

**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**

## CONTENTS

	Page
1. Legal and administrative information	3
2. Report of the Trustees for the year ended 31 December 2025	5
3. Independent examiner's report	12
4. Statement of financial activities for the year ended 31 December 2025	13
5. Balance sheet as at 31 December 2025	14
6. Notes forming part of the financial statements for the year ended 31 December 2025	15

**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)**

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

**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 (undesignated) 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 Funds £	Restricted Funds £	Total 2025 £	2024 £
<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 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>

**FUNDS**

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 <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>
<b>Activities for Generating Funds</b>			
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> <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> <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 <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.