

St. Luke's Church, Watford

(Charity Reg. no. 1130376)

Annual Report and Financial Statements 2021



“... the God of all grace, who called *us* to his eternal glory in Christ after *we* have suffered a little while, will himself restore *us* and make *us* strong, firm and steadfast.” 1 Peter 5:10

St Luke's Watford

Mission Action Plan November 2021

Vision

A beacon of light, a lighthouse – with small boats going out to rescue people. We are to be a place which shines God's light, safety and security into the world; reaching out in the power of the Holy Spirit; and with the gospel of Jesus Christ to rescue those who are drowning in the sea of life.

Priorities

- *Rediscovering and developing corporate worship and prayer*
 - *Growing our children, young people and families ministry*
 - *Reaching out to those on our estate and beyond with the good news of Jesus*
- There will be an over-arching theme of obedience to, and a deepening love for, God's word - both His written word and His living word.*



Goals

1. *Encountering more of God in our worship by: deepening culture and rhythm of prayer; more freedom of expression and moving of the Holy Spirit; rebuilding prayer ministry; enhancing corporate sung worship (including tech)*
2. *Train, enthuse, equip and build a volunteer team for children, youth and family ministry. Grow numbers of children through prayer, groups and schools work*
3. *Reach out to our estate, prayer-visiting at least half the homes in 2022*
4. *Wycliffe Hall team visit for a mission week in March 2022.*
5. *Train church family to be confident in sharing their faith with their neighbours*

VICAR'S INTRODUCTION

Another challenging year has passed, but there is still much to give thanks for at St Luke's. 2021 continued where 2020 left off. Lockdown hit us again and church life was not up and running in any normal way until September. Sunday worship re-started in late February – but restrictions were removed gradually and so groups and sung worship only started happening from mid-July. Even now the large number of COVID cases continues to create hesitancy for some.



However God has still been at work. In this PCC Report, you will read about our contact with families and others in the community; Alpha; and about a concerted effort to reach out to every home in the parish with the Gospel. Our new mission action plan has been prayerfully and collaboratively put together and is now starting to be implemented. Many thanks to all.

It is a privilege to be at St Luke's and to work with such a talented and united staff team. The re-starting of the Mission Advisory (Action) Group with Revd Keith Powell (Renewal Adviser to the Diocese of Bath and Wells) has been a particular joy. My thanks to the staff and to all who have served the Lord in any capacity through the ministry of St Luke's in 2021.

Looking forward to 2022, we pray it will be the year church life returns to a 'new' normal. If this is to happen, we will all need to engage with God personally and together in worship, prayer and scripture; and to reach out to the people living on our estates and local area and beyond. For this to happen:

1. We will seek to engage with God more completely in worship. This may entail some altering of our on-line provision. Sung worship will be a major aspect of this engagement; but also spontaneous contributions by members of the congregation and the re-introduction of Prayer Ministry.
2. Slowly we will engage with one another more as we meet up in person in life groups, social events and do mission activities together. The Wycliffe Hall mission in March, Easter, the Queen's Jubilee, Father's Day, New Wine United in summer and other activities will help to increase our engagement with one another.
3. We will engage with people (local and beyond) with the Gospel. We are planning many events, including the Wycliffe mission, prayer visiting in the summer months, Alpha, healing services on Sunday evenings and others to lead people to faith and to join us at St Luke's.

Implementing our Mission Action Plan in 2022 will provide an important focus on our Worship and Prayer life; Children, Youth and families; and reaching out with the good news of Jesus – all undergirded and driven by God's Word, the Bible.

A recent national survey for England noted that due to the pandemic, churches had seen a 34% decline in attendance and declines in financial giving and volunteering (serving). We trust that St Luke's will recover speedily from any which apply to us.

May the Lord continue to bless us and guide us as we move into 2022.

Yours in Christ

Michael
Vicar

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PCC REPORT

AIM AND PURPOSES

The Parochial Church Council ("PCC") has the responsibility of cooperating with the vicar, the Reverend Michael Norman, to promote the whole mission of the Church - pastoral, evangelistic, social and ecumenical - within the parish of St Luke's Watford.

The PCC is specifically responsible for the maintenance of the church complex of St Luke's, Langley Way, Watford and for the house at 23 Orchard Close, Watford.

OBJECTIVES

The PCC is committed to encouraging as many people as possible to worship Jesus Christ and to be part of our parish community. Our activities take into account the Charity Commission's guidance on public benefit including guidance on charities for the advancement of religion. We want to help ordinary people to live out their faith in Jesus every day, encouraging and supporting one another, and being led by the Holy Spirit.

At the start of 2021, the PCC decided that it was time to re-write the Mission Action Plan to reflect the impact of COVID and Michael's recent appointment as incumbent. It was important to listen to God, to discern His will and to involve as many church members as possible in that process. Following prayerful discussion with PCC, staff team, all the life groups and other groups, a new plan was approved in November.

Before the current church building was opened, the church had received a word that St Luke's was to be "a beacon of light, shining into the Cassiobury Estate". The vision we received in 2021 was similar – but with an additional element: a lighthouse perhaps in place of the beacon and then lots of small boats setting out into rough seas to bring the gospel of Jesus Christ to those in danger of drowning.

There are three priority areas in the new plan (rediscovering and developing corporate worship and prayer; growing our children, youth and family ministry; and going out of the building to reach those on the estate and beyond with the good news of Jesus). Across all activities, there is an over-arching theme of obedience to, and ever-deepening love of, God's word – both His living word and His written word.

A summary of the new Mission Action Plan has been included on the inside front cover (page 2) of this document. The priorities and goals will form the basis of our annual report for 2022 and going forward.

For this report on 2021, we will provide updates of our activities grouped into four main areas:

- Looking up - loving God: worship and prayer; learning about the Gospel; and deepening our trust in Jesus Christ
- Looking in - loving one another: caring for people who live in and near the parish
- Looking out - loving the world: mission and outreach work
- Looking forward - a special focus on working with children, young people and families.

OVERVIEW OF ACTIVITIES AND ACHIEVEMENTS

Looking up - Worship and prayer; learning about the Gospel; and deepening our trust in Jesus Christ

To many of us, the gradual lifting of restrictions during 2021 has been both a joy and a frustration. Initially, we were able to attend services together again – but couldn't really speak. Gradually we found ways to chat, hum, even sing and enjoy coffee (if we were outside in small groups). Eventually we had the great joy of being able to sing God's praise together again – even if it had to be through masks! Today we are largely back in our building, and God is helping us rebuild our life together.

There have been some helpful sermon series during this period:

- learning to trust God with Habakkuk, even when we don't understand;
- acknowledging that Christ is supreme over everything, with Colossians;
- rebuilding the church with Nehemiah; and
- understanding how God does use suffering in 1 Peter.

We have read a book by John Ortberg to help grow our personal discipleship; and a book by John Stott to prompt us to allow God to rebuild the church the way He wants it.

Sung worship is now a really special part of our corporate services – particularly when we have a drummer! God is good and it is a delight to praise Him together. The Christmas carol services were particularly uplifting. Several younger musicians have become regular members of the worship group and it is encouraging to see their gifts and ministry develop.

Although we are back in the building, it is not yet safe for all members to attend in person. 'Blended services' – using the building safely and, at the same time, live-streaming for those unable to attend in person - are critical. Our technology team have responded brilliantly in meeting the different needs of those worshipping in church and those watching from home.

Sunday service times have reverted to 10.30am and 6.30pm, and the Tuesday morning service continues to be well attended.

One highlight of the year was our weekend 'at home and away'. On Saturday at Latimer, Keith Powell led us in thinking about the Father, the Son and the Holy Spirit and how all three persons wanted us to seek and grow in God's presence. On the Sunday morning in church, we celebrated the joy that coming close to Him brings – recognising that it is a joy we want to share. After COVID, individuals were thirsty for God and, at a beautiful service in the evening, many were able to receive individual prayer for healing or personal commitment for the first time in many months. We look forward to returning to regular prayer ministry in our services in 2022.

COVID meant that New Wine United could not happen in-person this summer. Instead, members of St Luke's met in church over 5 days to share and eat together and to take part (virtually) with New Wine on-line live feeds of the worship and teaching meetings. The preaching and interviews focussed us on God, His Word and what He is doing – and were really encouraging. And God was also using that time to start building us back together as His body, here in Watford.

Most life groups have continued in one form or other throughout COVID. These are particularly important as the Holy Spirit uses the care and encouragement of others to help point us to Jesus. Some groups follow the morning or evening sermon series; others choose to study books of the Bible, allowing God to speak to their needs.

Mrs Jenni Fenton led a training morning for existing and potential life group leaders in September. This was greatly appreciated and has already enabled new people to lead life group meetings. It has kept discussions better focussed on what God is saying to us in Scripture and has encouraged wider discussion within the groups.

A new life group for men started in September, which has been helpful and encouraging for those who attend. We still need to seek God's wisdom as we look for other ways to support men (particularly commuters) who spend many of their waking hours at or on their way to/from work.

Prayer is always really important – both our daily private times with God and the times we pray together. We want to discern and obey His will, rather than just listening to our own plans. We need God's wisdom, strength and encouragement as we seek to follow Him; intercede for our brothers and sisters in special need (both at St Luke's and further afield); and trust to God the things which only He can deal with.

- Focus prayer meeting continues to meet weekly – usually on Zoom, with 12-15 loyal attenders
- A new group has started meeting in person every week to pray for our children, youth and family work
- Other groups meet on Friday mornings (in person) and early on Sunday mornings (via Zoom)
- PCC and other church business meetings have been re-structured to make prayer and seeking God's will for each issue central to all our discussions and decision-making.

We see answers to many prayers and are confident that, as we continue to emerge from COVID, we will be surprised at how God has been preparing the hearts of those around us.

Looking in - caring for people

St Luke's continues its ministry of caring for and acceptance of any around our fellowship who are struggling or alone.

Small gifts are regularly distributed to those in or connected with St Luke's who are struggling. In February a pre-Lent gift was given to every household (221) in our congregation as an encouragement.

This was then extended to everyone who lives in our parish. At Easter, over 50 members of the church knocked on nearly 1500 doors, speaking with the people who live there and giving them an Easter egg (or two if there were more children). At the end of lockdown in July we gave each household a scented candle in a glass, inviting people to take the time to lament, to think about what we have lost and perhaps to join us at a special Sunday evening service – 40 people came.

Now that the church is open again, Community Coffee is held on Tuesday mornings every week (after the service), providing an opportunity for many to meet, chat and share. And Friday Club has become a monthly tea party, giving a lifeline to many elderly people on the estate and in our congregation, providing company and enjoyment.

Although we have returned to the building, we are all aware that there are several members of our congregation ill or still needing to isolate. We praise God that we are able to provide something for them on-line and it is a great privilege to go on praying for, phoning and supporting them and the families that care for them.

We pray too for the families of those we know who have died during the year – often people who have been used by God to bring real blessing to St Luke's and to others. We are thankful for all they have meant to us and that they are now with the Lord.

And we give thanks for the joy of church family celebrations; for marriages and baptisms held in the church during the year, and for the special celebration when, after much hard study, Wendy Somerville was licensed as a reader for our church and diocese. We pray God's blessing on each family.

Looking out - mission and outreach

COVID has prompted people to become more aware and more caring of the needs of others. As previously mentioned, St Luke's has made initiatives to visit and bring gifts to every home in the parish. We want to share the love of Christ with many people who do not yet know Him – both by going out to them and by providing opportunities for people to come into church to discover and explore who Jesus is.

Alpha was run in the autumn with twelve guests taking part. Each meeting included a meal, a DVD presentation and discussion groups. The course includes one full day away learning about and seeking the Holy Spirit. This was held at Restore Hope Latimer and has been really impactful on participants. Everyone was happy to be prayed for – and many have come closer to Jesus. At the end of the course, participants might join an existing life group or take part in post-Alpha discussion group meetings.

We hold several other events which are also suitable for inviting guests or people more on the fringe of the church:

- Creative space is a series of Saturday morning meetings for women of working age with breakfast, a God-centred talk and a craft demonstration and opportunity to try. Average attendance is 18-30 including guests and the crafts have included felted bowls; paper creature collage; a drawing workshop; and Christmas crafts
- Cameo arrange regular talks, film nights and social events for women in the church – and a few Cameo plus events, to which men are also invited.
- The men's life group invite all men in the congregation to a termly meal out.
- Coffee is provided for parents of the Pre-school children once a week. This can provide real support for parents who might be struggling.

Christmas is a key time of year when we reach out to those who live in our parish. The events in early December were well attended and we sang carols at the Essex Arms twice in the weeks up to Christmas. However, after the worries about the omicron strain, attendance at the Carols by Candlelight, Nativity and Christmas Day services were lower than hoped - although these services were still well received.

Looking out - Partners in Mission

We are privileged to be involved in the extension of God's kingdom further afield than our own parish, by praying for and supporting our partners in mission and our Partnership Fund projects.

As in 2020, the main focus for PIM during 2021 has been to try to maintain our support, both financial and prayer, for our mission partners and partner organizations across the world. It is pleasing to report that, in most cases, we have been able to continue our regular giving at the same level as 2019.

Our major fund-raising project during 2021 was a new Partnership Fund Appeal for teachers' accommodation for a school in Uganda, which raised £15,000. We also raised over £4,000 for the Bishop's Harvest Appeal for the Democratic Republic of the Congo (Tearfund).

It has been encouraging to see visits from partners resume following COVID. In September we held a weekend with Open Doors, and in November, Ruth Guinness from Malawi visited. We were also able to hold the Tearfund Big Quiz in person in November.

Looking forward - children, young people and families

Children and Youth Sunday sessions have been meeting in person since the summer. Numbers have been inconsistent partly because children depend on their adults to bring them. This has improved a little in recent weeks.

Sunday creche has been going well and bonds are forming between the families.

Engaging children effectively during church services is proving difficult. This is further complicated by GDPR and live-streaming – but we do need to find ways to keep families interested and involved

The Thursday morning toddler group has grown really well, meaning that we need more volunteers to help serve coffee/tea and to chat with the adults who come. There's demand for a second parent-toddler group and so during 2022 we may look at relaunching a Saturday morning group (similar to Heroes).

We have held several outreach events during the year. A summer holiday club held over 2 days left the 16 children wanting more. The light trail with refreshments and a talk in the hall afterwards gave rise to some helpful conversations even if numbers were low. Christingle was well-attended and a beautiful service. And the Christmas Eve trail (live actors outside followed by a nativity service in church) was lively and quite well attended.

Links with schools are starting to grow; Cassiobury Junior and Infants, Lanchester and Parmiters all held Christmas events in church. Michael and Lydia have also delivered some school assemblies, although omicron did lead to one cancellation.

The Urban Saints group is happy, but small. Two children recently joined the group as a result of a parish leaflet drop. Young teenage helpers lead some sessions; otherwise the group is dependent on a few, faithful and loyal leaders.

Within the uniform organisations, the scouts in particular are flourishing with two recent church parades (Harvest and Remembrance) having very good attendance.

Three midweek youth groups are meeting each week; additional leaders are needed. A small but committed group completed Youth Alpha in the autumn – with 4 going on to baptism/confirmation in early 2022.

Facilities

The buildings at St Luke's are a real blessing and provide a focus for the community and an important resource for our ministry. As COVID restrictions have been eased, use of the building has been increasing towards pre-COVID levels but we have also maintained our ability to stream events over the Internet.

Despite COVID the church buildings have had to operate as normal which has meant that maintenance and repairs of plumbing, heating, lighting, insurance, gutters, window meters, etc have had to continue throughout the year with the church administrator coordinating and a few active Building Group members undertaking works, together with contractors.

The only major building project this year was the replacement of lights with LED lights to the ground floor toilets.

There are a number of new volunteers for the AV team helping complete all the tasks necessary to manage AV for both in-church and on-line worshippers. The team has once more done stout work continuously improving the audio visual and external transmission equipment. A second 'good' camera has been acquired to improve picture quality for on-line worshippers, and the main hall has been fitted out with a permanent projector system.

Again we make the request for some new younger volunteers to join this group and get involved to allow the remaining active members to plan the transfer of knowledge so that the group's work can continue into the future.

RISK MANAGEMENT

The PCC considers that the principal risks faced by St Luke's are:

- Keeping users of the church buildings safe during COVID
- Safeguarding children and vulnerable adults
- Managing the health, safety and well-being of staff and congregation
- Financial risk
- Use of personal data (GDPR)

COVID

As COVID regulations and guidelines about using our building have changed, it has been essential that we operate in a safe and legal way. Detailed risk assessments have been prepared and updated; special procedures were drawn up; and staff and volunteers trained to ensure the procedures work. Hand sanitisers, sprays, sign-in sheets, QR codes, etc have all been provided, and there are clear instructions about how rooms should be used and any limits to numbers. The seating in church has been moved to facilitate social-distancing and to provide those who wish to wear masks and socially distance to sit together.

The Churchwardens have taken direct responsibility for operating the building safely, with the Church Administrator and the rest of the staff team managing much of the extra day-to-day workload.

Safeguarding

The PCC is committed to doing all we can to ensure that any child or any adult at risk of harm who comes to St Luke's is kept safe and protected.

The care and protection of children, young people and adults involved in church activities is the responsibility of everyone who participates in the life of the church. The Parish Safeguarding Officer and Lead Recruiter ensure that effective and correct documentation and procedures are in place and followed. They also arrange and monitor DBS and training for individuals with any sort of involvement and ensure that accurate records are maintained. The PCC reviews all safeguarding documentation annually and regularly receives reports on safeguarding activity.

A more detailed annual Safeguarding Report will be presented at the forthcoming Annual Meeting, a copy of which can be obtained from the correspondence address.

The PCC considers it has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishop's guidance on safeguarding children and vulnerable adults).

Health, safety and well-being

This is a wide brief, which covers a range of risks. The Health and Safety Officer and the Church Administrator ensure that policy and procedures are in place and that people are aware of them. Health and safety inspections are carried out at least annually, enabling areas of concern to be addressed and policy to be updated where necessary. The Health & Safety Policy has been formally reviewed and updated by PCC during 2021.

Financial

The church treasurer has established a robust system of financial controls, based on budgets, proper authorisation of all payments and segregation of duties. The PCC sets the annual budget and scrutinises monthly management accounts, which analyse variances to budget and prior year. At every meeting the treasurer delivers a report.

GDPR

The GDPR Officer and Church Administrator monitor and advise on how personal data is used in church and whether it is in line with our data audit and current legislation. Care is taken to ensure individuals do not appear on live stream broadcasts without their permission. The COVID requirement to collect contact information from visitors to the building has been maintained. Personal consent forms have also been updated to allow individuals to give consent for appearance on social media and streaming.

There has been no recorded report of data breaches or data losses at St Luke's.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The PCC is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity (No 1130376).

The method of appointment of PCC members is set out in the Church Representation Rules. At St Luke's the membership of the PCC consists of the incumbent (our vicar), churchwardens, one of the readers and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC. Two of the elected places are reserved initially for youth aged 16-18, if they wish to stand.

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

The full PCC met 6 times during the year with an average attendance of 83%. Given the breadth of its responsibilities, the PCC has sub-committees and working parties dealing with specific aspects of parish life:

- Executive (standing committee)
- Life group/Alpha coordination
- People and pastoral care
- Prayer ministry
- Children and youth
- Partners in mission
- Building and equipment group
- Communication/publicity
- Finance

The PCC has appointed individuals to be Prayer Coordinator, Health & Safety Officer, Parish Safeguarding Officer, Lead Recruiter/DBS Administrator and GDPR Officer.

All these committees and officers are responsible to the PCC and report back to it regularly. Minutes of relevant meetings are received by the full PCC and discussed as necessary.

There are two other working groups at St Luke's which report directly to the vicar:

- Leading and preaching team
- Mission advisory group

FINANCIAL REVIEW AND RESERVES POLICY

The accounts show an overall operating loss for the year of £8,500. The loss on the "Unrestricted" funds was £7,000, and the loss on "Restricted" Funds was £1,500. There were shortfalls in the Maintenance and Staff Funds of £5,400 and of £1,600 in the General Fund. There was a downwards investment revaluation of £1,800. Excluding this revaluation the **surplus of income above our operating costs amounts to £200** (budget loss £14,000) and compares with the corresponding surplus in 2020 of £1,200. This is a significant result given the fall in regular income due to the COVID-19 pandemic. General non-specific giving by church members was 2.4% lower than in 2020, but income from property letting was 43% better than 2020 but has not yet recovered to pre-COVID levels. Operating costs have increased by 3.6%. During the year the PCC has distributed a very generous £70,100 to support the Church at home and overseas, local charities and others. This amount includes the PCC's continuing commitment to give away 10% of non-specific General Fund income.

General Fund

In this fund, which handles our regular giving and operating costs, income from all sources (excluding revaluations) at £270,700 increased over 2020 by £4,700 (1.8%), and expenditure at £275,900 increased by £9,700 (3.6%). 82% of our income in this fund came from the giving of church members, which fell by £5,300 (2.4%) including tax recovery. Income from letting of premises (£27,200) was higher than in 2020 (£19,000) as the effects of lockdowns receded. The Parish Share was paid in full and the amount paid to the Diocese was £4,100 (3.5%) less than in 2020. Salaries and fees increased in particular because of some interim awards to staff during the year. Transfers of £5,400 were made to this fund from the Maintenance and Staff funds to cover unexpected expenditure.

Earmarked Fund

This fund continues to hold and distribute amounts given for specific purposes. Income during the year was £25,100 and amounts distributed were £29,200. This included giving to Tearfund at harvest; the clinic at Nireekshana in India; grants made from the COVID-19 Emergency Fund and to support parish-wide gifts; and visa assistance for a family in distress.

Partnership Fund

This fund was created in 2006 and was renamed in 2018 following the attainment of fund raising to 10% of the original building cost of the new complex. Income during the year was £17,500 and the amount distributed in the year was £15,000 for a specific project in Uganda.

Balance Sheet and Reserves

Our total net assets have decreased by £8,500 to £760,700. The PCC has re-valued the property at 23 Orchard Close in the light of current market conditions but this has not resulted in any change. The PCC has also taken account of a decrease of £1,800 in the value of the investment in the Church of England Fixed Interest Fund, although this may be temporary. Cash balances have decreased by £8,700. Of the total net assets an amount of £48,600 is held in the General Fund as available for unexpected expenditure or a significant drop in income. This is our current operational reserve, which remains in excess of the lower of 2.0 months' general expenditure or £40,000, in accordance with PCC policy. The Staff Development Fund (currently £47,500) will be used in future years to support staff numbers.

The General Reserve remains at an adequate level. The main challenge in practice was to sustain and grow regular income. However this objective has been seriously affected by the Covid-19 pandemic and the result for the year has been achieved only through additional generous giving by church members despite the continued drop in letting income. Sustaining regular giving of church members will be needed if the church is to avoid financial losses in 2022, while letting activity is restored to previous levels and church activities also are restored with a sense of normality. 81% of our operating costs remain in respect of people, as we continue to support our staff and mission partners.

STAFF AND VOLUNTEERS

The PCC is hugely appreciative of the many, many individuals who work so hard to make our church the lively and vibrant community that it is.

- Our staff team
- Those who've finished serving this year on PCC
- Our deputy wardens, stewards, the welcome team, and those who do the coffee and refreshments at services and other events
- Those who preach, lead prayers or read Scripture at services
- The musicians who play, sing, compose or record songs to help our worship
- The technology and AV team who work to help us see, hear and follow the services - whether we are in the building, or watching on-line, or receiving a pre-recorded DVD
- Those who prepare, teach and help with our toddler, children and youth groups on Sundays or during the week; including the youth leaders who are so crucial at Urban Saints
- The pastoral network team and the prayer ministry team as they continue to phone, visit and pray.
- Those who lead and support life groups, Alpha, Creative Space, Cameo and the various social and outreach activities.
- Those who provide meals for Alpha meetings and those who wash up afterwards
- The Building group and all who volunteer to do maintenance and cleaning work in the building or garden
- Those who prepare the church for services – flowers, communion laundry, cleaning silver
- Those who come back late every evening to make sure the church is locked up and lights switched off
- Those who ensure that the giving we receive is counted and banked, and that bills are paid on time and properly accounted for
- Those who give, often sacrificially, both through regular giving and in response to specific appeals
- Those responsible for making sure that we are legal and that everyone is kept safe in all we do
- People who write to our partners-in-mission, who keep us informed and prompt us to pray for them
- Those who write content, edit, print and distribute our magazine

- Those who organise and prepare door drop material and gifts; and those who together knock on every door in the parish to deliver them
- Those who design and produce our communications including website content and posters
- Those who cover everything which happens at St Luke's in prayer – at prayer meetings and privately
- Those who notice and take the time to thank and encourage people who serve and worship at St Luke's

Whenever we prepare a list such as this, we are astonished at just how much is being done, and by so many. We thank each one of you – and give thanks to God for you.

Approved by the PCC on 29 March 2022 and signed, on its behalf by Michael Norman (Chair of PCC)

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PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 December 2021

		Unrestricted funds	Restricted funds	Total funds	
		£	£	2021	2020*
		£	£	£	£
Income from:					
<i>Donations and legacies</i>	3(a)	220,661	42,622	263,283	243,066
<i>Charitable activities</i>	3(b)	33,405	0	33,405	22,942
<i>Other trading activities</i>	3(c)	15,600	0	15,600	15,600
<i>Investments</i>	3(d)	736	0	736	1,345
<i>Other income</i>	3(e)	300	0	300	310
Total income		270,702	42,622	313,324	283,263
Expenditure on:					
Charitable activities					
<i>Grants</i>	4(a)	26,000	44,141	70,141	38,057
<i>Other charitable activities</i>	4(b)	249,906	5	249,911	240,224
Total expenditure		275,906	44,146	320,052	278,281
Net gains/(losses) on Investments		(1,805)	0	(1,805)	926
Net income/expenditure		(7,009)	(1,524)	(8,533)	5,908
Net movement in funds		(7,009)	(1,524)	(8,533)	5,908
Reconciliation of funds:					
Total funds brought forward		759,820	9,376	769,196	763,288
Total funds carried forward		752,811	7,852	760,663	769,196

*Comparative figures for Funds for 2020 are set out in Note 2

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
BALANCE SHEET
at 31 December 2021

	Notes	2021 £	2020 £
Fixed assets			
Tangible	6(a)	600,000	600,000
Investments	6(b)	25,370	27,175
		625,370	627,175
Current assets			
Debtors	8	10,386	6,727
Short term deposits		122,361	133,721
Cash at bank and in hand		7,795	5,149
		140,542	145,597
Current liabilities			
Amounts falling due within one year	9	(5,249)	(3,576)
Net current assets		135,293	142,021
Net assets		760,663	769,196
Funds			
Unrestricted	11	752,811	759,820
Restricted	12	7,852	9,376
		760,663	769,196

Approved by the Parochial Church Council on 29 March 2022, and signed on its behalf by:

Michael Norman
Chair, St Luke's Parochial Church Council

Paul Evans
Treasurer

The notes on pages 15 to 23 form part of these financial statements

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 and the Charities Statement of Recommended Practice (SORP) FRS102. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of land and buildings and investments. The PCC is a Public Benefit Entity as defined by FRS 102.

Critical accounting estimates and judgements

In the application of the PCC's accounting policies, the members of the PCC are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Going concern

The members of the PCC assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the PCC to continue as a going concern. The members of the PCC make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the PCC has adequate resources to continue in operational existence for the foreseeable future. Thus, the PCC continues to adopt the going concern basis of accounting in preparing the accounts.

Funds

General Fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Maintenance Fund is unrestricted and designated by the PCC to fund long term maintenance of church premises.

Staff Development Fund is unrestricted and designated by the PCC to fund increases in staff numbers per the five year plan.

Earmarked Fund handles funds which have been donated for a specific purpose and are thus 'earmarked' for that purpose.

Partnership Fund (previously Thanksgiving Fund) handles funds donated by way of appeal, to enable the Church to make specific grants to other churches and Christian organisations.

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.

Incoming Resources

Voluntary income and activities for generating funds

Collections are recognised when received by or on behalf of the PCC.

Income tax recoverable on gift aid donations is recognised when the donations are recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised at social and similar events are accounted for gross.

Sales of books and magazines are accounted for gross.

Activities related to church work

Rental income from the letting of church premises is recognised when the rental is due.

Investment income

Interest and dividends are accounted for when receivable.

Resources expended

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The PCC has decided to make total grants in the year equal to 10% of the non-specific income to the General Fund. Grants are made to support living and other costs of other charities or individuals who have or have had a personal, established connection to St Luke's church. The grants are made in support of the primary objects of the PCC.

Activities relating to church work

The diocesan parish share is accounted for when payable.

Fixed assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10 of the Charities Act 2011. All of St Luke's premises, with the exception of the Large Hall (formerly the church), the Chapel and 23 Orchard Close, are consecrated.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property.

All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other fixtures, fittings, furniture and office equipment

Fixtures and fittings are depreciated on a straight line basis over 5 years and furniture and equipment over 4 years. Individual items costing less than £1,000 are not capitalised but are fully written off in the year of acquisition.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Cash and cash equivalents include cash in hand, deposits held at call with banks. Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Financial instruments

The PCC has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the PCC's balance sheet when the PCC becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Creditors and provisions

Creditors and provisions are recognised where the PCC has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the PCC's contractual obligations expire or are discharged or cancelled.

Risk Management

Financial risk is managed through budgets and regular reporting of the management accounts to the PCC.

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 December 2021

2 COMPARATIVE NUMBERS FOR 2020	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Income from:			
<i>Donations and legacies</i>	226,005	17,061	243,066
<i>Charitable activities</i>	22,942	0	22,942
<i>Other trading activities</i>	15,600	0	15,600
<i>Investments</i>	1,345	0	1,345
<i>Other income</i>	310	0	310
Total income	266,202	17,061	283,263
Expenditure on:			
Charitable activities			
<i>Grants</i>	26,000	12,057	38,057
<i>Other charitable activities</i>	240,212	12	240,224
Total expenditure	266,212	12,069	278,281
Net gains/(losses) on investments	926	0	926
Net income/expenditure	916	4,992	5,908
Net movement in funds	916	4,992	5,908
Reconciliation of funds:			
Total funds brought forward	758,904	4,384	763,288
Total funds carried forward	759,820	9,376	769,196

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

3	INCOME FROM:	Unrestricted Funds	Restricted Funds	Total funds 2021	2020
		£	£	£	£
3(a)	<i>Donations and legacies</i>				
	Planned Gift Aided	117,487	0	117,487	124,152
	Unplanned Gift Aided	31,361	29,079	60,440	38,699
	Income tax recoverable	37,480	7,328	44,808	41,348
	CAF & Stewardship	5,023	2,525	7,548	10,197
	Cash collections, legacies & donations	29,310	3,690	33,000	28,670
		220,661	42,622	263,283	243,066
3(b)	<i>Charitable activities</i>				
	Room lettings	27,217	0	27,217	19,007
	Church events	3,009	0	3,009	332
	Fees	1,304	0	1,304	1,400
	Other related to church work	1,270	0	1,270	806
	Books and photocopies	605	0	605	1,397
		33,405	0	33,405	22,942
3(c)	<i>Other trading activities</i>				
	Rent received from Orchard Close	15,600	0	15,600	15,600
	Fund raising	0	0	0	0
		15,600	0	15,600	15,600
3(d)	<i>Investments</i>				
	Interest and dividends	736	0	736	1,345
		736	0	736	1,345
3(e)	<i>Other income</i>	300	0	300	310
	Total income	270,702	42,622	313,324	283,263

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

4	EXPENDITURE ON:	Unrestricted Funds	Restricted Funds	Total funds 2021	2020
		£	£	£	£
4(a)	Grants				
	The Church overseas	9,200	8,123	17,323	13,428
	National Charities	2,500	15,130	17,630	1,575
	The Church at home	8,750	11,348	20,098	13,468
	Local charities & others	5,550	9,540	15,090	9,586
		26,000	44,141	70,141	38,057
4(b)	Other charitable activities				
	Parish Share	112,922	0	112,922	117,019
	Premises running costs	38,207	0	38,207	36,665
	Youth and children	37,857	0	37,857	31,589
	Music director and music costs	26,180	0	26,180	25,614
	Administrator and assistant	21,387	0	21,387	18,455
	Administrative expenses	3,439	5	3,444	3,357
	Church events	2,028	0	2,028	991
	Printing and stationery	1,958	0	1,958	1,982
	Adult groups and outreach	1,784	0	1,784	329
	Catering	1,300	0	1,300	365
	Vicar's expenses	1,133	0	1,133	929
	Books & bible notes	985	0	985	2,221
	Governance costs (note 15)	726	0	726	708
		249,906	5	249,911	240,224
	Total expenditure	275,906	44,146	320,052	278,281
5	STAFF COSTS				
	Salaries and allowances	60,662	0	60,662	53,174
	National Insurance	0	0	0	0
	Pensions	3,131	0	3,131	2,046
		63,793	0	63,793	55,220

During the year the PCC employed an Administrator, an Assistant Administrator, a Youth Director, a Children & Families leader and an Associate Music Leader, none of whom earned more than £60,000 p.a. No member of the PCC received any reimbursement of expenses or remuneration from employment, except as referred to in Notes 14 and 16. The PCC contributes to a defined contribution pension scheme for the benefit of its employees. Contributions payable are charged to the statement of financial activities in the year that they are payable. The amounts paid during the year are as shown above.

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

6	FIXED ASSETS FOR USE BY THE PCC			2021	2020
6(a)	Tangible	£	£	£	£
		Land & Buildings	Furniture, Fittings & Equipment	Total	Total
	Cost or valuation				
	At 1 January	600,000	28,966	628,966	628,966
	Additions	0	0	0	0
	Revaluation adjustment	0	0	0	0
	At 31 December	600,000	28,966	628,966	628,966
	Depreciation				
	At 1 January	0	28,966	28,966	28,576
	Charge for the year	0	0	0	390
	At 31 December	0	28,966	28,966	28,966
	Net book value				
	At 31 December	600,000	0	600,000	600,000

Notes

(a) in accordance with the appropriate accounting policy (based on the Charities Act 2011 and the Charities SORP (FRS102)), the cost of the new church and associated buildings has been excluded, as the whole complex comprises Consecrated Land & Buildings;

(b) the PCC regards all the moveable church furniture and fittings (primarily the seating, audio-visual equipment and the organ) as inalienable property which would require a faculty for disposal;

(c) the value of 23 Orchard Close is based on the PCC's reasonable best estimate having regard to local market conditions as at 31 December 2021.

6(b)	Investments	£	£
	Market value at 1 January	27,175	26,249
	Additions at cost		0
	Revaluation	(1,805)	926
	Market value at 31 December	25,370	27,175

During the year an investment has been held for the Unrestricted Funds in the CBF Church of England Fixed Interest Fund. The holding at 31 December 2021 was 16,021.53 shares and the value per share was 158.35p.

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2021

7	FINANCIAL INSTRUMENTS	2021	2020		
		£	£		
	Carrying amount of financial assets				
	Debt instruments measured at amortised cost	6,919	4,751		
	Carrying amount of financial liabilities				
	Measured at amortised cost	2,096	756		
8	DEBTORS	£	£		
	Income tax recoverable	4,461	3,585		
	Accrued income	2,458	1,166		
	Prepayments & deposits	3,467	1,976		
		10,386	6,727		
9	AMOUNTS FALLING DUE WITHIN ONE YEAR	£	£		
	Creditors for goods and services	2,096	756		
	Accrued expenses	3,153	2,542		
	Other creditors	0	278		
		5,249	3,576		
10	ANALYSIS OF NET ASSETS BETWEEN FUNDS				
	Unrestricted	Restricted	Total funds		
			2021	2020	
	£	£	£	£	
	Fixed assets	625,370	0	625,370	627,175
	Current assets	132,690	7,852	140,542	145,597
	Current liabilities	(5,249)	0	(5,249)	(3,576)
	Fund balance	752,811	7,852	760,663	769,196
11	UNRESTRICTED FUND DETAIL		£		£
	General Fund: Capital reserve		600,000		600,000
	General Fund: Current reserve		48,621		50,260
	Maintenance Fund		56,690		59,560
	Staff development Fund		47,500		50,000
			752,811		759,820
12	RESTRICTED FUND DETAIL		£		£
	Earmarked Fund		5,348		9,372
	Partnership Fund		2,504		4
			7,852		9,376

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

13 STATEMENT OF FUNDS

Fund name	Balance b/f	Income	Expense	Gain/loss /transfer	Balance c/f
	£	£	£	£	£
General (capital)	600,000	0	0	0	600,000
General (current)	50,260	270,672	(275,906)	3,595	48,621
Maintenance	59,560	30	0	(2,900)	56,690
Staff development	50,000	0	0	(2,500)	47,500
Earmarked	9,372	25,136	(29,160)	0	5,348
Partnership	4	17,486	(14,986)	0	2,504
TOTAL FUNDS	769,196	313,324	(320,052)	(1,805)	760,663

COMPARATIVE NUMBERS FOR 2020

Fund name	Balance b/f	Income	Expense	Gain/loss /transfer	Balance c/f
	£	£	£	£	£
General (capital)	600,000	0	0	0	600,000
General (current)	48,102	265,944	(266,212)	2,426	50,260
Maintenance	60,802	258	0	(1,500)	59,560
Staff development	50,000	0	0	0	50,000
Earmarked	4,367	15,849	(10,844)	0	9,372
Partnership	17	1,212	(1,225)	0	4
TOTAL FUNDS	763,288	283,263	(278,281)	926	769,196

14 TRUSTEES' REMUNERATION, BENEFITS AND EXPENSES

	2021 £	2020 £
Expenses paid to Trustees (Vicar's working expenses)	1,133	929
No of Trustees receiving expenses	1	1

15 GOVERNANCE COSTS

Fees for Independent Examiner	726	708
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PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

16 RELATED PARTY TRANSACTIONS

	2021 £	2020 £
Fees paid to a party, acting as Musical Director of the church, related to a Trustee (A Cooke) (2020 P Boxhall)	20,314	8,493
Funds received from an appeal paid to Rafiki Thabo Foundation of which a Trustee (P Evans) is a Trustee	14,981	0
Funds paid from General Funds to Rafiki Thabo Foundation of which a Trustee (P Evans) is a Trustee	1,250	750
Funds paid to New Hope, Watford of which the spouse of a Trustee (J Sills) is a Trustee	1,240	1,049
Funds paid to Friends International to support the work of the daughter of a Trustee (S Miller)	1,625	1,625
Rent received from a Trustee (A Cooke) and her spouse in respect of a PCC property.		
The PCC considers the rent to be at an appropriate level	15,600	15,600

STATEMENT OF PCC RESPONSIBILITIES IN RESPECT OF THE ANNUAL REPORT AND FINANCIAL STATEMENTS

The Charities Act 2011 requires the PCC to prepare financial statements for each financial year, which give a true and fair view of the PCC's financial activities during the year, and its financial position at the end of the year. In preparing financial statements, the PCC seeks to:

- Follow best practice and guidance provided by the charity commissioners, Church of England, St Albans diocese and other sources
- Use suitable accounting policies consistently
- Make judgements and estimates that are reasonable
- State and apply applicable accounting standards and statements of recommended practice, and explain any areas of concern or deviation
- Prepare financial statements on the going concern basis unless it is appropriate to assume that the PCC will not continue its operations.

PCC members have overall responsibility for ensuring the PCC has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper records which disclose and explain with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the 2011 Act. They are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to ensure that:

- The PCC is operating effectively and efficiently
- Its assets are safeguarded against unauthorised use or disposition
- Proper records are maintained
- Financial information used within the PCC or for publication complies with relevant laws and regulations

As far as the PCC is aware, there are no relevant examination information (information needed by the PCC's independent examiner ("Examiner") in connection with preparing this report) of which the Examiner is unaware. Each member of the PCC has taken all the steps that they ought to have taken as members of the PCC in order to make themselves of any relevant examination information and to establish that the Examiner is aware of that information.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST LUKE'S PAROCHIAL CHURCH COUNCIL

I report to the trustees on my examination of the accounts of Parochial Church Council ("PCC") for the year ended 31 December 2021.

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the PCC has prepared accounts in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for accounts to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

Since the PCC's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the PCC as required by section 130 of the 2011 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Gary Howard FCA
Howard Wilson Chartered Accountants
36 Crown Rise
Watford Hertfordshire WD25 0NE

Date: 30 March 2022

ADMINISTRATIVE INFORMATION

St Luke's church is situated in Langley Way, Watford. It is part of the Diocese of St Albans within the Church of England. The correspondence address is Church Office, St Luke's Church, Langley Way, Watford, WD17 3EG.

PCC members who have served at any time from 1 January 2021 until the date of this report are listed below. Where a member has served only part of that period, the relevant month of appointment or resignation is shown.

		<u>Appointed</u>	<u>Resigned</u>
Ex-officio			
Revd Michael Norman	Vicar		
Dave Clarke	Reader		
Susan Miller	Churchwarden		
John Williamson	Churchwarden		
Elected			
Helen Booth			
Mary Bowen	Deanery Synod		
Mave Clarke			
Adrienne Cooke			
Maria Cowle		May 2021	
Colin Davies			Apr 2021
Cynthy Davies	Deanery Synod		
Helen Donnelly			
Paul Evans			
Jeff Gibbs			
Ben Greenstreet		May 2021	
James Harvey		Apr 2021	
Joy Hobbs			Oct 2021
Steve Jenkins			Apr 2021
Jos Lawrance			Apr 2021
Katie Llewellyn		Apr 2021	
Ann MacLeod			
John Sills			
Cate Sims			Apr 2021
Wendy Somerville	Deanery Synod		
Dean Tearle		Apr 2021	
Richard Waddington		Apr 2021	

Incumbent: Revd Michael Norman

Independent Examiner: Gary Howard FCA
Howard Wilson Chartered Accountants
36 Crown Rise
Watford
WD25 0NE

Bank: Barclays Bank plc
High Street
Watford