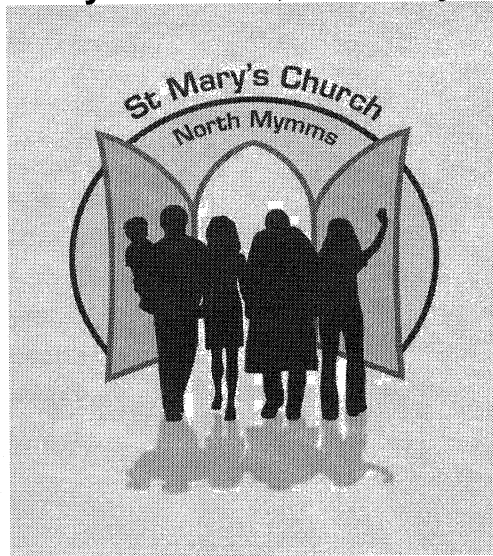


St. Mary's Church North Mymms

2025 Annual Report and Accounts

**for the Parochial Church Council of
St. Mary's Church, North Mymms**



**St. Mary's Church, North Mymms
Annual Report of the Parochial Church Council
for the year ended 31st December 2025**

THE PAROCHIAL CHURCH COUNCIL OF ST. MARY'S CHURCH, NORTH MYMMS

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Administrative Information

St Mary's Church is situated in the parish of North Mymms. It is part of the Diocese of St Albans within the Church of England. The correspondence address is The Vicarage, North Mymms Park, Hatfield, Herts, AL9 7TN.

- The Parish Administrator and Safeguarding Officer is Mrs Lisa Large.
- The Church banks with Barclays Bank.
- The Independent Examiner is Mr Mark Knight.
- The Church's Electoral Roll Officer is Mrs Victoria Sinclair Crake.
- The Church's Treasurer is Mr Graham Nicholas.

The Parochial Church Council

The Parochial Church Council (PCC) of St Mary's Church, North Mymms was registered in 2009 with the Charity Commission under registration number 1130079. PCC members who have served at any time from 1st January 2025 until the date this report was approved are:

<i>Team Vicar</i>	The Reverend Ruth Barr	Chair
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Associate Priest	The Reverend Penny Thomson
Curate	The Reverend Sara Head

<i>Wardens</i>	Mr. Rupert Lee
	Mrs Gill Peplow

<i>PCC Secretary</i>	Mrs Nicola Sherlock
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<i>Representative on the Deanery Synod:</i>	Mr Peter Dalling
	Mr Byron Hopkins
	Mrs Karen Hopkins

Elected Members

Mrs Sue Crawley
Mrs Pamela Davis
Mrs Lisa Large
Mr Geoffrey Boothby
Mrs Victoria Sinclair Crake
Mr Graham Nicholas
Mr Richard Jackson
Mrs Jacqui Boulton
Mrs Libby Parker

(Until 17th May 2025)

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The method of appointment of PCC members is set out in the Church Representation Rules. All eligible church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The Parish is part of the Hatfield Team Ministry which members in addition to St Mary's are; St Etheldreda's, Hatfield; St Luke's, Hatfield, St Michael and All Angels, Birchwood, Hatfield; St John's, Hilltop, Hatfield and St John's, Lemsford. The Team Rector who is based at St Etheldreda's Church is Fr. Darren Collins.

Objectives and Activities

St Mary's PCC has the responsibility of co-operating with the parish priest, the Reverend Ruth Barr, and the Churchwardens in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. Our vision statement is "Our vision for St. Mary's is to be an outward looking and welcoming Church, catering for all age groups and helping the local communities to experience God's love and grow in faith."

Safeguarding

St Mary's PCC remains committed to ensuring the safeguarding of our children, young people and vulnerable adults whilst engaged in activities at St. Mary's Church. All PCC members hold a current DBS check. Safeguarding is on the agenda of every meeting.

The current safeguarding policy is displayed outside the church office with a summary in the porch and St Michael's room. The policy is reviewed annually by the PCC and various additional policies have been introduced in the past year in accordance with Diocesan requirements. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The documents, 'Protecting all God's children' and 'Promoting a safer church' have also provided guidance.

Achievements, Performance & Review of the Year

As at 31st December 2025, there were 84 (2024 – 106) parishioners on the church electoral roll, 37 (2024 – 37) of whom are not resident within the parish.

Life events for 2025:

☐ There were 8 weddings, 7 at St Mary's and one in St Saviour's St Albans conducted by Rev Sara Head for a Deaf couple she knew and completely done in British Sign Language which was a first for the St Albans Diocese.

☐ We conducted 5 baptisms, 1 of which was for an adult who wanted to fulfil the role of a godparent but needed to be baptised first.

□ We conducted 10 funerals, 7 of which included a full service at the church before burial or cremation, 1 full service was held at St Luke's Hatfield - one of the Team Ministry churches and 2 were cremation services only.

□ We held 10 Burial of Ashes services here at St Mary's, 7 of these were into existing graves in the New churchyard and 3 were into the Garden of Remembrance. Our thanks go to John Barr who has taken on the role of sexton to prepare the ground and reinstate after the interment and put the plaques onto the raised Garden of Remembrance area and he keeps the area looking immaculate.

As part of the Bishop's Hatfield Team Ministry, it was decided that each of the four main churches would host a service of a different nature.

- Firstly was the interactive and reflective Ascension Day service at St Michael & All Angels in May.
- In July we held a Choral Evensong here at St. Mary's led by Elle Jackson as the choir director for the choirs of St Mary's and St Etheldreda's and saw a large number of people both in the choirs and congregation singing together.
- There was a well-attended pet service at St Etheldreda's in September, hosting a variety of pets and pet owners, some of whom had brought a photo of their pet to be blessed.
- Lastly was a Worship & Prayer evening at St John's Hilltop in October, which was a wonderful opportunity to spend time with the other congregations worshipping the Lord, possibly in a new way.

The Diocese of St Albans named 2025 as being a year for Spiritual Renewal and Wellbeing and offered various quiet days, pilgrimages and courses to encourage both clergy & laity to take time out of their diaries to spend time with the Lord. We hosted two of these, one in July and one in November which were much appreciated by those who came and enjoyed our beautiful church and surroundings as part of their quiet time.

June 28th soon rolled round and we celebrated our curate, Rev Sara Head, as she was approved for her second ordination service at St Albans Cathedral and was made a priest. She then celebrated her first Eucharist the following day here at St Mary's and it was a wonderful opportunity to see Communion celebrated both in spoken and British Sign language. The church community stayed for a BBQ lunch as we all enjoyed the sunshine too.

This year, in November, we welcomed the BBC film crew who used both the church and car park for a film called California Avenue, based in the 1970's.

Our toddler group, called Coffee Pots & Tiny Tots, has been growing week by week. We have seen multi generations attend and get involved. Rev Penny has taken the lead role in arranging the themes and crafts and Bible story, backed up by an amazing team of volunteers who are the heartbeat for this wonderful group.

The knitting group also has been growing with new people adding to the numbers and work-force, making blankets for the Herts Young Homeless and also special things for the Easter Egg Hunt, Teddy Bear's Picnic and Remembrance Day festivities. Home-made cakes seem to be an attractive enticement!

Pastoral Care

It is always a privilege to visit members of our parish who are unable to attend church due to age or infirmity. We would like this to be lay-led, so are setting up a pastoral visiting team who will be authorised and equipped to visit people at home and hospital and offer pre-consecrated communion, if this is required. If you would like to be paired up with someone and trained in this, please let us know.

Deanery Synod

Three members of the PCC sit on the deanery synod. This provides the PCC with an important link between the parish and the wider structure of the church. Items discussed over the year based on presentations by guest speakers were *Single Friendly Churches*, encouraging greater awareness of how welcoming churches are to single people.

A talk on mission in the **early church**, highlighting the role of families and women.

A presentation from *Resolve*, focusing on their work and ways churches can engage in **fundraising and community support**.

Financial Review

The accounts for the year ended 31st December 2025 have been prepared on the receipts and payments basis, which is consistent with those of last year.

Receipts from all sources in 2025 were £143,884 (2024 - £179,664) whilst £133,859 (2024 - £185,414) was paid to provide Christian ministry from St. Mary's Church. That resulted in an excess of receipts over payments of £10,025 (2024 – excess of payments over receipts of £5,750).

Planned giving at £47,742 was £65 down from the previous year. Donations and legacies at £26,273 were up by just over £9,700, principally because we received two large legacies totalling £10,000.

OSSIF funds of £7,308 were received in 2025, and £335 was spent on capital type projects undertaken in the year together with a payment on account of £3,967 for capital work to be carried out in 2026. Grants for the church and churchyard totalling £3,117 were received in the year, primarily for the toilet refurbishment, the churchyard and the Church cafe.

The church received £20,400 in respect of the Curate's property in Bulls Lane and spent £4,064 on agents fees and maintaining the property. Dividends and bank interest of £1,261 were received during the year.

£72,931 was paid during the year as our contribution towards the Diocesan parish share, an increase of £61 on the previous year.

10% of pledged income raised in 2024, together with gift aid on those donations, and special collections this year totalling £7,498 was spent on away giving to overseas missions, relief agencies and home missions.

From a financial point of view, although it was pleasing to have a surplus for the year, it should be borne in mind that £12,513 was received for specific projects that were not completed in the year and will be undertaken in 2026. We therefore need to keep on top of our fundraising in 2026. A special mention of the fundraising committee must be made for their efforts this year. Cash reserves at the year end, totalled £41,437 and can be split £25,984 for Unrestricted & Designated funds, £13,953 for Restricted funds and £1,500 for Endowment funds.

Reserves policy

In 1991, the St. Michael's fund was established following the sale of the St. Michael's Chapel of Ease, with the income being available for general purposes and the capital being available for capital projects only. At 31 December 2025, the balance on this fund amounted to £17,102. It is the policy of the PCC that this fund should be preserved until such time in the future when it may be required.

It is also the policy of the PCC to set aside each year an appropriate sum to put into the Fabric fund, to fund any major works that may become necessary on the church buildings. This year, no further sum was set aside for the fabric provision and the balance at 31 December 2025 of this fund remained at £5,000.

It is the policy of the PCC to preserve these funds as much as possible to enable the interest earned on them to make an impact on our annual running costs, to provide for emergencies and to enable future generations of church members to benefit.

Ruth Barr

Approved by the PCC on 20th April 2026 and signed on their behalf by the Reverend Ruth Barr (PCC Chair)

**INDEPENDENT EXAMINER'S REPORT
TO THE PCC OF ST. MARY'S CHURCH, NORTH MYMMS**

This report on the accounts of the PCC for the year ended 31st December 2025, which are set out on pages 8 to 12, is in respect of my examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 145 of the Charities Act 2011 ('the Act')

Respective responsibilities of the Trustees and Independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and s.144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to

examine the accounts under section 145 of the 2011 Act;

follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and

state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission. under s.145(5)(b) of the Act and to be found in the Church guidance 2016 edition.

An examination includes a review of the accounting records kept by the PCC 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 the management committee 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 these accounts.

Independent examiner's statement

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

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



M. Knight, FCA
183 Howlands
Welwyn Garden City
Herts
AL7 4RL

20th April 2026

PAROCHIAL CHURCH COUNCIL OF ST. MARY'S, NORTH MYMMS

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Funds 2024 £
RECEIPTS						
Incoming resources from donors	5 (a)	63,471	-	-	63,471	65,341
Other voluntary incoming resources	5 (b)	23,651	13,047	-	36,698	60,276
Incoming resources from operating activities						
- to further the Council's objects	5 (c)	9,137	-	-	9,137	9,378
- to generate funds	5 (d)	12,824	-	-	12,824	20,179
Income from fixed assets & investments	5 (e)	21,415	246	-	21,661	19,791
Other incoming resources	5 (f)	93	0	-	93	4,699
TOTAL RECEIPTS		130,591	13,293	0	143,884	179,664
PAYMENTS						
Costs of generating funds	6 (d)	6,340	0	-	6,340	7,919
Grants	6 (a)	7,498	-	-	7,498	6,626
Activities relating to the work of the church	6 (b)	111,811	7,183	-	118,994	169,452
Church management and administration	6 (c)	1,027	0	-	1,027	1,417
TOTAL PAYMENTS		126,676	7,183	0	133,859	185,414
EXCESS OF RECEIPTS OVER PAYMENTS		3,915	6,110	0	10,025	(5,750)
TRANSFERS BETWEEN FUNDS		0	0			
		3,915	6,110	0	10,025	(5,750)
CASH AT BANK AND IN HAND AT 1ST JANUARY 2025		22,069	7,843	1,500	31,412	37,162
CASH AT BANK AND IN HAND AT 31ST DECEMBER 2025		25,984	13,953	1,500	41,437	31,412

PAROCHIAL CHURCH COUNCIL OF ST. MARY'S, NORTH MYMMS

STATEMENT OF ASSETS AND LIABILITIES

AT 31ST DECEMBER 2025

Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Funds 2024 £
CASH FUNDS					
Bank current accounts	4,099			4,099	752
Bank deposits	21,885	13,953	1,500	37,338	30,660
	25,984	13,953	1,500	41,437	31,412
OTHER MONETARY ASSETS					
Gift aid recoverable	8,643			8,643	6,915
Prepaid Electricity bill				0	1,863
	8,643	0	0	8,643	8,778
Investment Assets					
296 Investment Fund Income Shares at mid market value			6,571	6,571	6,844
ASSETS RETAINED FOR CHURCH USE					
Curate's House	14,250			14,250	14,250
Office equipment	2,646			2,646	2,454
	16,896	0	0	16,896	16,704
LIABILITIES					
Light & heat	1,236			1,236	0
PAYE	1,050			1,050	647
	2,286	0	0	2,286	647

PAROCHIAL CHURCH COUNCIL OF ST. MARY'S, NORTH MYMMS

NOTES TO THE FINANCIAL STATEMENTS

1 The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006, using the Receipts and Payments basis.

2 Assets retained for church use include the curate's house, a freehold property at 21 Bulls Lane, Welham Green, shown at cost, and office equipment shown at cost.

3 FUND DETAILS AT 31 DECEMBER 2025

	General £	Restricted £	Endowment £	Total £
Chancel Fund		1,439	6,571	8,010
OSSIF Fund		3,006		3,006
Churchyard Fund			1,500	1,500
Toilet Refurb & Childrens' Groups		8,608		8,608
Lime wash		650		650
Church Café		250		250
Fabric Fund designated	5,000			5,000
St. Michael's Fund designated	17,102			17,102
General Fund	27,135			27,135
	49,237	13,953	8,071	71,261

4 DESCRIPTION OF FUNDS

North Mymms Chancel Fund was established in the mid 1940's as part of the Tithe Redemption Commission following legislation passed in the 1930's to enable Landowners with a liability for the insurance and repair of a particular chancel to discharge that liability by making a "once and for all" end of payment. The capital is to be retained in order to provide an income for the future, but the income may be applied towards the insurance of the chancel or, more generally, towards the repair and maintenance of the chancel and the rest of the Church and Churchyard.

The St. Michael's fund was established in 1991 when St. Michael's Chapel of Ease was sold for £67,252. After consultation with the Diocese, and in line with a PCC resolution dated 10th January 1992, the proceeds of the sale have been invested by the Diocesan Board of Finance, as directed by the PCC, with the income being available for general ecclesiastical purposes affecting the parish and the capital being available for capital projects only.

The Old School Site Investment Fund (OSSIF) was established in 1985 following the sale of the old school site in Welham Green, with the beneficiaries being St. Mary's Parochial Church Council of North Mymms and St. Mary's JMI School. The income is distributed annually by its Trustees, the Diocesan Board of Finance, on the recommendation of the Local Committee, after consideration of respective submissions from each of the beneficiaries. The Local OSSIF Committee approved the following policy as regards its operation on 17th October 1986, and re-affirmed it in March 1995.

- The capital is to be used only for capital projects directly in line with the requirements of the Trust Deed.
- Any capital used is to be replaced from interest, within one year if possible, within five years at most.
- Interest to be used primarily for capital type projects, with preference to improvement projects rather than maintenance projects, and only in exceptional circumstances for running expenses.

The Churchyard Endowment Fund was established in 1993, following a legacy of £1,000 from Miss Pamela Stone. In 1994, a gift of £500 was received from Miss Dorothy Wastell. These are permanent endowments which require the income to be applied towards the maintenance of the churchyard.

PAROCHIAL CHURCH COUNCIL OF ST. MARY'S, NORTH MYMMS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

5 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Receipts					
5(a) Incoming resources from donors					
Planned giving	47,742	-	-	47,742	47,807
Gift aid recovered	12,047	-	-	12,047	13,751
Loose collections - services	1,452	-	-	1,452	1,686
Occasional collections	1,302	-	-	1,302	1,527
Special collections	928	-	-	928	570
	63,471	0	0	63,471	65,341
5(b) Other voluntary incoming resources					
Grants for church & churchyard	114	3,003		3,117	37,045
OSSIF		7,308		7,308	6,665
Donations & legacies	23,537	2,736		26,273	16,566
	23,651	13,047	0	36,698	60,276
5(c) Income from operating activities: to further the Council's objects					
Bookstall	0	-	-	0	27
St. Michael's Room	515	-	-	515	1,395
Fees and charges	7,919	-	-	7,919	7,254
Candles	703	-	-	703	702
	9,137	0	0	9,137	9,378
5(d) Income from operating activities: to generate funds					
Memorial garden plaques	1,904	-	-	1,904	1,148
Events & fund raising	10,920	-	-	10,920	19,031
	12,824	0	0	12,824	20,179
5(e) Income from fixed assets & investments					
Bank & Building society interest & dividends	1,015	246	-	1,261	1,248
Rent from 21 Bulls Lane	20,400	-	-	20,400	18,543
	21,415	246	0	21,661	19,791
5(f) Other ordinary incoming resources					
Sundry income (Inc £3,170 from LPW	93	0	-	93	4,699
Grant Scheme for listed buildings in 2024)	93	0	0	93	4,699
	130,591	13,293	0	143,884	179,664

Grants for the churchyard includes £1,100 from North Mymms Parish Council and £45 from the War Graves Commission.
Grants for the church include £858 from the Community Fund for heaters and £750 from North Mymms Recreation and Charitable Trust towards the toilet refurbishment. A grant of £250 was received from St. Albans Diocese for the Church Café.
£ 114.50 was received from Beds & Herts Historic Churches.

PAROCHIAL CHURCH COUNCIL OF ST. MARY'S, NORTH MYMMS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31ST DECEMBER 2025

6	RESOURCES EXPENDED	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025	Funds 2024 £
6(a)	Grants	0	-	-	0	800
	Overseas missions	2,000	-	-	2,000	1,218
	Relief agencies	5,498	-	-	5,498	4,608
	Home missions, secular & others					
		7,498	0	0	7,498	6,626
6(b)	Activities directly relating to the work of the church					
	Parish share	72,931	-	-	72,931	72,870
	Clergy expenses	489	-	-	489	833
	Salaries	12,642	-	-	12,642	12,172
	Telephone	678	-	-	678	585
	Organist	1,690	-	-	1,690	1,950
	Choir	728	-	-	728	532
	Subscriptions	114	-	-	114	217
	Sacristy	363	0	-	363	46
	Power & water	8,547	0	-	8,547	16,198
	Insurances	2,910	0	-	2,910	2,730
	Repairs & maintenance	3,754	181	-	3,935	1,571
	Upkeep of churchyard	5,195	1,145	-	6,340	3,623
	Children & youth work	459	360	-	819	1,035
	Capital type expenditure	342	5,497	-	5,839	52,484
	Memorial garden plaques engravings	131	-	-	131	146
	Sundries	838	0	-	838	2,460
	Entertaining	0			0	0
		111,811	7,183	0	118,994	169,452
6(c)	Church management and administration					
	Printing & stationery	1,027	-	-	1,027	1,317
	Stewardship	0	-	-	0	100
	Equipment & photocopier expenses	0			0	0
		1,027	0	0	1,027	1,417
6(d)	Costs of generating funds					
	Cost of events	2,276	0	-	2,276	3,980
	Expenses of 21 Bulls Lane	4,064	0	-	4,064	3,939
		6,340	0	0	6,340	7,919
	TOTAL RESOURCES EXPENDED	126,676	7,183	0	133,859	185,414

Restricted funds were spent on capital projects which included:-

Improvements to the Sound System and a payment on account for the Toilet Refurbishment.