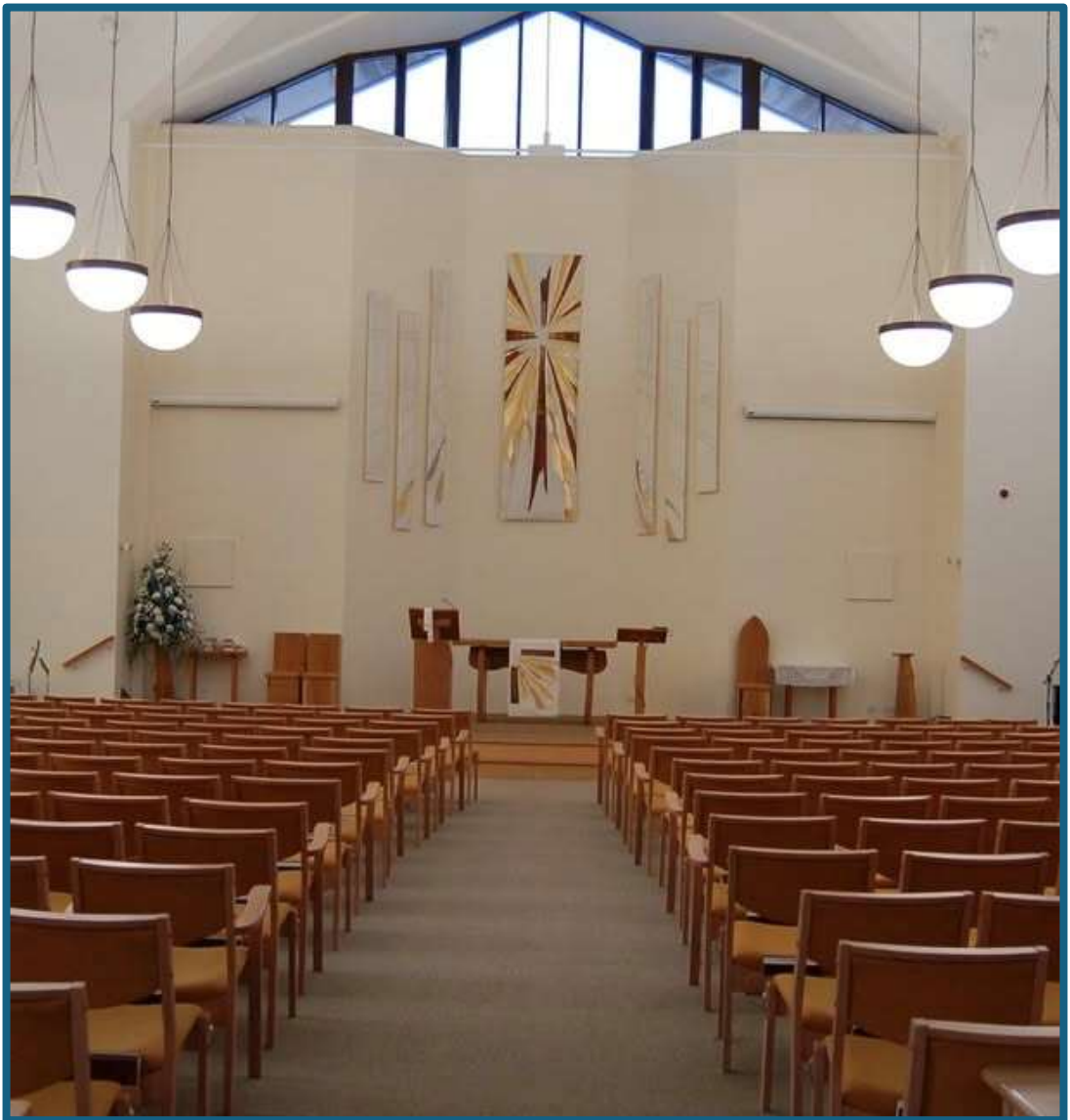


St. Luke's Church, Watford

(Charity Reg. no. 1130376)

Annual Report and Financial Statements 2024



1.

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Vicar's Introduction

"And we know that in all things God works for the good of those who love him, who^[a] have been called according to his purpose." Romans 8 v 28

2024 was an unexpected year of transition and a year of loss, but also with many spiritual green shoots and blessings.

We were mightily blessed by our series of dramas on Esther and the creation of a Beta follow up group (after a very positive Alpha in Autumn 2023) This group has up to 10 people who meet every Thursday.

The Wycliffe Mission week went well with very good activities, services and prayer visiting.

The unexpected came with three staff members announcing they were moving for various reasons in the Spring and early summer. We still miss them.

This led to a busy time of transition in the summer. One of those moving was Beth our administrator. We were very thankful for her time with us and pleased when we appointed Dorothy as her replacement. Jeremy Hogarth moved on after 7 years working in the office and as a music director, to return to study. Lydia our Children and family team leader took up a job in Sheffield after four years at St Lukes. We are very thankful for their ministries. Sadly, replacements for Jeremy H and Lydia's post have as yet to be filled.

There was great joy as we celebrated our Ordinand Tolu's ordination in June, however we all felt very shocked when it was announced that for training purposes she had chosen to make a sudden unexpected departure in late October. There were other feelings of loss as a number of Church members passed away and a few moved away.

However, God has blessed us!

1. A predicted budget deficit of £36k by the end of the year was turned around to a £16K surplus. We praise God for his provision.
2. We were joined by a number of new people, including a number from overseas. We are truly becoming a Church of all Nations.
3. There were sermon series on Hebrews, Esther, Ephesians, the Ruthless elimination of hurry (Sabbath) and Healing. We were blessed by many gifted preachers delivering these sermons. My thanks to the Readers, other staff members and lay leaders of Worship for their contributions.
4. Prayer has continued to grow in our church family and we give thanks for half days of prayer and weekly prayer meetings.
5. Christmas was a highlight of the year with a very well attended nine lessons and carols and amazing Christingle and Nativity services.
6. Contact with our local schools continues to grow and explore faith week run by ourselves, and Watford Schools Trust, saw many children from the Infant and Junior schools in our church. This has led to more openings especially at Cassiobury Junior School.
7. The end of the year saw a great focus on Prayer and a big response with people taking the 'Why pray?' booklets at Christmas services. A real sign of God on the move.
8. Our outreach groups: Breakfast club, Toddlers, Creative Space, Cassiobury and Nearby Community Choir, continue to go well, with signs of growth

We have entered 2025 expectant of things to come.

Our Mission Action Plan stresses two key areas:

1. Our church being a bridge to introducing people to Christ and
2. To develop as a church family, meeting together more.

So, as we move through 2025, this will mean:

1. A bridge - we will continue to reach out with prayer visiting, Alpha, our community outreach groups and more. Praying together on a monthly basis will be of great importance. An initiative to encourage people to form "Prayer Triplets" will be introduced in Lent
2. Developing Church as Community - we hope to strengthen the sense of belonging to a church family with twice termly bring and share lunches after Sunday morning services and more people joining life groups and developing a particular ministry on singles.
3. Signs of God on the move- With the Daniel plays and sermon series, confirmation in February, more corporate prayer and a call as a church as in Joshua 3 v 5 to consecrate ourselves to the Lord, so we are ready for Kingdom action, the future is very positive, despite the problems in the national Church life.

I believe that this year will be a year of consecration and moving forward in the Growth of God's Kingdom among us.

May God indeed come afresh in love and power and lead us forward in 2025.

Yours in Christ
Michael Norman
Vicar



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 and fed by God's written word.

Our Mission Action Plan was reviewed. We continued our priority areas but set some specific goals for 2024.

Priorities

1. Rediscovering and developing corporate worship and prayer
2. Growing our children, youth and family ministry through faithful bible teaching and the outward working of our faith.
3. Reaching out in obedience to scripture, to those on our estate and beyond with the good news of Jesus Christ found in God's living word

Goals for 2024 (Jan-Dec)

1. Rediscovering and developing corporate worship and prayer.
 - increase half days of prayer to 6 times a year and look to develop later in the year.
 - increase use of scripture in our worship and preaching.
 - revamp the evening Encounter with an emphasis on healing with the prayer ministry team in action every week, including the morning by the end of the year.
 - provide opportunities for extended worship, either as part of a half day of prayer, Sunday services, or at other times.
 - continue to build morning and evening worship teams, training up newcomers and young people and meeting monthly to pray for each other and have fellowship.
2. Growing our children, youth and family ministry through faithful bible teaching and the outward working of our faith.
 - provide bridges for those attending church groups, other than Services, to enquire about following Jesus and becoming more involved in church life. These groups include all children and Youth Groups, Holiday Club, etc.
 - engage children, youth, and families in Sunday worship with an all-age production of Esther.
 - use our ordinand and soon-to-be curate to help continue developing our family ministry.
 - continue to develop the Saturday morning Breakfast Club as an important opportunity for family ministry.
3. Wycliffe Mission in March to provide opportunities for invitation events and community outreach.
 - continued prayer visiting during the Spring and Summer with an enhanced team of 16.
 - to further develop our church as a welcoming community for people to join especially through meals in groups or with individuals.
 - a Spring and Autumn Alpha course and an effort to include more volunteers in this work

Overview of Activities and Achievements

Developing and deepening our culture of prayer and worship

- **Prayer** is at the heart of everything we do. All PCC meetings are interwoven with prayer, team leaders meet for prayer before and or after their groups, and our half day of prayers have been well attended. We aim to increase their regularity in 2025. Prayer and a time of listening to what God might be saying takes place before services.

- A **Prayer Ministry team** continues to be built up, praying, and listening to God together before the services, with particular emphasis on the more informal 5.30pm service.
- **Music** - We were sad to see Jeremy Hogarth leave us in July to pursue his studies and are grateful that he continues to lead worship at Encounter services on occasions. Jeremy Cooke has been developing a dedicated group of volunteer musicians who make a valuable contribution to the worship ministry. The Carols by Candlelight service with St Luke's Christmas Choir was beautiful and very well attended.
- **Life groups** - More people are joining established groups, and it has been good to see the launch of Beta group on a Thursday, initially as a follow on from the Alpha course and now growing. There are two women's groups, one for men and several mixed, meeting in the morning or evening, mostly weekly, with one meeting on Zoom for those for whom getting out is difficult. There have been two lunches during the year to ask for feedback, and to encourage and thank the leaders.
- The leadership team went to the **New Wine** Leaders conference in Harrogate which was very refreshing and a group from St Luke's went to the summer New Wine United in Shepton Mallet.

Reaching out to our parish, to one another, to our world

- During **Mission week** we did the following: .
 - **International Lunch:** a Bring and Share with food from all over the globe, well attended, with a testimony from an ordinand originally from China.
 - **Live at St Luke's:** local youth bands event to engage teenagers in the community.
 - **Men's Breakfast:** with one of the ordinands speaking.
 - **Prayer Visiting:** the team from Wycliffe Hall in March gave our prayer visiting programme a huge lift. We write to each home a few days in advance explaining that we would like to meet people who live in our parish; get to know them a bit; listen to them; and offer prayer for anything that is on their heart. We visit in twos (one Wycliffe; one St Luke's) and make it very clear in the letter that people are welcome to say 'no thank you'. It may sound a bit daunting, but these visits are very low key and usually much more enjoyable than we expect!
- Over 6 days during the mission we attempted to visit 277 homes - about half of those were in streets we have visited before and the rest visiting for the first time. Finding people at home can be a problem and so we'll also go back a few days later. After nearly 400 attempts, we spoke with people from 76% of the homes. Those conversations were largely very friendly, and we promised prayer on over 50 occasions. The congregation at our weekly Tuesday morning services are so helpful in meeting all these requests for prayer.



Within the team from Wycliffe, two individuals stood out as being particularly gifted at natural, but effective conversation. There is no 'one way' to talk with people - we each have to be ourselves. But seeing how generous they were in their listening was helpful. For others in the team, prayer-visiting was new and perhaps a bit frightening. But they have helped us ask questions about being sure that people are happy to continue talking; and about how we might engage more St Luke's members, particularly for the monthly Saturday morning prayer visiting. After March a small group continued visiting each month, speaking with people from another 160 homes. By the end of 2025, there is only one road in the parish that hasn't been visited at least once since we started prayer-visiting at the 2022 Wycliffe Mission.

- **Creative Space** has had another busy but enjoyable year.

- Craft activities host around 25-30 ladies, over half are not from the church. Our monthly Saturday morning events started with fellowship over breakfast and was followed by a five-minute 'God slot' covering topics such as love, faith, and other Christian themes which often relate to the craft activity.
- Over the past year we have done dry clay modelling, mosaic tiling, macrame, memory stone painting, made eco hanging Christmas decorations, silk painting, heart brooches and even Shrinky Dink keyrings which were popular in the 1980's.
- As a group, we also looked to outreach and two projects we have been involved with this year have been making a community banner which will eventually be put up in the gathering area at church and supporting St Luke's Pastoral Care Team by making around 50 Christmas cards and Christmas tree decorations to bless those going through particularly tough times.
- We are building bridges through creativity, fun and fellowship - *please pray that people are drawn closer to God through "Creative Space for hard-working women"*



- **Cameo** is mainly a ladies' group who met every month for talks, films, and social events with men invited to special Cameo Plus events. Sadly, Jos and Pam, the longstanding and dedicated leaders of the group stepped down at Christmas. We are very grateful for all they have done with this important ministry among women.



- The **Cassiobury and nearby Community Choir (CanCC)**



continues to meet on Wednesday evenings weekly, and on occasion sing at 'The Essex Arms'. Monthly recitals continue to include a range of talented guest musicians, drawing in a modest audience from both within and outside of St Luke's community.

- Other reaching out initiatives continue weekly with **Community Coffee** after the Tuesday 10.00am service, and

monthly with **Friday Club**, afternoon tea and entertainment for the older people living nearby.

- **Badminton Club** is a friendly church and community group, meeting on Friday evenings to play badminton and table-tennis in a fun competitive way for all.

- A spring **Alpha** 'Lite' was run sharing coffee and pudding with the Beta group running at the same time. The autumn Alpha, although consisting of a small number of guests, saw significant spiritual growth. The subsequent baptism and confirmation of one of the guests was a cause for much celebration. For both courses the Away Days were run at Christ Church Chorleywood and proved to be a time to allow the Holy Spirit to do a deeper work. The upfront Alpha team of eight members was supported by an army of prayers, caterers and washer-uppers
- **The Pastoral Group** met six times last year and distributed gifts to people having a tough time for various reasons at: Christmas, Easter and Harvest.
 - The Pastoral group has a WhatsApp that keeps us updated on how people are and encourages prayer.
 - Many members visit church members who need support.
 - It is a group that could do with one or two more who are keen to support others and have a desire to visit others.
 - My thanks to all who service on this important group.
- **Publicity:** Over the last few years Beth, Jeremy Hogarth, Lydia and John Williamson have done most of the St Lukes publicity. In summer 2024 Beth, Jeremy H and Lydia all left St Lukes for new roles.
 - Neil Brooks, Dorothy and John Williamson have stepped in to do most of recent publicity. This has mostly been done using Canva, an online / cloud based graphic design package which we have recently bought.
 - John Williamson and Dorothy have been doing updates to our website stlukeswatford.org
 - During 2024 Yvonne took on the role of compiling the church magazine, this is distributed to church members and friends, to the parish and is available on the website.
 - Some of the ways we communicate are:
 - the weekly email and printed news
 - in notices and information at the Sunday services and the Tuesday service
 - on the church website
 - Facebook public page and friends and family pages, Instagram
 - road-facing banner
 - road-facing twin poster panels
 - leaflets and posters
- **Partners in Mission Report 2024:** highlights of the year:
 - In 2024 the Partners in Mission sub-committee distributed over £29,000 of the PCC's discretionary giving to our mission partners at home and abroad.
 - In addition, £20,000 was raised through a Partnership Fund appeal at Easter towards a new clinic for our mission partners in Hyderabad, India.
 - Mission Sunday on May 19th featured input from various mission partners including a video message from Hyderabad, India; a report on the recent visit to St Luke's Hospital, Malosa, Malawi by members of St Lawrence's and St Peter's; a presentation on our local mission partners Alternatives: and a presentation from Alastair P on his bible translation work in Nepal.

- We were visited by our mission partner Ruth G in October who updated us on her work with SIM in Malawi and internationally.
- In November PIM members visited our mission partners in Hyderabad to inspect the new clinic and get firsthand reports on their work and their support needs.

• Children and Youth Report

We were sad to say goodbye to Lydia in August, our Children and family team leader for 4 years. She has made a great contribution to many children not only in the church but also in the local community and she will be sorely missed. We advertised for a new Children and family team leader but did not appoint anyone.

Neil led a helpful meeting of Children and Youth Committee and youth volunteers around the difficult subject of sexuality and relationships regarding our ministry among young people.

Highlights of 2024:

- All age church family involvement in dramatization of the book of **Esther**
- **ExploRE** – a joint venture with Watford Schools Trust where for one week in February the church was filled with interactive prayer activities for primary age children. Local schools and community groups came and used the space.
- **Pancake community event**
- **Mission Week** events in March – Fish and chips family quiz event; Mothering Sunday Parade service; visits to School Christian Unions; Live at St Luke's youth bands event for local teenagers.
- **Good Friday Walk of Witness** followed by a Journey to the Cross interactive service with refreshments and hot cross buns afterwards.
- **August Holiday Club** - Desert Detectives. 70 plus Children discovered Jesus as their Friend, Rescuer, Teacher and the Word.
- **Alternative to Halloween Light Club and Christmas Holiday Club Shorts** aimed to keep contact during the year with Summer Holiday club families
- **Big Parenting Questions** – A touring event by Care for the Family designed for parents and carers to offer hope and help through the turbulence of the tween years and beyond. We hosted the Watford event at St Luke's in November.

- The **Toddler group** continues to flourish. All went into church at Christmas to sing around the crib and they received a gift of a book telling the Christmas story. Watford Borough Council have awarded us £640 from their locality budget for which we are grateful and enjoying planning to spend.



- **Breakfast Club** grew and flourished until Lydia left leaving few volunteers able to run it. However, persevering in faith and with a



new team of enthusiastic volunteers, we hope to see the club thriving again in the New Year.

- **Friday coffee for Pre-school parents.** We have a short window of opportunity before they move onto school, so we pray for opportunities in conversation to share our beliefs and pray with them when appropriate.
- Lydia and Michael continued to link with local schools, taking assemblies and receiving different year groups for teaching activity sessions in the church itself. Michael has been leading this work since the departure of Lydia. Cassiobury Infants and Parmiters school held their Carol Services in our church.
- **Urban Saints/Kids Club** on a Tuesday evening has a small, loyal membership, 4 of whom have come after attending Holiday Club. Since Lydia has left, we are desperately short of volunteers to keep this club going. The teenage helpers remain dedicated and appreciated.
- Two midweek youth groups, **K2 and Base** are well attended with the majority having no connections to church. The Live at St Luke's Event in the spring was followed by one in the Autumn which was a great success with good conversations. 13 teenagers went on the weekend away, attending a church on Sunday morning. 3 attended the Watford Stadium Sleep out in aid of charities supporting the homeless.
- **Sunday mornings youth** attendance remains inconsistent. They have studied Esther, Romans, and Ephesians. The departure of Beth means another volunteer leader is desperately needed.
- All volunteers have done the relevant Safeguarding training, and several have renewed First Aid certificates. We are grateful for all who have given their time and energy to serving in this way.
- **Christmas Eve services**, a Nativity all age service and a Christingle service on Christmas eve rounded off the year and were very well attended.
- **The Deanery Synod** met 3 times in 2024:
 - On Monday 12th February, we met at Soul Survivor, when the speaker was Fiona Penny, from Watford Schools Trust. We heard about ExploRE, which we had hosted the week before at St Luke's.
 - On Wednesday 5th June, St Luke's hosted the meeting and we were led by Archdeacon Charles Hudson and Stephen Moore, the Diocesan Strategic Programme Manager. We were able to split into discussion groups to brainstorm what was needed in the Watford Deanery to answer the call from the Diocese for growth both in youth and diversity.
 - The ideas from the consultations were brought to our next meeting at St Peter's Bushey Mill Lane on Tuesday 15th October. These ideas are continuing to be worked up into a plan.

We have also heard about the 3 vacancies that there are at present in the Watford Deanery and that vacancies may last longer than usual because of financial constraints. 2025 is to be a Year of Spiritual Renewal and Wellbeing in the Diocese with special meetings planned.

Annual Fabric Report 2024

We are blessed with our excellent buildings which provide a focus for the community as well as our own ministry. However, the church buildings are showing the effect of age, it being over 18 years since the new church was built. In addition, the buildings are being used more extensively and are showing signs of wear and tear. We budget for repairs and general maintenance and are planning to have a celebration refresh of some building areas for the church's 20th anniversary in 2026.

- Project: The Energy Group have trialled LED lighting in the hall and main church, and it has worked well. PCC have approved £10,000 to be spent on energy saving projects. The treasurer is investigating a Quick Wins Grant from the Diocese.
- We had to train staff in Fire Awareness and 5 were trained as fire wardens. Some fire doors needed repair and alteration as did the final fire exit door from the Chapel. Disability Emergency Evacuation plans were approved and require the purchase of an emergency evacuation chair for upstairs.
- The lift, fire alarms, extinguishers, emergency lighting and gas boilers have been regularly serviced, and the urinals, gutters and lights have been maintained by contractors. The gas boilers will need replacing in the next couple of years.
- Quotes are being received from flooring contractors for the repair, sanding and oiling of the Hall floor.
- 23 Orchard Close had a gas safety inspection. Maintenance repairs were undertaken. We must improve the Energy EPC rating from D to C by 2028 which will incur costs.

We are grateful to all those who volunteer their time to assist with building maintenance. If you would consider joining a group of people who could work together so we can keep the buildings looking beautiful and functioning well in the future, we would love to hear from you.

Additions to articles appertaining to the fabric of the church:

- Fire doors remedial work carried out June
- Chapel exit door alteration in August
- Folding padded chairs donated from another church, broken red chairs dispensed with.
- LED lights trial – £10,000 budget approved by PCC
- Wifi extended to Hall

Maintenance work carried out during the year:

- High level gutter cleaning and window cleaning
- 8 new Thermostats on radiators, new one added to water heater.
- Cracks to kitchen flooring glued down
- New urinal flush control valves to both men's urinals

Health and Safety report for APCM April 2025

- The annual Health and Safety inspection was carried out and the report sent to the PCC in October 2025. The issues highlighted are being worked through.
- The Health and Safety policy was reviewed and updated.
- Nine members of the Church who have roles in different areas have been trained as First Aiders.

- The risk assessments have been reviewed and the general risk assessment is now more inclusive and appropriate for anyone hiring/using the premise.
- Specific risk assessments are still required for specific events or activities eg Christmas pudding/pancake making.

Thanks must be expressed to all those who give up so much of their time to ensure that the buildings and grounds are kept clean, tidy and properly maintained.

Risk Management

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

- Safeguarding children and vulnerable adults
- Managing the health, safety and well-being of staff and congregation
- Financial risk
- Use of personal data (GDPR)

Safeguarding 2024

The PCC is committed to doing all we can to ensure that any vulnerable person coming 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. During 2024, they have worked with the Church Administrator, a Church Warden and the Health and Safety person to check that each church and non-church activity has a Risk Assessment and Safeguarding Policy in place.

They also arrange and monitor DBS and training for individuals with any sort of involvement and ensure that accurate records are maintained on the Parish Dashboard. 5 new DBS certificates have been issued and 47 DBS certificates have been checked using the DBS Update Service.

The Dashboard now has a secure Safeguarding Hub with a Role Creator and a People Manager. 100 members of our congregation are now listed on the People Manager, performing a variety of 29 roles within the church. During 2024, we have completed the process of compiling a digital Role Description for each voluntary role with a preface which states the Mission Action Plan goals for the current year and an invitation to prayer. All these details are uploaded on to the Parishes Safeguarding Dashboard although no personal information is recorded.

The PCC reviews all safeguarding documentation annually and regularly receives reports on safeguarding activity.

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).

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 PCC has now appointed a GDPR officer who will do an audit in 2025 to ensure we are compliant.
- Churchsuite ensures that members details are kept secure.
- Care is taken to ensure individuals do not appear on live stream broadcasts without their permission. 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. Given the breadth of its responsibilities, the PCC has sub-committees and working parties dealing with specific aspects of parish life:

Sub-committees

- Standing committee
- Building and Energy group
- Finance
- Partners in mission

Working parties

- Life group/Alpha coordination
- People and pastoral care
- Prayer ministry
- Children and youth

The PCC appoints 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



Volunteers and Staff

A thank you to **all** volunteers, regular ones, ad-hoc ones, one-off volunteers, Sunday and weekday 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 and Energy 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 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.

LOOKING to 2025 - MISSION ACTION PLAN

St Luke's Vision

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

Priority 1: to create a strong sense of family amongst our church body, keeping God at the center of it all and encouraging one another to take an active part in family life.

Priority 2: to provide good bridges through our friendships with those we meet in the wider community.

Goals for 2025 (Jan-Dec)

Priority 1:

- To hold half termly church family lunches/teas which are accessible and enjoyable for all groupings within our family using focused activities.
- To invite all with birthdays during the month to a family celebration with a cake and other refreshments after the last morning service of that month.

- To increase life group membership to enable 1 more group to form.

Prayer and Worship:

- To increase half days of prayer to once a month.
- To introduce the concept of Prayer Triplets and encourage these to be formed and tried during Lent.
- To invite more people to lead intercessions in a service through the sharing of a basic structure which has flexibility to allow for creativity and provides support.
- To have a community prayer focus event from Ascension to Pentecost.
- To encourage a deeper understanding of corporate worship, possibly at a Church Day away at another venue, with a view to building us up as the body of Christ in love, with gifts of the Holy Spirit, particularly the prophetic, in evidence.

Singleness:

- To look at becoming a Single Friendly Church that welcomes and values single people of every stage of life using the 5 Steps Guided Audit.

Priority 2:

Gathering area:

- To appoint a volunteer to oversee and coordinate the area as a welcoming space that fosters community connections and relationships.
- To brighten up the space, keeping it tidy, comfortable, and a clear Christian environment, with a selection of books available for children and adults.
- To have screens visible with welcome messages/verses, rolling notices, and playing soft Christian background music.

Children, youth and families:

- To have a Children and Family team leader in place by the end of the year.
- To run termly Holiday Club Shorts to develop more regular contact with families and encourage attendance at church events/services
- To introduce a structure to Breakfast Club to include Christian content
- To have brief end of term visits into Church by Toddlers and their carers using festivals as a focus with a song and short message.
- To have at least 2 Live at St Luke's events for teenagers this year, using the young people themselves to source bands and assist with set up, aiming to make positive connections with them and their families and enabling greater confidence in inviting friends to church activities.

Publicity:

- To improve the website and social media pages to ensure information is up to date and engaging.
- **Adults:**
- To use Try Praying booklets in prayer visiting and follow up visits where prayer has been asked for.
- To encourage those who have attended Alpha into Beta, or another Life group.

FINANCIAL REVIEW AND RESERVES POLICY

Our financial statements reveal a surplus in unrestricted funds in 2024 of £15.9k with an additional £4.8k for last year's carryover in the Partners in Mission [PIM] giving fund and £50k revaluation of 23 Orchard Close in unrestricted funds. The surplus compares with a deficit of £3.1k in 2023.

A significant deficit had been anticipated from the budget but several factors ensured a surplus. Saving items that of note are:

- additional giving
- additional room lettings
- reduction in staffing payroll following departures of three members of staff

Significant items to compare between 2024 vs 2023 results are as follows:

INCOME

- Unrestricted income increased £23.2k from £314.9k to £338.1k (7%) This followed an appeal in December 2023.
- Unrestricted giving was up £9.2k from £218.3k to £227.5k.
- Room lettings were up £9.8k from £58.6k to £68.4k as a result of increased use and another major user joining in May.

EXPENDITURE

- Unrestricted expenditure reduced by £1.3k from £319.4k to £318.1k (<1%)
- Payroll costs reduced from £72.3k to £59.4k.

Major items of cost anticipated this year carrying out works on the church fabric including some energy saving issues and employment of a new children's worker.

General reserve

This fund handles all the church's regular income and operating costs.

The church continues to pay its full parish quota which was £120.9k which included four month's payment for a curate.

Designated Fund

Each year the PCC reviews the value of its unrestricted reserves. In line with last year, an operating general reserve of over £40k is retained. This represents the amount the PCC thinks is necessary to operate in the normal course of events. This allows for income that is sometimes sporadic, whilst major costs are monthly namely for staff, parish quota and utilities and also gives due consideration to the reserves held. Funds which are tied up in fixed assets are held in the Capital Reserve. The PCC decides when and how it anticipates that any additional unrestricted funds will be used and move them to and in the Designated Fund. At year-end the PCC designated fund for future use was £140.8k as follows:

- £4.8k is designated for PIM. PCC seeks to give away 10% of the unspecified income received. The full entitlement was not reflected in 2024 giving and is carried over to 2025.
- £38.5k to fund key maintenance over and above routine yearly work.

- £54.5k is designated to cover the expenses of a curate expenses. A curate started in July 2024 but moved on in October 2024 and replacement staffing or similar is being considered for 2026.
- £43k has been designated to pay for starter payment for solar panels or other initiatives which may be recommended by the Energy Review Committee. Some work is in hand for 2025 and additional works due in the next three years.
- No budget deficit fund is proposed.

Earmarked Fund

This fund is used to hold and distribute amounts given for specific purposes. £13.3k was received and £8.4k paid out during the year. This included £2.1k for the Diocese Harvest Appeal and £1.9k towards for Christmas hampers.

Partnership Fund

The Partnership appeal for 2024 raised £20k for Nireekshana's new clinic and community centre in Hyderabad, India.

Balance Sheet

Total assets have increased from £875k to £948k.

Approved by the PCC on 1 April 2025 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 2024

		Unrestricted funds	Restricted funds	Total funds	
	Notes	£	£	2024 £	2023* £
Income from:					
<i>Donations and legacies</i>	3(a)	227,473	30,339	257,812	226,038
<i>Charitable activities</i>	3(b)	85,052	682	85,734	73,642
<i>Other trading activities</i>	3(c)	17,306	0	17,306	16,549
<i>Investments</i>	3(d)	7,894	0	7,894	6,359
<i>Other income</i>	3(e)	415	0	415	300
Total income		338,140	31,021	369,161	322,888
Expenditure on:					
<i>Charitable activities</i>					
<i>Grants</i>	4(a)	29,772	28,602	58,374	38,207
<i>Other charitable activities</i>	4(b)	288,303	0	288,303	288,452
Total expenditure		318,075	28,602	346,677	326,659
Net income before gains/(losses) on investments					
		20,065	2,419	22,484	(3,771)
Net gains/(losses) on investments		700	0	700	1,304
Revaluation of 23 Orchard Close		50,000	0	50,000	0
Net income/(expenditure)		70,765	2,419	73,184	(2,467)
Net movement in funds					
		70,765	2,419	73,184	(2,467)
Total funds brought forward					
		862,017	12,836	874,853	877,320
Total funds carried forward		932,782	15,255	948,037	874,853

*Comparative figures for Funds for 2023 are set out in Note 2

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD

BALANCE SHEET

at 31 December 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible	6(a)	750,000	700,000
Investments	6(b)	23,891	23,191
		773,891	723,191
Current assets			
Debtors	7	11,228	10,318
Short term deposits		160,164	138,707
Cash at bank and in hand		10,529	12,505
		181,921	161,530
Current liabilities			
(Amounts falling due within one year)	8	(7,775)	(9,868)
Net current assets		174,146	151,662
Net assets		948,037	874,853
Funds			
Unrestricted	10	932,782	862,017
Restricted	11	15,255	12,836
		948,037	874,853

Approved by the Parochial Church Council on 1 April 2025, and signed on its behalf by:

Michael Norman
Chair, St Luke's Parochial Church Council

Martin Kirk
Treasurer

The notes on pages 21 to 29 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 2024

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

Unrestricted funds represent funds of the PCC that are not subject to any restrictions regarding their use and are available for use for the general purposes of the PCC. The General Reserve holds the liquid funds which the PCC believes are necessary to run the church in the normal course of events; the Capital Reserve represents those unrestricted funds which are tied up in the form of fixed assets; and the Designated Fund contains unrestricted liquid funds which have been designated for specific purposes by the PCC.

Earmarked Fund handles funds which have been donated for a specific purpose. These funds are restricted.

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

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.

Income

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.

Expenditure

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.

2	COMPARATIVE NUMBERS FOR 2023	Unrestricted Funds £	Restricted Funds £	Total funds £
	Income from:			
	<i>Donations and legacies</i>	218,329	7,709	226,038
	<i>Charitable activities</i>	73,403	239	73,642
	<i>Other trading activities</i>	16,549	0	16,549
	<i>Investments</i>	6,359	0	6,359
	<i>Other income</i>	300	0	300
	Total income	314,940	7,948	322,888
	Expenditure on:			
	Charitable activities			
	<i>Grants</i>	30,950	7,257	38,207
	<i>Other charitable activities</i>	288,452	0	288,452
	Total expenditure	319,402	7,257	326,659
	Net (expenditure) before gains/(loss) on investments	(4,462)	691	(3,771)
	Net (losses) on investments	1,304	0	1,304
	Revaluation of 23 Orchard Close	0	0	0
	Net income/(expenditure)	(3,158)	691	(2,467)
	Net movement in funds	(3,158)	691	(2,467)
	Total funds brought forward	865,175	12,145	877,320
	Total funds carried forward	862,017	12,836	874,853

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

For the year ended 31 December 2024

3 INCOME FROM:	Unrestricted Funds £	Restricted Funds £	Total funds 2024 £	2023 £
3(a) Donations and legacies				
Planned Gift Aided	141,442	0	141,442	131,491
Unplanned Gift Aided	23,483	18,499	41,982	17,700
Income tax recoverable	43,334	4,625	47,959	39,497
CAF & Stewardship	3,825	3,950	7,775	4,345
Other planned giving	4,318	0	4,318	9,302
Cash collections & donations	11,071	3,265	14,336	10,944
Legacies	0	0	0	12,509
Grants	0	0	0	250
	227,473	30,339	257,812	226,038
3(b) Charitable activities				
Room lettings	68,415	0	68,415	58,643
Church events	8,257	0	8,257	9,354
Fees	4,165	0	4,165	2,058
Other related to church work	4,166	682	4,848	3,499
Books and photocopies	49	0	49	88
	85,052	682	85,734	73,642
3(c) Other trading activities				
Rent received from Orchard Close	17,306	0	17,306	16,549
Fund raising	0	0	0	0
	17,306	0	17,306	16,549
3(d) Investments				
Interest and dividends	7,894	0	7,894	6,359
	7,894	0	7,894	6,359
3(e) Other income	415	0	415	300
Total income	338,140	31,201	369,161	322,888

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

4	EXPENDITURE ON:	Unrestricted Funds	Restricted Funds	Total funds 2024	2023
		£	£	£	£
4(a)	Grants				
	Overseas work	12,962	23,590	36,552	22,827
	UK work	3,000	75	3,075	3,675
	Local work	13,810	4,937	18,747	11,705
		29,772	28,602	58,374	38,207
4(b)	Other charitable activities				
	Parish Share	120,953	0	120,953	115,439
	Utility costs	25,519	0	25,519	29,195
	Other premises running costs	34,205	0	34,205	26,057
	Youth and children	36,741	0	36,741	42,422
	Music director and music costs	29,200	0	29,200	30,355
	Administration	26,226	0	26,226	31,222
	Church events	4,083	0	4,083	4,663
	Printing and stationery	2,467	0	2,467	2,893
	Adult groups and outreach	3,463	0	3,463	1,811
	Catering	1,680	0	1,680	1,239
	Vicar's expenses	2,938	0	2,938	2,406
	Books & bible notes	0	0	0	0
	Governance costs (note 14)	828	0	828	750
		288,303	0	288,303	288,452
	Total expenditure	318,075	28,602	346,677	326,659
5	STAFF COSTS			2024	2023
		£	£	£	£
	Salaries and allowances	56,051	0	56,051	68,194
	National Insurance	0	0	0	0
	Pensions	3,328	0	3,328	4,076
		59,379	0	59,379	72,270

During the year the PCC employed an Administrator, a Worship Leader / Administrator, a Youth Director, and a Children & Families leader. None earned more than £60,000 pa. No member of the PCC received remuneration or reimbursement of expenses, except as referred to in Notes 13 and 15. 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 2024

6	FIXED ASSETS FOR USE BY THE PCC		2024	2023
6(a)	Tangible			
		Land & Building	Furniture Fittings & Equipment	Total
	Cost or valuation	£	£	£
	At 1 January	700,000	24,946	724,946
	Additions	50,000	0	50,000
	Disposals	0	0	0
	Revaluation adjustment	0	0	0
	At 31 December	750,000	24,946	774,946
	Depreciation			
	At 1 January	0	24,946	24,946
	Charge for the year	0	0	0
	Disposals	0	0	0
	At 31 December	0	24,946	24,946
	Net book value			
	At 1 January	700,000	0	700,000
	At 31 December	750,000	0	750,000

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.

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.

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 2024.

6(b)	Investments	£	£
	Market value at 1 January	23,191	21,887
	Additions at cost	0	0
	Revaluation	700	1,304
	Market value at 31 December	23,891	23,191

During the year an investment has been held for the Unrestricted Funds in the CBF Church of England Fixed Interest Fund. The holding throughout the year has been 16,021.53 shares and the value per share at 31 December 2024 was 149.12p (144.75p at 31 December 2023).

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

7 DEBTORS	2024	2023
	£	£
Income tax recoverable	3,889	4,268
Accrued income/Trade Debtors	5,367	4,064
Prepayments & deposits	1,972	1,986
	11,228	10,318

8 AMOUNTS FALLING DUE WITHIN ONE YEAR	2024	2023
	£	£
Creditors for goods and services	1,466	2,233
Accrued expenses	5,871	6,516
Room hire deposits held	200	632
Other creditors	238	487
	7,775	9,868

9 ANALYSIS OF NET ASSETS BETWEEN FUNDS	Unrestricted	Restricted	Total funds	
	Funds	Funds	2024	2023
	£	£	£	£
Fixed assets	773,891	0	773,891	723,191
Current assets	166,666	15,255	181,921	161,530
Current liabilities	(7,775)	0	(7,775)	(9,868)
Fund balance	932,782	15,255	948,037	874,853

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

10 UNRESTRICTED FUND DETAIL	2024	2023
	£	£
General reserve	41,970	40,884
Capital reserve	750,000	700,000
Designated fund	140,812	121,133
	932,782	862,017

The Designated fund represents unrestricted funds in excess of that required to operate in the normal course of events, and which is not tied up in fixed assets. The PCC need to disclose how it anticipates such funds will be used.

The current balance of £140,812 comprises:

- *£4.8k additional discretionary giving in respect of 2024 income, which will be distributed in 2025 (PCC seek to give away 10% of the unspecified income received)*
- *£38.5k available for maintenance over and above routine yearly maintenance [increased]*
- *£54.5k has been put aside to cover three years of costs for curate or similar being appointed in June 2025 or 2026 [increased curate costs anticipated]*
- *£43k has been designated for use by the energy review committee for the provision of solar panels or other changes that may be proposed. This might be spent by end 2026 or 2027 [delayed following 2024 budget]*
- *Following this good year, the budget deficit fund is closed.*

For 2024 the designated fund had been split as follows: £47,500 curate housing fund, £27,500 energy fund, £30,000 long term maintenance fund, £15,000 budget deficit fund for ending 2023 and £1,133 Partners In Mission carry over from 2023.

11 RESTRICTED FUND DETAIL	2024	2023
	£	£
Earmarked Fund	15,255	10,306
Partnership Fund	0	2,530
	15,255	12,836

12 STATEMENT OF FUNDS

Fund name	Balance b/f	Income	Expense	Gain/(loss) /transfer	Balance c/f
	£	£	£	£	£
General reserve	40,884	338,140	(316,942)	(20,112)	41,970
Capital reserve	700,000	0	0	50,000	750,000
Designated fund	121,133	0	(1,133)	20,812	140,812
Earmarked	10,306	13,338	(8,389)	0	15,255
Partnership	2,530	17,683	(20,213)	0	0
TOTAL FUNDS	874,853	369,161	(346,677)	50,700	948,037

PAROCHIAL CHURCH COUNCIL OF ST LUKE'S, WATFORD
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

12 STATEMENT OF FUNDS (continued)
COMPARATIVE NUMBERS FOR 2023

Fund name	Balance b/f	Income	Expense	Gain/(loss) /transfer	Balance c/f
	£	£	£	£	£
General reserve	40,185	314,940	(319,545)	5,304	40,884
Capital reserve	700,000	0	0	0	700,000
Designated fund	124,990	0	143	(4,000)	121,133
Earmarked	9,641	7,923	(7,257)	0	10,306
Partnership	2,504	25	0	0	2,530
TOTAL FUNDS	877,320	322,888	(326,659)	1,304	874,853

13 TRUSTEES' REMUNERATION, BENEFITS AND EXPENSES

	2024	2023
	£	£
Expenses paid to Trustees (Vicar's working expenses)	4,199	2,406
Expenses paid to Trustees (Warden)	196	36
Expenses paid to Trustees (Other PCC member)	258	-
No of Trustees receiving expenses	3	2

14 GOVERNANCE COSTS

Fees for Independent Examiner (<i>incl adjustment for 2023</i>)	828	750
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15 RELATED PARTY TRANSACTIONS

Income

Rent received from trustee in respect 23 Orchard Close PCC consider the rent to be at an appropriate level	17,306	16,549
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Expenses

Fees paid to Music Director	23,689	21,651
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Grants

Some members of St Luke's or their family are involved with other Christian charities and organisations. We encourage such people to serve on PCC and its sub-committees because they help keep our prayer and discussion well-informed and relevant - in particular dealing with spending priorities and the financial grants or gifts we may wish to make.

No individual can make spending or giving decisions alone - and where an individual is part of a group which makes such decisions, they are not allowed to vote on any proposal involving a party to which they have a close connection. During the year, St Luke's made donations to the following organisations in which a PCC or PIM sub-committee member has a close connection.

OMF International	2,000	2,000
Watford New Hope Trust	4,500	2,000
Friends International	2,000	2,050
Alternatives Watford	1,420	1,000
Watford Foodbank	190	150

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 2024.

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: 3 April 2025

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 2024 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.

Ex-officio		Appointed	Resigned
Revd Michael Norman	Vicar		
Revd Tolulope George	Curate	June 2024	October 2024
Dave Clarke	Reader		
Susan Miller	Churchwarden		
John Williamson	Churchwarden		
Elected			
Mary Bowen	Deanery Synod		
Mave Clarke	Deanery Synod		
Ann Macleod	Deanery Synod		
Phil Matthews	Deanery Synod		
Adrian Booth		May 2024	
Helen J Booth		May 2024	
Fiona Craigie			
Colin Davies			
Mo Fasanya			
Margaret Forester		May 2024	
James Harvey			May 2024
Wera Irvine			
Martin Kirk			
Katie Llewellyn			May 2024
Philip Meager		May 2024	
Olufunsho Oladuji		May 2024	
Pam Reynolds			
Melanie Sills			
Dean Tearle			May 2024
Simon Trundle			
Richard Waddington			May 2024

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