

**ANNUAL REPORT and FINANCIAL STATEMENTS
of the PAROCHIAL CHURCH COUNCIL
for the year ended 31 DECEMBER 2019**

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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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 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. Our vicar, Reverend Dave Bell, retired in August 2019. Working with the other parishes in the Benefice and with the Archbishop's office, a Benefice profile was developed for use in advertising the post of Priest-in-Charge for the Benefice. The post was not advertised until the first quarter of 2020 and, at the time of writing, no appointment had been made. During the vacancy, the Churchwardens of all the churches in our Benefice aided by members of the Ministry Team and the retired vicars living in the Benefice are working hard to meet the worshipping needs of our congregations. During the Vacancy, the correspondence address is THE Churchwardens, Silsoe PCC, c/o 10 Yew Tree Close, Silsoe, Bedfordshire, MK45 4EQ.

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*

A copy of our MAP can be found on our website at <https://silsoe.3churches.uk/>

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
- 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 and third Wednesday of the month a Said Communion is held in the Church.

At St James the Great on the first Wednesday in the month a service of Morning Prayer is held while on the third Wednesday there is a Said Communion.

(During the 2020 Covid-19 lockdown, our churches had to close their doors. To help people within the Benefice continue to worship, our Ministry Team recorded services at home and these have been made available via the Virtual Vicar page on the Benefice website - <https://3churches.uk/thevirtualvicar/>.)

We are grateful to our Ministry Team and to the retired vicars and others who are helping us to maintain the services around the Benefice and on the Virtual Vicar during the Vacancy and lockdown.

All are welcome to attend our services. During 2019 there were 49 services in our church (excluding baptisms, weddings and funerals), with an average weekly attendance on a 'normal' Sunday of 41 adults and 3 children (2018: 45 adults, 5 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 was attended by over 110 people - children, Mums, Dads and Grandparents. The service, led by Rev Ian Smith, featured the Children's Choir performing two songs "My Mum" and "I like the flowers". The choir of children from Silsoe School had been brought together and coached by Katie Shattock and Rachel Barnes. The previous day some of the children had helped to prepare the flower posies for the service.

Following the children's final song, the choir together with other children helped to distribute a posy to every Mum in the congregation. Following the service most of the congregation remained to enjoy the refreshments and to meet and talk with friends and neighbours.

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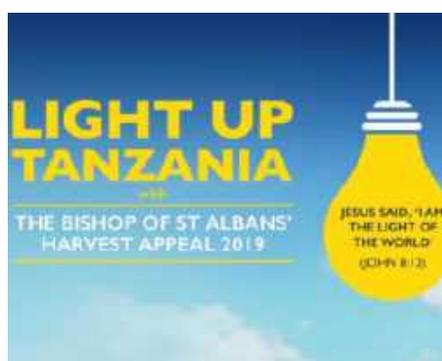
WORSHIP and SERVICES



On Good Friday we hold a **Procession of Witness**. In 2019, on a beautifully sunny and warm morning, a crowd of over 50 adults and children gathered at the Millennium Green in Silsoe. Following an introduction and prayer from Rev Dave Bell the cross was then ably carried by 3 young people along the High Street to the Church. Once at the Church, Dave Bell led a short service entitled the 'Passion of Christ'. After the service, most people stayed back to enjoy hot cross buns, biscuits, tea and coffee.

In September, we celebrated our **Harvest Festival** – the service was based around the Bishop of St Alban's 'Light up Tanzania' harvest appeal. This appeal aims to provide solar panels as a source of electricity for rural homes in Tanzania. As usual the Church was beautifully decorated for the occasion by the flower arrangers, with this year some interesting "figures" attached to the end of the pews as well appearing in some of the arrangements. The reflection at the service was given by one of our Church members, Jim Ellis-Jones. Jim was born in and has worked in Tanzania. He has over 40 years of experience of agricultural development work in Africa with National and International Research and Development Institutions, charities and commercial organisations, supporting small scale farmers.

The PCC sent a donation of £100 to the Bishop's Appeal.



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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 service, attended by about 80 people, was led by Gillian Kern and Simon Stranks and was a simple, but moving, one with poignant readings from Julius of Norwich and Cardinal Basil Hume.

The centre piece of the service was when relatives and friends came forward to place a white carnation into a cross and then light a candle.

Refreshments were served following the service and many of the congregation remained to speak with relatives, friends and neighbours and to share their experiences.



This year's **Remembrance Day Service** was very special because it included, for the first time for many years, a parade of scouts and beavers along the High Street to the Church. The scouts together with a large crowd gathered around the memorial for the service, led by Rev. Ian Smith, to remember the dead as the names were read out by Simon Stranks, to observe the two minutes silence and to respect the laying of wreaths and crosses on the memorial. This year Major Bill Powers of the No.9 Commandos read the Kohima Epitaph and accompanied by three generations of his family laid a wreath.

Inside the Church, elegantly decorated with poppies, a congregation of 120 adults and 50 children watched as the scouts paraded in with their new flags, kindly provided by the Parish Council. These were blessed at the beginning of the service and then laid across the altar for the duration of the service.



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WORSHIP and SERVICES

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 **£275** to **Help for Heroes** and **£275** to **Royal British Legion** (2018: £285 to Help for Heroes and £285 to Royal British Legion).



At Christmas, we had 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 and welcomed over 325 children and adults to the two 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 Bruce Liddle from Newbury Farm Plants who kindly donated the Christmas Tree.

The first service in our Christmas celebrations is always the Christingle Service when children receive the traditional Christingle Orange each element of which has a special meaning and helps to tell the Christian story:

**The
Children's
Society**

- The orange represents the world
- The red ribbon (or tape) symbolises the love and blood of Christ
- The sweets and dried fruit represent all of God's creations
- The lit candle represents Jesus's light in the world, bringing hope to people living in darkness.

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

WORSHIP and SERVICES

Following our **Christingle Service**, we made a donation to the Children's Society of **£93** from the collection (2018: £155).

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 13 baptisms, 3 weddings and held 8 services for funerals, burial of ashes and memorials in our Church in 2019 (In 2018: 13 baptisms; 6 weddings, 13 funerals/burial of ashes/memorial services).

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** was donated to 3 charities, (2018: £345) - £303 to Motor Neurone Disease Association and £63 to Parkinsons UK. The total amount donated to the Church (including Gift Aid) from retiring collections was **£359.01** (2017: £366.83).



During 2018, the family of one of our parishioners who died asked that a retiring collection be taken in to support the work of the Church and requested that donations be made in memory of their loved one, raising £437.50, including Gift Aid rebates. Another of our parishioners left a bequest of £500 in his will to support the work of the Church. In 2019, no similar donations were made but we were able to reclaim a further £33.75 Gift Aid rebate in connection with 2018 donations.

DISCIPLESHIP and SPIRITUAL GROWTH



We held **Messy Church** in January, March, September and December 2019 with around 20 children and 25 adults attending each event. We had a core group of regular attendees, some of whom also attended Family Services and Junior Church; we have had new families attend a Messy Church session, some of whom returned for later sessions.

Junior Church was being held in the vestry monthly on the 3rd Sunday during the service and following the theme of the service. The sessions were run by a team of 4 volunteers and 6 helpers and were well received by the children who attended. However, attendance was sporadic with often the only attendees being the children of the person leading the session. Junior Church was not achieving the aim of encouraging a wider spread of families from the local community to attend church and the decision was taken by the PCC in September to suspend Junior Church during the Vacancy.

2019 saw the revival of the **Children's Choir** thanks to Katie Shattock and Rachel Barnes working with the children at Silsoe VC Lower School. The Choir sang at the Mothering Sunday Service and the Children's Choir leaders went into the school every Friday of the autumn term to practice songs with children in preparation for the Christingle service in early December. Unfortunately, with different children attending every week, it proved difficult to form a coherent choir. However, the Choir did manage to come together on the day and their performance at the Christingle service was well received.

The **Family Service** was beginning to be 'revamped' with great and positive input from Rev. Anne Barker. A new format had been decided with new resources purchased for leaders of the services to use, encouraging more informal worship and participation from the congregation. Songs for these services were to be drawn from songs that the children were familiar with through their school worship sessions. It is to be hoped that these improvements continue to be built upon when services resume.



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 have visited the Church and Churchyard on a regular basis as part of their spiritual, moral, social and cultural development.

The **Foundation Governors** of **Silsoe VC Lower School** are appointed by the PCC. During 2019, the Foundation Governors were:

Caroline Ashton – resigned June 2019
 Elaine Couzens – appointed June 2019
 Jonathan Steer – resigned September 2019
 Simon Stranks – appointed September 2019

Rev Bell was an ex-officio Governor of the School until his retirement in August 2019.

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DISCIPLESHIP and SPIRITUAL GROWTH



The **Lent Course** for 2019 was entitled 'Who is my neighbour?' and over 4 sessions looked at our world in a multi-faith society focusing on Judaism, Islam and Christianity. It looked at their foundations, faith, history, major events, key players and their basic ethos and included visits to the Luton Synagogue and Oak Road Mosque.

A **home group** meets at the home of Dave & Liz Coulson in Pulloxhill to study the Bible, discuss in detail, and pray for those in need. During 2019, they looked at 2 main courses: '*The Bible Study*' - which gave a good insight into the whole of the Bible, and all who attended learnt something new. Then they moved onto an Advent course '*Coming of the Saviour*' – a chance to look in depth at some familiar Bible passages.

Martyn Gates, who is a member of the Deanery Synod as well as the PCC, attended 5 modules of the '**Group-based Open Learning Discipleship**' project known as the **GOLD** project. The modules attended were level 3 and were detailed studies of Matthew, Mark, Luke and John, Acts and the letters of Paul. The project, supported by the Bible Society, involves an in-depth study of the Bible with the aim of encouraging outreach to non-Christians and encouraging faith in Jesus Christ.

MISSION and NEIGHBOURHOOD OUTREACH

Until Rev Bell's departure, we continued to run **Open Church** between 10:00am and 11:30am (usually on the first Saturday of the month) with refreshments available; giving people the opportunity to meet in the Church.

During 2019 a number of **social events** were held for the benefit of the local community and to raise funds for the Church. These were organised by the Friends of Silsoe Church.



In March 2019, a **tutored wine tasting** was organised led by Emma Briffett from The Wine Society. Emma focused on wines from the New World and had chosen 3 white wines and 3 red wines from Australia, New Zealand, Chile, Argentina, South Africa and USA to reflect the wide range of different wines available.

The first weekend of June saw the culmination of months of work by the Friends in creating the **Brides and Blooms Festival**. The Church looked amazing with a dazzling array of beautiful flower arrangements on the "wedding" theme as well as fine displays of wedding dresses, memorabilia and photographs of weddings held at St James and elsewhere. Despite the weather at the beginning there were enthusiastic groups in the Church throughout all three days. The excellent refreshments in the Rowans attracted many visitors even when the weather was indifferent.

During the Festival, public donations made directly to the Church amounted to £250.50 (including a rebate under the Gift Aid Small Donations Scheme)



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MISSION and NEIGHBOURHOOD OUTREACH



The Friends also organised this year's **Harvest Supper**, with over 80 people sitting down to a traditional ploughman's supper of cheddar and stilton cheese, ham and pork pie with chutney and freshly picked tomatoes from Silsoe Horticultural Centre as well as the cottage loaf rolls specially baked for the Supper by Rogers Bakery at Meppershall.

The money raised by the **Friends of Silsoe Church** is ultimately donated to the Church and, during 2019, the Friends donated nearly **£4,750**. The donations covered things such as a deep clean of the Church, improved lighting in the Bell tower, adjustments to the pedals of the organ and a new vacuum cleaner. The PCC are grateful to the Friends for their ongoing support of the Church. (2018 donation: £767.70).

The bells of St James rang out at 7pm in the evening of September 27 to mark the **100th Anniversary of the Womens Institute** in Bedfordshire and a group of Silsoe WI members were at the Church to listen to the band of ringers.



Smartie Fundraising continued during 2019 and raised **£60.49** (2018:£85.95 net) - 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.

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** by providing grants to help cover costs, when these are not met by advertising income. In 2019 a grant of £250 was made, the first grant since 2015. 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.

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

FELLOWSHIP and PASTORAL CARE

We were very pleased to be able to offer **tea and coffee** after all our services during 2019, thanks to a rota of helpers - it is good to see so many of our congregation enjoying a chat over coffee. We hope to be able to continue to provide refreshments after services but this will depend on more people be willing to help out. If you are able to help out occasionally through the year, please contact a member of the PCC.

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, **Rev Dave Bell retired** and led his final service in front of a packed congregation of over 150 adults and children. To mark the occasion, before the service the St James Guild of Bellringers completed a quarter peal of Grandsire Doubles.

For this service, Dave had chosen his favourite hymns and readings and gave an uplifting sermon. Afterwards, Mike Olney presented Dave and Kath with the gifts which parishioners from all three parishes had contributed to – a large cheque which we hope will enable Dave and Kath to purchase something special, an engraved silver photo frame with pictures of all three churches and a book of memories and messages from all three villages.

After the service, a buffet lunch was provided at the Vicarage by the PCCs and was enjoyed by many well wishers.



Dave and Kath have contributed a huge amount to both the Church and our village life and they and their family will be greatly missed by us all. We wish them much peace and happiness as they embark on the next stage of their family life.



At the end of December, **Rev Ian Smith** conducted his last service before his move to Renhold. Ian was curate in the Benefice when Rev. Dave Bell was vicar and, following Dave's retirement, bore the brunt of services across the Benefice as well as working full-time at Vauxhall; an amazing achievement. Nearly 100 people attended this last service to share in thanking Ian for all he has done in the Benefice. Immediately following the service Mike Olney presented him with a cheque of donations from members of the three congregations, a book of photographs and messages of his time in the Benefice and a bottle of champagne to help celebrate his move. After the presentation the congregation enjoyed an excellent buffet provided by the 3 parishes.

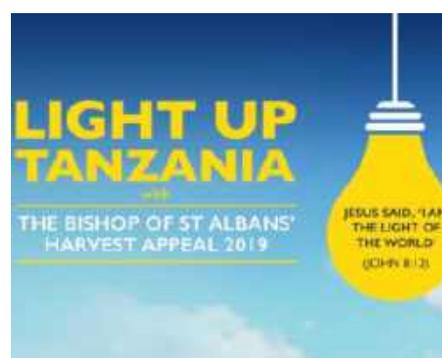
Contributions from all 3 parishes for Dave and Kath's retirement gift and for Ian's leaving gift were collected by Silsoe PCC and are shown in full in these accounts, as are the costs of the gifts

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FELLOWSHIP and PASTORAL CARE

As Silsoe School has grown it has not been possible to accommodate the whole school at one **School Harvest Service**, so there are now two. A tradition at these services is for the children to bring gifts of food which are presented and laid at the base of the Church's altar. The school also supports the Bishop of St Albans harvest appeal, through the collection made at the services, which this year was 'Light up Tanzania' Children, teachers and parents donated **£182** to the appeal (this was a direct donation and does not form part of the Church's income).

Unlike previous years it was decided not to hold a silent auction of produce but arrangements had been made for **all** of the produce so generously donated by the Silsoe VC Lower School to be given to local charities. The charities chosen were Bedford Food Bank, Tibbs Dementia Foundation, NOAH soup kitchen, Leonard Cheshire Home, St John's Hospice, Moggerhanger and Newbury Lane Care Home.



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. We hope that the new rechargeable vacuum cleaner will help to make it easier to keep the Church clean.

The **Archdeacon's Visitation** took place on 22 July 2019 when the Rev Lynda Klimas (the Rural Dean) carried out a comprehensive inspection of the buildings, churchyard and parish life on behalf of the Archdeacon.

All the registers, log book and inventory were noted as up to date. The Rural Dean commented that the Churchwardens are experienced, that the Church is well organised and in beautiful condition and that the Churchyard is tidy and well kept.

During 2019, there was a deep clean of the Church and a number of improvements to the lighting, including adding more lights in the bell tower. At the request of our organists, a pedal was moved on the organ to make playing easier.

We are grateful to the Friends of Silsoe Church who made donations to cover the costs of the vacuum cleaner, the deep clean, the bell tower light and the changes to the organ pedals.

We are very grateful to Mike Olney and Martyn Gates for all they do organising faculties, tenders and works to help keep our Church well maintained.

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.

In 2019, there were 53 parishioners on the **Electoral Roll**, four of whom were 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 2019 until the date this Report was approved are as follows:

Ex officio or by invitation members:

Ministry Team:

Rev David Bell	Vicar of the Benefice – Retired 11 August 2019
Rev Ian Smith	Left 29 December 2019
Reader Gillian Kern	

Churchwardens:

Mr Michael Olney	Chairman
Mrs Gillian Liddle	

Deanery Synod Representatives

Mr Alan Aldridge
Mr Martyn Gates

Elected members:

Mrs Caroline Ashton	Resigned 24 June 2019
Mr Stuart Ashton	Resigned 24 June 2019
Mr Paul Biscoe	Secretary
Mrs Sheila Biscoe	
Mrs Gillian Chapple	Treasurer
Mr Darren Couzens	
Mrs Maggie Jeeves	
Mrs Katie Shattock	
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 5 times during 2019 with an average level of attendance of 86%. 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 and HEALTH and SAFETY

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 DBS certificate appropriate to their role. In addition, all members of the PCC attended the Level C2 Deanery Safeguarding Course at St James Church, Silsoe in May. In February 3 members of the PCC attended the Safer Recruitment Training. Our thanks go to Mrs Katie Shattock, the Lead Recruiter, who co-ordinates all the Child Protection Advisory Service (DBS) checks across the Benefice. There are currently 14 individuals who work in our Parish who have obtained their DBS certificate via Silsoe PCC.

A link to the Parish Safeguarding Handbook can be found on our website at <https://silsoe.3churches.uk/>

The PCC are grateful to Martyn Gates who keeps a watchful eye on things as the Health and Safety Officer.

DEANERY SYNOD

Our Deanery Synod representatives are Alan Aldridge and Martyn Gates (House of Laity). Until their departures, Rev Dave Bell and Rev Ian Smith (House of Clergy) also represented Silsoe PCC on the Synod.

The Deanery Synod has met three times in 2019:

- The meeting in March was at St Peters, Arlesey where the main speaker was from Ecclesiastical Insurance, updating members on precautions to prevent the theft of Church lead and the cover available from their company. The sort of protection expected was also touched upon and this reminder was very relevant as there had been a spate of lead thefts from local churches in the 12 months prior to the meeting.
- July's meeting was held at Flitwick where Archdeacon Dave Middlebrook, who had recently been appointed to Bedford, spoke about how we all (differently) hear the voice of God. We should all listen and look around to see what is needed and consider how we should respond to the need of the church to grow, not as a response to any financial needs but following the message of faith and looking for spiritual growth. The church must recognise that growth has to take place in 'the modern world' and we should look to provide help in a way that is needed by those we are talking to – different areas need different responses, one size does not fit all when we are using our resources to give out a message of faith. There also was discussion with the Archdeacon regarding the plans for the Diocese and in particular the suggestion that two clergy would need to be lost and not replaced. He confirmed this subject was in the early stage of discussion and all considerations were being considered with consultations taking place with all parishes in the Deanery.
- November's meeting was held at Silsoe where members were asked to provide feedback on the report and following questions resulting from the first consultation referred to at the July meeting. After discussions in small groups some further feedback was given and all parishes asked to consider further a document issued at the meeting. This was all part of the continuing investigation into the plan for growth and sustainability in the Deanery which in itself was part of a larger discussion into the topic in the Diocese. Reference was made to "the Big Conversation" aimed at attracting younger people (not children specifically but all adults) into church.

At all the above, there were reports from General and Diocesan Synod meetings; Parishes in the Deanery gave updates on what was happening in their areas and what successes or otherwise they had encountered.

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LEADERSHIP and ADMINISTRATION

Deanery Synod - continued

The Rural Dean – Rev Canon Lynda Klimas (Maulden) – led the meetings assisted by the Lay Chair, David Young. There were three Deanery Secretaries during the year, the changes due to various reasons with Rev Anne Barker now taking up that post. The Deanery MAP (Mission Action Plan) is regularly reported on and adjusted to take account of changes as is "Parish Safeguarding" and the need for parishes to comply with national requirements.

There were various Deanery services during the year including two confirmation services

PARISH SHARE

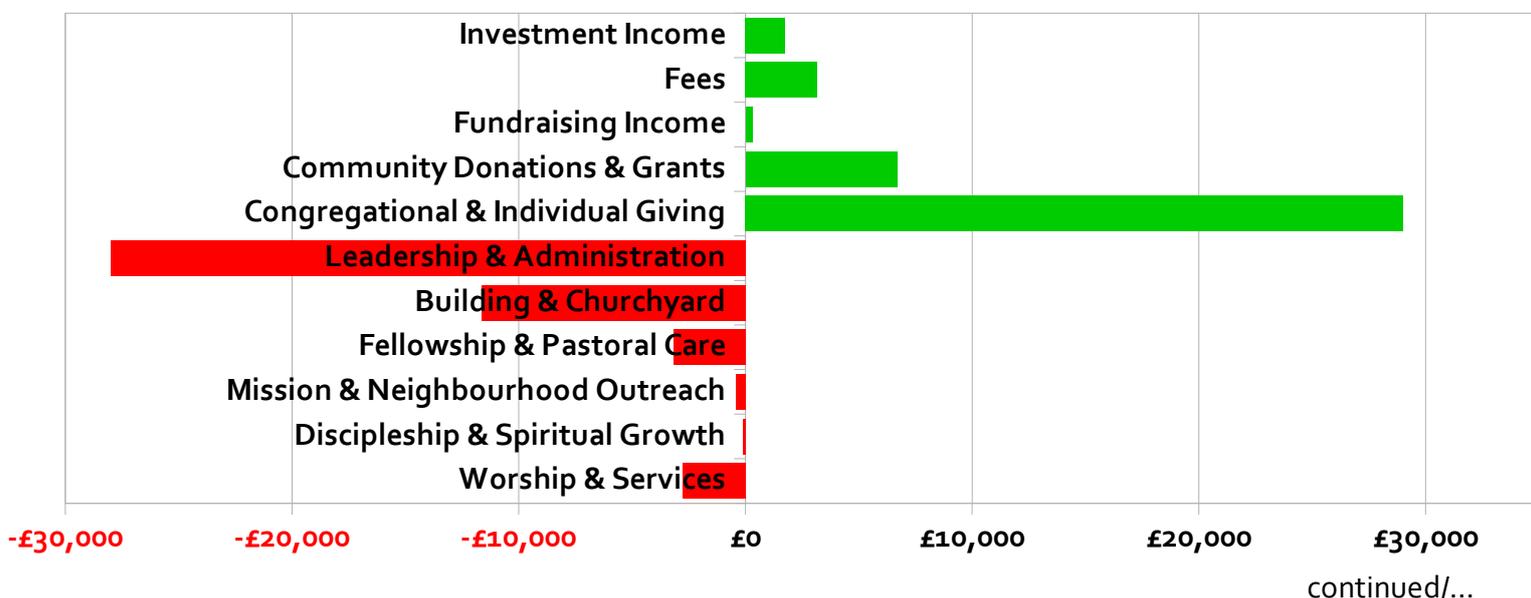
The Parish is required to contribute to the **Diocesan Common Fund** to cover the cost of having a Vicar. Within the joint Benefice, we 'share' a vicar with Pulloxhill and Flitton and do not have to pay the full cost of a vicar. The full Stipendiary Contribution for a vicar is split between the 3 parishes, with Silsoe paying 40% and Flitton and Pulloxhill each paying 30%. For 2019, our Parish Share was reduced following the retirement of Rev Bell and it was also reduced by a credit from the Ministry Support Contribution Fund. The final figure for our Parish Share for 2019 was £23,858 (2018: £22,993) For 2020, our Parish Share is currently £23,727 but has been reduced by a credit of £914 from the Ministry Support Contribution fund to £22,813 – however, the Parish Share will be increased once a new vicar is appointed.

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.

The chart below displays the income and expenditure for 2019. Expenditure exceed income by £4,930.34 whereas in 2018 income exceeded expenditure by £1,077.51

Income & Expenditure 2019 - Expenditure exceeded income by £5,112.55

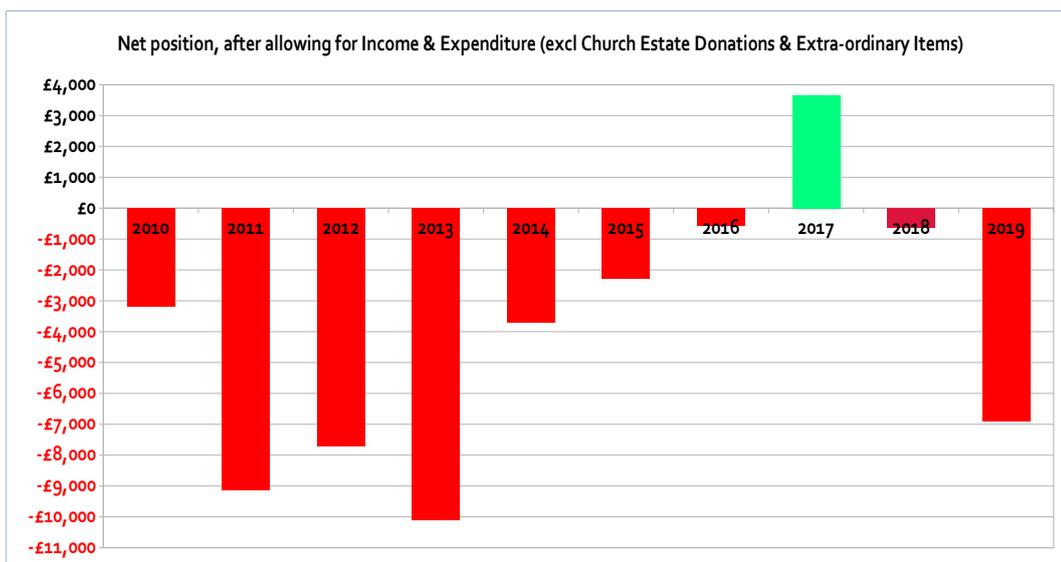


LEADERSHIP and ADMINISTRATION

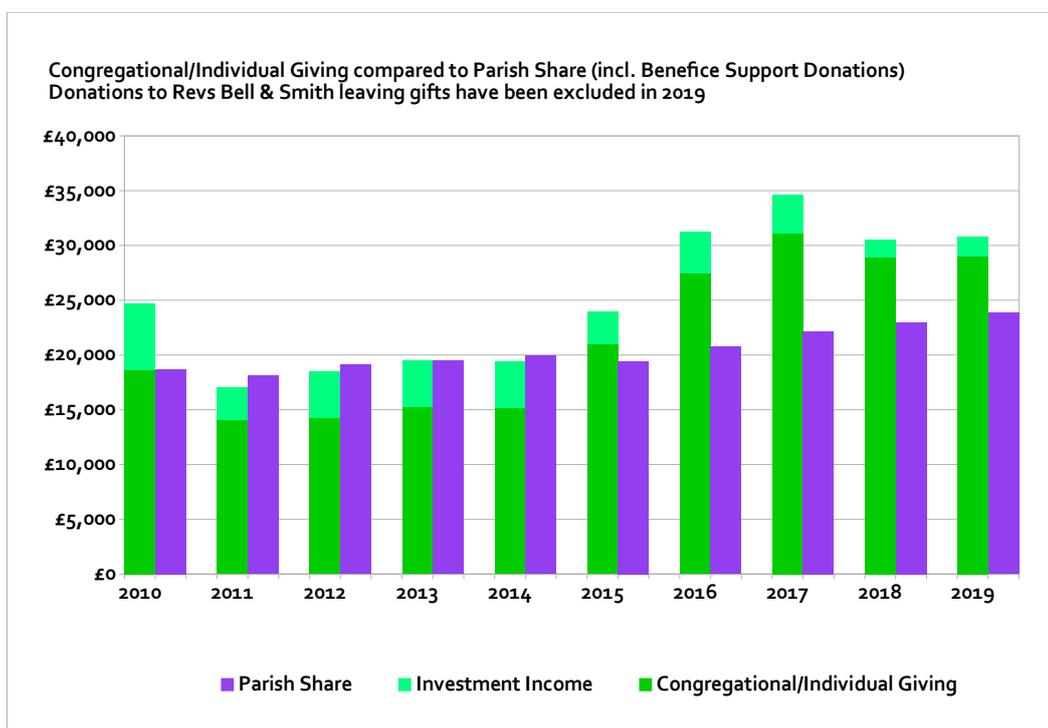
FINANCIAL REVIEW – continued

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.

The chart below shows the position in recent years of the shortfall, allowing for Regular Income and Regular Expenditure – since 2005 there has always been a shortfall between Income and Expenditure (excluding extra-ordinary items), except in 2017.



The shortfalls have been covered, in the main, by using up the reserves held by the PCC. We are 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, starting to rise again 2015 but has started to decline again and is expected to decline further in 2020 following the cessation of several large regular donations due to people leaving the Parish and changes to personal circumstances and the impact of Covid-19.

continued/...

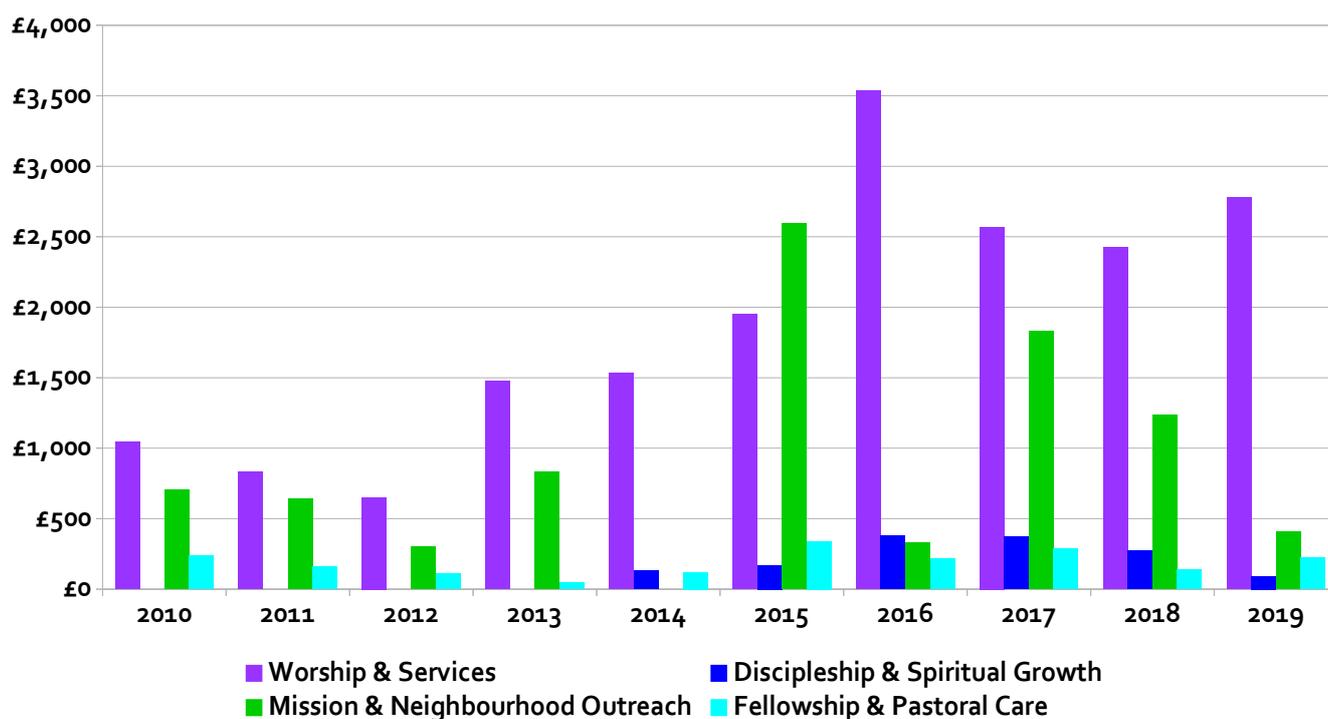
LEADERSHIP and ADMINISTRATION

FINANCIAL REVIEW – continued

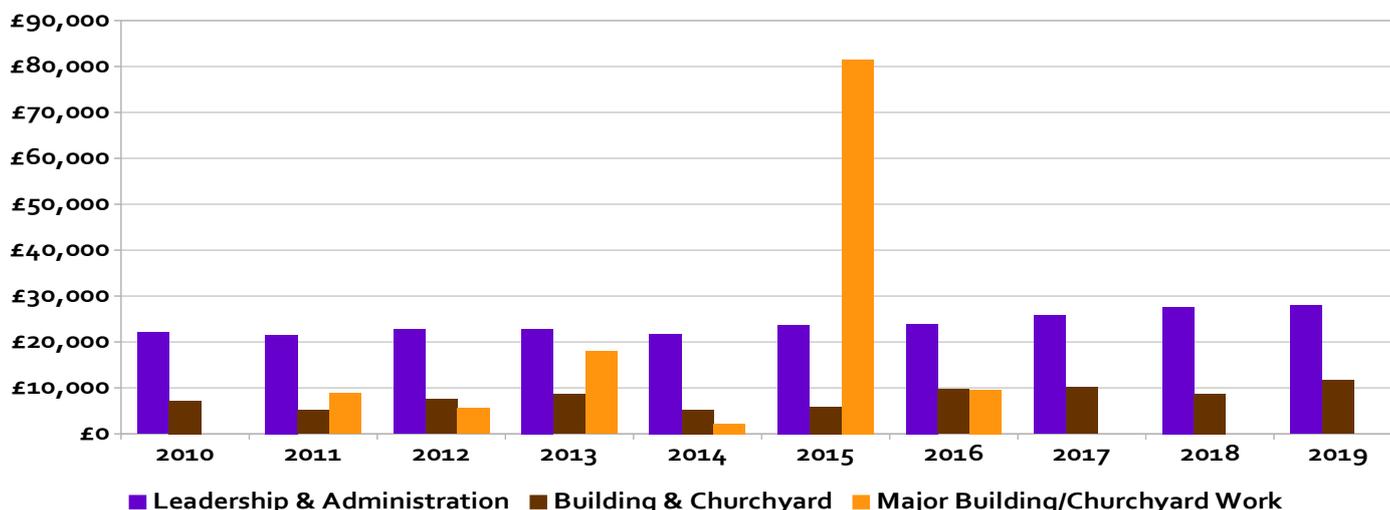
We are grateful to everyone who helps support the Ministry of the Church either by donations at services or by standing order payments and hope that people will feel able to review the level of their contributions on a regular basis.

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. (In 2019, the leaving gifts for Revs Bell and Smith have been excluded)

Mission Action Plan Spending Areas - Graph 1



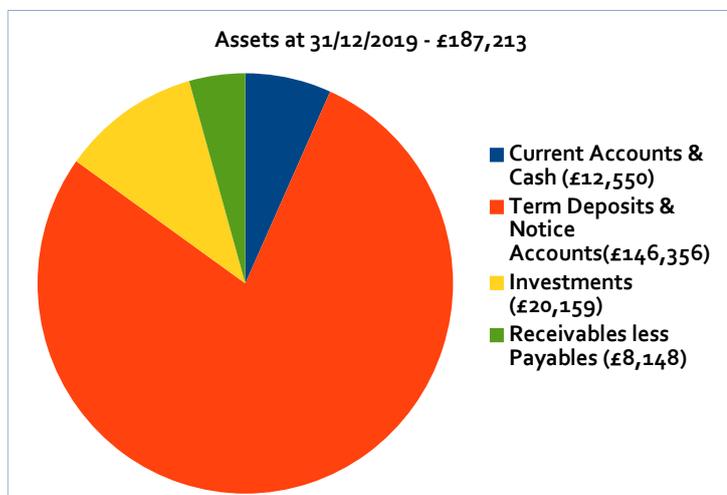
Mission Action Plan Spending Areas - Graph 2



LEADERSHIP and ADMINISTRATION

FINANCIAL REVIEW – continued

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



At 31 December 2019 the PCC had monetary assets totalling £187,213.41 (2018: £189,146.67).

Ministry Team Expenses

A parochial church council is expected to meet certain expenses of the vicar and the ministry team. The three PCCs of the joint Benefice agreed that 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, mainly, 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 until 2017 had been included in the Vicar's Expenses – such as reference material for services – was allocated to a new category – Joint Benefice Expenses. 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.

continued/...

LEADERSHIP and ADMINISTRATION

FINANCIAL REVIEW – continued

Restricted, Unrestricted and Designated Funds

It is a requirement of the Charities Act and the Church Accounting Regulations that information contained in PCC financial statements be presented in such a way so as to demonstrate that where the PCC has received money for specific purposes, that money has only been used for those purposes. Where money is donated for a specific cause (or with certain restrictions placed on its use) it is known as 'Restricted Funds', all other funds are known as 'Unrestricted Funds'. The PCC may use Unrestricted Funds for any purposes it sees fit and may, if it feels it appropriate, create Designated Funds for specific purposes. At a later date, the PCC may re-designate those funds for other purposes.

"*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). "*The Kilgour Memorial Fund*" is a Designated Fund which 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.

At the end of 2019 the following Restricted Funds were in place:

Maintenance of the Church, Churchyard and specific graves - '*the Grave Bequests*'
Provision of flowers, oasis, foliage, etc - '*the Flower Fund*'

The Service Papers Fund was extinguished during 2019.

During 2019, other Restricted Funds were created but these were fully paid out during the year – these included Restricted Funds for the leaving gifts for Revs Bell and Smith and the Restricted Fund created to be used towards the Joint Benefice Expenses. This latter Fund was extinguished through the year but it is anticipated that further donations will be received in the future. 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.

Our Independent Examiner is John Playle FCCA, FAIA, PGCertEd, an international lecturer in Accounting and Finance and Certified Accountant and Tax Advisor. The Independent Examiner's report can be found on Page 26.

Signed: *M R Olney*

Approved by the PCC and signed on their behalf by **Mr Michael Olney** (PCC Chair)

CONSOLIDATED STATEMENT OF INCOME and EXPENDITURE for the year ended 31 December 2019

		2019		2018	
	<u>Page</u>	£	£	£	£
INCOME					
Congregational & Individual Giving		28,998.55		28,919.88	
<i>At Services</i>			12,488.75		11,191.21
<i>By Standing Order</i>			8,094.00		10,184.00
<i>Donations</i>			3,031.89		2,774.10
<i>Gift Aid Tax Rebates</i>			5,383.91		4,770.57
Community Donations & Grants	18	6,689.18		2,478.57	
Fundraising Income	10	310.99		3,903.80	
Fees		3,183.00		4,469.00	
Investment Income	20	1,753.14		1,626.32	
Sundry Income		50.00		25.00	
TOTAL INCOME		<u>41,167.07</u>		<u>41,424.57</u>	
EXPENDITURE					
Worship & Services		-2,776.41		-2,423.34	
<i>Service Requisites</i>			-209.26		-332.86
<i>Organists</i>			-850.00		-605.00
<i>Church Flowers & Decorations</i>			-377.88		-218.41
<i>PRS/Visual Liturgy Licences</i>			-212.46		-197.07
<i>Service Books</i>			-17.81		
<i>Charitable Donations</i>	4, 6, 7		-1,109.00		-1,070.00
Discipleship & Spiritual Growth		-92.32		-271.50	
<i>Messy Church</i>			-92.32		-238.65
<i>Confirmation Expenses</i>			0.00		-27.85
<i>Courses</i>			0.00		-5.00
Mission & Neighbourhood Outreach		-406.61		-1,234.71	
<i>Fundraising Expenses</i>	10		0.00		-1,201.41
<i>Social Events (non-fundraising)</i>	11		-156.61		-33.30
<i>Silsoe News</i>	11		-250.00		0.00
Fellowship & Pastoral Care	12	-3,157.21		-139.08	
Building & Churchyard		-11,655.78		-8,688.85	
<i>Building Maintenance</i>	14		-7,355.51		-2,918.17
<i>Electricity, Gas & Water</i>			-1,844.06		-2,056.21
<i>Churchyard Maintenance & Sundries</i>			-2,456.21		-2,276.61
<i>Quinquennial Inspection</i>			0.00		-1,437.86
Leadership & Administration		-28,009.08		-27,589.58	
<i>Parish Share</i>	17		-23,858.00		-22,993.00
<i>Donations to Benefice Churches</i>	21		-28.50		-190.18
<i>Donations</i>			-100.34		0.00
<i>Insurance</i>			-2,115.33		-2,139.58
<i>IT Costs</i>			-22.80		-40.74
<i>Stationery & Postage</i>			-269.50		-594.68
<i>Equipment Maintenance & Repair</i>			-109.25		-45.00
<i>Telephone & Broadband</i>			-348.52		-471.61
<i>Travel</i>			-915.44		-909.47
<i>Safeguarding</i>	16		-19.49		-18.00
<i>Vacancy Expenses</i>			-84.48		
<i>Sundry Running Costs</i>			-137.43		-187.32
TOTAL EXPENDITURE		<u>-46,097.41</u>		<u>-40,347.06</u>	
EXPENDITURE EXCEEDED INCOME BY:	18	<u>-5,112.55</u>		<u>1,077.51</u>	

ANALYSIS OF MOVEMENTS IN FUNDS for the year ended 31 December 2018

<i>See Page 24 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 2018		5,683.26	162,818.20	1,800.08	17,236.81	552.90	235.21	0.00
INCOME								
Congreg. & Individual Giving								
<i>At Services</i>	11,191.21							
<i>By Standing Order</i>	10,184.00							
<i>Donations</i>	2,140.80					236.10		397.20
<i>Gift Aid Tax Rebates</i>	4,575.22			75.14		50.91		69.30
Community Donats. & Grants								2,478.57
Fundraising Income	3,903.80							
Fees	4,194.00							275.00
Investment Income		34.29	991.65	11.19	586.86	3.58	0.75	
Sundry Income	25.00							
TOTAL INCOME	36,214.03	34.29	991.65	86.33	586.86	290.59	0.75	3,220.07
EXPENDITURE								
Worship & Services								
<i>Service Requisites</i>	-109.25						-223.61	
<i>Organists</i>	-605.00							
<i>Church Flowers/Decorats.</i>						-218.41		
<i>PRS/Visual Liturgy Licences</i>	-197.07							
<i>Charitable Donations</i>	-1,070.00							
Disc'ship & Spiritual Growth								
<i>Messy Church</i>	-238.65							
<i>Confirmation Expenses</i>	-27.85							
<i>Courses</i>	-5.00							
Mission & N'hood Outreach								
<i>Fundraising Expenses</i>	-1,201.41							
<i>Social Events (non-fundraising)</i>	-33.30							
Fellowship & Pastoral Care	-139.084							
Building & Churchyard								
<i>Building Maintenance</i>	-2,328.17							-590.00
<i>Electricity, Gas & Water</i>	-70.24							-1,985.97
<i>Churchyard Maintenance</i>	-1,342.15				-586.86			-347.60
<i>Quinquennial Inspection</i>	-1,437.86							
Leadership & Administration								
<i>Parish Share</i>	-22,993.00							
<i>Donats to Benefice Churches</i>								-190.18
<i>Insurance</i>	-2,139.58							
<i>Safeguarding</i>	-18.00							
<i>Stationery & Postage</i>	-594.68							
<i>Equip Maintenance & Repair</i>	-45.00							
<i>Telephone & Broadband</i>	-471.61							
<i>Travel</i>	-803.15							
<i>Sundries</i>	-228.06							
TOTAL EXPENDITURE	-36,098.11	0.00	0.00	0.00	-586.86	-218.41	-223.61	-3,220.07
SURPLUS/SHORTFALL	115.92	34.29	991.65	86.33	0.00	72.18	-222.86	0.00
CHANGE IN MARKET VALUE					-257.30			
TRANSFER TO RESERVE FUND	-115.92	115.92						
FUND at 31 DECEMBER 2018		5,833.47	163,809.85	1,886.41	16,979.51	625.08	12.35	0.00

ANALYSIS OF MOVEMENTS IN FUNDS for the year ended 31 December 2019

<i>See Page 24 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 2019	0.00	5,833.47	163,809.85	1,886.41	16,979.51	625.08	12.35	
INCOME								
Congreg. & Individual Giving								
<i>At Services</i>	12,488.75							
<i>By Standing Order</i>	8,094.00							
<i>Donations</i>	239.16					361.88		2,430.85
<i>Gift Aid Tax Rebates</i>	4,863.54					71.72		448.65
Community Donats. & Grants	227.17							6,462.01
Fundraising Income	310.99							
Fees	3,083.00							100.00
Investment Income		19.85	1,114.69	12.84	601.28	4.44	0.04	
Sundry Income	50.00							
TOTAL INCOME	29,356.61	19.85	1,114.69	12.84	601.28	438.04	0.04	9,441.51
EXPENDITURE								
Worship & Services								
<i>Service Requisites</i>			-209.26					
<i>Organists</i>	-850.00							
<i>Church Flowers/Decorats.</i>						-377.88		
<i>Service Books</i>	-5.42						-12.39	
<i>PRS/Visual Liturgy Licences</i>			-212.46					
<i>Charitable Donations</i>	-1,109.00							
Disc'ship & Spiritual Growth								
<i>Messy Church</i>			-92.32					
Mission & N'hood Outreach								
<i>Social Events</i>	-49.16		-107.45					
<i>Silsoe News</i>			-250.00					
Fellowship & Pastoral Care	-3,157.21		-223.71					-2,933.50
Building & Churchyard								
<i>Building Maintenance</i>	-2,760.62							-4,595.89
<i>Electricity, Gas & Water</i>	-27.94							-1,816.12
<i>Churchyard Maintenance</i>	-1,814.93				-601.28			-40.00
Leadership & Administration								
<i>Parish Share</i>	-23,858.00							
<i>Donats to Benefice Churches</i>								-28.50
<i>Donations</i>	-100.34							
<i>Insurance</i>	-2,115.33							
<i>IT Costs</i>	-22.80							
<i>Safeguarding</i>			-19.49					
<i>Stationery & Postage</i>	-241.00							-28.50
<i>Equip Maintenance & Repair</i>	-109.25							
<i>Telephone & Broadband</i>	-348.52							
<i>Travel</i>	-915.44							
<i>Vacancy Expenses</i>	-84.48							
<i>Sundries</i>	-137.43							
TOTAL EXPENDITURE	-34,549.66	0.00	-1,114.69	0.00	-601.28	-377.88	-12.39	-9,441.51
SURPLUS/SHORTFALL	-5,193.05	19.85	0.00	12.84	0.00	60.16	-12.35	0.00
CHANGE IN MARKET VALUE					3,179.26			
TRANSFER TO RESERVE FUND	5,193.05	-5,193.05						
FUND at 31 DECEMBER 2019	0.00	660.27	163,809.85	1,899.25	20,158.80	685.24	0.00	0.00

CONSOLIDATED BALANCE SHEET as at 31 DECEMBER 2019

	<u>2019</u>	<u>2018</u>
	£	£
OPENING BALANCE at 1 JANUARY	189,146.67	188,326.46
Add: Change in market value of investments	3,179.29	-257.30
Less: Excess of expenditure over income	<u>-5,112.55</u>	<u>1,077.51</u>
CLOSING BALANCE at 31 DECEMBER	<u>187,213.41</u>	<u>189,146.67</u>
MADE UP OF:		
Investments with the Central Board of Finance	20,158.80	16,979.51
Bank accounts & cash	12,550.33	19,686.50
Term deposits & notice accounts	146,335.94	145,208.17
Plus: Money due but not received	8,913.49	7,484.63
Less: Money owed but not paid	<u>-765.15</u>	<u>-212.14</u>
TOTAL	<u>187,213.41</u>	<u>189,146.67</u>
ALLOCATION BETWEEN FUNDS – see Page 21		
General Reserves - Unrestricted	660.27	5,833.47
Scott/Shaw Bequests - Designated	163,809.85	163,809.85
Kilgour Memorial Fund - Designated	1,899.25	1,886.41
Grave Bequests - Restricted	20,158.80	16,979.51
Flower Fund - Restricted	685.24	625.08
Service Papers Fund - Restricted	<u>0.00</u>	<u>12.35</u>
TOTAL	<u>187,213.41</u>	<u>189,146.67</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: *Gillian A Chapple*

Mrs Gillian A Chapple - Treasurer

REPORT OF THE INDEPENDENT EXAMINER

This is my report to the Parochial Church Council of the Ecclesiastical Parish (PCC) of St James the Great, Silsoe on the annual report and financial statements for the year ended 31 December 2019 set out on Pages 2 to 25.

Respective responsibilities of the Parochial Church Council & Independent Examiner

The PCC is responsible for the preparation of the annual report and financial statements. The PCC considers that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the Standing Committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair' view and my report is limited to those matters set out in the statement below

Independent Examiner's Statement

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

- accounting records were not kept in accordance with s.130 of the 2011 Act; or
- the financial statements do not accord with the accounting records

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

Signed: *J Playle*

Date: 27/06/2020

John Playle - FCCA, FAIA, PGCertEd

MINISTRY TEAM EXPENSES

	2019		2018	
	£	£	£	£
Travel	1,7224.3		1,962.90	
	0			
Vicarage Burglar Alarm Maintenance	142.68		223.42	
Phone & Broadband	697.06		943.23	
Sundries	<u>0.00</u>		<u>66.60</u>	
Less:		2,564.04		3,196.15
Travel costs received in connection with cremations				
Silsoe PCC	0.00		140.00	
Pulloxhill PCC	20.00		40.00	
Flitton PCC	<u>0.00</u>		<u>40.00</u>	
		<u>20.00</u>		<u>220.00</u>
NET EXPENSES		<u>2,544.04</u>		<u>2,976.15</u>
Paid by:				
Silsoe PCC	£1,272.02			
Flitton PCC	£ 636.01			
Pulloxhill PCC	<u>£ 636.01</u>			
	<u>£2,544.04</u>			

The Ministry Team comprised Rev Dave Bell (Vicar of the Benefice until August 2019), Rev Ian Smith (Curate until December 2019), Gillian Kern & Roy Pinnock (Readers) and Margaret Butt & Maggie Jeeves (Lay Leaders of Worship).

JOINT BENEFICE EXPENSES

	2019		2018	
	£	£	£	£
Photocopier expenses	389.78		402.15	
Less: Charges for use of copier	-249.22			
A4 paper	77.93		149.31	
Stationery & Postage	96.78		522.44	
Materials for services	177.29		232.26	
Travel	45.60		53.55	
IT expenses	45.60		81.48	
Safeguarding materials	32.97		0.00	
Vicarage Utilities	<u>168.98</u>		<u>0.00</u>	
NET JOINT BENEFICE EXPENSES		<u>785.71</u>		<u>1,441.19</u>
Paid, in effect, by:				
Donations (inc Gift Aid)	£ 57.00			
Silsoe PCC	£364.35			
Flitton PCC	£182.18			
Pulloxhill PCC	<u>£182.18</u>			
	<u>£785.71</u>			

During 2019, £2,933.50 (including Gift Aid) was collected across the Benefice to provide leaving gifts for Dave & Kath Bell and Ian & Christine Smith. All donations were passed to Silsoe PCC and the costs of the gifts (£2,933.50) appear in Silsoe PCC's accounts.