

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY

England & Wales · Charity number 1129849

## Details

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**Other names** THE PCC OF ST FRANCIS

**Status** Registered

**Legal form** Previously excepted

**Registered** 2009-05-28

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** St. Francis of Assisi Church  
Church Road  
Welwyn Garden City  
AL8 6QJ

**Phone** 01707694191

**Email** [admin@stfranciswgc.org.uk](mailto:admin@stfranciswgc.org.uk)

**Website** [www.stfranciswgc.org.uk](http://www.stfranciswgc.org.uk)

## Activities

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**Objects:** Promoting in the ecclesiastical parish the whole mission of the Church.

**Activities:** REGULAR PUBLIC WORSHIP OPEN TO ALL. PROVISION OF SACRED SPACE FOR PERSONAL PRAYER AND CONTEMPLATION. PASTORAL WORK INCLUDING VISITING THE SICK AND BEREAVED. TEACHING OF CHRISTIANITY THROUGH SERMONS, ALPHA AND SMALL GROUPS. TAKING OF RELIGIOUS CEREMONIES AT SCHOOLS. SUPPORTING OTHER CHARITIES IN THE UK AND OVERSEAS.

## Classification

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- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Hertfordshire

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-12-31 | £185,171 | £162,718    | -      | -         |
| 2024-12-31 | £145,631 | £192,668    | -      | -         |
| 2023-12-31 | £164,680 | £206,435    | -      | -         |
| 2022-12-31 | £166,822 | £210,576    | -      | -         |
| 2021-12-31 | £236,089 | £250,117    | -      | -         |

## Trustees

| Name                    | Role | Appointed  |
|-------------------------|------|------------|
| Andrew Watkinson        |      | 2021-05-23 |
| Carol Jager             |      | 2018-04-22 |
| Eric John Pavyer        |      | 2025-04-27 |
| Graham John Bloye       |      | 2022-04-22 |
| JOHN WESLEY BUTLER      |      |            |
| John Aubrey Owen        |      | 2024-04-21 |
| Louise Lucas            |      | 2026-04-26 |
| Montserrat Goni Diez    |      | 2025-04-27 |
| Penny Hooper            |      | 2026-04-26 |
| Pui San Apling          |      | 2017-04-30 |
| STUART EDWIN RICHARDSON |      | 2011-04-30 |
| Sally Ewers             |      | 2023-07-18 |
| Sarah Louise Twort      |      | 2025-05-12 |

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# Accounts

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**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF  
ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**ANNUAL REPORT**

**AND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

**Registered Charity Number 1129849**

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**Trustees:** Rev Jenny Fennell\* - Vicar - Chair of the PCC – to 20 April 2025  
Rob Smith\* - Church Warden Ex-officio - Vice Chair of the PCC  
Carol Jager\* - Church Warden Ex-officio  
Stuart Richardson\* – Assistant Church Warden

**Deanery Synod**

- Pui San Apling – Ex-officio
- John Butler – Ex-officio
- Rob Smith - Ex-officio
- Anthony Boon – Ex-officio – to 27 April 2025

Graham Bloye\* - Treasurer  
Sally Ewers – Assistant Treasurer - Ex-officio

Rachel Basch  
Cathy Bloye – Parish Safeguarding Officer  
Sarah Twort\* – appointed 12 May 2025  
Nicola Clare – to 27 April 2025  
Nigel Cox – to 27 April 2025  
Montse Day – from 27 April 2025  
Joanne Dunstan  
Paul Dunstan – from 27 April 2025  
Gavin Johnstone  
Julie Lowes – to 27 April 2025  
John Owen  
Eric Pavyer – from 27 April 2025  
Tony Porter – to 27 April 2025  
Andrew Watkinson

\* Member of the Standing Committee

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2025 (CONTINUED)**

|                               |                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Parish Administrator :</b> | Pui San Apling                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Contact Details :</b>      | <p>The Parish Administrator<br/>St Francis of Assisi Church<br/>Church Road<br/>Welwyn Garden City<br/>AL8 6QJ</p> <p>Telephone 01707 694191<br/>e-mail – <a href="mailto:admin@stfranciswgc.org.uk">admin@stfranciswgc.org.uk</a><br/>Website – <a href="http://www.stfranciswgc.org.uk">www.stfranciswgc.org.uk</a><br/>Facebook – <a href="http://www.facebook.com/stfranciswgc">www.facebook.com/stfranciswgc</a></p> |
| <b>Independent Examiner :</b> | <p>Clare Parker M.A., C.P.F.A.<br/>13 Fore Street<br/>Hatfield<br/>AL9 5AN</p>                                                                                                                                                                                                                                                                                                                                            |
| <b>Bankers :</b>              | <p>CAF Bank Ltd<br/>25 Kings Hill Avenue<br/>West Malling<br/>ME19 4JQ</p>                                                                                                                                                                                                                                                                                                                                                |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Parochial Church Council of the Ecclesiastical Parish of St Francis of Assisi, Welwyn Garden City, is a registered charity – registration granted on 28 May 2009 in England and Wales. The official name of the charity is:

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY

Registration Number 1129849

Working Name: PCC of St Francis

The Parochial Church Council (“PCC”) is a body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure 1956 and the Church Representation Rules 2017.

The Trustees take cognisance of the Charities Commission’s guidance on public benefit, particularly the specific guidance to charities involved in the advancement of religion.

**1. PCC Membership**

The method of appointment of PCC Trustees is as set out in the Church Representation Rules 2017. Members are either ex-officio, elected at the Annual Parochial Church Meeting or co-opted.

The PCC met on ten occasions during 2025. In the past year the PCC has worked together to maintain all aspects of Church life including the pattern of daily offices, support for our Church family and developing our work with the local community, Deanery and Diocesan partners.

**2. Organisation**

The PCC operates through a number of committees/teams and receives regular reports from these, the Church Wardens, Treasurer, and Deanery and Diocesan Synod representatives. Topics discussed during the year have included the maintenance of the fabric of the Church, health and safety, safeguarding, stewardship, fund raising, environmental issues, events, financial deficit, General Data Protection Regulation (“GDPR”) and the PCC’s vision for the future. The following committees/teams meet on a regular basis. Members are not necessarily members of the PCC.

**Standing Committee**

This is the only committee required by law. It transacts the business of the PCC between meetings, subject to any directions given by the PCC.

# **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

## **Maintenance Committee**

Responsible for conducting regular inspections of all the property, fixtures, fittings and equipment within the Church premises. It is responsible for facilitating necessary repairs and must additionally ensure that Health and Safety, fire precautions and local authority requirements are met. It also has responsibility for the cleaning of the Church property.

## **Investment Committee**

Looks after the Church's investments in conjunction with the Finance Team.

## **Finance Team**

Assists the Treasurer in certain aspects of the management of the Church's finances.

## **Communications Committee**

Plans and coordinates the range of communication initiatives that are required, including the website, social media pages, pew leaflet, notice boards, posters, banners etc – to ensure that everyone in the Church and the wider community has easy access to the information they need about the Church, our worship and about the events/activities run throughout the year. The committee is also responsible for disseminating information about data protection.

### **3. Risk Review**

The PCC does not consider that there are any significant financial exposures for the upcoming year. The PCC policy on Unrestricted Reserves is to have reserves equating to not less than 6 weeks of ordinary expenditure. At 31 December 2025, the Unrestricted Reserves (undesigned) amounted to around 8 weeks of average 2025 expenditure, while overall unrestricted funds represent 32 weeks of expenditure.

The Maintenance Committee seeks to identify any risks associated with the Church property and ensures that we take necessary precautions and have appropriate insurance cover.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016. We now have a Safer Recruitment procedure in place and any new volunteer taking on a role that requires him/her to be safely recruited, goes through this procedure. We have a comprehensive list of all those who volunteer in roles that could involve working with children, young people or vulnerable adults. DBS checks have been kept under review and new checks undertaken as necessary. The PCC has a 'Promoting a Safer Church Action Plan', which is kept under review and on the agenda at each PCC meeting. The PCC has complied with its duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. We require those who take on roles which involve working with children, young people or vulnerable adults to undertake the appropriate training.

No safeguarding incidents were reported in the year.

## **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

New General Data Protection Regulations that were introduced in May 2018 under the Data Protection Act 2018 have an effect on how the PCC maintains, stores and uses information held on individuals. No reportable data breaches have occurred.

### **4. Objectives and Activities**

The primary purpose of the PCC is the promotion of the Christian faith within the parish of St Francis of Assisi, Welwyn Garden City. To this end, the PCC co-operates with the ministry team in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

### **5. Achievements and Performance**

Rev Jenny Fennell's last service as vicar at St Francis was on Easter Sunday. Since entering vacancy, the Church Wardens and Parish Administrator have done their best to maintain the regular four services per week and we are very grateful for the support of our retired clergy and others who have agreed to preside. With the exception of the Sunday 8am services in August, all services have taken place.

Attendance varies but weekly Sunday services at 9:15am average 75 attendees, with the said eucharists (Sunday 8am, Tuesday 7:30pm and Wednesday 10:30am) having a regular eight.

|                            | <b>2025</b> | <b>2024</b> |
|----------------------------|-------------|-------------|
| Mothering Sunday           | 102         | 94          |
| Easter Sunday              | 187         | 183         |
| Pentecost                  | 94          | 97          |
| Harvest Festival           | 81          | 121         |
| Christmas Day              | 108         | 135         |
| Advent Carols              | 87          | 126         |
| Nine Lessons               | 164         | 172         |
| Christingle & Crib Service | 228         | 256         |
| Midnight Mass              | 119         | 110         |

Following the preparation of the new Electoral Roll in April 2025, numbers reduced from 168 to 115 as of 31 December 2025.

Four social events were held during the year – two quizzes, our first Art Festival and the regular annual Christmas Tree Festival. All were well attended and served as good outreach events, as well as raising funds for the church.

# **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

## **6. Maintenance**

2025 was a busy and expensive year for premises maintenance.

### **January**

The water heater for the Hall kitchen was repaired by fitting a new heat exchanger (£415.95)

### **March**

Emergency repairs were carried out to roof tiles and gullies near the bell tower following a major rainwater leak which damaged the South Nave ceiling. The South Nave ceiling was subsequently redecorated (£10,428 of which £7,598 was covered by insurance)

There was a small rainwater leak into the Hall and a temporary repair was made to seal some cracks in the roof (£110.26)

The air extractor fan in the Cellar Room developed a fault. It was not repairable and was replaced by a new unit (£84)

### **May**

The St Clare Chapel project (Faculty ref. 1505) was completed by the fitting of replacement double glazed windows in hardwood frames. We were able to complete this using part of Diane Hemming's legacy (£13,767.40)

The water main stop-tap serving the Hall was replaced because it had become seized up and we were therefore no longer able to turn off the water supply when required (£385)

The annual Frankie's Garden safety check was carried out by ROSPA, funded by Toddletime, and a new delivery of play-bark was spread over the area. (£434.80)

### **August**

Rotten woodwork in the canopy over the main entrance to the Church was replaced and the canopy was redecorated resulting in a great improvement in its appearance (£1,780)

Annual servicing and safety check of gas appliances was carried out and no problems were found. This covers the central heating for the Church, Parish Room, and Hall and also the separate water heater for the Hall kitchen sink taps (£320)

### **September**

A replacement double glazed sealed unit was fitted to the garden door of the Parish Room, following an accidental breakage (£300)

T&J completed our annual fire equipment service (£109.67)

### **November**

The remaining fluorescent tubes lighting the Hall were replaced by LED battens, thus completing the changeout of all lighting to meet our ecological aims. This was funded by a grant from the Diocese (£821.40)

## **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

During the work to install the LED battens, it was found some of the Hall emergency lights were faulty. These have been replaced (£243.96)

The electric hot water urn in the Hall kitchen was serviced (£117.24)

Two years ago, a lime tree at our boundary with Guessens Road died and was removed. It was included in the Tree Preservation Order which applies to all the large trees around the Church, and a condition of removal was that it had to be replaced within two years. A new tree has now been planted (£360)

### **December**

The Song School roof, which is completely separate from the main Church roof, started to leak. A temporary patching job using specialist tape failed to solve the problem in October (£485), so the roof was completely re-felted and the valleys re-sealed (£4,200)

Some broken tiles on the main Church roof were replaced (£1,320)

The annual rainwater guttering check was completed, including rodding downpipes and removing moss (£420)

The annual Electrical testing of Portable Appliances (PAT testing) was completed throughout the Church and Hall and no problems were found (£135)

Over the course of the year, various emergency lights and smoke alarms were replaced (£169.05)

We are currently looking at whether complete replacement of the main Church and Hall roofs would be a sensible long-term strategy as opposed to spending money on ever increasing repairs. We are also investigating the possibility of applying for grants.

In the gardens we have managed to keep on top of the growth with the support of the probation services who continue to help out on a regular basis. The pergola in the prayer garden needs some attention.

Stuart Richardson  
Assistant Warden

## **7. Treasurer's Financial Review**

In 2024 it was recognized that continuing annual shortfalls were not sustainable and decisive action was required to return the church to a better financial position.

The PCC recommended a budget at the Annual Parochial Church Meeting which would achieve a near surplus through tight cost controls, income generation and better use of

## **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

bank deposits. It was also agreed that making charitable donations at a time when the church was not able to meet its financial obligations to the Diocese was inappropriate.

The budgeted shortfall was £3,160, however I am pleased that we have ended 2025 with a small surplus, and plan to reach a breakeven point also in 2026. Whilst this is a positive outcome, it should be noted that this is due to:

- Paying only 60% of the requested Parish Share (£41k unpaid in 2025)
- Receipt of 2 legacies (£26,521) and 2 grants (£1,638)
- Minimal maintenance and we still have a large backlog

Our finances remain tight, and regular congregational giving amounted to only £75k in 2025 reflecting the reduction in attendance and some personal choices around giving. To be sustainable, we need to find ways to increase our income by at least 50%. This will be hard in the present economic climate without an increase in membership.

The Christmas Tree Festival and Art Festival generated a £9,270 surplus for the church and allowed us to share £845 with the Isabel Hospice as a donation. Christingles raised £580 for the Children's Society.

We were owed over £6.4k by HMRC for Statutory Adoption Leave in 2025. HMRC's policy is to return this by allowing us to net off payments due to HMRC for Employee and Employer National Insurance contributions. Our monthly payments are around £44, meaning a netting approach would take over 12 years for repayment. During 2025, HMRC agreed to repay £3.8k from an earlier period of Statutory Adoption Leave, and we hope the 2025 payments can be recovered as a lump sum repayment next year, however timescales for this are not guaranteed but is hoped that HMRC will be pragmatic and agree to refund.

We incurred unbudgeted legal expenses of £5,400 during the year arising from the need to engage specialist external advice around an employment-related matter.

The new Octopus energy account has been based on estimates due to a damaged electricity meter in the last quarter of 2025 and was charged Climate Change Levy and VAT at incorrect rates. This should be rebated in 2026. We should then see the benefits of the change of supplier.

The maintenance backlog remains a concern, with multiple roof repairs required during 2025. A detailed maintenance plan will be developed, with full costings, so that fund raising and grant applications can be prioritized.

A new accounting category has been added in 2025 splitting Choir Week out from Outreach Income and Outreach Expenditure where this income and cost has historically been accounted. Any residual income from the church choir's annual residency at a cathedral is retained in the Restricted – Choir Fund, so accounting for this as Other Income is a fairer representation of the church's regular income and expenditure. The PCC agreed a definition for the Restricted – Choir Fund as this was the only restricted fund without a clear charitable purpose. It is used for "the advancement of music at St Francis of Assisi Church and support of annual choir weeks". An adjustment of £804

## **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

was made in 2025 as organ servicing in 2024 had been applied to the Restricted – Choir Fund in 2024 in error.

It will take some time to return to a more sustainable financial base, but I believe the building blocks are in place.

Graham Bloye  
Treasurer

### **8. Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of Charities Statement of Recommended Practices;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will not continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Approval**

This annual report was approved by the Parochial Church Council on and signed on their behalf by:

Date 18 April 2026

Carol Jager  
Church Warden

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

I report on the accounts of the Parochial Church Council of the Ecclesiastical Parish of St Francis of Assisi, Welwyn Garden City for the year ended 31 December 2025, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The report is in respect of an examination carried out in accordance with the Church Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under the Regulations and s.144(1) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145 of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the charity trustees and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act and the Regulationshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Clare Parker M.A.,C.P.F.A.  
13 Fore Street  
Hatfield  
Hertfordshire  
AL9 5AN

Date 18 April 2026

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

|                                                  | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total 2025<br>£ | 2024<br>£       |
|--------------------------------------------------|----------------------------|--------------------------|-----------------|-----------------|
| <b>Incoming Resources (Note 2)</b>               |                            |                          |                 |                 |
| Voluntary income                                 | 119,068                    | 80                       | 119,148         | 91,288          |
| Activities for generating funds                  | 42,055                     | 0                        | 42,055          | 38,660          |
| Investment income                                | 3,704                      | 0                        | 3,704           | 2,254           |
| Other incoming resources                         | 19,163                     | 1,101                    | 20,264          | 13,429          |
| <b>Total incoming resources</b>                  | <b>177,490</b>             | <b>1,181</b>             | <b>185,171</b>  | <b>145,631</b>  |
| <b>Resources Used (Note 3)</b>                   |                            |                          |                 |                 |
| Cost of generating voluntary income <sup>1</sup> | 136,167                    | -266                     | 135,901         | 164,862         |
| Fundraising and other costs                      | 3,173                      | 0                        | 3,173           | 2,552           |
| Charitable activities                            | 845                        | 0                        | 845             | 2,108           |
| Other resources used                             | 22,799                     | 0                        | 22,799          | 23,146          |
| <b>Total resources used</b>                      | <b>162,984</b>             | <b>-266</b>              | <b>162,718</b>  | <b>192,668</b>  |
| <b>Net incoming/outgoing<br/>resources</b>       | <b>21,006</b>              | <b>1,447</b>             | <b>22,453</b>   | <b>(47,037)</b> |
| <b>Net fund transfers</b>                        | <b>0</b>                   | <b>0</b>                 | <b>0</b>        | <b>0</b>        |
| <b>Net movement in funds</b>                     | <b>21,006</b>              | <b>1,447</b>             | <b>22,453</b>   | <b>(47,037)</b> |
| <b>Total funds brought forward</b>               | <b>93,309</b>              | <b>14,258</b>            | <b>107,567</b>  | <b>154,603</b>  |
| <b>Total funds carried forward</b>               | <b>114,315</b>             | <b>15,705</b>            | <b>130,020</b>  | <b>107,567</b>  |

<sup>1</sup> An adjustment was made between General Funds and the Restricted – Choir Fund during 2025, when it was realised that organ servicing of £804 had been incorrectly applied to the Restricted – Choir Fund in 2024. It is not proposed to reissue the 2024 accounts to correct this.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**BALANCE SHEET AS AT 31 DECEMBER 2025**

|                                          | <b>2025</b>           | <b>2024</b>           |
|------------------------------------------|-----------------------|-----------------------|
|                                          | <b>£</b>              | <b>£</b>              |
| <b>CURRENT ASSETS</b>                    |                       |                       |
| Debtors                                  | 6,500                 | 0                     |
| Cash at bank and in hand <b>(Note 4)</b> | <u>123,520</u>        | <u>107,567</u>        |
| <b>NET ASSETS</b>                        | <b><u>130,020</u></b> | <b><u>107,567</u></b> |

|                    |                       |                       |
|--------------------|-----------------------|-----------------------|
| <b>FUNDS</b>       |                       |                       |
| Unrestricted Funds | 31,980                | 19,737                |
| Designated Funds   | 82,335                | 73,572                |
| Restricted Funds   | <u>15,705</u>         | <u>14,258</u>         |
| <b>TOTAL FUNDS</b> | <b><u>130,020</u></b> | <b><u>107,567</u></b> |

**REPRESENTED BY**

**Unrestricted Funds**

|              |                      |                      |
|--------------|----------------------|----------------------|
| General Fund | 28,144               | 17,266               |
| Hall Fund    | <u>3,836</u>         | <u>2,471</u>         |
|              | <b><u>31,980</u></b> | <b><u>19,737</u></b> |

**Designated Funds**

|                                      |                      |                      |
|--------------------------------------|----------------------|----------------------|
| Capital Projects Fund                | 60,786               | 46,244               |
| Children's and Families' Worker Fund | 6,604                | 10,091               |
| Toddle Time                          | 1,694                | 666                  |
| Maintenance Fund                     | 4,144                | 7,879                |
| Music Fund                           | <u>9,107</u>         | <u>8,692</u>         |
|                                      | <b><u>82,335</u></b> | <b><u>73,572</u></b> |

**Restricted Funds**

|                                |                      |                      |
|--------------------------------|----------------------|----------------------|
| Choir Fund                     | 12,279               | 10,633               |
| Special Collections Fund       | 2,703                | 2,703                |
| Thanksgiving Fund              | 379                  | 494                  |
| Youth & Children's Church Fund | <u>344</u>           | <u>428</u>           |
|                                | <b><u>15,705</u></b> | <b><u>14,258</u></b> |

# **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

## **NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025**

### **1. Accounting Policies**

The accounts have been prepared in accordance with the Charities Act 2011 as set out in the publication – PCC Accountability – The Charities Act 2011 and the PCC – 4<sup>th</sup> Edition. The accounts have been prepared under historical cost convention. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members. They also do not include the accounts of The Friends of St Francis Church (1994) which is a separate, but connected charity registered with the Charity Commission under number 1038292.

### **Funds**

Unrestricted funds are general funds that can be used by the PCC without restriction for ordinary purposes.

Designated funds are funds where the Church has decided to set aside sums in respect of specific projects. These funds can always be redirected back to unrestricted funds if the Church chooses and therefore are regarded as unrestricted.

Restricted funds represent donations or grants received for a specific purpose or invited by the PCC for a specific purpose. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

The PCC does not invest separately for each fund.

### **Incoming Resources**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is received. All incoming resources are accounted for gross.

### **Resources Expended**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

# **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

## **Payments to Trustees**

Trustees received payments totalling £8,806.91 for services provided as Parish Administrator, and as Children and Families Worker (to 27 April 2025).

## **Fixed Assets**

### Consecrated land and buildings and moveable Church furnishings

Consecrated and beneficed property is excluded from the accounts in accordance with Section 10 of the Charities Act 2011.

No value is placed on moveable church furnishings held by the Church Wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. Any expenditure on consecrated or beneficed buildings and moveable church furnishings, whether maintenance or improvement, is written off as incurred.

### Other fixtures, fittings and office equipment

Individual items of equipment are written off when the asset is acquired.

## **Changing in Accounting Software from January 2025**

For many years, the church used Data Developments, a specialist desktop-based church accounting software for day-to-day accounting. The product moved to a different pricing model during 2024, and it was decided to move to a more flexible cloud-based platform – QuickBooks Online - which was dual-run with Data Developments throughout 2024, before becoming our prime accounting package from 2025. This new package provides greater granularity of income and expenditure, allowing us to have more visibility of our costs giving us greater control of our budget.

Last year's annual report was the last to be based on the Data Developments reporting, and this year we have restated 2024's income and expenditure with the greater granularity that QuickBooks Online offers to enable comparison to 2025 costs and incomes.

As a result of this transition, we have added a range of additional accounting categories to more clearly manage our finances and ensure that we have more visibility of our costs and income.

The main change in categories relates to Upkeep of Services (expenditure of £9,131 in 2024 and £16,081 in 2023). This has historically been a category used for transactions that relate to church activities but extends far beyond day-to-day worship as its name suggests. Additional categories were created in the change of accounting software from 2025 to allow Upkeep of Services to more properly reflect the costs of the worship activities and is now used for item such as candles, communion wine and wafers, linen repairs etc. This change led to £6,043 of Upkeep of Services costs being reallocated to new categories in the restated 2024 expenditure.

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY

The new categories added separating services from social activities are:

- **Outreach Income** – all income derived from church activities eg social groups, coffee after church and at events, refreshments served at Welwyn Garden City Concert Club concerts, donations to Thursday Lunches and income from attendance at ToddleTime
- **Outreach Expenditure** – any costs paid to support the social activities – eg coffee and wine purchases (excluding communion wine), food for Thursday Lunches
- It was also felt that the Memorial Pathway with its inscriptions should be separated from the Upkeep of Services category and two further categories were established:
- **Memorial Pathway Income** – income derived from new inscriptions, lifetime maintenance and annual maintenance
- **Memorial Pathway Expenditure** – the costs of the stone masons to inscribe names on stones and provide annual maintenance and regilding
- **Choir Week Income** – showing any surplus on the annual choir week, retained in the Restricted – Choir Fund

| 2. Incoming Resources               | 2025           | 2024<br><i>Restated</i> | 2024          |
|-------------------------------------|----------------|-------------------------|---------------|
|                                     | £              | £                       | £             |
| <b>Voluntary Income</b>             |                |                         |               |
| Tax efficient planned giving        | 59,026         | 53,185                  | 53,185        |
| Other giving                        | 7,199          | 8,105                   | 8,105         |
| Collections at services             | 4,800          | 6,248                   | 6,248         |
| Sundry donations                    | 4,029          | 6,927                   | 6,927         |
| Income tax refund <sup>1</sup>      | 2,509          | 15,373                  | 15,823        |
| Parish Giving Gift Aid <sup>1</sup> | 14,839         | 0                       |               |
| Just Giving Gift Aid <sup>1</sup>   | 225            | 450                     |               |
| Legacies received <sup>2</sup>      | 26,521         | 1,000                   | 1,000         |
|                                     | <b>119,148</b> | <b>91,288</b>           | <b>91,288</b> |

## Activities for Generating Funds

|                                 |               |               |               |
|---------------------------------|---------------|---------------|---------------|
| Fundraising events <sup>3</sup> | 14,031        | 10,647        | 10,647        |
| Fees                            | 5,544         | 5,551         | 5,551         |
| Rental income                   | 20,842        | 20,712        | 20,712        |
| Non-recurring One-off grants    | 1,638         | 1,750         | 1,750         |
|                                 | <b>42,055</b> | <b>38,660</b> | <b>38,660</b> |

<sup>1</sup> Historically, the church managed its own Gift Aid, claiming direct from HMRC, and accounting Gift Aid on a monthly basis as accrued income, claimed at the end of the tax year. Towards the end of

## THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY

2024, the church piloted Parish Giving as a giving platform which managed giving by Direct Debit and processed Gift Aid on our behalf, with the advantage that this income is received monthly requiring no accrual. This became the prime giving platform from January 2025. We still have a small residual annual Gift Aid claim relating to donations received outside of Parish Giving, including those made by card on the payment terminal in the church foyer. This claim is submitted to HMRC at the end of the tax year. A small amount of Gift Aid is also received from Just Giving online donations.

<sup>2</sup> Two legacies were received in 2025, neither had restrictions on their use.

<sup>3</sup> The major fundraising events in 2025 were two quizzes, an Art Festival and the annual Christmas Tree Festival

### Investment Income

| <b>Bank Interest</b>                    | <b>2025</b>  | <b>2024</b><br><i>Restated</i> | <b>2024</b>  |
|-----------------------------------------|--------------|--------------------------------|--------------|
|                                         | <b>£</b>     | <b>£</b>                       | <b>£</b>     |
| CAF Cash Account                        | 6            | 3                              |              |
| CAF Gold Account                        | 1,320        | 512                            |              |
| CCLA CBF Church of England Deposit Fund | 2,378        | 296                            |              |
| HSBC Deposit Account <sup>1</sup>       | -            | 144                            |              |
| Redwood Bank <sup>1</sup>               | -            | 1,029                          |              |
| Scottish Widows <sup>1</sup>            | -            | 47                             |              |
| Skipton Building Society <sup>1</sup>   | -            | 223                            |              |
| <b>TOTAL</b>                            | <b>3,704</b> | <b>2,254</b>                   | <b>2,254</b> |

<sup>1</sup> To rationalise our banking relationships and maximise interest income, all legacy bank accounts were closed during 2025.

Interest income has increased, despite falling interest rates, as a daily check of the CAF Bank accounts is done and any excess balance is transferred to the Gold Account.

| <b>Other Incoming Resources</b>         | <b>2025</b>   | <b>2024</b><br><i>Restated</i> | <b>2024</b>   |
|-----------------------------------------|---------------|--------------------------------|---------------|
| Outreach Income                         | 5,473         | 6,419                          |               |
| Other Income                            | 1,066         | 4,633                          |               |
| Memorial Pathway Income                 | 2,303         | 2,377                          |               |
| Choir Week <sup>1</sup>                 | 1,101         |                                |               |
| Exceptional Items – Income <sup>2</sup> | 10,321        |                                |               |
| <b>TOTAL</b>                            | <b>20,264</b> | <b>13,429</b>                  | <b>13,429</b> |

<sup>1</sup> Choir Week made a small surplus which has been retained in Restricted – Choir Fund.

<sup>2</sup> The Statutory Adoption Leave claim was partially repaid by HMRC in 2025. This is the payment plus the outstanding balance, which is shown as a debt on the Balance Sheet.

As part of the new categorisation and QuickBooks Online's greater use of classes and categories (where classes are its treatment of Funds), it was possible to strip out costs further allowing the costs that historically were all reported as Hall Running Costs to be shown with more detail. For example, all utility costs and cleaning were included

## THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY

historically in this category (total account costs £6,325 in the accounts for 2024 and £5,405 in 2023). Now that QuickBooks Online allows a Class View (of the Hall Fund) it is more appropriate to report the payment categories together as cleaning costs and utility bills had less detail whereas we are now reporting all three utilities separately which has given us far greater visibility of costs and led to the move to Octopus Energy. Hall Running Costs now relates only to the direct variable costs of the Church Hall, such as consumables for the toilets and kitchen.

At the same time, additional categories were included to show Bank Charges (monthly bank fees, including cash banking) and Payment Processing Fees (the ad valorem costs of card acceptance and fees taken for online payments), again giving us far greater visibility of costs.

### 3. Resources Used

|                                                                                                                                                                                 | 2025           | 2024<br><i>Restated</i> | 2024           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-------------------------|----------------|
|                                                                                                                                                                                 | £              | £                       | £              |
| <b>Cost of Generating Voluntary Income</b>                                                                                                                                      |                |                         |                |
| Parish share <sup>1</sup>                                                                                                                                                       | 60,000         | 79,283                  | 79,283         |
| Staff costs and honoraria <sup>2</sup>                                                                                                                                          | 34,564         | 29,502                  | 29,502         |
| Travel                                                                                                                                                                          | 0              | 69                      |                |
| Disbursement of fees                                                                                                                                                            | 3,029          | 3,878                   | 3,878          |
| Incumbent expenses                                                                                                                                                              | 347            | 725                     | 725            |
| Church maintenance                                                                                                                                                              | 8,852          | 5,510                   | 9,906          |
| Church administration                                                                                                                                                           | 1,811          | 1,634                   | 2,325          |
| Upkeep of services <sup>3</sup>                                                                                                                                                 | 3,768          | 3,088                   | 9,131          |
| Hall running costs                                                                                                                                                              | 121            | 574                     | 6,325          |
| Bank charges                                                                                                                                                                    | 318            | 231                     |                |
| Payment processing fees                                                                                                                                                         | 273            | 226                     |                |
| Office telephone and broadband <sup>4</sup>                                                                                                                                     | 1,003          | 692                     |                |
| Insurance                                                                                                                                                                       | 2,813          | 2,537                   |                |
| Cleaning                                                                                                                                                                        | 7,882          | 7,026                   |                |
| Outreach expenditure                                                                                                                                                            | 1,064          | 3,513                   |                |
| Music hire                                                                                                                                                                      | 172            | 28                      |                |
| Choir pay                                                                                                                                                                       | 1,102          | 1,025                   |                |
| Church utility costs                                                                                                                                                            |                |                         | 7,968          |
| Electricity                                                                                                                                                                     | 3,357          | 3,686                   |                |
| Gas                                                                                                                                                                             | 3,836          | 4,282                   |                |
| Water <sup>5</sup>                                                                                                                                                              | 1,588          | 583                     |                |
| Exceptional Expenditure <sup>6</sup>                                                                                                                                            |                | 15,819                  | 15,819         |
|                                                                                                                                                                                 | <b>135,901</b> | <b>163,911</b>          | <b>164,862</b> |
|                                                                                                                                                                                 |                | 951                     |                |
| In 2024, Memorial Pathway Expenditure was included here. This is now accounted under Other Resources Used as it is not directly related to costs of Generating Voluntary Income |                | <b>164,862</b>          |                |

### 2024 Total for Direct Comparison

<sup>1</sup> The church has been unable to pay its Parish Share in full, paying £60,000 of the £101k requested in 2025.

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY

<sup>2</sup> The church incurred exceptional legal expenses of £5,400 during 2025 relating to an employment-related matter

<sup>3</sup> Costs related to the vacancy such as additional clergy and vacancy advertising are included here. During 2025, £1,072 was paid to visiting clergy to allow us to continue our regular services. General Upkeep of Services costs reduced (2024 £3,088 and 2025 £2,697)

<sup>4</sup> In March 2025, the church upgraded its broadband to a fast fibre connection improving church WiFi throughout the building and extending the Daisy Group contract to include the vicarage internet. Sadly, we have not been able to resell the vicarage connection to its tenants in the vacancy period and are committed to a two-year contract.

<sup>5</sup> Castle Water had many billing problems in 2024, leading to significant underbilling due to low estimates which was corrected in early 2025 when a new water meter was installed on the church side of the building. Since then, monthly billing averages £85, but is heavily affected by use of the hall toilets (eg Christmas Tree Festival with 2,000 attendees)

<sup>6</sup> This exceptional item in 2025 was payment of a legacy which had been held in Restricted – Special Collections on behalf of Chris Lake legacy and was paid to the Church In Zimbabwe through the Diocese of Southwark.

|                                    |              |              |              |
|------------------------------------|--------------|--------------|--------------|
| <b>Fundraising and Other Costs</b> | <b>3,173</b> | <b>2,552</b> | <b>2,552</b> |
|------------------------------------|--------------|--------------|--------------|

## Charitable Activities

|           |            |              |              |
|-----------|------------|--------------|--------------|
| Donations | <b>845</b> | <b>2,108</b> | <b>2,108</b> |
|-----------|------------|--------------|--------------|

## Other Resources Used

|                                                  |        |        |        |
|--------------------------------------------------|--------|--------|--------|
| Major maintenance, repairs and new building work | 22,026 | 23,146 | 23,146 |
|--------------------------------------------------|--------|--------|--------|

|                                         |  |               |  |
|-----------------------------------------|--|---------------|--|
| <b>2024 Total for Direct Comparison</b> |  | <b>23,146</b> |  |
|-----------------------------------------|--|---------------|--|

|                                                                                             |     |     |  |
|---------------------------------------------------------------------------------------------|-----|-----|--|
| In 2024, Memorial Pathway expenditure was included in Costs of Generating Voluntary Income. | 773 | 951 |  |
|---------------------------------------------------------------------------------------------|-----|-----|--|

|              |               |  |  |
|--------------|---------------|--|--|
| <b>TOTAL</b> | <b>22,799</b> |  |  |
|--------------|---------------|--|--|

## 4. Cash at Bank and In Hand

|                                         | <b>2025</b> | <b>2024</b> |
|-----------------------------------------|-------------|-------------|
|                                         | <b>£</b>    | <b>£</b>    |
| CAF Bank (Cash and Gold Accounts)       | 58,754      | 67,097      |
| CCLA CBF Church of England Deposit Fund | 62,674      | 40,296      |
| Cash <sup>1</sup>                       | 2,092       | 174         |

|              |                |                |
|--------------|----------------|----------------|
| <b>TOTAL</b> | <b>123,520</b> | <b>107,567</b> |
|--------------|----------------|----------------|

<sup>1</sup> To reduce bank charges after Christmas (0.75% above £2k) a higher than normal cash balance was held in the church safe and banked in January 2026

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**2026 Budget**

**Income**

|                                |        |
|--------------------------------|--------|
| Collections at Services        | 5,000  |
| Fees                           | 2,500  |
| Fundraising Events             | 12,000 |
| Gift Aid                       | 14,825 |
| Gift Days and Sundry Donations | 3,500  |
| Interest                       | 3,000  |
| Other Giving                   | 8,000  |
| Other Income                   | 1,000  |
| Outreach Income                | 4,800  |
| Rental Income                  | 23,500 |
| Tax Efficient Planned Giving   | 52,500 |

|                     |                |
|---------------------|----------------|
| <b>Total Income</b> | <b>130,625</b> |
|---------------------|----------------|

**Expenditure**

|                              |        |
|------------------------------|--------|
| Administration               | 1,500  |
| Bank Charge                  | 276    |
| Choir Pay                    | 1,200  |
| Cleaning                     | 9,000  |
| Disbursement of Fees         | 2,000  |
| Fundraising Costs            | 1,500  |
| Hall Running Costs           | 500    |
| Insurance                    | 3,155  |
| Maintenance                  | 15,000 |
| Music Hire/Purchase          | 200    |
| Memorial Pathway Expenditure | 500    |
| Outreach Expenditure         | 1,800  |
| Parish Share                 | 60,000 |
| Payment Processing Fee       | 280    |
| Staff Costs                  | 28,120 |
| Upkeep of Services           | 2,000  |
| Additional Vacancy Costs     | 2,600  |

|                                 |              |
|---------------------------------|--------------|
| <b>Total Upkeep of Services</b> | <b>4,600</b> |
|---------------------------------|--------------|

**Utility Costs**

|                        |       |
|------------------------|-------|
| Electricity            | 2,250 |
| Gas                    | 2,500 |
| Telephone and Internet | 1,068 |
| Water                  | 1,200 |

|                            |              |
|----------------------------|--------------|
| <b>Total Utility Costs</b> | <b>7,018</b> |
|----------------------------|--------------|

|                          |                |
|--------------------------|----------------|
| <b>Total Expenditure</b> | <b>136,649</b> |
|--------------------------|----------------|

|                   |               |
|-------------------|---------------|
| <b>Net Income</b> | <b>-6,024</b> |
|-------------------|---------------|

**Note:**

It is intended to balance off this figure using the £6,500 HMRC payment for the outstanding Statutory Adoption claim.

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# Accounts

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**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF  
ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**ANNUAL REPORT**

**AND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**Registered Charity Number 1129849**

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**Trustees:** The Reverend Canon Jenny Fennell \* Vicar Chair of the PCC

Rob Smith\* - Church Warden Ex-officio

Carol Jager\* - Church Warden Ex-officio

Deanery Synod

- Pui San Apling – Ex-officio
- John Butler – Ex-officio
- Rob Smith – Ex-officio
- Anthony Boon – Ex-officio

William Brimley\* – Treasurer (resigned 21 April 2024)

Graham Bloye\* - Treasurer (appointed 21 April 2024)

Stuart Richardson – Assistant Warden\*

Sally Ewers – Assistant Treasurer - Ex-officio

Rachel Basch

Cathy Bloye

Sarah Branwhite\*

Nicola Clare

Nigel Cox

Joanne Dunstan

Gavin Johnstone

Julie Lowes

John Owen (appointed 21 April 2024)

Tony Porter

Andrew Watkinson

\* Member of the Standing Committee

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2024 (CONTINUED)**

**Parish Administrator :** Pui San Apling

**Contact Details :** The Parish Administrator  
St Francis of Assisi Church  
Church Road  
Welwyn Garden City  
AL8 6QJ

Telephone 01707 694191  
e-mail – [admin@stfranciswgc.org.uk](mailto:admin@stfranciswgc.org.uk)  
Website – [www.stfranciswgc.org.uk](http://www.stfranciswgc.org.uk)  
Facebook – [www.facebook.com/stfranciswgc](http://www.facebook.com/stfranciswgc)

**Independent Examiner :** Clare Parker M.A., C.P.F.A.  
13 Fore Street  
Hatfield  
AL9 5AN

**Bankers :** HSBC  
8 -14 Howardsgate  
Welwyn Garden City  
AL8 6BQ

*Until 1 December 2024*

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

*From 19 July 2024*

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Parochial Church Council of the Ecclesiastical Parish of St Francis of Assisi, Welwyn Garden City, is a registered charity – registration granted on 28 May 2009 in England and Wales. The official name of the charity is:

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY

Registration Number 1129849

Working Name: PCC of St Francis

The Parochial Church Council (“PCC”) is a body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure 1956 and the Church Representation Rules 2017.

The Trustees take cognisance of the Charities Commission’s guidance on public benefit, particularly the specific guidance to charities involved in the advancement of religion.

**1. PCC Membership**

The method of appointment of PCC Trustees is as set out in the Church Representation Rules 2017. Members are either ex-officio, elected at the Annual Parochial Church Meeting or co-opted.

The PCC met on nine occasions during 2024. In the past year the PCC has worked together to maintain all aspects of Church life including the pattern of daily offices, support for our Church family and developing our work with the local community, Deanery and Diocesan partners.

**2. Organisation**

The PCC operates through a number of committees/teams and receives regular reports from these, the Church Wardens, Treasurer, Deanery and Diocesan Synod representatives and the Children’s and Families’ Worker. Topics discussed during the year have included the maintenance of the fabric of the Church, health and safety, safeguarding, stewardship, fund raising, environmental issues, events, financial deficit, General Data Protection Regulation (“GDPR”) and the PCC’s vision for the future. The following committees/teams meet on a regular basis. Members are not necessarily members of the PCC.

**Standing Committee**

This is the only committee required by law. It transacts the business of the PCC between meetings, subject to any directions given by the PCC.

# **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

## **Maintenance Committee**

Responsible for conducting regular inspections of all the property, fixtures, fittings and equipment within the Church premises. It is responsible for facilitating necessary repairs and must additionally ensure that Health and Safety, fire precautions and local authority requirements are met. It also has responsibility for the cleaning of the Church property.

## **Investment Committee**

Looks after the Church's investments in conjunction with the Finance Team.

## **Finance Team**

Assists the Treasurer in certain aspects of the management of the Church's finances.

## **Communications Committee**

Plans and coordinates the range of communication initiatives that are required, including the website, social media pages, pew leaflet, notice boards, posters, banners etc – to ensure that everyone in the Church and the wider community has easy access to the information they need about the Church, our worship and about the events/activities run throughout the year. The committee is also responsible for disseminating information about data protection.

### **3. Risk Review**

The PCC do not consider that there are any significant financial exposures for the upcoming year, as significant steps were taken in 2024 to stabilise income and reduce costs. The PCC policy on Unrestricted Reserves is to have reserves equating to not less than 6 weeks of ordinary expenditure. At 31 December 2024, the Unrestricted Reserves (undesignated) amounted to around 7 weeks of average 2024 expenditure, while overall unrestricted funds represent 27 weeks of expenditure.

The Maintenance Committee seeks to identify any risks associated with the Church property and ensures that we take necessary precautions and have appropriate insurance cover.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016. We now have a Safer Recruitment procedure in place and any new volunteer taking on a role that requires him/her to be safely recruited, goes through this procedure. We have a comprehensive list of all those who volunteer in roles that could involve working with children, young people or vulnerable adults. DBS checks have been kept under review and new checks undertaken as necessary. The PCC has a 'Promoting a Safer Church Action Plan', which is kept under review and on the agenda at each PCC meeting. The PCC has complied with its duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. There have been no serious incidents reported this year. We continue to encourage those who take on roles which involve working with children, young people or vulnerable adults to undertake the appropriate training.

## **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

The PCC has acknowledged the impact of these new regulations and has taken the appropriate steps to conform to them. This is an ongoing process but the PCC is confident of the steps taken. In the course of carrying out its duties these steps cover the new regulations placed upon it.

New General Data Protection Regulations that were introduced in May 2018 under the Data Protection Act 2018 have an effect on how the PCC maintains, stores and uses information held on individuals.

### **4. Objectives and Activities**

The primary purpose of the PCC is the promotion of the Christian faith within the parish of St Francis of Assisi, Welwyn Garden City. To this end, the PCC co-operates with the ministry team in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

### **5. Achievements and Performance**

We continue to find new ways to engage with the community and have continued with 'Wild Church' once a month (average 15 attending) and Frankie's at 5 (our contemporary worship service with an average of 25 attending) once a month.

The church's audio visual investment means that funeral services can now be livestreamed and Sunday services are shared on YouTube. A prayer group via Zoom is held once a week with 9 regular attendees. All of this enables minister to our current congregation and also to reach out to new worshippers online.

There were generally two Services held each Sunday – 8:00am Said Eucharist with an average attendance of 8, and Parish Communion at 9:15am which has an average combined attendance (adults and children) of 73. Choral Evensong is held once a month with an average attendance of 61 including the choir. Attendance at these services is broadly similar to 2023.

A single 10am Service is held when the main Festivals are celebrated. Attendance at these services is about 5% lower across the year than in 2023 but Easter and Christmas saw an encouraging increase:

|                  | <b>2024</b> | <b>2023</b> |
|------------------|-------------|-------------|
| Mothering Sunday | 94          | 116         |
| Easter Sunday    | 183         | 158         |
| Pentecost        | 97          | 86          |
| Harvest Festival | 121         | 134         |
| Christmas Day    | 135         | 102         |

## THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY

The special Christmas services also saw a small reduction on 2023:

|                            | 2024 | 2023 |
|----------------------------|------|------|
| Advent Carols              | 126  | 117  |
| Nine Lessons               | 172  | 174  |
| Christingle & Crib Service | 256  | 287  |
| Midnight Mass              | 110  | 130  |

The Church continues to hold mid-week Eucharists on Tuesday evenings and Wednesday mornings. These attract between 4 and 16 people with the higher numbers on the Wednesday, which is followed by the social “Coffee for All” fellowship time in the Parish Room.

In addition to these Services there were 4 Baptisms, 2 Memorial Services (all at the church), 8 Funerals (6 at the church and 2 elsewhere), and 4 Interment of Ashes (all at the church).

The Church’s Electoral Roll changed from 181 to 168 as of 31 December 2024.

In 2024 we held one major fundraiser, the Christmas Tree Festival, which generated over £10,000 for the church and, despite very poor weather, was attended by around 2,100 visitors.

### 6. Maintenance

An annual Deanery inspection by Fr Darren Collins took place in September and he was pleased and his report found everything to be in order.

Church roof repairs due to winter storms in January 2024 were covered by insurance.

The Quinquennial Inspection took place in August 2023. The resulting report identified several tasks to be done urgently, some being minor repairs to the roof. The repairs to the main Church roof have been completed, the Hall roof work remains to be done. It should be noted that the contractor reported that the roof (in common with many other roofs in the town) is not in good condition and that further repair works would soon be necessary. We are currently looking at whether complete replacement of the roof would be a sensible long-term strategy as opposed to spending money on ever increasing repairs. We are also investigating the possibility of applying for grants.

In the gardens we have managed to keep on top of the growth with the support of the probation service’s Community Payback Team who have been helping on a regular basis since March 2024. The pergola in the prayer garden needs some attention and we will see if this can be done as part of the work.

New bins have been installed in Frankie’s Garden (thanks to Craig Lowes and his group). There has been a huge reduction in the amount of litter in the garden and general disturbance in this area.

## **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

In the warmer months we had a new development in another area of the garden in the form of a man regularly sitting on the bench near the cross. A substantial amount of litter including beer cans collected around the bench. To make this area less hidden the trees and hedge were cut back. This has in the most part stopped during the wet and cold winter months.

Frankie's Garden's safety check was carried out by ROSPA in May, and a new delivery of play bark was spread over the area in July 2024.

The brick memorial plinth in the Prayer Garden was damaged and has been repaired.

The usual annual servicing and safety check of gas appliances was carried out and no problems were found. This covers the central heating for the Church, Parish Room, and Hall and also the separate water heater for the Hall kitchen sink taps.

The hot water urn in the kitchen was serviced in September 2024 by Stephen Long at J&P Vending.

In September 2024 we discovered a leak in the cellar caused by the rainwater downpipe/hopper being blocked and causing rainwater to pour down into the cellar via a disused but not sealed manhole cover above an old coal shaft.

In December 2024 we found that the water heater that supplies kitchen taps was not working. Repair has been scheduled for January 2025.

The annual Electrical testing of Portable Appliances (PAT testing) was completed in December and no problems were found.

The annual rainwater guttering check was done in December, including rodding downpipes and removal of moss.

A faculty has been granted to replace the Clare Chapel windows and external door. The first phase of the work - a new external door and door surround together with a concrete access ramp - has been completed. The work to replace the windows was delayed until it was clear that funds were available. The faculty takes this into account – we are granted 30 months from February 2024 to complete the project. The work is due for completion in 2025.

### **7. Treasurer's Financial Review**

2024 was a challenging year financially, following on from five years of sustained deficits due to increased costs and a steady reduction in income.

The PCC agreed that action needed to be taken, as previous requests to the church membership to find ways to boost income have not led to a material change, and maintaining an ongoing annual deficit at the current rate would lead to the church being unable to meet its obligations under its reserves policy within two years.

Various actions have been taken in the last six months:

## **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

The Diocesan Board of Finance was notified that the church cannot meet its Parish Share request for 2024 of £105,708 and it was agreed that this would be reduced to £79,283 in the period, with a further reduction to £60,000 in 2025. A dialogue is now underway with the Deanery to agree future funding as the current metric to calculate Parish Share is not sustainable given current income. Had the Parish Share been paid in full in 2024 it would have amounted to a claim of over 70% of income.

Historically, the church has operated a range of bank accounts with large current account balances earning no interest. During the year, these have been rationalised, and accounts with HSBC, NatWest, Scottish Widows, Skipton Building Society and Redwood Bank have all been closed and day to day banking is with CAF Bank and funds are held on deposit with CCLA in the CBF Church of England Deposit Fund. This action has reduced bank charges and a daily sweep ensures deposit credit balances are maximised. Use of CAF's dual signatory system means all payments are signed digitally by two authorised signatures. Balances are now split to ensure no one bank's exposure exceeds the Financial Services Compensation Scheme aggregate limit of £85,000.

The church moved to the Church of England approved Parish Giving Scheme from October 2024 transferring all congregational giving to this third party scheme. Payment is managed by Direct Debit with an annual indexation option, and Gift Aid is settled monthly. This simplifies accounting, reduces any risk of Gift Aid processing errors and boosts cash flow. Migration was smooth, and the church has seen a 10% increase in giving, together with the scheme's adoption by more members.

In addition to Parish Giving, the church supports Just Giving for online card payments (again, Gift Aid is managed on our behalf), and Easy Fund Raising for commission payments from online retail. The payment device in the foyer has had its value thresholds changed and is regularly used for contactless payments with a Gift Aid option.

Like many churches, cash remains a payment option, although steps have been taken to reduce the volume processed by the introduction of SumUp contactless readers for events and Sunday coffee. Cash management has been reviewed and all cash transactions are now recorded in the accounts at the time they are counted, prior to banking, improving the accuracy of records.

The main drivers for the 2024 deficit were maintenance and major repairs (£28,717) including replacing the fire exit in the Clare Chapel. Additionally, over £15,000 of Chris Lake's estate has been held by the church in restricted funds due to be paid to the church in Zimbabwe. This has now been done through Southwark Cathedral's connections.

Historically, budgeting has focused on unrestricted funds, failing to recognise that other funds have been depleted leading to recent years' deficits. Going forward, the budget presented to the PCC, for approval at the Annual Parochial Church Meeting will include all income and expenditure to give a clear view of the church's operation and allow for accurate monthly variance reports so remedial action can be taken where needed.

It is recognised that moving from a deficit position to a surplus immediately is impractical, and the budget proposed, and shown below, assumes a small continuing deficit for 2025,

## **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

with the expectation that subsequent years can achieve a balanced budget. This will be contingent on an acceptable Parish Share agreement being reached.

### **8. Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of Charities Statement of Recommended Practices;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will not continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Approval**

This annual report was approved by the Parochial Church Council on and signed on their behalf by:

Date:

Rob Smith  
Vice Chair of the PCC

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

I report on the accounts of the Parochial Church Council of the Ecclesiastical Parish of St Francis of Assisi, Welwyn Garden City for the year ended 31 December 2024, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The report is in respect of an examination carried out in accordance with the Church Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under the Regulations and s.144(1) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145 of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the charity trustees and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act and the Regulationshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Clare Parker M.A.,C.P.F.A.  
13 Fore Street  
Hatfield  
Hertfordshire  
AL9 5AN

Date:

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

|                                        | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total 2024<br>£ | 2023<br>£       |
|----------------------------------------|----------------------------|--------------------------|-----------------|-----------------|
| <b>Incoming Resources (Note 2)</b>     |                            |                          |                 |                 |
| Voluntary income                       | 90,111                     | 1,177                    | 91,288          | 99,496          |
| Activities for generating funds        | 38,660                     | 0                        | 38,660          | 44,785          |
| Investment income                      | 2,084                      | 170                      | 2,254           | 4,201           |
| Other incoming resources               | 11,238                     | 2,191                    | 13,429          | 16,198          |
| <b>Total incoming resources</b>        | <b>142,093</b>             | <b>3,538</b>             | <b>145,631</b>  | <b>164,680</b>  |
| <b>Resources Used (Note 3)</b>         |                            |                          |                 |                 |
| Cost of generating voluntary income    | 145,398                    | 19,464                   | 164,862         | 191,738         |
| Fundraising and other costs            | 2,552                      | 0                        | 2,552           | 4,571           |
| Charitable activities                  | 1,391                      | 717                      | 2,108           | 4,208           |
| Other resources used                   | 23,146                     | 0                        | 23,146          | 5,918           |
| <b>Total resources used</b>            | <b>172,487</b>             | <b>20,181</b>            | <b>192,668</b>  | <b>206,435</b>  |
| <b>Net incoming/outgoing resources</b> | <b>(30,394)</b>            | <b>(16,643)</b>          | <b>(47,037)</b> | <b>(41,755)</b> |
| <b>Net fund transfers</b>              | <b>0</b>                   | <b>0</b>                 | <b>0</b>        | <b>0</b>        |
| <b>Net movement in funds</b>           | <b>(29,062)</b>            | <b>(17,975)</b>          | <b>(47,037)</b> | <b>(41,755)</b> |
| <b>Total funds brought forward</b>     | <b>122,371</b>             | <b>32,232</b>            | <b>154,603</b>  | <b>196,358</b>  |
| <b>Total funds carried forward</b>     | <b>93,309</b>              | <b>14,258</b>            | <b>107,567</b>  | <b>154,603</b>  |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**BALANCE SHEET AS AT 31 DECEMBER 2024**

|                                      | <b>2024</b>           | <b>2023</b>           |
|--------------------------------------|-----------------------|-----------------------|
|                                      | <b>£</b>              | <b>£</b>              |
| <b>CURRENT ASSETS</b>                |                       |                       |
| Debtors ( <b>Note 4</b> )            | 0                     | 11,306                |
| Cash at bank & in hand               | <u>107,567</u>        | <u>143,298</u>        |
| <b>NET ASSETS</b>                    | <b><u>107,567</u></b> | <b><u>154,604</u></b> |
| <br><b>FUNDS</b>                     |                       |                       |
| Unrestricted Funds                   | 19,737                | 25,408                |
| Designated Funds                     | 73,572                | 96,963                |
| Restricted Funds                     | <u>14,258</u>         | <u>32,233</u>         |
| <b>TOTAL FUNDS</b>                   | <b><u>107,567</u></b> | <b><u>154,604</u></b> |
| <br><b>REPRESENTED BY</b>            |                       |                       |
| <br><b><u>Unrestricted Funds</u></b> |                       |                       |
| General Fund                         | 17,266                | 12,610                |
| Hall Fund                            | <u>2,471</u>          | <u>12,798</u>         |
|                                      | <b><u>19,737</u></b>  | <b><u>25,408</u></b>  |
| <br><b><u>Designated Funds</u></b>   |                       |                       |
| Capital Projects Fund                | 46,244                | 70,735                |
| Children's and Families' Worker Fund | 10,091                | 12,963                |
| Toddle Time                          | 666                   | 1,153                 |
| Maintenance Fund                     | 7,879                 | 3,853                 |
| Music Fund                           | <u>8,692</u>          | <u>8,258</u>          |
|                                      | <b><u>73,572</u></b>  | <b><u>96,962</u></b>  |
| <br><b><u>Restricted Funds</u></b>   |                       |                       |
| Choir Fund                           | 10,633                | 11,666                |
| Special Collections Fund             | 2,703                 | 19,578                |
| Thanksgiving Fund                    | 494                   | 494                   |
| Youth & Children's Church Fund       | <u>428</u>            | <u>495</u>            |
|                                      | <b><u>14,258</u></b>  | <b><u>32,233</u></b>  |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**1. Accounting Policies**

The accounts have been prepared in accordance with the Charities Act 2011 as set out in the publication – PCC Accountability – The Charities Act 2011 and the PCC – 4<sup>th</sup> Edition. The accounts have been prepared under historical cost convention. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members. They also do not include the accounts of The Friends of St Francis Church (1994) which is a separate, but connected, charity registered with the Charity Commission number 1038292.

**Funds**

Unrestricted funds are general funds that can be used by the PCC without restriction for ordinary purposes.

Designated funds are funds where the Church has decided to set aside sums in respect of specific projects. These funds can always be redirected back to unrestricted funds if the Church chooses and therefore are regarded as unrestricted.

Restricted funds represent donations or grants received for a specific purpose or invited by the PCC for a specific purpose. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

The PCC does not normally invest separately for each fund.

**Incoming Resources**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is received. All incoming resources are accounted for gross.

**Resources Expended**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY

## Payments to Trustees

Trustees received payments totalling £15,762 for services provided as Parish Administrator, and for being members of the Children's and Families Team.

## Fixed Assets

### Consecrated land and buildings and moveable Church furnishings

Consecrated and beneficed property is excluded from the accounts in accordance with Section 10 of the Charities Act 2011.

No value is placed on moveable church furnishings held by the Church Wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. Any expenditure on consecrated or beneficed buildings and moveable church furnishings, whether maintenance or improvement, is written off as incurred.

### Other fixtures, fittings and office equipment

Individual items of equipment are written off when the asset is acquired.

| <b>2. Incoming Resources</b> | <b>2024</b>   | <b>2023</b>   |
|------------------------------|---------------|---------------|
|                              | <b>£</b>      | <b>£</b>      |
| <b>Voluntary Income</b>      |               |               |
| Tax efficient planned giving | 53,185        | 60,670        |
| Other giving                 | 8,105         | 7,463         |
| Collections at services      | 6,248         | 5,261         |
| Sundry donations             | 6,927         | 9,106         |
| Income tax refund            | 15,823        | 16,996        |
| Legacies received            | 1,000         | 0             |
|                              | <b>91,288</b> | <b>99,496</b> |

### **Activities for Generating Funds**

|                                 |               |               |
|---------------------------------|---------------|---------------|
| Fundraising events <sup>1</sup> | 10,647        | 12,876        |
| Fees                            | 5,551         | 7,829         |
| Rental income <sup>2</sup>      | 20,712        | 23,080        |
| Non-recurring One-off grants    | 1,750         | 1,000         |
|                                 | <b>38,660</b> | <b>44,785</b> |

<sup>1</sup>No summer fete was held in 2024, and fund raising events (with the exception of the Christmas Tree Festival) was limited to a quiz night.

<sup>2</sup>Reduced rental income was largely due to the loss of a regular NHS hire which ceased in September

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**Investment Income**

|               |              |              |
|---------------|--------------|--------------|
| Bank interest | <b>2,254</b> | <b>4,201</b> |
|---------------|--------------|--------------|

**Other Incoming Resources**

|              |               |               |
|--------------|---------------|---------------|
| Other income | <b>13,439</b> | <b>16,197</b> |
|--------------|---------------|---------------|

**3. Resources Used**

**2024**

**2023**

**£**

**£**

**Cost of Generating Funds**

|                                               |                |                |
|-----------------------------------------------|----------------|----------------|
| Parish share (Unrestricted Fund) <sup>1</sup> | 79,283         | 102,007        |
| Parish share (Curate Fund) <sup>2</sup>       | 0              | 5,055          |
| Staff costs and honoraria                     | 29,502         | 31,570         |
| Disbursement of fees                          | 3,878          | 4,276          |
| Incumbent expenses                            | 725            | 1,011          |
| Church maintenance                            | 9,906          | 10,856         |
| Church administration                         | 2,325          | 2,163          |
| Churchyard upkeep                             | 0              | 370            |
| Upkeep of services                            | 9,131          | 16,081         |
| Hall running costs                            | 6,325          | 5,405          |
| Church utility bills                          | 7,968          | 12,944         |
| Exceptional Expenditure                       | 15,819         | 0              |
|                                               | <b>164,862</b> | <b>191,738</b> |

<sup>1</sup>The church agreed a reduced voluntary payment for the Parish Share, which continues in 2025.

<sup>2</sup>The church had no curate in 2024

**Fundraising Costs**

**2,552**

**4,570**

**Charitable Activities**

|           |              |              |
|-----------|--------------|--------------|
| Donations | <b>2,108</b> | <b>4,208</b> |
|-----------|--------------|--------------|

**Other Resources Used**

|                                                     |               |              |
|-----------------------------------------------------|---------------|--------------|
| Major maintenance and repairs and new building work | <b>23,146</b> | <b>5,918</b> |
|-----------------------------------------------------|---------------|--------------|

**4. Debtors**

|                                     |          |               |
|-------------------------------------|----------|---------------|
| Income tax recoverable <sup>3</sup> | <b>0</b> | <b>11,306</b> |
|-------------------------------------|----------|---------------|

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY

<sup>3</sup>The move to the Parish Giving Scheme for tax-efficient planned giving pays Gift Aid in full each month, removing the need to accrue income tax recoverable at the year end.

## 2025 Budget

In the past, budgeting has focused only on unrestricted, non-designated funds. This assumes that funds have their own reserves or sources of funding, but fails to recognise that their sources may have been depleted. As a result, budgets presented in the accounts and approved by the Annual Parochial Church Meeting have been unrealistic, and the resultant recent years' deficits were largely unbudgeted and unexpected.

Going forward, the budget presented to the PCC, for approval at the Annual Parochial Church Meeting will include all income and expenditure to give a clear view of the church's operation and allow for accurate monthly variance reports so remedial action can be taken where needed.

The budget figures shown below represent the total annual expected income and expenditure. The underlying monthly budget data includes greater granularity of seasonal costs and incomes, and the PCC reports will be generated based on this report rather than a distortive annual value.

|                                | 2025 Budget    |
|--------------------------------|----------------|
| <b>Income</b>                  | <b>£</b>       |
| Collections at Services        | 6,500          |
| Fees                           | 4,500          |
| Fundraising Events             | 12,700         |
| Gift Aid                       | 15,855         |
| Gift Days and Sundry Donations | 7,050          |
| Interest                       | 2,725          |
| Other Giving                   | 6,000          |
| Other Income                   | 5,400          |
| Outreach Income                | 5,400          |
| Rental Income                  | 18,250         |
| Tax Efficient Planned Giving   | 60,600         |
| <b>Total Income</b>            | <b>144,980</b> |
| <b>Expenditure</b>             |                |
| Administration                 | 1,800          |
| Bank Charge                    | 300            |
| Charitable Giving              | 0              |
| Choir Pay                      | 1,500          |
| Cleaning                       | 7,800          |
| Disbursement of Fees           | 4,000          |
| Fundraising Costs              | 3,800          |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST  
FRANCIS OF ASSISI, WELWYN GARDEN CITY**

|                          |                |
|--------------------------|----------------|
| Hall Running Costs       | 900            |
| Incumbent Expenses       | 780            |
| Insurance                | 2,640          |
| Maintenance              | 12,000         |
| Outreach Expenditure     | 6,000          |
| Parish Share             | 60,000         |
| Payment Processing Fee   | 420            |
| Staff Costs              | 32,880         |
| Upkeep of Services       | 3,000          |
| Utility Costs            | 10,320         |
| <b>Total Expenditure</b> | <b>148,140</b> |
| <b>Net Income</b>        | <b>(3,160)</b> |

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# Accounts

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**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF  
ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**ANNUAL REPORT**

**AND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

**Registered Charity Number 1129849**

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2023**

**Trustees:**

The Reverend Jenny Fennell \*  
Vicar  
Chair of the PCC

The Reverend Rachel Wakefield  
Assistant Curate – Ex-officio (resigned 2 July 2023)

Amanda Williams\*  
Church Warden  
Ex-officio (resigned 23 April 2023)

Rob Smith\*  
Church Warden  
Ex-officio

Carol Jager\*  
Church Warden  
Ex-officio (appointed 23 April 2023)

Deanery Synod  
Pui San Apling – Ex-officio  
John Butler – Ex-officio  
Rob Smith – Ex-officio  
Anthony Boon – Ex-officio

William Brimley – Treasurer \*

Stuart Richardson – Assistant Warden\*; Sally Ewers – Assistant Treasurer (appointed 18 July 2023) Ex-officio; Rachel Basch (appointed 23 April 2023); Cathy Bloye; Graham Bloye; Sarah Branwhite\*; Nicola Clare; Nigel Cox; Joanne Dunstan (appointed 23 April 2023); Gavin Johnstone (appointed 23 April 2023); Julie Lowes; Tony Porter; Andrew Watkinson.

Fiona Burke, Montse Day, Rachel Hickey and Louise Lucas(resigned 23 April 2023).

**\* Denotes member of the Standing Committee**

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2023 (CONTINUED)**

**Parish Administrator :** Pui San Apling

**Contact Details :** The Parish Administrator  
St Francis of Assisi Church  
Church Road  
Welwyn Garden City  
Hertfordshire  
AL8 6QJ  
  
Telephone 01707 694191  
e-mail – [admin@stfranciswgc.org.uk](mailto:admin@stfranciswgc.org.uk)  
Website – [stfranciswgc.org.uk](http://stfranciswgc.org.uk)  
Facebook – [www.facebook.com/stfranciswgc](http://www.facebook.com/stfranciswgc)

**Independent Examiner :** Clare Parker M.A., C.P.F.A.  
13 Fore Street  
Hatfield  
AL9 5AN

**Bankers :** HSBC  
8 -14 Howardsgate  
Welwyn Garden City  
Hertfordshire  
AL8 6BQ

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER  
2023**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Parochial Church Council of the Ecclesiastical Parish of St Francis of Assisi, Welwyn Garden City, is a registered charity – registration granted on 28 May 2009. The official name of the charity is:

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH  
OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY

Registration Number 1129849

Working Name: PCC of St Francis

The Parochial Church Council (“PCC”) is a body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure 1956 and the Church Representation Rules 2017.

The Trustees take cognisance of the Charities Commission’s guidance on public benefit, particularly the specific guidance to charities involved in the advancement of religion.

**1. PCC Membership**

The method of appointment of PCC Trustees is as set out in the Church Representation Rules 2017. Members are either ex-officio, elected at the Annual Parochial Church Meeting or co-opted.

The PCC met on nine occasions during 2023. In the past year the PCC has worked together to maintain all aspects of Church life including the pattern of daily offices, support for our Church family and developing our work with the local community, Deanery and Diocesan partners.

**2. Organisation**

The PCC operates through a number of committees/teams and receives regular reports from these, the Church Wardens, Treasurer, Deanery and Diocesan Synod representatives and the Children’s and Families’ Worker. Topics discussed during the year have included the maintenance of the fabric of the Church, health and safety, safeguarding, fund raising, environmental issues, charitable giving, General Data Protection Regulation (“GDPR”) and the PCC’s vision for the future. The following committees/teams meet on a regular basis. Members are not necessarily members of the PCC.

**Standing Committee**

This is the only committee required by law. It transacts the business of the PCC between meetings, subject to any directions given by the PCC.

**Stewardship Committee**

Encourages members of the Parish to be involved in the life of the Church, and considers and takes necessary action on matters relating to stewardship and the means whereby the necessary income is raised to meet the Church’s outgoings.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER  
2023  
(CONTINUED)**

**Maintenance Committee**

Responsible for conducting regular inspections of all the property, fixtures, fittings and equipment within the Church premises. It is responsible for facilitating necessary repairs and must additionally ensure that Health and Safety, fire precautions and local authority requirements are met. It also has responsibility for the cleaning of the Church property.

**Events Committee**

Reviews the social life of the Church and organises events accordingly.

**Investment Committee**

Looks after the Church's investments.

**Finance Team**

Assists the Treasurer in certain aspects of the management of the Church's finances.

**Lettings Team**

Handles the letting out of all Church properties.

**Communications Committee**

Plans and coordinates the range of communication initiatives that are required, such as our website, Facebook page, pew leaflet, notice boards, posters, banners etc – to ensure that everyone in the Church and wider community has easy access to the information they need about the Church, our worship and about the many and varied social and fund raising events/activities run throughout the year. Also responsible for disseminating information about GDPR to the appropriate sources.

**3. Risk Review**

The PCC do not consider that there are any significant financial exposures for the upcoming year, and endeavours to maintain sufficient funds at all times to cover any contingency that may arise. The PCC policy on Unrestricted Reserves is to have reserves equating to not less than 6 weeks of ordinary expenditure. As at 31 December 2023, the Unrestricted Reserves equated to around 8 weeks of average 2023 expenditure. (Diocesan recommendation 6 – 12 weeks.)

2023 was a challenging year for St Francis, with the year end position broadly matching the budget, despite efforts by the PCC to achieve a more positive position. It had success in reducing its expenses, though was not able to make a marked impact on increasing income. The 2024 budget again shows a significant annual deficit and with a projected position by year end of just 6 weeks of ordinary expenditure.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER  
2023  
(CONTINUED)**

The PCC recognises that this is close to breaching its policy and continues its critical review in order to address the situation as soon as possible. Firstly, another stewardship campaign is planned for the second quarter, focusing concurrently on increasing volunteering (to continue to bring down costs) and increasing financial support where affordable (to increase income). Secondly, the PCC, working with the congregation more than last year, will explore new forms of income generation within the church setting.

In the meantime, the PCC will step up its ongoing monitoring of its unrestricted finances during 2024 and continually review the effectiveness of its planned remedial actions. It anticipates that, should the situation not improve, it will have to decrease costs that it has direct control over - taking into account potential unintended consequences and the likely impact this will have on the services the church provides to its congregation and wider community, something that could ultimately worsen the situation rather than improve it.

The PCC regularly reviews its Health and Safety Policy and its operation. Formal policies on other matters have been adopted and are reviewed regularly.

The principal risk to the work of the charity is that the number of members of the Church declines. However our membership is holding reasonably steady and Mission Action Plan is ongoing and seeks to mitigate that risk.

The Maintenance Committee seeks to identify any risks associated with the Church property and also seeks to ensure that we take necessary precautions and have appropriate insurance cover.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016. We now have a Safer Recruitment procedure in place and any new volunteer taking on a role that requires him/her to be safely recruited, goes through this procedure. We have a comprehensive list of all those who volunteer in roles that could involve working with children, young people or vulnerable adults. DBS checks have been kept under review and new checks undertaken as necessary. The PCC has a 'Promoting a Safer Church Action Plan', which is kept under review and on the agenda at each PCC meeting. The PCC has complied with its duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. There have been no serious incidents reported this year. We continue to encourage those who take on roles which involve working with children, young people or vulnerable adults to undertake the appropriate training.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER  
2023  
(CONTINUED)**

The PCC has acknowledged the impact of these new regulations and has taken the appropriate steps to conform to them. This is an ongoing process but the PCC is confident of the steps taken. In the course of carrying out its duties these steps cover the new regulations placed upon it.

New General Data Protection Regulations that were introduced in May 2018 have an effect on how the PCC maintains, stores and uses information held on individuals.

**4. Objectives and Activities**

The primary purpose of the PCC is the promotion of the Christian faith within the ecclesiastical parish of St Francis of Assisi, Welwyn Garden City. To this end, the PCC co-operates with the ministry team in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

**5. Achievements and Performance**

We continue to find new ways to engage with the community and have continued with 'Wild Church' once a month and Frankies at 5 (our contemporary worship service) once a month. This has been building slowly and has an average attendance of 4 or 5 families. Funeral services can now be livestreamed, Sunday services are livestreamed onto our website, a prayer group via Zoom is held once a week. All of this enabled us to not only minister to our current congregation but to reach out to new worshippers via these mediums. We have been looking into other new ways to engage with people and hope to begin some new ventures when our Children and Families Worker returns from adoption leave.

There were generally two Services held each Sunday – an 8:00am Said Eucharist with an average attendance of 9, and Parish Communion at 9:15am which has an average combined attendance (adults and children) 83. Choral Evensong is held once a month with an average attendance of 65 including the choir. Attendance at these services is slightly lower than 2022

A single 10am Service is held when the main Festivals are celebrated. Attendance at these services is also lower than in 2022:

- Mothering Sunday (27 March) – 116 people
- Easter Day (17 April) – 158 people
- Pentecost (5 June) – 86 people
- Harvest Festival (25 September) – 134 people
- Christmas Day (25 December) – 102 people

The annual Carol Services have remained popular with attendance slightly up on 2022. Advent Carols on 3 December attracted 117 people; Nine Lessons and Carols on 17 December, 174 people. Similarly, the Christingle and Crib Service on Christmas Eve had an attendance of 287 people, whilst the later Midnight Mass attracted 130.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER  
2023  
(CONTINUED)**

The Church continues to hold mid-week Eucharists on Tuesday evenings and Wednesday mornings. These attract between 5 and 20 people with the higher numbers on the Wednesday, which is followed by the social “Coffee for All” event in the Parish Room.

In addition to these Services there were 4 Baptisms, 9 Funerals (all at the church), 8 Interment of Ashes (all at the church), and 1 burial (not at the church).

The Church’s Electoral Roll changed from 182 to 181 as of 31 December 2023.

In 2023 we held our two big fundraisers, the Summer Fete and the Christmas Tree Festival. Attendance at the Summer Fete was down, however the Christmas Tree Festival was very popular, and at both events people were very generous. Additionally Andrew Watkinson and friends held two wonderful concerts, which raised monies for the Welwyn Garden City Concert Club and St Francis. These fundraisers generated c£8,300 for the church. We are extremely grateful to all organisers, performers, helpers, attendees and sponsors of the 2023 events.

Nikki Clare (Children's and Families' Worker), assisted by Rachel Hickey have continued to run many and varied groups attracting lots of young families since reopening after Lockdown. Due to their popularity, numbers often had to be limited due to the capacity of the Hall. Nikki and Rachel have continued to organise online content and in-person children’s events, and kept in touch with as many young families as possible. Youth and Children’s church has taken place weekly during term time and the numbers have remained fairly stable in the older groups, slightly lower in the youngest group.

Maintenance

5 year Electrical test for the Church and the Hall was carried out. Various minor issues were identified and remedial works carried out. All power sockets are now RCD protected. The Emergency lighting was also tested and necessary remedial work done, including replacement of the batteries of the emergency lights at the back of the Church.

The annual Electrical testing of Portable Appliances (PAT testing) was completed in December, no issues were found.

The Annual Gas appliance servicing and safety check was done in August – no issues were found.

This covers the central heating for the Church, Parish Room, and Hall.

Also the separate water heater for the Hall kitchen.

The central heating control systems for the Church and Hall have been upgraded to allow remote control of timing and temperature by mobile devices, and thermostats have been fitted in both areas.

The annual rainwater guttering check was done in December, including rodding downpipes and removal of moss.

Frankies Garden safety check was carried out by ROSPA in May, and a new delivery of play bark was spread over the area.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER  
2023  
(CONTINUED)**

The brick memorial plinth in the Prayer Garden was damaged and has been repaired. The trees in Frankies Garden and those bordering Church Road and Parkway are included in a Tree Preservation Order. One of the lime trees on the border with Guessens Road was found to have died and was removed once permission from Welwyn Hatfield Council had been obtained. The Council require us to replace the tree with a similar one within two years as a condition of this permission. This will probably be done late 2024 or early 2025 at the optimum time for planting. Hedge cutting and garden tidying at various times during the year was carried out by contractors, however in the latter part of the year the lawns have been cut by volunteer effort, for which we are grateful. A faulty hand dryer in the Hall toilets was replaced in January. The Scouts have made good progress in reorganising the Scout Room to make space so that some Christmas Tree Festival materials can be stored in there.

The Quinquennial Inspection was carried out in August. This carried out by our inspecting Architect, Michael Garber, who produced a detailed report covering all aspects of the Church and Hall buildings. Although he found the Church premises to be generally in good order and well cared for, many items were flagged up as requiring attention, including issues with the roof. The Standing Committee has appointed a small working party to set up a project to deal with this in the most economical way.

The project to replace the Clare Chapel windows was delayed when it was found that the proposed UPVC replacement design did not match the existing design sufficiently closely. A design using hardwood was obtained and a Faculty application is nearing completion. Our Inspecting Architect is involved in this process.

#### **6. Treasurer's Financial Review**

Sadly, 2023 played out very close to the position that the PCC predicted in its initial budget. There was a concerted effort to reduce costs over the year, and this was successful in areas that the PCC had control over, though the single largest expense, the Parish Share, is not in our ambit to reduce. However, we also felt the impact of inflation on people's household spending, as our regular income fell by £5,000 in actual terms, and by far more in real terms. The PCC believes passionately that the church should continue to provide all the normal support mechanisms that people look to us for, but the negative 2023 position, following from a negative 2022 has hit the finances hard.

We ended the year with an actual annual deficit in our unrestricted funds of £12,500, following two years with aggregate deficits of around £15,000. The PCC acknowledges that this is not a sustainable approach. Without a new source of income, or a reversion to previous levels of financial support to the church, difficult decisions await in the near future.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER  
2023  
(CONTINUED)**

Overall support for the church from individuals (i.e. giving, collections, sundry donations, gift aid) in 2023 was £5,000 less than 2022 (£10,000 less than 2021) and £2,500 less than budgeted, highlighting the point above. The impact of this was ameliorated slightly by other income averaging above budget: Fundraising events benefitted from both a stellar Christmas Tree Festival and strong summer fete; Hall Rental Income had a strong year, but below budget. The church received only one grant for the year, of £1,000 – more should be done looking for grants in 2024 if the PCC is to turn this around.

Unrestricted expenditure for 2023 was around 3.5% lower than budgeted,. The main areas of note include Church Administration being over 30% under budget and Upkeep of Churchyard being more than 60% under budget thanks to an increase in volunteering. Upkeep of services was also nearly 20% under budget and Hall Running Costs were nearly 30% under budget. Major Repairs and Maintenance was 30% lower than forecast, in part as a consequence of some costs being designated to the Quinquennial. The rest of the expenditure was very close to budget, and as Parish Share makes up over 60% of spend and cannot be influenced, the fall in expenditure was remarkable

Over the course of the year, around £1,800 was paid out to worthy causes, through collections undertaken by members of the congregation. The Christian Aid and Harvest appeals were successful raising c.£300 and c.£460 respectively. Christingle and Crisis donations remain lower than in pre Covid years but higher than 2022, raising c.£1,080.

In conclusion, 2023 has been another difficult financial year , but we must take pride in what we managed to achieve in the circumstances. Although giving fell again in financial terms, the work on cutting expenses made a noticeable difference. A huge thank you goes out to all members and the community for the support we had. Inflation is predicted to fall but stay positive for 2024 which is likely to present headwinds to increasing income levels once more.

We look forward to 2024 with faith, and a hope that a return to more normal times comes sooner than expected.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER  
2023  
(CONTINUED)**

**7. Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of Charities Statement of Recommended Practices;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will not continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Approval**

This annual report was approved by the Parochial Church Council on and signed on their behalf by:

*Jenny Fennell*  
The Reverend Jenny Fennell  
Chair of the PCC

Date: 8<sup>th</sup> April 2024

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

I report on the accounts of the Parochial Church Council of the Ecclesiastical Parish of St Francis of Assisi, Welwyn Garden City for the year ended 31 December 2023, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The report is in respect of an examination carried out in accordance with the Church Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under the Regulations and s.144(1) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145 of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the charity trustees and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act and the Regulationshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Clare Parker M.A.,C.P.F.A.  
13 Fore Street  
Hatfield  
Hertfordshire  
AL9 5AN

*Clare Parker*

Date: 8<sup>th</sup> April 2024

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

|                                        | <b>Unrestricted<br/>Funds<sup>1</sup><br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total<br/>£</b> | <b>Prior Year<br/>£</b> |
|----------------------------------------|-------------------------------------------------|-----------------------------------|--------------------|-------------------------|
| <b>Incoming Resources (Note 2)</b>     |                                                 |                                   |                    |                         |
| Voluntary income                       | 96,026                                          | 3,470                             | 99,496             | 102,747                 |
| Activities for generating funds        | 44,785                                          | 0                                 | 44,785             | 44,584                  |
| Investment income                      | 4,063                                           | 138                               | 4,201              | 1,510                   |
| Other incoming resources               | 7,916                                           | 8,282                             | 16,198             | 17,981                  |
| <b>Total incoming resources</b>        | <b>152,790</b>                                  | <b>11,890</b>                     | <b>164,680</b>     | <b>166,822</b>          |
| <b>Resources Used (Note 3)</b>         |                                                 |                                   |                    |                         |
| Cost of generating voluntary income    | 182,355                                         | 9,383                             | 191,738            | 193,644                 |
| Fundraising and other costs            | 4,571                                           | 0                                 | 4,571              | 4,321                   |
| Charitable activities                  | 2,008                                           | 2,200                             | 4,208              | 4,322                   |
| Other resources used                   | 5,918                                           | 0                                 | 5,918              | 8,289                   |
| <b>Total resources used</b>            | <b>194,852</b>                                  | <b>11,583</b>                     | <b>206,435</b>     | <b>210,576</b>          |
| <b>Net incoming/outgoing resources</b> | <b>(42,062)</b>                                 | <b>307</b>                        | <b>(41,755)</b>    | <b>(43,754)</b>         |
| <b>Net fund transfers</b>              | <b>(325)</b>                                    | <b>325</b>                        | <b>0</b>           | <b>0</b>                |
| <b>Net movement in funds</b>           | <b>(41,737)</b>                                 | <b>(18)</b>                       | <b>(41,755)</b>    | <b>(43,754)</b>         |
| <b>Total funds brought forward</b>     | <b>164,106</b>                                  | <b>32,252</b>                     | <b>196,358</b>     | <b>240,112</b>          |
| <b>Total funds carried forward</b>     | <b>122,371</b>                                  | <b>32,234</b>                     | <b>154,603</b>     | <b>196,358</b>          |

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<sup>1</sup> Includes Designated Funds

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**BALANCE SHEET AS AT 31 DECEMBER 2023**

|                           | 2023<br>£             | 2022<br>£             |
|---------------------------|-----------------------|-----------------------|
| <b>CURRENT ASSETS</b>     |                       |                       |
| Debtors ( <b>Note 4</b> ) | 11,306                | 11,994                |
| Cash at bank & in hand    | <u>143,298</u>        | <u>184,364</u>        |
| <b>NET ASSETS</b>         | <b><u>154,604</u></b> | <b><u>196,358</u></b> |

|                    |                       |                       |
|--------------------|-----------------------|-----------------------|
| <b>FUNDS</b>       |                       |                       |
| Unrestricted Funds | 25,408                | 23,846                |
| Designated Funds   | 96,963                | 140,260               |
| Restricted Funds   | <u>32,233</u>         | <u>32,252</u>         |
| <b>TOTAL FUNDS</b> | <b><u>154,604</u></b> | <b><u>196,358</u></b> |

**REPRESENTED BY**

|              |                            |                      |  |
|--------------|----------------------------|----------------------|--|
|              | <b><u>Unrestricted</u></b> |                      |  |
| General Fund | 12,610                     | 17,453               |  |
| Hall Fund    | <u>12,798</u>              | <u>6,393</u>         |  |
|              | <b><u>25,408</u></b>       | <b><u>23,846</u></b> |  |

|                                      |                          |                       |  |
|--------------------------------------|--------------------------|-----------------------|--|
|                                      | <b><u>Designated</u></b> |                       |  |
| Capital Projects Fund                | 70,735                   | 90,751                |  |
| Children's and Families' Worker Fund | 12,963                   | 25,638                |  |
| Curate Fund                          | 0                        | 10,093                |  |
| Designated                           | 1,153                    | 1,393                 |  |
| Maintenance Fund                     | 3,853                    | 4,131                 |  |
| Music Fund                           | <u>8,258</u>             | <u>8,254</u>          |  |
|                                      | <b><u>96,962</u></b>     | <b><u>140,260</u></b> |  |

|                                |                          |                      |  |
|--------------------------------|--------------------------|----------------------|--|
|                                | <b><u>Restricted</u></b> |                      |  |
| Choir Fund                     | 11,666                   | 11,197               |  |
| Special Collections Fund       | 19,578                   | 20,106               |  |
| Sundry Collections Fund        | 0                        | 0                    |  |
| Thanksgiving Fund              | 494                      | 494                  |  |
| Youth & Children's Church Fund | <u>495</u>               | <u>455</u>           |  |
|                                | <b><u>32,233</u></b>     | <b><u>32,252</u></b> |  |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023**

**1. Accounting Policies**

The accounts have been prepared in accordance with the Charities Act 2011 as set out in the publication – PCC Accountability – The Charities Act 2011 and the PCC – 4<sup>th</sup> Edition. The accounts have been prepared under historical cost convention. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members. They also do not include the accounts of The Friends of St Francis Church (1994) which is a separate, but connected, charity registered with the Charity Commission number 1038292.

**Funds**

Unrestricted funds are general funds that can be used by the PCC without restriction for ordinary purposes.

Designated funds are funds where the Church has decided to set aside sums in respect of specific projects. These funds can always be redirected back to unrestricted funds if the Church chooses and therefore are regarded as unrestricted.

Restricted funds represent donations or grants received for a specific purpose or invited by the PCC for a specific purpose. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

Part of Chris Lake's legacy was designated to be paid to a church in Zimbabwe. Whilst we seek the appropriate bank details, those monies remain in the Special Collections Fund until such time as they can be distributed.

The PCC does not normally invest separately for each fund.

**Incoming Resources**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is received. All incoming resources are accounted for gross.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023  
(CONTINUED)**

**Resources Expended**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. The parish share is shown split between the unrestricted and curate funds, consistent with the previous report. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

**Payments to Trustees**

Trustees received payments totalling £14,691 for services provided as Parish Administrator, and for being members of the Children's and Families Team.

**Fixed Assets**

Consecrated land and buildings and moveable Church furnishings

Consecrated and beneficed property is excluded from the accounts in accordance with Section 10 of the Charities Act 2011.

No value is placed on moveable church furnishings held by the Church Wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. Any expenditure on consecrated or beneficed buildings and moveable church furnishings, whether maintenance or improvement, is written off as incurred.

Other fixtures, fittings and office equipment

Individual items of equipment are written off when the asset is acquired.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023  
(CONTINUED)**

**2. Incoming Resources**

| <b>Voluntary Income</b>      | <b>2023</b>   | <b>2022</b>    |
|------------------------------|---------------|----------------|
|                              | <b>£</b>      | <b>£</b>       |
| Tax efficient planned giving | 60,670        | 65,508         |
| Other giving                 | 7,463         | 7,228          |
| Collections at services      | 5,261         | 4,564          |
| Sundry donations             | 9,106         | 7,122          |
| Income tax refund            | 16,996        | 17,825         |
| Legacies received            | 0             | 500            |
|                              | <b>99,496</b> | <b>102,747</b> |

| <b>Activities for Generating Funds</b> | <b>2023</b>   | <b>2022</b>   |
|----------------------------------------|---------------|---------------|
|                                        | <b>£</b>      | <b>£</b>      |
| Fundraising events                     | 12,876        | 12,012        |
| Fees                                   | 7,829         | 6,213         |
| Rental income                          | 23,080        | 24,580        |
| Magazine and Bookstall                 | 0             | 0.00          |
| Non-recurring One-off grants           | 1,000         | 1,779         |
|                                        | <b>44,785</b> | <b>44,584</b> |

| <b>Investment Income</b> | <b>2023</b>  | <b>2022</b>  |
|--------------------------|--------------|--------------|
|                          | <b>£</b>     | <b>£</b>     |
| Bank interest            | <b>4,201</b> | <b>1,510</b> |

| <b>Other Incoming Resources</b> | <b>2023</b>   | <b>2022</b>   |
|---------------------------------|---------------|---------------|
|                                 | <b>£</b>      | <b>£</b>      |
| Other income                    | 16,197        | 17,921        |
| Church box                      | 0             | 60            |
|                                 | <b>16,197</b> | <b>17,981</b> |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023  
(CONTINUED)**

**3. Resources Used**

| <b>Cost of Generating Funds</b>  | <b>2023</b>    | <b>2022</b>    |
|----------------------------------|----------------|----------------|
|                                  | <b>£</b>       | <b>£</b>       |
| Parish share (Unrestricted Fund) | 102,007        | 100,862        |
| Parish share (Curate Fund)       | 5,055          | 7,500          |
| Staff costs and honoraria        | 31,570         | 34,495         |
| Disbursement of fees             | 4,276          | 2,665          |
| Incumbent expenses               | 1,011          | 1,896          |
| Church maintenance               | 10,856         | 10,232         |
| Church administration            | 2,163          | 2,705          |
| Churchyard upkeep                | 370            | 1,070          |
| Upkeep of services               | 16,081         | 17,667         |
| Hall running costs               | 5,405          | 6,850          |
| Church utility bills             | 12,944         | 7,702          |
|                                  | <b>191,738</b> | <b>193,644</b> |

|                          | <b>2023</b>  | <b>2022</b>  |
|--------------------------|--------------|--------------|
|                          | <b>£</b>     | <b>£</b>     |
| <b>Fundraising Costs</b> | <b>4,570</b> | <b>4,321</b> |

| <b>Charitable Activities</b> | <b>2023</b>  | <b>2022</b>  |
|------------------------------|--------------|--------------|
|                              | <b>£</b>     | <b>£</b>     |
| Donations                    | <b>4,208</b> | <b>4,322</b> |

| <b>Other Resources Used</b>                         | <b>2023</b>  | <b>2022</b>  |
|-----------------------------------------------------|--------------|--------------|
|                                                     | <b>£</b>     | <b>£</b>     |
| Major maintenance and repairs and new building work | <b>5,918</b> | <b>8,289</b> |

For major expenditure over £1,000 – see Treasurer’s Report.

| <b>4. Debtors</b>      | <b>2023</b>   | <b>2022</b>   |
|------------------------|---------------|---------------|
|                        | <b>£</b>      | <b>£</b>      |
| Income tax recoverable | <b>11,306</b> | <b>11,994</b> |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**UNRESTRICTED FUNDS BUDGET 2024**

|                                                                       | 2024 Budget    | 2023 Actual          |
|-----------------------------------------------------------------------|----------------|----------------------|
| <b>INCOME</b>                                                         | £              | £                    |
| Covenants and Gift Aid                                                | 66,000         | 60,600               |
| Uncovenanted                                                          | 8,400          | 6,700                |
| Collections                                                           | 5,000          | 5,000                |
| Sundry Donations                                                      | 5,000          | 5,000                |
| Gift Aid Tax Rebate                                                   | 16,650         | 19,650               |
| Grants                                                                | 2,000          | 2,000                |
| Fundraising Events                                                    | 13,000         | 12,000               |
| Fees                                                                  | 7,000          | 7,000                |
| Rental Income                                                         | 25,000         | 25,000               |
| <br>Dividends and Interest                                            | <br>0          | <br>0                |
| Other Income                                                          | 4,000          | 5,500                |
| Church Box                                                            | 0              | 0                    |
|                                                                       | 152,050        | 148,450              |
| <br><b>EXPENDITURE</b>                                                |                |                      |
| Parish Share                                                          | 105,711        | 102,007              |
| Salaries/Honorarium <sup>2</sup>                                      | 10,959         | 10,959               |
| Disbursement of Fees                                                  | 4,200          | 4,200                |
| Incumbent Expenses                                                    | 1,000          | 1,000                |
| Church Maintenance                                                    | 7,500          | 7,500                |
| Church Administration                                                 | 2,250          | 3,250                |
| Upkeep of Churchyard                                                  | 250            | 1,000                |
| Upkeep of Services                                                    | 5,000          | 6,000                |
| Hall Running Costs                                                    | 6,000          | 7,500                |
| Church Utility Bills                                                  | 10,000         | 12,000               |
| <br>Major Repairs and Maintenance                                     | <br>2,000      | <br>2,000            |
| Fundraising Costs                                                     | 3,000          | 2,500                |
| <u>Charitable Giving</u>                                              |                |                      |
| Budgeted                                                              | 2,000          | 2,000                |
| Unbudgeted                                                            | 0              | 0                    |
|                                                                       | 159,870        | 161,916              |
| <b><u>Surplus/Deficit</u></b>                                         | <b>(7,820)</b> | <b>(13,466)</b>      |
| <br>Unrestricted Funds 1 January 2024                                 |                | 25,408               |
| Projected Surplus 31 December 2024                                    |                | (7,820)              |
| <b><u>Projected Unrestricted Funds as at<br/>31 December 2024</u></b> |                | <b><u>17,588</u></b> |
| <br><b><u>Weekly Expenditure Covenant</u></b>                         |                | <b>6</b>             |
| <b>PCC Policy</b>                                                     |                | <b>Minimum 6</b>     |
| <b>Diocese Recommendation</b>                                         |                | <b>6 to 12</b>       |

<sup>2</sup> Includes verger, parish administrator, and original honoraria for music director and assistant organist.

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# Accounts

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**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF  
ST FRANCIS OF ASSISI, WELWYN GARDEN  
CITY**

**ANNUAL REPORT**

**AND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**Registered Charity Number 1129849**

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**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**Trustees:** The Reverend Jenny Fennell \*  
Vicar  
Chair of the PCC

The Reverend Rachel Wakefield  
Assistant Curate – Ex-officio

Amanda Williams\*  
Church Warden  
Ex-officio

Rob Smith\*  
Church Warden  
Ex-officio

Deanery Synod  
Pui San Apling – Ex-officio  
John Butler – Ex-officio  
Rob Smith – Ex-officio  
Anthony Boon – Ex-officio

William Brimley – Treasurer \*

Stuart Richardson – Assistant Warden\*; Cathy Bloye (appointed 24 April 2022); Graham Bloye (appointed 24 April 2022); Anthony Boon; Sarah Branwhite\* (appointed 24 April 2022); Fiona Burke; Nicola Clare; Nigel Cox; Montse Day; Rachel Hickey; Carol Jager; Julie Lowes; Louise Lucas; Tony Porter; Andrew Watkinson.

Mr Callum Williams (resigned 24 April 2022).

**\* Denotes member of the Standing Committee**

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2022  
(CONTINUED)**

**Parish Administrator :** Pui San Apling

**Contact Details :**

The Parish Administrator  
St Francis of Assisi Church  
Church Road  
Welwyn Garden City  
Hertfordshire  
AL8 6QJ

Telephone 01707 694191

e-mail - [admin@stfranciswgc.org.uk](mailto:admin@stfranciswgc.org.uk)

Website - [stfranciswgc.org.uk](http://stfranciswgc.org.uk)

Facebook -

[www.facebook.com/stfranciswgc](http://www.facebook.com/stfranciswgc)

**Independent Examiner :** Clare Parker M.A., C.P.F.A.  
13 Fore Street  
Hatfield  
AL9 5AN

**Bankers :**

HSBC  
8 -14 Howardsgate  
Welwyn Garden City  
Hertfordshire  
AL8 6BQ

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

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Parochial Church Council of the Ecclesiastical Parish of St Francis of Assisi, Welwyn Garden City, is a registered charity – registration granted on 28 May 2009. The official name of the charity is:

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY

Registration Number 1129849

Working Name: PCC of St Francis

The Parochial Church Council (“PCC”) is a body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure 1956 and the Church Representation Rules 2017.

The Trustees take cognisance of the Charities Commission’s guidance on public benefit, particularly the specific guidance to charities involved in the advancement of religion.

**1. PCC Membership**

The method of appointment of PCC Trustees is as set out in the Church Representation Rules 2017. Members are either ex-officio, elected at the Annual Parochial Church Meeting or co-opted. The PCC met on nine occasions during 2022. In the past year the PCC has worked together to maintain all aspects of Church life including the pattern of daily offices, support for our Church family and developing our work with the local community, Deanery and Diocesan partners.

**2. Organisation**

The PCC operates through a number of committees/teams and receives regular reports from these, the Church Wardens, Treasurer, Deanery and Diocesan Synod representatives and the Children’s and Families’ Worker. Topics discussed during the year have included the maintenance of the fabric of the Church, health and safety, safeguarding, fund raising, environmental issues, charitable giving, General Data Protection Regulation (“GDPR”) and the PCC’s vision for the future. The following committees/teams meet on a regular basis. Members are not necessarily members of the PCC.

**Standing Committee**

This is the only committee required by law. It transacts the business of the PCC between meetings, subject to any directions given by the PCC.

|

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2022  
(CONTINUED)**

**Charities Committee**

Assists the channelling of the Church's support for charitable agencies that pursue Christian ideals and maintain and develop the Parish as an outward-looking, mission-oriented congregation.

**Stewardship Committee**

Encourages members of the Parish to be involved in the life of the Church, and considers and takes necessary action on matters relating to stewardship and the means whereby the necessary income is raised to meet the Church's outgoings.

**Maintenance Committee**

Responsible for conducting regular inspections of all the property, fixtures, fittings and equipment within the Church premises. It is responsible for facilitating necessary repairs and must additionally ensure that Health and Safety, fire precautions and local authority requirements are met. It also has responsibility for the cleaning of the Church property.

**Events Committee**

Reviews the social life of the Church and organises events accordingly.

**Investment Committee**

Looks after the Church's investments.

**Finance Team**

Assists the Treasurer in certain aspects of the management of the Church's finances.

**Lettings Team**

Handles the letting out of all Church properties.

**Communications Committee**

Plans and coordinates the range of communication initiatives that are required, such as our website, Facebook page, pew leaflet, notice boards, posters, banners etc – to ensure that everyone in the Church and wider community has easy access to the information they need about the Church, our worship and about the many and varied social and fund raising events/activities run throughout the year. Also responsible for disseminating information about GDPR to the appropriate sources.

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2022  
(CONTINUED)**

**3. Risk Review**

The PCC do not consider that there are any significant financial exposures for the upcoming year, and endeavours to maintain sufficient funds at all times to cover any contingency that may arise. The PCC policy on Unrestricted Reserves is to have reserves equating to not less than 6 weeks of ordinary expenditure. As at 31 December 2022, the Unrestricted Reserves equated to over 8 weeks of average 2022 expenditure. (Diocesan recommendation 6 – 12 weeks.)

The 2023 budget shows a significant annual deficit and a projected position by year end of only 3 weeks of ordinary expenditure. The PCC recognises that this breaches its policy and is undertaking a critical review in order to address the situation as soon as possible. Firstly, an aggressive stewardship campaign is planned for the second quarter, focusing concurrently on increasing volunteering (to bring down costs) and increasing financial support where affordable (to increase income). Secondly, the PCC, working with the congregation will explore new forms of income generation within the church setting. As part of the latest effort, a new contactless terminal has been placed by the church entrance as a means to receive donations from casual church users. More fundamentally, the PCC has formed a task force to review capital projects that could lower expenditure from Unrestricted Funds whilst reducing the church's environmental impact.

The PCC has formed an expectation that the church's utility bills will fall, but not until at least 2024.

In the meantime, the PCC will step up its ongoing monitoring of its unrestricted finances during 2023 and continually review the effectiveness of its planned remedial actions. It anticipates that, should the situation not improve, it will have to decrease costs that it has direct control over - taking into account potential unintended consequences and the likely impact this will have on the services the church provides to its congregation and wider community, something that could ultimately worsen the situation rather than improve it.

The PCC regularly reviews its Health and Safety Policy and its operation. Formal policies on other matters have been adopted and are reviewed regularly.

The principal risk to the work of the charity is that the number of members of the Church declines. However our membership is holding reasonably steady and Mission Action Plan is ongoing and seeks to mitigate that risk.

The Maintenance Committee seeks to identify any risks associated with the Church property and also seeks to ensure that we take necessary precautions and have appropriate insurance cover.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016. We now have a Safer Recruitment procedure in place and any new volunteer taking on a role that requires him/her to be safely recruited, goes through this procedure. We have a comprehensive list of all those who volunteer in roles that could involve working with children, young people or vulnerable adults. DBS checks have been kept under review and new checks undertaken as necessary. The PCC has a 'Promoting a Safer Church Action Plan', which is kept under review and on the agenda at each PCC meeting. The PCC has complied with its duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. There have been no serious incidents reported this year. We continue to encourage those who take on roles which involve working with children, young people or vulnerable adults to undertake the appropriate training.

New General Data Protection Regulations that were introduced in May 2018 have an effect on how the PCC maintains, stores and uses information held on individuals. The PCC has acknowledged the impact of these new regulations and has taken the appropriate steps to conform to them. This is an ongoing process but the PCC is confident of the steps taken. In the course of carrying out its duties these steps cover the new regulations placed upon it.

#### **4. Objectives and Activities**

The primary purpose of the PCC is the promotion of the Christian faith within the ecclesiastical parish of St Francis of Assisi, Welwyn Garden City. To this end, the PCC co-operates with the ministry team in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

#### **5. Achievements and Performance**

The church building has been fully reopened this year, following Covid. We continue to find new ways to engage with the community and have started 'Wild Church' once a month. This has been building slowly and has an average attendance of 4 or 5 families. We have seen families return for baptism and we also had our confirmation service at which 11 children and 1 adult were confirmed by the Bishop of St Albans. Funeral services can now be livestreamed, Sunday services are livestreamed onto our website, a prayer group via Zoom is held once a week. All of this enabled us to not only minister to our current congregation but to reach out to new worshippers via these mediums.

There were generally two Services held each Sunday - an 8:00am Said Eucharist with an average attendance of 10, and Parish Communion at 9:15am which has an average combined attendance (adults and children) 89. Choral Evensong is held once a month with an average attendance of 67 including the choir. Attendance at

these services still remains lower than before the Covid pandemic in 2019 however it is a little higher than in 2021.

A single 10am Service is held when the main Festivals are celebrated. Attendance at these services remains lower than in 2019, however it is higher than in 2021:

Mothering Sunday (27 March) - 100 people

Easter Day (17 April) - 200 people

Pentecost (5 June) - 128 people

Harvest Festival (25 September) - 124 people

Christmas Day (25 December) - 114 people

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2022  
(CONTINUED)**

The annual Carol Services have remained popular although attendance was understandably still lower than 2019. Advent Carols on 27 November attracted 145 people; Family Carols on 17 December, 94 people; Nine Lessons and Carols on 18 December, 144 people. Similarly, the two Christingle Services on Christmas Eve had a total attendance of 278 people, whilst the later Midnight Mass attracted 105.

The Church continues to hold mid-week Eucharists on Tuesday evenings and Wednesday mornings. These attract between 6 and 16 people with the higher numbers usually on the Wednesday, which is followed by the social “Coffee for All” event in the Parish Room.

In addition to these Services there were 7 Baptisms, 12 Confirmations, 8 Funerals (all at the church) and 9 Interment of Ashes (all at the church).

The Church’s Electoral Roll changed from 186 to 182 as of 31 December 2022.

In 2022 we held our two big fundraisers, the Summer Fete the Christmas Tree Festival. Attendance remains lower than in 2019, however people were very generous. These two fundraisers generated c£7,450 for the church. We are extremely grateful to all organisers, performers, helpers, attendees and sponsors.

Nikki Clare (Children's and Families' Worker), assisted by Rachel Hickey have continued to run many and varied groups attracting lots of young families since reopening after Lockdown. Due to their popularity, numbers often had to be limited due to the capacity of the Hall. Nikki and Rachel have continued to organise online and in-person children’s events, and kept in touch with as many young families as possible Youth and Children’s church has taken place weekly during term time and the numbers have remained fairly stable.

Maintenance

Routine Fire Risk Assessments and Premises Safety Checks have been carried out by the Wardens.

The two lapel microphones were replaced and now operate on dedicated radio frequencies. This should eliminate interference from other users of wireless equipment in the vicinity of the

Church. The microphones are provided with rechargeable batteries and a charging station. We also purchased an annual wireless microphone license.

The halogen ceiling lights in the Parish Room have been replaced by low wattage LEDs to provide greater output for a greatly reduced electricity usage.

The wooden fence at the side of Frankie's Garden suffered accidental damage and has been completely replaced, including the gate to the children's play area, and the double gates to the side of the Hall.

Three faulty external PIR (movement activated) lights at the side of the Hall and one outside the exit by the kitchenette were replaced by new LEDs.

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2022  
(CONTINUED)**

Three faulty Emergency light fittings were replaced – in the Clergy Vestry, just inside the Parkway door, and at the top of the stairs to the Song School.

Contractors carried out the following work:

Gardening – regular lawn mowing, leaf blowing, hedge cutting. Hall cleaning has reverted to twice weekly as per pre-pandemic. Monthly Church cleaning, twice-yearly window cleaning, annual gutter inspection and cleaning, annual Portable Electrical Appliance Testing, annual ROSPA safety inspection of Frankie's Garden, annual gas safety inspection and servicing - there are three separate gas central heating boilers and a water heater.

CCLI licenses are obtained annually – to allow use of copyright material by the Church for various purposes e.g. music sung by the choir or for live streaming services.

The contract for the Parish Office photocopier was renewed for a 5-year period.

A 'Bug Hotel' has been constructed in the main lawn area adjacent to the hedgerow.

**6. Treasurer's Financial Review**

2022 was supposed to be a more stable year than of late, but was beset with new headwinds in the form of high inflation. Not only did this inevitably push costs up, but it put pressure on people's home finances and many were simply unable to support the church as generously as they had previously. Society asked a lot of people during the 2020 and 2021 covid years, physically, mentally and financially and with that backdrop it was imperative that we continued to provide all the normal support mechanisms that

people look to us for. The negative 2022 budget showed that we accepted that would come at a cost, but we did not anticipate the soaring cost of energy into that calculation and how that would affect everybody's economics.

We ended the year with an actual deficit in our unrestricted funds of just under £10,000; despite the circumstances this could be seen as relatively successful - but however you view it, it is not a sustainable approach. Without a new source of income, or a reversion to previous levels of financial support to the church, difficult decisions await in the near future.

Overall support for the church from individuals (i.e. giving, collections, sundry donations, gift aid) in 2022 was £5,000 less than 2021 and £6,000 less than budgeted, highlighting the point above. The impact of this was ameliorated slightly by other income averaging above budget: Fundraising events benefitted from both a stellar Christmas Tree Festival and strong summer fete; Hall Rental Income got close to its all-time high at around £24,500 (which was 25% above budget) - potentially showing the benefit of the new AV system. Additionally, the church has received three one-off grants from the Diocese. Two of the grants were for heating and winter warmth, these have been split equally between 2022 and 2023. The third grant for outreach will be spent in 2023.

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2022  
(CONTINUED)**

Expenditure for 2022 was slightly lower than budgeted, offsetting the shortfall in income, at around 3% higher than 2021 (though of course the years themselves were very different). The main areas of note include Church Maintenance being nearly 70% overbudget (due to a new annual maintenance fee for the AV system and increased costs for garden care that used to be covered by volunteers) and the spike in utility bills of nearly 30% (though this is masked by a pre-payment of water costs in 2021 that meant no water bills to record in 2022 - look out for even greater impact in 2023).

Over the course of the year, around £2,000 was paid out to worthy causes, through collections undertaken by members of the congregation. Our Lent (Ukraine) and Harvest appeals were successful raising c.£670 and c.£310 respectively. Christingle and Crisis donations remain lower than in pre Covid years but higher than 2021, raising c.£970.

In conclusion, 2022 has been the most difficult financial year in a very long time, but we must take pride in what we managed to achieve in the circumstances. Although giving fell, (in financial and volunteering terms) income overall was up. A huge thank you goes out to all members and the community for the support we had. Inflation is predicted to stay high, and problematic, for 2023 and we must take steps during the year to minimise the damage that could cause us.

We look forward to 2023 with faith, and a hope that a return to more normal times comes sooner than expected.

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2022  
(CONTINUED)**

**7. Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of Charities Statement of Recommended Practices;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will not continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Approval**

This annual report was approved by the Parochial Church Council on and signed on their behalf by:

Jenny Fennell  
The Reverend Jenny Fennell  
Chair of the PCC

Date: 16 April 2023

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES  
OF  
THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

I report on the accounts of the Parochial Church Council of the Ecclesiastical Parish of St Francis of Assisi, Welwyn Garden City for the year ended 31 December 2022, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The report is in respect of an examination carried out in accordance with the Church Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under the Regulations and s.144(1) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145 of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the charity trustees and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act and the Regulationshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Clare Parker M.A.,C.P.F.A.  
13 Fore Street  
Hatfield  
Hertfordshire  
AL9 5AN

**Clare Parker**

Date: 16 April 2023

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

|                                        | <b>Unrestric<br/>ted<br/>Funds<sup>1</sup><br/>£</b> | <b>Restrict<br/>ed<br/>Funds<br/>£</b> | <b>Total<br/><br/>£</b> | <b>Prior<br/>Year<br/><br/>£</b> |
|----------------------------------------|------------------------------------------------------|----------------------------------------|-------------------------|----------------------------------|
| <b>Incoming Resources<br/>(Note 2)</b> |                                                      |                                        |                         |                                  |
| Voluntary income                       | 99,903                                               | 2,844                                  | 102,747                 | 165,328                          |
| Activities for generating funds        | 43,569                                               | 1,015                                  | 44,584                  | 38,448                           |
| Investment income                      | 1,487                                                | 23                                     | 1,510                   | 1,550                            |
| Other incoming resources               | 9,240                                                | 8,741                                  | 17,981                  | 30,763                           |
| <b>Total incoming resources</b>        | <b>154,199</b>                                       | <b>12,623</b>                          | <b>166,822</b>          | <b>236,089</b>                   |
| <b>Resources Used (Note 3)</b>         |                                                      |                                        |                         |                                  |
| Cost of generating voluntary income    | 183,936                                              | 9,708                                  | 193,644                 | 176,020                          |
| Fundraising and other costs            | 4,321                                                | 0                                      | 4,321                   | 3,276                            |
| Charitable activities                  | 1,846                                                | 2,476                                  | 4,322                   | 4,345                            |
| Other resources used                   | 8,289                                                | 0.00                                   | 8,289                   | 66,476                           |
| <b>Total resources used</b>            | <b>198,392</b>                                       | <b>12,184</b>                          | <b>210,576</b>          | <b>250,117</b>                   |
| <b>Net incoming/outgoing resources</b> | <b>(44,193)</b>                                      | <b>439</b>                             | <b>(43,754)</b>         | <b>(14,028)</b>                  |
| <b>Net fund transfers</b>              | <b>(304)</b>                                         | <b>304</b>                             | <b>0</b>                | <b>0</b>                         |
| <b>Net movement in funds</b>           | <b>(44,497)</b>                                      | <b>743</b>                             | <b>(43,754)</b>         | <b>(14,028)</b>                  |
| <b>Total funds brought forward</b>     | <b>208,603</b>                                       | <b>31,509</b>                          | <b>240,112</b>          | <b>254,140</b>                   |
| <b>Total funds carried forward</b>     | <b>164,106</b>                                       | <b>32,252</b>                          | <b>196,358</b>          | <b>240,112</b>                   |

<sup>1</sup> Includes Designated Funds

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**BALANCE SHEET AS AT 31 DECEMBER 2022**

|                                      | <b>2022</b>           | <b>2021</b>           |
|--------------------------------------|-----------------------|-----------------------|
|                                      | <b>£</b>              | <b>£</b>              |
| <b>CURRENT ASSETS</b>                |                       |                       |
| Debtors ( <b>Note 4</b> )            | 11,994                | 12,684                |
| Cash at bank & in hand               | <u>184,364</u>        | <u>227,428</u>        |
| <b>NET ASSETS</b>                    | <b><u>196,358</u></b> | <b><u>240,112</u></b> |
| <br><b>FUNDS</b>                     |                       |                       |
| Unrestricted Funds                   | 23,846                | 33,958                |
| Designated Funds                     | 140,260               | 174,645               |
| Restricted Funds                     | <u>32,252</u>         | <u>31,509</u>         |
| <b>TOTAL FUNDS</b>                   | <b><u>196,358</u></b> | <b><u>240,112</u></b> |
| <br><b>REPRESENTED BY</b>            |                       |                       |
| <br><b><u>Unrestricted</u></b>       |                       |                       |
| General Fund                         | 17,453                | 16,930                |
| Hall Fund                            | <u>6,393</u>          | <u>17,028</u>         |
|                                      | <b><u>23,846</u></b>  | <b><u>33,958</u></b>  |
| <br><b><u>Designated</u></b>         |                       |                       |
| Capital Projects Fund                | 90,751                | 87,362                |
| Children's and Families' Worker Fund | 25,638                | 42,802                |
| Curate Fund                          | 10,093                | 18,660                |
| Designated                           | 1,393                 | 1,406                 |
| Maintenance Fund                     | 4,131                 | 8,415                 |
| Music Fund                           | <u>8,254</u>          | <u>16,000</u>         |
|                                      | <b><u>140,260</u></b> | <b><u>174,645</u></b> |
| <br><b><u>Restricted</u></b>         |                       |                       |
| Choir Fund                           | 11,197                | 11,284                |
| Special Collections Fund             | 20,106                | 19,165                |
| Sundry Collections Fund              | 0                     | 0                     |
| Thanksgiving Fund                    | 494                   | 605                   |
| Youth & Children's Church Fund       | <u>455</u>            | <u>455</u>            |
|                                      | <b><u>32,252</u></b>  | <b><u>31,509</u></b>  |

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH**

**OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**1. Accounting Policies**

The accounts have been prepared in accordance with the Charities Act 2011 as set out in the publication – PCC Accountability – The Charities Act 2011 and the PCC – 4<sup>th</sup> Edition. The accounts have been prepared under historical cost convention. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members. They also do not include the accounts of The Friends of St Francis Church (1994) which is a separate, but connected, charity registered with the Charity Commission number 1038292.

**Funds**

Unrestricted funds are general funds that can be used by the PCC without restriction for ordinary purposes.

Designated funds are funds where the Church has decided to set aside sums in respect of specific projects. These funds can always be redirected back to unrestricted funds if the Church chooses and therefore are regarded as unrestricted.

Restricted funds represent donations or grants received for a specific purpose or invited by the PCC for a specific purpose. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

Part of Chris Lake's legacy was designated to be paid to a church in Zimbabwe. Whilst we seek the appropriate bank details, those monies remain in the Special Collections Fund until such time as they can be distributed.

The PCC does not normally invest separately for each fund.

**Incoming Resources**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants are accounted for when the PCC is legally entitled to the amounts due. All other income is

recognised when it is received. All incoming resources are accounted for gross.

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH**

**OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2022  
(CONTINUED)**

**Resources Expended**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. The parish share is shown split between the unrestricted and curate funds, this is a change to the previous report. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

**Payments to Trustees**

Trustees received payments totalling £11,182 for services provided as Parish Administrator and Personal Assistant to the Rural Dean and for being a member of the Children's and Families Team.

**Fixed Assets**

Consecrated land and buildings and moveable Church furnishings

Consecrated and beneficed property is excluded from the accounts in accordance with Section 10 of the Charities Act 2011.

No value is placed on moveable church furnishings held by the Church Wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. Any expenditure on consecrated or beneficed buildings and moveable church furnishings, whether maintenance or improvement, is written off as incurred.

Other fixtures, fittings and office equipment

Individual items of equipment are written off when the asset is acquired.

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH  
OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2022  
(CONTINUED)**

**2. Incoming Resources**

| <b>Voluntary Income</b>                | <b>2022</b>    | <b>2021</b>    |
|----------------------------------------|----------------|----------------|
|                                        | <b>£</b>       | <b>£</b>       |
| Tax efficient planned giving           | 65,508         | 70,843         |
| Other giving                           | 7,228          | 6,575          |
| Collections at services                | 4,564          | 2,342          |
| Sundry donations                       | 7,122          | 4,655          |
| Income tax refund                      | 17,825         | 18,945         |
| Legacies received                      | 500            | 61,968         |
|                                        | <b>102,747</b> | <b>165,328</b> |
|                                        |                |                |
| <b>Activities for Generating Funds</b> | <b>2022</b>    | <b>2021</b>    |
|                                        | <b>£</b>       | <b>£</b>       |
| Fundraising events                     | 12,012         | 8,437          |
| Fees                                   | 6,213          | 6,686          |
| Rental income                          | 24,580         | 7,049          |
| Magazine and Bookstall                 | 0.00           | 0              |
| Non-recurring One-off grants           | 1,779          | 16,276         |
|                                        | <b>44,584</b>  | <b>38,448</b>  |
|                                        |                |                |
| <b>Investment Income</b>               | <b>2022</b>    | <b>2021</b>    |
|                                        | <b>£</b>       | <b>£</b>       |
| Bank interest                          | <b>1,510</b>   | <b>1,550</b>   |
|                                        |                |                |
| <b>Other Incoming Resources</b>        | <b>2022</b>    | <b>2021</b>    |
|                                        | <b>£</b>       | <b>£</b>       |
| Other income                           | 17,921         | 30,763         |
| Church box                             | 60             | 0              |
|                                        | <b>17,981</b>  | <b>30,763</b>  |

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH**

**OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2022  
(CONTINUED)**

**3. Resources Used**

| <b>Cost of Generating Funds</b>  | <b>2022</b>    | <b>2021</b>    |
|----------------------------------|----------------|----------------|
|                                  | <b>£</b>       | <b>£</b>       |
| Parish share (Unrestricted Fund) | 100,862        | 100,075        |
| Parish share (Curate Fund)       | 7,500          | 7,500          |
| Staff costs and honoraria        | 34,495         | 27,226         |
| Disbursement of fees             | 2,665          | 4,136          |
| Incumbent expenses               | 1,896          | 1,328          |
| Church maintenance               | 10,232         | 8,447          |
| Church administration            | 2,705          | 2,014          |
| Churchyard upkeep                | 1,070          | 305            |
| Upkeep of services               | 17,667         | 12,833         |
| Hall running costs               | 6,850          | 8,762          |
| Church utility bills             | 7,702          | 3,394          |
|                                  | <b>193,644</b> | <b>176,020</b> |

|                          | <b>2022</b>  | <b>2021</b>  |
|--------------------------|--------------|--------------|
|                          | <b>£</b>     | <b>£</b>     |
| <b>Fundraising Costs</b> | <b>4,321</b> | <b>3,276</b> |

| <b>Charitable Activities</b> | <b>2022</b>  | <b>2021</b>  |
|------------------------------|--------------|--------------|
|                              | <b>£</b>     | <b>£</b>     |
| Donations                    | <b>4,322</b> | <b>4,345</b> |

| <b>Other Resources Used</b>                         | <b>2022</b>  | <b>2021</b>   |
|-----------------------------------------------------|--------------|---------------|
|                                                     | <b>£</b>     | <b>£</b>      |
| Major maintenance and repairs and new building work | <b>8,289</b> | <b>66,476</b> |

For major expenditure over £1,000 – see Treasurer’s Report.

| <b>4. Debtors</b>      | <b>2022</b>   | <b>2021</b>   |
|------------------------|---------------|---------------|
|                        | <b>£</b>      | <b>£</b>      |
| Income tax recoverable | <b>11,994</b> | <b>12,684</b> |

**ST FRANCIS OF ASSISI CHURCH, WELWYN GARDEN CITY  
UNRESTRICTED FUNDS BUDGET 2022**

|                                                                   | 2023<br>Budget | 2022 Actual          |
|-------------------------------------------------------------------|----------------|----------------------|
| INCOME                                                            | £              | £                    |
| Covenants and Gift Aid                                            | 60,600         | 65,508               |
| Uncovenanted                                                      | 6,700          | 7,228                |
| Collections                                                       | 5,000          | 3,858                |
| Sundry Donations                                                  | 5,000          | 2873                 |
| Gift Aid Tax Rebate                                               | 19,650         | 17,535               |
| Grants                                                            | 2,000          | 764                  |
| Fundraising Events                                                | 12,000         | 9,812                |
| Fees                                                              | 7,000          | 6,213                |
| Rental Income                                                     | 25,000         | 24,580               |
| Dividends and Interest                                            | 0              | 1                    |
| Other Income                                                      | 5,500          | 4,176                |
| Church Box                                                        | 0              | 60                   |
|                                                                   | 148,450        | 142,608              |
| EXPENDITURE                                                       |                |                      |
| Parish Share <sup>2</sup>                                         | 102,007        | 100,862              |
| Salaries/Honorarium <sup>3</sup>                                  | 10,959         | 9,586                |
| Disbursement of Fees                                              | 4,200          | 2,665                |
| Incumbent Expenses                                                | 1,000          | 830                  |
| Church Maintenance                                                | 7,500          | 8,451                |
| Church Administration                                             | 3,250          | 2,705                |
| Upkeep of Churchyard                                              | 1,000          | 1,070                |
| Upkeep of Services                                                | 6,000          | 5,891                |
| Hall Running Costs                                                | 7,500          | 6,850                |
| Church Utility Bills                                              | 12,000         | 7,702                |
| Major Repairs and Maintenance                                     | 2,000          | 1,840                |
| Fundraising Costs                                                 | 2,500          | 2,121                |
| <u>Charitable Giving</u>                                          |                |                      |
| Budgeted                                                          | 2,000          | 1,846                |
| Unbudgeted                                                        | 0              | 0                    |
|                                                                   |                | 152,418              |
|                                                                   | 161,916        |                      |
| <b>Surplus/Deficit</b>                                            | (13,466)       | (9,810)              |
| Unrestricted Funds 1 January 2023                                 |                | 23,846               |
| Projected Surplus 31 December 2023                                |                | (13,466)             |
| <b><u>Projected Unrestricted Funds as at 31 December 2023</u></b> |                | <b><u>10,380</u></b> |
| <b><u>Weekly Expenditure Covenant</u></b>                         |                | <b>3</b>             |
| <b>PCC Policy</b>                                                 |                | <b>Minimum 6</b>     |
| <b>Diocese Recommendation</b>                                     |                | <b>6 to 12</b>       |

<sup>2</sup> This excludes £7,500 Curate costs taken from the Curate Fund

<sup>3</sup> Includes verger, parish administrator, and original honoraria for music director and assistant organist.

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# Accounts

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**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF  
ST FRANCIS OF ASSISI, WELWYN GARDEN  
CITY**

**ANNUAL REPORT**

**AND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

**Registered Charity Number 1129849**

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**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**Trustees:**

The Reverend Jenny Fennell \*  
Vicar  
Chair of the PCC

The Reverend Rachel Wakefield  
Assistant Curate - Ex-officio

Mr Antony Young\*  
Church Warden - Vice Chair  
Ex-officio (resigned 23 May 2021)

Mrs Amanda Williams\*  
Church Warden  
Ex-officio

Mr Rob Smith\*  
Church Warden (elected 23 May 2021)  
Ex-officio

Deanery Synod  
Mrs Pui San Apling - Ex-officio  
Mr John Butler - Ex-officio  
Mr Rob Smith - Ex-officio  
Mr Anthony Boon - Ex-officio

Mr William Brimley - Treasurer \*

Mr Stuart Richardson - Assistant Warden\*; Mr Anthony Boon;  
Mrs Fiona Burke; Mrs Montse Day; Mr Paul Dunstan; Mrs Alice  
Elder; Mrs Rachel Hickey; Mrs Carol Jager; Mrs Louise Lucas; Mr  
Tony Porter; Mr Andrew Watkinson (joined 23 May 2021);  
Mr Callum Williams (joined 23 May 2021).

Mrs Liz Green (resigned 23 May 2021); Mrs Rebecca Peters  
(resigned 23 May 2021).

**\* Denotes member of the Standing Committee**

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(CONTINUED)**

**Parish Administrator :** Mrs Pui San Apling

**Contact Details :** The Parish Administrator  
St Francis of Assisi Church  
Church Road  
Welwyn Garden City  
Hertfordshire  
AL8 6QJ

Telephone 01707 694191  
e-mail - [admin@stfranciswgc.org.uk](mailto:admin@stfranciswgc.org.uk)  
Website - [stfranciswgc.org.uk](http://stfranciswgc.org.uk)  
Facebook -

[www.facebook.com/stfranciswgc](http://www.facebook.com/stfranciswgc)

**Independent Examiner :** Clare Parker M.A., C.P.F.A.  
51 Parkway  
Welwyn Garden City  
Hertfordshire AL8 6JQ

**Bankers :** HSBC  
8 -14 Howardsgate  
Welwyn Garden City  
Hertfordshire  
AL8 6BQ

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

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2021**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Parochial Church Council of the Ecclesiastical Parish of St Francis of Assisi, Welwyn Garden City, is a registered charity – registration granted on 28 May 2009. The official name of the charity is:

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY

Registration Number 1129849

Working Name: PCC of St Francis

The Parochial Church Council (“PCC”) is a body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure 1956 and the Church Representation Rules 2017.

The Trustees take cognisance of the Charities Commission’s guidance on public benefit, particularly the specific guidance to charities involved in the advancement of religion.

**1. PCC Membership**

The method of appointment of PCC Trustees is as set out in the Church Representation Rules 2017. Members are either ex-officio, elected at the Annual Parochial Church Meeting or co-opted. The PCC met on nine occasions during 2021. In the past year the PCC has worked together to maintain all aspects of Church life including the pattern of daily offices, support for our Church family and developing our work with the local community, Deanery and Diocesan partners.

**2. Organisation**

The PCC operates through a number of committees/teams and receives regular reports from these, the Church Wardens, Treasurer, Deanery and Diocesan Synod representatives and the Children’s and Families’ Worker. Topics discussed during the year have included the maintenance of the fabric of the Church, health and safety, safeguarding, fund raising, environmental issues, charitable giving, General Data Protection Regulation (“GDPR”) and the PCC’s vision for the future. The following committees/teams meet on a regular basis. Members are not necessarily members of the PCC.

**Standing Committee**

This is the only committee required by law. It transacts the business of the PCC between meetings, subject to any directions given by the PCC.

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2021  
(CONTINUED)**

**Charities Committee**

Assists the channelling of the Church's support for charitable agencies that pursue Christian ideals and maintain and develop the Parish as an outward-looking, mission-oriented congregation.

**Stewardship Committee**

Encourages members of the Parish to be involved in the life of the Church, and considers and takes necessary action on matters relating to stewardship and the means whereby the necessary income is raised to meet the Church's outgoings.

**Maintenance Committee**

Responsible for conducting regular inspections of all the property, fixtures, fittings and equipment within the Church premises. It is responsible for facilitating necessary repairs and must additionally ensure that Health and Safety, fire precautions and local authority requirements are met. It also has responsibility for the cleaning of the Church property.

**Events Committee**

Reviews the social life of the Church and organises events accordingly.

**Investment Committee**

Looks after the Church's investments.

**Finance Team**

Assists the Treasurer in certain aspects of the management of the Church's finances.

**Lettings Team**

Handles the letting out of all Church properties.

**Communications Committee**

Plans and coordinates the range of communication initiatives that are required, such as our website, Facebook page, pew leaflet, notice boards, posters, banners etc – to ensure that everyone in the Church and wider community has easy access to the information

they need about the Church, our worship and about the many and varied social and fund raising events/activities run throughout the year. Also responsible for disseminating information about GDPR to the appropriate sources.

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2021  
(CONTINUED)**

**3. Risk Review**

The PCC does not consider that there are any significant financial exposures and endeavours to maintain sufficient funds to cover any contingency that may arise. The PCC policy on Unrestricted Reserves is to have reserves equating to not less than 6 weeks of ordinary expenditure. As at 31 December 2021 the Unrestricted Reserves equated to **over 10** weeks of ordinary expenditure during the year. (Diocesan recommendation 6 – 12 weeks.)

The PCC regularly reviews its Health and Safety Policy and its operation. Formal policies on other matters have been adopted and are reviewed regularly.

The principal risk to the work of the charity is that the number of members of the Church declines. However our membership is holding reasonably steady and Mission Action Plan is ongoing and seeks to mitigate that risk.

The Maintenance Committee seeks to identify any risks associated with the Church property and also seeks to ensure that we take necessary precautions and have appropriate insurance cover.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016. We now have a Safer Recruitment procedure in place and any new volunteer taking on a role that requires him/her to be safely recruited, goes through this procedure. We have a comprehensive list of all those who volunteer in roles that could involve working with children, young people or vulnerable adults. DBS checks have been kept under review and new checks undertaken as necessary. The PCC has a 'Promoting a Safer Church Action Plan', which is kept under review and discussed at each PCC meeting. The PCC have complied with its duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. There have been no serious incidents reported this year. We continue to encourage those who take on roles which involve working with children, young people or vulnerable adults to undertake the appropriate training.

New General Data Protection Regulations that were introduced in May 2018 have an effect on how the PCC maintains, stores and uses information held on individuals. The PCC has acknowledged the impact of these new regulations and has taken the appropriate

steps to conform to them. This is an ongoing process but the PCC is confident of the steps taken. In the course of carrying out its duties these steps cover the new regulations placed upon it.

#### **4. Objectives and Activities**

The primary purpose of the PCC is the promotion of the Christian faith within the ecclesiastical parish of St Francis of Assisi, Welwyn Garden City. To this end, the PCC co-operates with the ministry team in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2021  
(CONTINUED)**

**5. Achievements and Performance**

Due to Coronavirus restrictions the church was closed at the beginning of the year and services were streamed and online from 6 January to 22 March. During this time services were held online, some via our website and others via Zoom. Significant investment was made to upgrade the AV facilities in church to enable us to continue with this and improve the experience. Funeral services can now be livestreamed, Sunday services are recorded and put on the website (they will be livestreamed in the future), a prayer group via Zoom is held once a week, compline is available via Facebook and our website twice a week. All of this enabled us to not only minister to our current congregation but to reach out to new worshippers via these mediums.

Once the church reopened there were generally two Services held each Sunday – an 8:00am Said Eucharist with an average attendance of 10, and Parish Communion at 9:15am which has an average combined attendance (adults and children) 86. Choral Evensong restarted during the Christmas Term with an average attendance of 63 including the choir. Attendance at these services remains lower than in 2019 however it is higher than after the first lockdown in 2020.

A single 10am Service is held when the main Festivals are celebrated. The Mothering Sunday Service was online due to lockdown and attendance at the Services held in Church were understandably lower than in 2019:

Easter Day (21 April) – 123 people

Pentecost (9 June) – 92 people

Harvest Festival (22 September) – 121 people

Christmas Day (25 December) – 94 people

The annual Carol Services have remained popular although attendance was understandably still lower than 2019. Advent Carols on 28 November attracted 105 people; Family Carols on 18 December, 59 people; Nine Lessons and Carols on 19 December, 105 people. Similarly, the two Christingle Services on Christmas Eve had a total attendance of 138 people, whilst the later Midnight Mass attracted 61.

The Church continues to hold mid-week Eucharists on Tuesday evenings and Wednesday mornings. These attract between 6 and

14 people with the higher numbers usually on the Wednesday which is followed by the social "Coffee for All" event in the Parish Room.

In addition to these Services there were 2 Baptisms, 1 Weddings, 14 Funerals (9 at the church, 5 with a Minister attending elsewhere) and 8 Interment of Ashes (7 at the church, 1 with a Minister attending elsewhere).

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2021  
(CONTINUED)**

The Church's Electoral Roll changed from 182 to 186 as of 31 December 2021.

In 2021 our fundraising events were again greatly impacted by the Coronavirus pandemic. There was a return for the Christmas Tree Festival in early December on a deliberately smaller scale. Attendance was around 40% of the 2019 numbers, however people were very generous. For a second year Rachel Hickey organised the Ride and Stride. These two fundraisers generated c£4,300 for the church. We are extremely grateful to all organisers, performers, helpers, attendees and sponsors.

Nikki Clare (Children's and Families' Worker), assisted by Rachel Hickey have continued to run many and varied groups attracting lots of young families since reopening after Lockdown. Due to their popularity, numbers often had to be limited due to the capacity of the Hall. Nikki and Rachel have continued to organise the daily prayers, online and in-person children's events, posting every day on social media and kept in touch with as many young families as possible. Once the Church building reopened, they have ensured that children's church can take place safely and have gradually increased the number of groups offered during the week.

Maintenance

Although the pandemic resulted in much reduced usage of the Church premises, some maintenance activity was required.

A rainwater leak from the Church roof was fixed by a repair to the rainwater flashing.

The Church laptop computer used for compiling YACC teaching material was damaged by a liquid spill and had to be replaced. The cost was largely covered by insurance.

Outside, the hedges continued to require trimming. We are grateful to Keith Crabb for his help with the lawns and Mandy Kirk for her help with the gardens at the front of the Church.

The water heater supplying hot water to the Hall kitchen had to be replaced due to water corrosive damage to the heat exchanger.

Unfortunately there were no spares available for repair as it was an obsolete model.

In August, the new audio visual system was installed. This provides facilities for recording and live streaming services, and also for replay of visual and audio material from multiple sources.

An acoustic baffle on the ceiling in the Hall was accidentally knocked out of place and required specialist refixing to meet asbestos regulations.

The presence of mice in the YACC cupboard in the Hall was investigated by a rodent control operative and the problem was solved – we have a photo of the deceased mouse to prove it! The annual testing of portable appliances was carried out in December.

An electrical socket was fitted by the East wall of the Church to provide power for the illuminated Cross at Christmas.

Further discussions with stonemasons are being held regarding refreshing some of the paintwork of the inscriptions on the Memorial Pathway tablets.

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2021  
(CONTINUED)**

**6. Treasurer's Financial Review**

2021 was another year of exceptional circumstances, and one that this time led to an annual deficit in Unrestricted Funds of over £4,700. Given that the local council approved grants exceeding £16,000, one can see how precarious the finances might have been. Sundry donations in 2021 reverted to lower, pre-pandemic, levels, and giving in general continues to fall year on year alongside rising costs in most areas.. Hall Rental Income remains a quarter of its 2019 high and Fundraising Events was still considerably down on 2019 levels. In short, income is falling whilst expenditure is growing.

With 2021 representing a year of the church being open, but not fully, Expenditure was higher than in 2020, notably in Maintenance, Upkeep of Services and Hall Running Costs (combined these were nearly twice their 2020 levels, but remained significantly below 2019 figures).). A scaled-back Christmas Tree Festival, the decision to not hold a summer fete and lower footfall in church throughout the year meant Income was not able to keep up, despite the aforementioned council grants.

Over the course of the year, around £3,000 was paid out to worthy causes, through collections undertaken by members of the congregation. Our Lent and Harvest appeals were highly successful raising c.£1,000 and c.£1,100 respectively. Christingle and Crisis donations were lower than in normal years but still raised c.£450. A further c£1,600 was earmarked in the 2020 Charities Budget to be distributed, though no charities were selected during the year and these monies will form part of the 2021 Charities donations. The monies have been moved from the General Fund to the Sundry Fund to ensure they are ring-fenced for this purpose.

The PCC ratified its earlier decision to redecorate the Hall, though this was carried out in January 2022. The PCC carried out a large capital expenditure in the form of a thorough revamping of the audio-visual system throughout the church and hall, costing just over £40,000 (see Maintenance report).

At its September 2021 meeting, the PCC agreed to set aside £45,000 into the Children's and Families fund to provide for a further three years. It also agreed in the same meeting that £16,000 should be set aside for the Music department to provide

additional finances for two years (initially), to reflect the vision of growth and change in the roles of both Director of Music and Assistant Organist.

In conclusion, once again the year represented one where we sought replacement funding for the Hall Fund and giving shortfalls, against a backdrop of rising expenditure. It's been another year that none of us will forget, but a huge thank you must once again go out to all members for their support throughout 2021 whether this has been financially or by volunteering their services and time. We look forward to 2022 with confidence and faith, and a renewed hope that a return to more normal times is just around the corner.

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31  
DECEMBER 2021  
(CONTINUED)**

**7. Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of Charities Statement of Recommended Practices;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will not continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Approval**

This annual report was approved by the Parochial Church Council on and signed on their behalf by:

Jenny Fennell  
The Reverend Jenny Fennell  
Chair of the PCC

Date: 11/04/2022

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES  
OF  
THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

I report on the accounts of the Parochial Church Council of the Ecclesiastical Parish of St Francis of Assisi, Welwyn Garden City for the year ended 31 December 2021, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The report is in respect of an examination carried out in accordance with the Church Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under the Regulations and s.144(1) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145 of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the charity trustees and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act and the Regulationshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Clare Parker M.A.,C.P.F.A.  
51 Parkway  
Welwyn Garden City  
Hertfordshire  
AL8 6JQ

**Clare Parker**

Date: 11/04/2022

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

|                                        | <b>Unrestric<br/>ted<br/>Funds<sup>1</sup><br/>£</b> | <b>Restrict<br/>ed<br/>Funds<br/>£</b> | <b>Total<br/><br/>£</b> | <b>Prior<br/>Year<br/><br/>£</b> |
|----------------------------------------|------------------------------------------------------|----------------------------------------|-------------------------|----------------------------------|
| <b>Incoming Resources<br/>(Note 2)</b> |                                                      |                                        |                         |                                  |
| Voluntary income                       | 164,167                                              | 1,161                                  | 165,328                 | 130,567                          |
| Activities for generating funds        | 38,448                                               | 0                                      | 38,448                  | 18,676                           |
| Investment income                      | 1,550                                                | 0                                      | 1,550                   | 3,074                            |
| Other incoming resources               | <u>9,764</u>                                         | <u>20,999</u>                          | <u>30,763</u>           | <u>7,270</u>                     |
| <b>Total incoming resources</b>        | <b>213,929</b>                                       | <b>22,160</b>                          | <b>236,089</b>          | <b>159,587</b>                   |
| <b>Resources Used (Note 3)</b>         |                                                      |                                        |                         |                                  |
| Cost of generating voluntary income    | 171,639                                              | 4,381                                  | 176,020                 | 162,307                          |
| Fundraising and other costs            | 3,276                                                | 0                                      | 3,276                   | 85                               |
| Charitable activities                  | 1,548                                                | 2,797                                  | 4,345                   | 3,731                            |
| Other resources used                   | <u>66,476</u>                                        | <u>0.00</u>                            | <u>66,476</u>           | <u>1,864</u>                     |
| <b>Total resources used</b>            | <b>242,939</b>                                       | <b>7,178</b>                           | <b>250,117</b>          | <b>167,987</b>                   |
| <b>Net incoming/outgoing resources</b> | <b>(29,010)</b>                                      | <b>14,982</b>                          | <b>(14,028)</b>         | <b>(8,400)</b>                   |
| <b>Net fund transfers</b>              | <b>6,150</b>                                         | <b>(6,150)</b>                         | <b>0</b>                | <b>0</b>                         |
| <b>Net movement in funds</b>           | <b>(22,860)</b>                                      | <b>8,832</b>                           | <b>(14,028)</b>         | <b>(8,400)</b>                   |
| <b>Total funds brought forward</b>     | <b>231,463</b>                                       | <b>22,677</b>                          | <b>254,140</b>          | <b>262,540</b>                   |
| <b>Total funds carried forward</b>     | <b>208,603</b>                                       | <b>31,509</b>                          | <b>240,112</b>          | <b>254,140</b>                   |

<sup>1</sup> Includes Designated Funds

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF ST FRANCIS OF ASSISI,  
WELWYN GARDEN CITY**

**BALANCE SHEET AS AT 31 DECEMBER 2021**

|                                      | <b>2021</b>           | <b>2020</b>           |
|--------------------------------------|-----------------------|-----------------------|
|                                      | <b>£</b>              | <b>£</b>              |
| <b>CURRENT ASSETS</b>                |                       |                       |
| Debtors ( <b>Note 4</b> )            | 12,684                | 16,202                |
| Cash at bank & in hand               | <u>227,428</u>        | <u>237,938</u>        |
| <b>NET ASSETS</b>                    | <b><u>240,112</u></b> | <b><u>254,140</u></b> |
| <br><b>FUNDS</b>                     |                       |                       |
| Unrestricted Funds                   | 33,958                | 38,793                |
| Designated Funds                     | 174,645               | 192,670               |
| Restricted Funds                     | <u>31,509</u>         | <u>22,677</u>         |
| <b>TOTAL FUNDS</b>                   | <b><u>240,112</u></b> | <b><u>254,140</u></b> |
| <br><b>REPRESENTED BY</b>            |                       |                       |
| <br><b><u>Unrestricted</u></b>       |                       |                       |
| General Fund                         | 16,930                | 31,483                |
| Hall Fund                            | <u>17,028</u>         | <u>7,310</u>          |
|                                      | <b><u>33,958</u></b>  | <b><u>38,793</u></b>  |
| <br><b><u>Designated</u></b>         |                       |                       |
| Capital Projects Fund                | 87,362                | 142,767               |
| Children's and Families' Worker Fund | 42,802                | 15,589                |
| Curate Fund                          | 18,660                | 26,160                |
| Designated                           | 1,406                 | 0                     |
| Maintenance Fund                     | 8,415                 | 8,154                 |
| Music Fund                           | <u>16,000</u>         | <u>0</u>              |
|                                      | <b><u>174,645</u></b> | <b><u>192,670</u></b> |
| <br><b><u>Restricted</u></b>         |                       |                       |
| Choir Fund                           | 11,284                | 10,064                |
| Special Collections Fund             | 19,165                | 1,590                 |
| Sundry Collections Fund              | 0                     | 10,063                |
| Thanksgiving Fund                    | 605                   | 505                   |
| Youth & Children's Church Fund       | <u>455</u>            | <u>455</u>            |
|                                      | <b><u>31,509</u></b>  | <b><u>22,677</u></b>  |

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH**

**OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**1. Accounting Policies**

The accounts have been prepared in accordance with the Charities Act 2011 as set out in the publication – PCC Accountability – The Charities Act 2011 and the PCC – 4<sup>th</sup> Edition. The accounts have been prepared under historical cost convention. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members. They also do not include the accounts of The Friends of St Francis Church (1994) which is a separate, but connected, charity registered with the Charity Commission number 1038292.

**Funds**

Unrestricted funds are general funds that can be used by the PCC without restriction for ordinary purposes.

Designated funds are funds where the Church has decided to set aside sums in respect of specific projects. These funds can always be redirected back to unrestricted funds if the Church chooses and therefore are regarded as unrestricted.

Restricted funds represent donations or grants received for a specific purpose or invited by the PCC for a specific purpose. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

Part of Chris Lake's legacy was designated to be paid to a church in Zimbabwe. Whilst we seek the appropriate bank details, those monies remain in the Special Collections Fund until such time as they can be distributed.

During the year, we closed the Sundry Collections Fund, moving the balance to the Special Collections Fund or a new "Designated" fund depending on whether the funds were restricted.

The PCC does not normally invest separately for each fund.

**Incoming Resources**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is received. All incoming resources are accounted for gross.

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH**

**OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(CONTINUED)**

**Resources Expended**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. The parish share is shown split between the unrestricted and curate funds, this is a change to the previous report. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

**Payments to Trustees**

Trustees received payments totalling £11,184 for services provided as Parish Administrator and Personal Assistant to the Rural Dean and for being a member of the Children's and Families Team.

**Fixed Assets**

Consecrated land and buildings and moveable Church furnishings

Consecrated and beneficed property is excluded from the accounts in accordance with Section 10 of the Charities Act 2011.

No value is placed on moveable church furnishings held by the Church Wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. Any expenditure on consecrated or beneficed buildings and moveable church furnishings, whether maintenance or improvement, is written off as incurred.

Other fixtures, fittings and office equipment

Individual items of equipment are written off when the asset is acquired.

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH  
OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(CONTINUED)**

**2. Incoming Resources**

|                                        |                |                |
|----------------------------------------|----------------|----------------|
| <b>Voluntary Income</b>                | <b>2021</b>    | <b>2020</b>    |
|                                        | <b>£</b>       | <b>£</b>       |
| Tax efficient planned giving           | 70,843         | 71,462         |
| Other giving                           | 6,575          | 7,092          |
| Collections at services                | 2,342          | 2,352          |
| Sundry donations                       | 4,655          | 26,192         |
| Income tax refund                      | 18,945         | 23,469         |
| Legacies received                      | 61,968         | 0              |
|                                        | <b>165,328</b> | <b>130,567</b> |
| <b>Activities for Generating Funds</b> | <b>2021</b>    | <b>2020</b>    |
|                                        | <b>£</b>       | <b>£</b>       |
| Fundraising events                     | 8,437          | 5,088          |
| Fees                                   | 6,686          | 6,227          |
| Rental income                          | 7,049          | 7,325          |
| Magazine and Bookstall                 | 0              | 36             |
| Non-recurring One-off grants           | 16,276         | 0              |
|                                        | <b>38,448</b>  | <b>18,676</b>  |
| <b>Investment Income</b>               | <b>2021</b>    | <b>2020</b>    |
|                                        | <b>£</b>       | <b>£</b>       |
| Bank interest                          | <b>1,550</b>   | <b>3,074</b>   |
| <b>Other Incoming Resources</b>        | <b>2021</b>    | <b>2020</b>    |
|                                        | <b>£</b>       | <b>£</b>       |
| Other income                           | 30,763         | 7,150          |
| Church box                             | 0              | 120            |
|                                        | <b>30,763</b>  | <b>7,270</b>   |

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH**

**OF ST FRANCIS OF ASSISI, WELWYN GARDEN CITY**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(CONTINUED)**

**3. Resources Used**

| <b>Cost of Generating Funds</b>  | <b>2021</b>    | <b>2020</b>    |
|----------------------------------|----------------|----------------|
|                                  | <b>£</b>       | <b>£</b>       |
| Parish share (Unrestricted Fund) | 100,075        | 102,174        |
| Parish share (Curate Fund)       | 7,500          | 3,840          |
| Staff costs and honoraria        | 27,226         | 28,266         |
| Disbursement of fees             | 4,136          | 4,287          |
| Incumbent expenses               | 1,328          | 760            |
| Church maintenance               | 8,447          | 6,064          |
| Church administration            | 2,014          | 2,522          |
| Churchyard upkeep                | 305            | 200            |
| Upkeep of services               | 12,833         | 6,323          |
| Hall running costs               | 8,762          | 4,285          |
| Church utility bills             | 3,394          | 3,586          |
| Magazine and bookstall           | 0              | 0              |
|                                  | <b>176,020</b> | <b>162,307</b> |

|                          | <b>2021</b>  | <b>2020</b> |
|--------------------------|--------------|-------------|
|                          | <b>£</b>     | <b>£</b>    |
| <b>Fundraising Costs</b> | <b>3,276</b> | <b>85</b>   |

| <b>Charitable Activities</b> | <b>2021</b>  | <b>2020</b>  |
|------------------------------|--------------|--------------|
|                              | <b>£</b>     | <b>£</b>     |
| Donations                    | <b>4,345</b> | <b>3,731</b> |

| <b>Other Resources Used</b>                         | <b>2021</b>   | <b>2020</b>  |
|-----------------------------------------------------|---------------|--------------|
|                                                     | <b>£</b>      | <b>£</b>     |
| Major maintenance and repairs and new building work | <b>66,476</b> | <b>1,864</b> |

For major expenditure over £1,000 – see Treasurer’s Report.

| <b>4. Debtors</b>      | <b>2021</b>   | <b>2020</b>   |
|------------------------|---------------|---------------|
|                        | <b>£</b>      | <b>£</b>      |
| Income tax recoverable | <b>12,684</b> | <b>16,202</b> |

**ST FRANCIS OF ASSISI CHURCH, WELWYN GARDEN  
CITY  
UNRESTRICTED FUNDS BUDGET 2022**

|                                               | 2022<br>Budget | 2021 Actual          |
|-----------------------------------------------|----------------|----------------------|
| INCOME                                        | £              | £                    |
| Covenants and Gift Aid                        | 68,200         | 70,843               |
| Uncovenanted                                  | 4,600          | 6,575                |
| Collections                                   | 6,000          | 2,139                |
| Sundry Donations                              | 2,750          | 3,897                |
| Gift Aid Tax Rebate                           | 21,800         | 18,745               |
| Grants                                        | -              | 16,276               |
| Fundraising Events                            | 8,500          | 7,227                |
| Fees                                          | 7,000          | 6,686                |
| Rental Income                                 | 20,000         | 7,049                |
| Dividends and Interest                        | 0              | 2                    |
| Other Income                                  | 5,500          | 3,545                |
| Church Box                                    | 500            | -                    |
|                                               | 144,850        | 142,984              |
| EXPENDITURE                                   |                |                      |
| Parish Share <sup>2</sup>                     | 100,862        | 100,075              |
| Salaries/Honorarium <sup>3</sup>              | 10,386         | 9,439                |
| Disbursement of Fees                          | 4,200          | 4,136                |
| Incumbent Expenses                            | 1,500          | 1,328                |
| Church Maintenance                            | 5,000          | 7,008                |
| Church Administration                         | 3,250          | 2,014                |
| Upkeep of Churchyard                          | 400            | 305                  |
| Upkeep of Services                            | 6,250          | 5,494                |
| Hall Running Costs                            | 7,500          | 8,762                |
| Church Utility Bills                          | 6,000          | 3,394                |
| Major Repairs and Maintenance                 | 5,000          | 2,400                |
| Fundraising Costs                             | 2,500          | 1,825                |
| <u>Charitable Giving</u>                      |                |                      |
| Budgeted                                      | 2,000          | 1,548                |
| Unbudgeted                                    | 0              | 0                    |
|                                               | 154,848        | 147,728              |
| <b><u>Surplus/Deficit</u></b>                 | (9,998)        | (4,744)              |
| Unrestricted Funds 1 January 2022             |                | 33,959               |
| Projected Surplus 31 December 2022            |                | (9,998)              |
| <b><u>Projected Unrestricted Funds as</u></b> |                | <b><u>23,961</u></b> |

2 This excludes £7,500 Curate costs taken from the Curate Fund

3 Includes verger, parish administrator, and original honoraria for music director and assistant organist.

**at 31 December 2022**

**Weekly Expenditure Covenant**

**PCC Policy**

**Diocese Recommendation**

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**8**  
**Minimum**  
**6**  
**6 to 12**