this Fund.

"*The Kilgour Memorial Fund*" during the year, the PCC decided to create a new Designated Fund from the donations made in memory of John Kilgour. The Fund has been designated for use in connection with special projects.

There is an Unrestricted Fund - "*the General Reserves Fund*" - which has been built up over the years by unrestricted donations and any excess of general income over expenditure. This is used to cover any expenditure not covered by the general income, donations and contributions from Restricted and Designated Funds.

continued/...

LEADERSHIP and ADMINISTRATION

FINANCIAL REVIEW – continued

At the end of 2017 the following Restricted Funds were in place:

- Maintenance of the Church, Churchyard and specific graves - *'the Grave Bequests'*
- Provision of hymn books, service papers, etc - *'the Service Papers Fund'*
- Provision of flowers, oasis, foliage, etc - *'the Flower Fund'*

During 2017, other Restricted Funds were created but these were fully paid out during the year – these included the Restricted Fund created to be used towards the Joint Benefice Expenses. This Fund was extinguished through the year but it is anticipated that further donations will be received. This Fund was distributed by way of donations to Flitton and Pulloxhill towards their share of the Joint Benefice Expenses with the remainder of the Fund being set against Silsoe's share.

Examination of the financial statements


The PCC is required to have its financial statements examined by an Independent Examiner but is not required to have a formal audit.

An Independent Examiner is described under the Charities Act as an independent person who is considered to have the requisite ability and practical experience to carry out a competent examination of the financial statements. 'Independent' means the individual must have no connection with the PCC or the Parish that might appear to be prejudicial to an impartial examination of the financial statements.

The Independent Examiner's report can be found on Page 25.

The PCC is very grateful to Mrs Ann Swain who has acted as Independent Examiner for several years.

Signed:



Approved by the PCC & signed on their behalf by **Mr Michael Olney (PCC Chairman)**

CONSOLIDATED STATEMENT OF INCOME and EXPENDITURE for the year ended 31 December 2017

	<u>Page</u>	<u>2017</u>		<u>2016</u>	
		£	£	£	£
INCOME					
Congregational & Individual Giving		31,096.73		27,500.71	
<i>At Services</i>			11,669.74		11,660.45
<i>By Standing Order</i>			9,143.00		8,254.00
<i>Donations</i>	20		5,572.46		2,762.61
<i>Gift Aid Tax Rebates</i>			4,711.53		4,823.65
Community Donations & Grants	6	1,780.12		14,814.01	
Fundraising Income	10&11	4,602.95		1,076.15	
Fees		5,302.00		5,274.00	
Investment Income	18	3,488.24		3,749.29	
Sundry Income		10.00		0.00	
TOTAL INCOME		<u>46,280.04</u>		<u>52,414.16</u>	
EXPENDITURE					
Worship & Services		2,568.94		3,534.43	
<i>Service Requisites</i>			364.27		1,290.06
<i>Organists</i>			655.00		715.00
<i>Church Flowers & Decorations</i>			404.25		332.87
<i>PRS/Visual Liturgy Licences</i>			238.92		
<i>Charitable Donations</i>	5&6		906.50		1,196.50
Discipleship & Spiritual Growth		372.77		379.21	
<i>Messy Church</i>			149.11		164.49
<i>Confirmation Expenses</i>			25.48		214.72
<i>Courses</i>	9		198.18		0.00
Mission & Neighbourhood Outreach		1,832.18		328.72	
<i>Fundraising Expenses</i>	10		1,832.18		322.87
<i>Social Events (non-fundraising)</i>			0.00		5.85
Fellowship & Pastoral Care		286.84		217.64	
Building & Churchyard		10,153.40		19,279.39	
<i>Building Maintenance</i>			5,007.98		4,493.68
<i>Electricity, Gas & Water</i>			2,341.23		2,428.41
<i>Churchyard Maintenance</i>			2,804.19		2,804.19
<i>Major Improvements</i>			0.00		9,553.11
Leadership & Administration		25,751.11		23,979.88	
<i>Parish Share</i>			22,139.00		18,745.00
<i>Donations to Benefice Churches</i>	20		64.50		2,000.00
<i>Insurance</i>			2,053.49		1,997.09
<i>IT Costs</i>			21.60		16.78
<i>Stationery & Postage</i>			330.44		383.91
<i>Equipment Maintenance & Repair</i>			29.14		247.71
<i>Telephone & Broadband</i>			376.95		417.71
<i>Travel</i>			508.22		144.80
<i>Safeguarding</i>			27.00		10.20
<i>Sundry Running Costs</i>			200.77		16.68
TOTAL EXPENDITURE		<u>40,965.24</u>		<u>47,719.27</u>	
INCOME EXCEEDED EXPENDITURE BY:		<u>5,314.80</u>		<u>4,694.89</u>	

ANALYSIS OF MOVEMENTS IN FUNDS for the year ended 31 December 2017

<i>See Page 15 for more information</i>	General Inc. & Exp £	General Reserves £	Scott/ Shaw Beq £	Kilgour Memorial Fund	Grave Bequests £	Flower Fund £	Service Papers £	Other Restrict £
FUND at 1 JANUARY 2017		4,866.67	159,999.42	0.00	15,761.84	513.99	394.77	0.00
INCOME								
Congreg. & Individual Giving								
<i>At Services</i>	11,669.74							
<i>By Standing Order</i>	9,143.00							
<i>Donations</i>	3,375.34			1,698.08		270.84		228.20
<i>Gift Aid Tax Rebates</i>	4,543.44			102.00		45.29		20.80
Community Donats. & Grants						117.71		1,662.41
Fundraising Income	4,602.95							
Fees	5,036.00							266.00
Investment Income		93.91	2,818.78		560.73	9.32	5.50	
Sundry Income	10.00							
TOTAL INCOME	38,380.47	93.91	2,818.78	1,800.08	560.73	443.16	5.50	2,177.41
EXPENDITURE								
Worship & Services								
<i>Service Requisites</i>	199.21							
<i>Organists</i>	655.00							
<i>Church Flowers/Decorats.</i>						404.25		
<i>Service Books</i>							165.06	
<i>PRS/Visual Liturgy Licences</i>	238.92							
<i>Charitable Donations</i>	906.50							
Disc'ship & Spiritual Growth								
<i>Messy Church</i>	149.11							
<i>Confirmation Expenses</i>	25.48							
<i>Courses</i>	198.18							
Mission & N'hood Outreach								
<i>Fundraising Expenses</i>	1,832.18							
Fellowship & Pastoral Care	286.84							
Building & Churchyard								
<i>Building Maintenance</i>	5,007.98							
<i>Electricity, Gas & Water</i>	426.82							1,914.41
<i>Churchyard Maintenance</i>	2,109.46				560.73			134.00
Leadership & Administration								
<i>Parish Share</i>	22,139.00							
<i>Donats to Benefice Churches</i>								64.50
<i>Insurance</i>	2,053.49							
<i>Safeguarding</i>	27.00							
<i>Stationery & Postage</i>	330.44							
<i>Equip Maintenance & Repair</i>	29.14							
<i>Telephone & Broadband</i>	376.95							
<i>Travel</i>	443.72							64.50
<i>Sundries</i>	222.37							
TOTAL EXPENDITURE	37,657.79	0.00	0.00	0.00	560.73	404.25	165.06	2,177.41
SURPLUS/SHORTFALL	722.68	93.91	2,818.78	1,800.08	0.00	38.91	159.56	0.00
CHANGE IN MARKET VALUE					1,474.97			
TRANSFER TO RESERVE FUND	722.68	722.68						
FUND at 31 DECEMBER 2017		5,683.26	162,818.20	1,800.08	17,236.81	552.90	235.21	0.00

ANALYSIS OF MOVEMENTS IN FUNDS for the year ended 31 December 2016

<i>See Page 15 for more information</i>	General Inc. & Exp £	General Reserves £	Scott/ Shaw Beq £	Grave Bequests £	Flower Fund £	Service Papers £	Garden Fund £	Other Restricted £
FUND at 1 JANUARY 2016		4,769.97	154,732.85	14,187.05	61.87	886.51	628.76	0.00
INCOME								
Congreg. & Individual Giving								
<i>At Services</i>	11,660.45							
<i>By Standing Order</i>	8,254.00							
<i>Donations</i>	1,886.68				625.37	200.00		50.56
<i>Gift Aid Tax Rebates</i>	4,613.42				153.84	50.00		6.39
Community Donats. & Grants			11,698.92					3,115.09
Fundraising Income	1,076.15							
Fees	5,274.00							
Investment Income		96.70	3,158.30	475.65	5.78	12.86		
TOTAL INCOME	32,764.70	96.70	14,857.22	475.65	784.99	262.86	0.00	3,172.04
EXPENDITURE								
Worship & Services								
<i>Service Requisites</i>	535.46					754.60		
<i>Organists</i>	715.00							
<i>Church Flowers/Decorats.</i>					332.87			
<i>Charitable Donations</i>	1,196.50							
Fellowship & Pastoral Care	185.69							31.95
Disc'ship & Spiritual Growth								
<i>Messy Church</i>	164.49							
<i>Sunday School</i>	10.20							
<i>Confirmation Expenses</i>	214.72							
Mission & N'hood Outreach								
<i>Children's Choir</i>								
<i>Silsoe News</i>								
<i>Fundraising Expenses</i>	322.87							
<i>Charitable Donations</i>								
<i>Soc Events (non-fundraising)</i>	5.85							
Building & Churchyard								
<i>Building Maintenance</i>	4,493.68							
<i>Electricity, Gas & Water</i>	645.51							1,782.90
<i>Churchyard Maintenance</i>	971.35			475.65				1,357.19
<i>Major Improvements</i>	1,333.70		7,590.65				628.76	
Leadership & Administration								
<i>Parish Share</i>	18,745.00							
<i>Donats to Benefice Churches</i>			2,000.00					
<i>Insurance</i>	2,013.87							
<i>Education & Development</i>								
<i>Stationery & Postage</i>	383.91							
<i>Equip Maintenance & Repair</i>	264.39							
<i>Telephone & Broadband</i>	417.71							
<i>Travel</i>	144.80							
TOTAL EXPENDITURE	32,764.70	0.00	9,590.65	475.65	332.87	754.60	628.76	3,172.04
SURPLUS/SHORTFALL	0.00	96.70	5,266.57	0.00	452.12	491.74	628.76	0.00
CHANGE IN MARKET VALUE				1,574.79				
FUND at 31 DECEMBER 2016		4,866.67	159,999.42	15,761.84	513.99	394.77	0.00	0.00

CONSOLIDATED BALANCE SHEET as at 31 DECEMBER 2017

	<u>2017</u>	<u>2016</u>
	£	£
OPENING BALANCE at 1 JANUARY	181,536.69	175,267.01
Add: Change in market value of investments	1,474.97	1,574.79
Add: Excess of income over expenditure	<u>5,314.80</u>	<u>4,694.89</u>
CLOSING BALANCE at 31 DECEMBER	<u>188,326.46</u>	<u>181,536.69</u>
MADE UP OF:		
Investments with the Central Board of Finance	17,236.81	15,761.84
Bank accounts & cash	17,455.76	22,287.81
Term deposits & notice accounts	144,174.30	141,246.79
Plus: Money due but not received	10,590.59	2,967.13
Less: Money owed but not paid	<u>1,131.00</u>	<u>726.88</u>
TOTAL	<u>188,326.46</u>	<u>181,536.69</u>
ALLOCATION BETWEEN FUNDS – see Page 15		
General Reserves - Unrestricted	5,683.26	4,866.67
Scott/Shaw Bequests - Designated	162,818.20	159,999.42
Kilgour Memorial Fund - Designated	1,800.08	0.00
Grave Bequests - Restricted	17,236.81	15,761.84
Flower Fund - Restricted	552.90	513.99
Service Papers Fund - Restricted	<u>235.21</u>	<u>394.77</u>
TOTAL	<u>188,326.46</u>	<u>181,536.69</u>

NOTES**INVESTMENTS:**

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

BANK ACCOUNTS:

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

NON-MONETARY ASSETS:

The PCC holds the following non-monetary assets:

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

Signed:



Mrs Gillian A Chapple - Treasurer

REPORT OF THE INDEPENDENT EXAMINER

I report on the financial statements for the year ended 31 December 2017 which are set out on Pages 21 to 24.

Respective responsibilities of the Parochial Church Council & Independent Examiner

The Parochial Church Council considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners
- section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the Parochial Church Council and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the financial statements.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare financial statements which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed:



Date: 26/05/2018

ANN SWAIN

MINISTRY TEAM EXPENSES

	2017		2016	
	£	£	£	£
Travel	1,046.73		268.00	
Vicarage Burglar Alarm Maintenance	123.34		33.36	
Phone & Broadband	849.83		835.41	
Sundries	<u>49.00</u>		<u>0.00</u>	
Less:		2,068.90		1,389.17
Travel costs received in connection with cremations				
Silsoe PCC	120.00		40.00	
Pulloxhill PCC	20.00		115.00	
Flitton PCC	<u>60.00</u>		<u>0.00</u>	
		<u>200.00</u>		<u>155.00</u>
NET EXPENSES		<u>1,868.90</u>		<u>1,136.77</u>

Paid by:

Silsoe PCC	£934.44
Flitton PCC	£467.23
Pulloxhill PCC	<u>£467.23</u>
	<u>£1,868.90</u>

The Ministry Team comprises Rev Dave Bell (Vicar of the Benefice), Rev Ian Smith (Curate), Gillian Kern & Roy Pinnock (Readers) and Margaret Butt & Maggie Jeeves (Lay Leaders of Worship).

JOINT BENEFICE EXPENSES

	2017		2016	
	£	£	£	£
Photocopier expenses (excl. paper)	58.30		581.18	
Stationery & Postage	354.01		365.95	
Curate's Scarf/Reader's Stole	169.06		0.00	
Reference material for services	95.14		91.98	
Travel	56.70		0.00	
IT expenses	43.20		33.56	
Sundries	<u>18.00</u>		<u>0.00</u>	
		794.41		1,072.67
<i>Less: 3rd party contributions to photocopier costs</i>				<u>85.75</u>
NET JOINT BENEFICE EXPENSES		<u>794.41</u>		<u>986.92</u>

Paid, in effect, by:

Donations (inc Gift Aid)	£129.00
Silsoe PCC	£332.65
Flitton PCC	£166.38
Pulloxhill PCC	<u>£166.38</u>
	<u>£794.41</u>