

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY'S NORTHCHURCH

England & Wales - Charity number 1130418

Details

Other names ST MARY'S NORTHCHURCH PCC

Status Registered

Legal form Previously excepted

Registered 2009-06-30

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

Contact

Address 93 High Street
Northchurch
HP4 3QN

Phone 01442 871547

Email office@stmarysnorthchurch.org.uk

Website www.stmarysnorthchurch.org.uk

Activities

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

Activities: St Mary's is committed to enabling as many people as possible to worship at our church and to become part of our parish community. All are welcome to attend our regular services and our community is able to celebrate and thank God at the milestones of the journey through life. The activities and extent of all those activities are described in our Annual report.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£112,000	£135,000	-	-
2023-12-31	£111,947	£134,986	-	-
2022-12-31	£119,102	£115,077	-	-
2021-12-31	£107,040	£125,110	-	-
2020-12-31	£103,772	£112,975	-	-

Trustees

Name	Role	Appointed
Rev JONATHAN GORDON	Chair	2006-04-30
BRIAN GEOFFREY HODGSON		
Clare Sayers		2016-04-24
Conor Devine		2025-06-10
David White		2006-04-30
EMMA ELIZABETH MCCANN		2015-04-19
EVELYN LINDA HODGSON		2006-04-30
Emma Louise Upstone		2018-04-22
GILES BATCHELOR		
Heidi Nicola Baker		2017-04-23
MARGIT PENDLE-DOBBIE		2015-04-19
MR D A SAYERS		2006-04-30
Melissa Kershaw		2023-04-16
Neil Adcock		2024-04-01
PEGGY SEAR		2006-04-30
ROSEMARY MARGARET NORTH		2006-04-30

Accounts

ST MARY'S NORTHCHURCH

REGISTERED CHARITY 1130418



TRUSTEE REPORT 2024/2025

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY'S NORTHCHURCH**

Registered Charity Number 1130418

**ANNUAL TRUSTEE REPORT AND ACCOUNTS FOR
THE YEAR ENDED 31 DECEMBER 2024**

Incumbent: Reverend Canon Jonathan Gordon

Curate: Reverend Michael Eggleton

Churchwardens: Evelyn Hodgson
Brian Baldwin

Hon Treasurer: Emma McCann

Office Address: Parish Office
Rectory Lane
Northchurch
Berkhamsted
Hertfordshire
HP4 3QN

Independent Examiner Andrew Daffern FCCA
12 Oakwood
Berkhamsted
HP4 3NQ

Bankers: NatWest Bank
9 Bank Court
Hemel Hempstead
HP1 1BS

TRUSTEES

The Trustees who have served during the period from 21st April 2024 until the date of this Annual Parochial Church Meeting (APCM) on 27th April 2025

Incumbent: Reverend Canon Jonathan Gordon

Churchwardens: Evelyn Hodgson
Brian Baldwin

Other PCC Members: Neil Adcock
Heidi Baker
Karen Baldwin
Giles Batchelor
Margit Dobbie
Brian Hodgson
Melissa Kershaw (PCC Secretary)
Doreen Knapp (ex officio)
Emma McCann (Hon Treasurer)
Rosemary North (Parish Secretary)
Clare Sayers
David Sayers
Peggy Sear (ex officio)
Emma Upstone
David White (ex officio)

Deanery Synod: Karen Baldwin
Rosemary North
Emma Upstone

REPORT OF THE TRUSTEES

Introduction

It is a great privilege to be Rector of St Mary's Northchurch and St Bartholomew's Wigginton. At St Mary's we seek to be a church that is welcoming and nurturing, where together we can grow in faith and discipleship. The following reports give an insight into the life and mission of the church. Inevitably each year brings its own challenges and a tree collapsing on the side of the church just before Christmas provided an additional hurdle to overcome at a busy time. In all that we face I am very grateful to the churchwardens and supporting team who help us find a way through whatever we have to face. At a national level the Church of England has had to absorb and respond to critical investigations of safeguarding issues. We strive to prayerfully build a church community in which everyone can feel valued and supported. I hope you enjoy reading the reports and please always contact me to share your thoughts and perspectives on how we move forward.

Reverend Canon Jonathan Gordon

Governance

The Trustees constitute the Parochial Church Council (PCC) and is a body corporate governed by the PCC Powers Measure 1956 and Church Representation Rules 2022 and is registered as UK charity number 1130418.

The PCC is a Public Benefit Entity within the meaning of Financial Reporting Standard 102, and it has regard for the Charity for the Charity Commission guidance on public benefit, and in particular the specific guidance on the advancement of religion.

Members of the PCC for the year ending 31st December 2024 are listed above together with specific roles and responsibilities where applicable. Elected members are appointed by the Annual Parochial Church Meeting (APCM) for three years. The PCC has no corporate trustees, and no trustees hold title to any PCC properties.

The PCC seeks to implement recognised and appropriate best practice to comply with relevant legislation, regulation, and standards.

The principle aims of the PCC are to serve the local community by:

- Providing a full programme of public Christian worship
- Teaching the Christian faith
- Encouraging and enabling the local community to worship at the church and become members of the church community.
- Providing appropriate pastoral care within the local community.

- Promoting whole pastoral, evangelistic, ecumenical and social missions of the Church of England.

The PCC is also responsible for the maintenance of the church, the parish rooms and 98 High Street and met four times in the past twelve months.

Safeguarding

The PCC attaches a high priority to Safeguarding matters and has made good progress this year in creating an action plan to deal with the expanding requirements in this area

The PCC has adopted and promoted safeguarding policies in line with Church of England requirements and regularly reviews these at PCC meetings and ensures those working with vulnerable children or adults are fully aware of them.

Clergy and Trustees of The PCC attend relevant safeguarding courses run by the Diocese of St Albans appropriate to their roles.

David Sayers has been appointed as Safeguarding Officer with Jonathan Gordon as Deputy.

Contact details for the PSO and Diocesan Safeguarding officer are clearly displayed in the Church and Parish room as well as on the Parish Website.

During the year there were 5 baptisms, 4 people confirmed, 1 wedding, 5 funerals, 10 burials of ashes and 5 memorial services.

A new Electoral Roll came into force on 31st March 2025 and contains 106 names.

Churchwardens report on behalf of the Trustees

St Mary's Northchurch is one of the oldest churches in Hertfordshire and is situated on the A4251. The church has the use of the adjacent playground of St Mary's Northchurch Primary School for car parking, access to which is off New Road. There are excellent links with the school through assemblies, both in the school and in the church, led by the Rector. It is an all-inclusive church welcoming everyone to join services weekly on Sundays at 08:00 most weeks, 10:00 weekly and on the first Sunday of the month at 18:00 for a quieter evening service. A Christingle service replaced the usual nativity play this year as part of the Christmas worship. St Mary's is linked with St Bartholomew's Church in Wigginton to form a United Benefice.

Review of the year

The following activities took place – more detailed reports from the church groups are included separately.

Social Events

The weekly puzzlers' social afternoon continues every Wednesday afternoon in the parish room.

April saw the usual Easter egg hunt in the rectory garden and a few members of the congregation made the pilgrimage to St Albans on Easter Monday. During May a very successful soup lunch was held in aid of Christian Aid. Also in May there was also a very moving adult baptism held in the chalk stream river in the school grounds which was attended by most of the Sunday 10 am congregation.

A meeting was held with St Mary's Primary School head teacher to discuss how the school could use the school grounds and church as a teaching resource. Aspects of local history as well as environmental studies were just a couple of the suggestions discussed.

The church fete in July was a huge success, despite the pouring rain all morning and the flooded school playground.

There were also music concerts in July 2024 and February 2025 in aid of Ukrainian charities.

The *Bike and Hike* fundraiser for the Beds and Herts Historic churches Trust once again raised over £2,000 to be divided between the Church and the Trust.

In October we held a quiz and fish and chip supper to support the Bishop's Harvest Appeal and our missionary Claire Hodgson visited the church to update us on her work in the Dominican Republic.

During November a lunch and sale of Christmas goods was held in aid of *Crisis at Christmas* which raised over £900, enabling approximately 30 homeless people to be cared for over the holiday period.

Gift vouchers were supplied to various needy local individuals and families in time for Christmas.

Maintenance

In September the churchwardens undertook a review of the inventory of the silver plate and made some interesting discoveries, some of which will require some further investigation.

Various grounds tidying work has been undertaken throughout the year whilst always trying to preserve the wildflowers as much as possible to encourage biodiversity.

The stained-glass window at the west end of the church, which had been vandalised in December, was removed in May to be repaired and was returned in August, having undergone a complete restoration. It had been reported to the police as a heritage crime because so many people had been distressed by it, but they were unable to prosecute the perpetrator.

During June the scouts volunteered to do some of their gardening badges in the church grounds, enabling them to earn two badges.

In July the broken flagpole was replaced. This was made possible by the generosity of a donor who met all of the costs. Another very generous anonymous donor made it possible to have the church clock repaired in September.

Just before Christmas a large cypress tree crashed down onto the vestry roof during a storm, causing damage to some of the vestry roof tiles and stone coping.

Looking forward, Rectory Drive is in need of repair at the top as well as outside the Parish Rooms doorway. There will also need to be some fundraising events to raise the money to repair the church footpaths this year as the total needed will be in the region of £18,000.

The churchwardens and PCC would like to thank the clergy team for their hard work. We greatly appreciate their input to village, church, and community life. We would also like to thank the AV team who continue to provide streamed services every week and for occasional extra services and the many other volunteers who give up their time and effort to maintain the spiritual life and fabric of the church.

Working towards a sustainable heating system and potential reordering of the interior of the church

The Church of England has declared the aim of all of its churches and buildings achieving fully sustainable, net zero carbon operations by 2030 (“Net Zero 2030”). This is a big ask for most churches as many were established in the medieval period and are Listed Buildings, which imposes restrictions on what changes can be made. St Mary’s is heated by a gas boiler and piped radiator system which is coming to the end of its life in the next few years and so it is an opportune time for us to look at how the church and Parish Room should be heated in the future. The type of heating specified will partly depend on the future use of the church and thinking about this has raised the question of how the interior of the church could be reordered to make it more welcoming, comfortable and “user friendly” in the future. This is a long- term project which will take a number of years and will require the input of many skills, talents and professional services (and money!).

A small group has been researching possible reordering alternatives and heating systems, in the church and a number of possibilities are under consideration. There will be future meetings of the group and views on the future reordering are invited from all church users.

Evelyn Hodgson and Brian Baldwin, Churchwardens

Commentary on 2024 accounts:

Income:

The accounts show that the total income figure was up slightly on the 2023 total, although if we discount the insurance claim monies there would be a significant fall. This is due, in the main, to St. Mary's having seen a reduction in the income received from services held. For example, I note that in 2023 there was revenue from seven weddings but, in 2024 just two were held.

Planned income has increased as parishioners continue to review and often increase their standing order donations, for which we are grateful. Weekly collections have taken a downturn but, as a society we tend to carry less cash so this is not overly surprising. Please note that the cash collections figure does include card payments taken at services.

Overall income was also bolstered by donations for the works undertaken on the flagpole and the clock. Amongst these there were two, very significant sums given and whilst the donors wish to remain anonymous, I am sure we are all incredibly grateful for their generosity. The summer fete was once again a success and, considering the inclement weather the overall sum raised was incredibly healthy. Let us hope that 12th July this year is a much brighter day. Parish room bookings and social activities also, brought in more revenue than the previous year.

The church finances have continued to benefit from higher interest rates, although these are now going down. Our investment funds have also performed well with investment income up almost £8k on the previous year.

Expenditure:

Our overall expenditure for the year was down by £5600 on 2023 although there were projects undertaken resulting in some £16k being spent on building maintenance. The most significant spends were on the repairs to the stained-glass window, the clock and the flagpole. These projects were fully funded through insurance and donations.

As in previous years our major expenditure in 2024 was the Parish share at £56994. This was, once again, paid in full and on time. We continued to make charitable donations to both UK and overseas charities, the most significant of these being:

- Wiggington PCC - £8400
- Go Mad - £1143
- Crisis - £774
- Saltmine Trust - £500

It is pleasing to see a reduction in church running costs of over £8k, this is due to reduced energy bills. Whilst they remain our biggest expense after the parish share this fall is encouraging and as fixed rate tariffs have once again become available, we have been able to take advantage of these and fix our rates until 2027. We also now have smart meters in both the church and the parish rooms which allow for greater monitoring of our usage.

Summary:

Whilst the accounts show a deficit of £16393 for the year, we have still to complete the gift aid claim for 2024 and, also for part of 2023. This will significantly boost the 2025 income figure and, as we are not expecting any significant necessary spending in 2025, we can anticipate a surplus for the coming year.

**Independent examiner's report to the Parochial Church Council of the St Mary's Church,
Northchurch**

I report on the accounts for the year ending 31 December 2024 which are set out on the following pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the '2011 Act') and that an independent examination is required.

It is my responsibility:

To examine the accounts under section 145 of the 2011 Act;

To follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5(b)) of the 2011 Act; and

To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no audit opinion is given and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- 1) Which gives me reasonable cause to believe that in any material respect the requirements:

To keep accounting records in accordance with section 130 of the 2011 Act; and
To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

Have not been met; or

- 2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Except that, the accounts are not exactly in the prescribed format as per the guidance produced by the Business Committee of the General Synod – PCC Accountability 5th Edition and attention to the Statement of Assets and Liabilities (Balance Sheet) split between Unrestricted, Restricted and the Endowment Funds and accompanying notes needs to be considered for future accounts.

Andrew Daffern, BSc (Econ), FCCA
12 Oakwood
Berkhamsted
HP4 3NQ

Northchurch Parochial Church Council
Year ended 31st December 2024

Receipts	2024		Total	2023	Variance
	Unrestricted	Restricted			
	£	£	£	£	£
Voluntary Income:					
Planned Income	52,001	-	52,001	49,400	2,601
Cash Collections	3,043	-	3,043	4,173	- 1,130
Income Tax Recovered	-	-	-	2,761	- 2,761
	<u>55,044</u>	<u>0</u>	<u>55,044</u>	<u>56,334</u>	<u>- 3,290</u>
Other Voluntary Income:					
Donations/Legacies (inc HRH Duke of Cornwall)	5,231	5,387	10,618	5,806	4,812
Special Collections/ Donations	-	417	417	716	- 299
Rector's fees	3,346	-	3,346	5,033	- 1,687
PCC fees	4,528	-	4,528	7,207	- 2,679
Organist's fees	507	-	507	1,048	- 541
Beltinger's fees	360	-	360	970	- 610
Verger's fees	205	-	205	435	- 230
	<u>14,177</u>	<u>5,804</u>	<u>19,981</u>	<u>21,216</u>	<u>- 1,235</u>
Events and Activities					
Summer Fete	-	4,876	4,876	5,394	- 518
Parish Room Hire	2,728	-	2,728	2,999	- 429
Church Lunches	-	-	-	156	- 156
Historic Churches Cycle Ride	-	993	993	857	136
Social Activities	681	548	1,229	830	399
	<u>3,409</u>	<u>6,416</u>	<u>9,825</u>	<u>9,536</u>	<u>289</u>
Other Income:					
Bank Interest	574	-	574	640	- 66
Dividends	333	-	333	329	5
C.B.F. Interest	1,114	-	1,114	681	433
Donald Lockhart Memorial Fund	6,256	-	6,256	6,160	96
Northchurch Development Fund	1,089	-	1,089	637	452
Miscellaneous Income	-	-	-	-	-
Rent for 98 High Street	14,618	-	14,618	15,479	- 861
Insurance Claim	4,148	-	4,148	-	4,148
Building Fund Income	-	-	-	880	- 880
Choir / Music	-	10	10	55	- 45
	<u>28,132</u>	<u>10</u>	<u>28,142</u>	<u>24,861</u>	<u>3,281</u>
Total Receipts	<u>188,762</u>	<u>12,238</u>	<u>112,993</u>	<u>111,947</u>	<u>1,045</u>

Northchurch Parochial Church Council
Year ended 31st December 2024

Payments	2024		2023	Variance
	£	£		
Grants				
Oversus Missions and Relief Agencies	2,890	-	1,952	938
UK Missions and Relief Agencies	10,661	-	11,547	- 886
	<u>13,551</u>	<u>-</u>	<u>13,499</u>	<u>52</u>
Relating to the Work of the Church				
Diocesan Quota	56,994	-	57,540	- 346
Rector's fees paid to Diocese	3,346	-	5,033	- 1,687
Church Running Expenses	20,892	-	29,386	- 8,494
Clergy Expenses	3,276	-	3,748	- 28
Service & License Costs	1,727	-	2,825	- 1,097
Honoraria	1,380	-	1,635	- 255
Organist	-	-	-	-
Churchyard	587	-	807	- 220
Printing	168	-	186	- 18
Organ Maintenance	168	-	306	- 138
Verger Fees	2,360	-	2,724	- 364
Beltinger's Fees	360	-	900	- 540
Other Expenditure	805	-	192	613
Fundraising Costs (incl Fete & Social Activities)	1,445	-	2,189	- 744
Youth Work Expenses	256	-	101	155
C.B.F. Interest Reinvested	2,203	-	1,318	885
Book-Keeping Costs	80	-	14	66
	<u>96,047</u>	<u>-</u>	<u>108,203</u>	<u>- 12,157</u>
Maintenance Costs				
Major Capital Expenditure	-	-	6,820	- 6,820
98 High Street	1,110	-	1,084	27
Buildings Maintenance	16,270	-	5,097	11,174
Parish Room	2,407	-	288	2,123
	<u>19,788</u>	<u>-</u>	<u>13,289</u>	<u>6,504</u>
Total Payments	<u>129,386</u>	<u>-</u>	<u>134,986</u>	<u>- 5,600</u>
Deficit for Year	<u>-16,393</u>	<u>-</u>	<u>-23,039</u>	<u>27,065</u>

Charity/Fund Title	Account No.	No.	Value per	Dividend/	Value of Fund
		Shares	Share	Interest	at 31/12/24
<i>National Westminster Bank</i>					£36,610.02
<i>With St Albans Diocesan Board of Finance</i>					
Northchurch Development Fund	CB3014629			£1,089.23 reinvested	£21,610.51
Donald Lockhart Memorial Fund	CB3014668			£6,255.72	£230,516.67
<i>With Central Board of Finance of the Church of England</i>					
Fixed Interest Securities Fund	CB3033151			£127.69 reinvested	£5,171.96
Deposit Fund	CB3033150			£986.36 reinvested	£19,569.53
<i>COIF Charity Funds</i>					
Bailey Charity	CO3056456	18	£20.29	£9.94	£365.28
Ridley for Church Fabric Fund	CO3056457	56	£20.29	£30.94	£1,136.42
Ridley for Churchyard Fund	CO3056459	56	£20.29	£30.94	£1,136.42
Michael Memorial fabric Fund	CO3056458	58	£20.29	£32.03	£1,177.01
Gwynedd Charity	CO3056460	89	£20.29	£49.16	£1,806.10
Thetwall Trust for Churchyard Upkeep	CO3056461	89	£20.29	£49.16	£1,806.10
A Ashley	CO3056462	32	£20.29	£17.67	£649.39
C B Kings Children for Churchyard	CO3056463	15	£20.29	£8.29	£304.40
Randall Memorial Foreign Mission	CO3056144	62	£20.29	£34.24	£1,258.18
Browne Charity	CO3057541	128	£20.29	£70.69	£2,597.54
					£12,236.86
					£325,715.55

PCC of St Mary's Church Northchurch

As at 31 December 2024

Balance Sheet (Statement of Assets and Liabilities)

	2024	2023
	£	£
Cash at bank	36,610	54,250
Investments	289,106	281,325
	<u>325,716</u>	<u>335,575</u>
Accruals	- 3,978	- 5,225
	<u>321,737</u>	<u>330,350</u>

Represented by:		
Funds brought forward	330,350	331,427
Deficit/Surplus of income over expenditure	- 16,394	- 23,039
Gain/Loss on investments	7,781	21,962
	<u>321,737</u>	<u>330,350</u>

Signed as accepted on behalf of St. Mary's Northchurch PCC by Reverend Jonathan Gordon

Signature: Jonathan Gordon

Date: 13-4-25

Choir and Organ

The choir has continued to meet on Fridays 6pm-7pm to prepare the hymns and any other special choir items for the Sunday 10am service. Also, of course, we prepare for the special services of Good Friday, Easter, Harvest, All Souls evening memorial service, Remembrance, Advent Carol Service and the Christmas Carol Service. Our numbers are quite low now, so we would particularly welcome new members, even if only for short periods.

This past year alongside many classic anthems such as S.S. Wesley's *Lead me Lord* and Mozart's *Ave verum corpus*, we have also sung some recently composed work - a new version of *The First Nowell* by Bob Chilcott, and Joanna Forbes L'Estrange's 2023 version of *Drop, drop, slow tears*, in addition to compositions by our resident composer, Gareth Pritchard. Since stepping down from directing the choir himself, Gareth continues to support it both as a singer and occasional organist, giving us the opportunity to appreciate his delightful improvisations.

Clare Wille

St Mary's Church Music Group

Our church music group plays for our monthly all age services which are usually on the second Sunday of the month. The group is open to anyone who plays a musical instrument and is not a big time commitment. Music is distributed a week or so before the service and then we rehearse for 40 minutes before the service, starting at 9.15am. We have acquired a very good electric piano this year and a set of smart solid black music stands, have been donated to us. We were sorry to say goodbye to Isabelle Osmond and David Berry who went to university in the autumn. We are always grateful when young people can spare the time to play in the group and special thanks are also due to James and Sarah Foskett for their time, talent and commitment to the group. New members are always welcome.

Rachel Gordon

Sunday Clubs

We are really fortunate to have at St Mary's a team of volunteers who, in term time, provide activities and Bible insights to the children. Becky, Helen, Susan, Coral, Kirsty, Chamila, Rachel, Penny and Peach all provide fun activities that allow the children to share in the themes of the Sunday readings in the lectionary. It has also provided a link to the monthly All Age Services that in the last year have included Harvest and the Christingle. We have also started a film and pizza evening for the young people that will hopefully continue to meet once a month on a Sunday evening. The mission to children and young people in the church is of vital importance. The involvement of the young people provides encouragement and joy to everyone in the church. We have also had a number of younger children who have been able to enjoy the children's area at the back of church.

Jonathan Gordon

Night Prayer

A little group of us end the day by following Night Prayer from St Mary's on Facebook. It is easy listening, with subtitles for the hard of hearing. Some familiar words, a psalm, a verse from the Bible, and prayers, written by members of the group, about anything that matters to us. Night Prayer has come up on the St Mary's Facebook page at 22.00 every night for the last 5 years; it stays there until the next day, so you can listen when it suits. Lasting less than

ten minutes, there is something special about rounding off the day, knowing that other friends from St Mary's are praying too.

David White

Quiet Mornings in Advent and Lent

When you enter the church for one of these mornings, you will find many different spaces with prayer activities, in no particular order, for you to go at your own pace and to think, be quiet and reflect on moments for which we give thanks for or for which we have concerns. A quiet morning in Advent gives us a focus of preparation for the coming event of Jesus' birth. In Lent we focus on the Stations of the Cross and the Easter story. Both give time for just you and God.

Peggy Sear

House Groups

Monday morning group

A second breakfast, friendship, reading and lively discussion: that is what keeps us going on Monday mornings. As well as familiar books of the Bible, we have read most of the Apocrypha, some surprising extra-biblical writings that give us familiar Christmas traditions, poems, essays and interesting snippets. The purpose? To dig deeper into our faith and to enjoy being together. The biggest challenge is to stop in time for lunch. To join us contact Peggy Sear or David White.

David White

The Monday Evening House Group

A group of us ranging in age from 25-65 meet at the Rectory is held at 8pm. We started reading through Mark and have now moved on to John. We usually read a few chapters, discuss the philosophical and historical context and symbolism. Our discussions include learning what the literal meaning of the words may mean in the time it was written, and also the metaphorical aspects which really open up room for in-depth discussion.

Gemma Gordon

Online House Group

Following Covid four or five of us decided to continue to meet weekly on a Tuesday, Wednesday or Thursday evening at 8 pm via Teams, which allows us to alter the day according to work or meeting commitments. We use a study guide to help our discussions on a book or a theme from the Bible. We would be pleased to welcome new participants.

Rosemary North

Northchurch Bell Ringers

The bell ringers of Northchurch continue to ring for the Sunday 10 o'clock service each week, but sometimes numbers are low and we can only ring 4 of our 8 bells. The ringers also ring for weddings and special occasions like the passing of the Queen, the Coronation of the King and for events like "Ring Out for Peace" on the 80th Anniversary of D-Day last year. Our Monday practice night is generally well attended with a regular group of 9 ringers, which can increase up to 12 ringers in the ringing chamber on the odd occasion, all of varying experience. The number of regular bell ringers has unfortunately declined over recent years, which is also the case for several other towers. There is good support between the ringers of Northchurch and the ringers of Aldbury, helping each other out at their practice nights and for special occasions when there are insufficient ringers available locally.

Once a year the local district ringing society holds a striking competition and last year a Northchurch band entered and came second in the 'call change' category. If anyone would like to learn to ring, or may be a lapsed ringer returning to ringing, then please do get in touch as we are always looking for new recruits.

Michael Robinson, Tower Captain

Deanery Synod

Father Stuart Owen of St Peter's Church Berkhamsted took over the post of Rural Dean from Rev Jonathan Gordon last year. The Lay Leader of the Synod is Emma Upstone, who along with Karen Baldwin and me are the representatives for St Mary's Church. Rev Stuart held the first meeting in June 2024, which was an opportunity for him to meet the synod members in the Berkhamsted Deanery. In February this year we met at Sunnyside Church and learned about proposals to renew the church hall there, which would include improving the thermal efficiency of the hall. A company of local services consultants had been employed to produce a feasibility study. A representative from Little Gaddesden talked about the need for getting outline designs to improve the thermal efficiency of the St Peter and Paul Church. He also reported on their efforts to cultivate a more biodiverse churchyard. A teacher from Bishop Wood School in Tring reported on their achievement of becoming an ecoschool, which involved reporting on progress each year.

Rosemary North

Bike and Hike

Saturday 14th September 2024 was Brian's and my twentieth ride out for the Beds & Herts Historic Churches Trust, for me both as church organiser and as participant. St Mary's congregation and friends contributed to raise a truly wonderful £2,367.50 half of which, less any gift aid, will come to St Mary's and the remainder went to the Trust, which raised a total of just over £100,000 and which will go towards grants for churches and chapels which need remedial work. Our thanks go to the many people who sponsor the riders and who man our church to provide such a warm welcome to the people who visit from other churches. Look out for the award ceremony this year when we launch the 2025 Bike and Hike campaign and join us on Saturday September 13th for a really good day out meeting new people and seeing the insides of churches that you have only walked or driven past.

Evelyn Hodgson

Wednesday puzzlers

Wednesday puzzlers meet every Wednesday afternoon in the Parish Rooms. We tend to put the world to rights over tea and cake whilst playing games such as dominoes, scrabble or doing knitting or handicraft. We are pleased to welcome a couple of our Northchurch neighbours and usually total about a dozen of us. A couple of children join in the fun after school. If you would like to join us at about 14:00 we would be pleased to welcome you.

Evelyn Hodgson

St Mary's Church Summer Fete

Our annual church fete is held in early July every year and raises money for two charities (one local and one international) and our own church funds. It takes a lot of organizing and we are very grateful to Margit Dobbie for heading this up. Many people give willingly of their time and effort and despite unkind weather in the past couple of years, we have raised a good

amount of money and had a good day. Plans are already afoot for 12th July this year. We have the usual attractions such as the Hemel Hempstead Brass Band; refreshments in the rectory garden and Parish Room; entertainment in the church; visits to the bell tower; activities for children in the rectory garden and on the school field and all the usual stalls in the playground. The afternoon will culminate in the annual Duck Race in the river.

We are very grateful to Woods Garden Centre for their scheme whereby every £100 of receipts are turned into a £25 voucher to spend there, so please continue to put your receipts in the box at the back of the church. Regardless of the weather, it is an excellent way to reach out to the local community.

Rachel Gordon

Christian Aid

Since the pandemic our Christian Aid Week has been a different process for our volunteers in one major way. We no longer have to collect the envelopes we dutifully put through every door on designated roads. We can ask for the envelopes to be delivered back to our door which makes the difficult onus of repeatedly knocking on doors without annoying our neighbours now unnecessary.

For this reason I ask that as many people possible step forward to join in as there are always more roads we could deliver to. Our donations received for 2024 were £1,025 which is tremendous, but half what we used to gather pre-2020. Any ideas you have to support Christian Aid will be very welcome.

Nick Laing

Flower Guild

The Flower Guild has organised floral and candle arrangements in church throughout the year and for the major festivals – Easter, Harvest and Christmas. Arrangements for weddings and funerals have also been provided when requested, and also posies for Mothering Sunday. “Flower mugs” were made and sold on our stall at the Summer Fête which proved popular once again.

Donations from parishioners and the PCC are much appreciated as are contributions of greenery for our decorations for the major festivals. Whilst the Flower Guild has a rota to organise flowers throughout the year, there are others who help with the major festivals to ensure the church looks beautiful and this is much appreciated. We are considering reducing our use of “Oasis” floral base and look to provide arrangements in water through the year with more formal arrangements just at the major festivals. This should bring both financial and environmental benefits.

Denise Rouse

St Mary's Playgroup

The Playgroup meets on a Tuesday morning 09.30 – 11.30 term time in the Parish Rooms and it is open to all. We offer tea, coffee & biscuits for a small fee per family, along with a craft each week and toys aplenty! We often use the school holidays to meet and clean our resources, recycling where we can and ensuring all are safe. The Playgroup is run as a non-profit making group, where we invest the monies taken back into the weekly craft and

refreshments for those attending. Any surplus money has been donated annually towards Church needs.

We like to mark the end of each school term with a very special mini church service that Jonathan leads, and we always have a couple of hymns in the church. The group is well attended and we have lots of regular visitors and some that come occasionally. It is an inclusive group, so do mention it to anybody you think may wish to come along.

Heidi Baker

Time Out

A group of c. 10-12 church ladies have met monthly, usually on the second Tuesday at 2 p.m., for friendship and companionship. If the weather is poor, then we meet in one of our houses for tea and cake, but in the good weather we have enjoyed walks around Ashridge Park and Gardens, College Lake and Ascott House. Over the last year we have also visited local churches at Aston Clinton and Great Gaddesden where we were warmly welcomed by members of the local congregation. In December we had our Christmas Lunch at Tring Garden Centre, and then more recently in February we went for a splendid lunch at the Greyhound in Wigginton. On the occasions when food is involved, our numbers are usually swollen by the attendance of partners. In November we helped to host a soup lunch in aid of *Crisis for Christmas*, which raised over £900. This sum would have enabled c. 30 homeless people to be cared for during the holiday period. We and welcome other ladies (and partners) to join us.

Karen Baldwin

Prayer Breakfasts

These meetings of breakfast and prayer take place from 8 – 9 am every third Saturday in the month throughout the year and are hosted in rotation by every church in town. They are times of sharing with fellow Christians in the town and are open to everyone.

Peggy Sear

World Day of Prayer

This year's World Day of Prayer was held on March 7th and was compiled by the Christian women of the Cook Islands on the theme 'I Made You Wonderful'. Our local service was hosted by Berkhamsted Baptist Church, and about 40 people attended. We enjoyed a colourful, joyous service based on Psalm 139 and listened to stories from 3 Cook Island ladies. We sang hymns, both familiar and new, and after the service enjoyed tea and cake provided by the Baptist Church.

Collections taken from the services go towards grants for Christian charities in the UK and worldwide. Eg Grants in 2023 included charities for orphanages, schools and bereavement projects in Uganda, Marylebone, Kenya and Bethlehem to name but a few. The services are put together about 5 years in advance, so we know that the 2026 service will be compiled by the women of Nigeria on the theme 'I Will Give You Rest, Come'. Preparation for that service will begin in Berkhamsted in January 2026. If you would like to be involved in the preparation then please contact Peggy Sear, our local organiser.

Karen Baldwin

1st Northchurch Rainbows

Rainbows use the parish rooms as our regular meeting place for a number of different activities, including craft, various games and understanding the world around us. We currently have a full group with a waiting list.

Julie Joseph

5th Berkhamsted Brownies

We meet in the parish rooms on a Wednesday evening. The Brownies take part in a variety of activities including arts and crafts, care for the environment, cooking and badge work. We also take the Brownies out and about enjoying our local environment. Every term we try to have some meetings away from the hall, visiting a variety of venues, giving the Brownies a wide range of experiences. We follow the Girlguiding Brownie programme. By being a Brownie, the girls will make new friends and learn new skills. We also take part in events arranged by Girlguiding Berkhamsted District, such as our annual Guide Christmas Market, Thinking Day events and we help at the church summer fete. We thank the church for allowing us to meet in the parish rooms.

Brown Owl and Snowy Owl.

2nd Northchurch Brownies

2nd Northchurch Brownies will celebrate their 60th Birthday in the summer. When we returned to normal meetings after having a period of time meeting outside during Covid, we updated our six names. The girls had a choice of which names they would like to be. So instead of Imps, Pixes, Gnomes and Elves, we have Rabbits, Foxes, Squirrels and Hedgehogs. Later this year Girlguiding will be introducing 72 new interest badges. We have been busy having lots of fun.

In December a few of us went to Aylesbury Theatre to see the Christmas Pantomime. It was a great evening even though we did get wet. Brown Owl has booked us in for this year already! This term we are doing lots of activities around the theme Be Well and St Johns Ambulance will be coming to teach us some First Aid.

At the end of February half-term we joined other members from Girlguiding in Berkhamsted District in our annual Thinking Day celebrations. We spent the afternoon learning some Yoga, Football skills, Street dancing and Taekwondo. It was fun to spend the afternoon with other members of Girlguiding. We currently have 22 Brownies and a short waiting list. If you want to know more about what we do, please email Susan at northchurchbrownies@yahoo.co.uk

Susan Anderson

Accounts

PCC of St Mary's Church Northchurch

As at 31 December 2023

Balance Sheet (Statement of Assets and Liabilities)

	2023	2022
	£	£
Cash at bank	54,250	79,270
Investments	<u>281,325</u>	<u>259,363</u>
	335,575	338,633
Accruals	- 5,225	- 7,206
Prepayments	<u>-</u>	<u>-</u>
	<u>330,349</u>	<u>331,427</u>
Represented by:		
Funds brought forward	331,427	356,395
Deficit/Surplus of income over expenditure	- 23,039	4,025
Gain/Loss on investments	21,962	- 28,993
	<u>330,350</u>	<u>331,427</u>

Signed as accepted on behalf of St. Mary's Northchurch PCC by Reverend Jonathan Gordon

Signature: _____

Date: _____

Northchurch Parochial Church Council
Year ended 31st December 2023

	2023			2022	Variance
	£			£	£
Payments					
Grants					
Overseas Missions and Relief Agencies	1,952			2,941	- 989
UK Missions and Relief Agencies	11,546.88			10,054	1,493
	<u>13,499</u>	-	-	<u>12,995</u>	<u>504</u>
Relating to the Work of the Church					
Diocesan Quota	57,340			55,627	1,713
Rector's fees paid to Diocese	5,033			3,411	1,622
Church Running Expenses	29,386			15,380	14,006
Clergy Expenses	3,248			3,637	- 389
Service & License Costs	2,825			1,311	1,514
Honoraria	1,635			1,560	75
Organist	-			2,595	- 2,595
Churchyard	807			139	667
Printing	186			154	32
Organ Maintenance	306			288	18
Vergers Fees	2,724			2,530	194
Bellringer's Fees	900			720	180
Other Expenditure	192			101	91
Fundraising Costs (incl Fete & Social Activities)	2,189			1,939	250
Youth Work Expenses	101			130	- 29
C B F Interest Reinvested	1,318			620	698
Book-Keeping Costs	14			80	- 66
	<u>108,203</u>	-	-	<u>90,222</u>	<u>17,981</u>
Maintenance Costs					
Major Capital Expenditure	6,838	-	6,838	-	6,838
98 High Street	1,084			977	107
Buildings Maintenance	5,079			10,812	- 5,734
Parish Room	284			70	214
	<u>13,284</u>			<u>11,859</u>	<u>1,425</u>
Total Payments	<u>134,986</u>	-	-	<u>115,077</u>	<u>19,909</u>
Deficit for Year	<u>-23,039</u>			<u>4,026</u>	<u>27,065</u>

Northchurch Parochial Church Council
Year ended 31st December 2023

Receipts	2023		Total	2022	Variance
	Unrestricted £	Restricted £			
Voluntary Income					
Planned Income	49400	0	49400	49419	-18
Cash Collections	4173	0	4173	3464	709
Income Tax Recovered	2761	0	2761	12866	-10105
	56334	0	56334	65748	-9414
Other Voluntary Income					
Donations/Legacies (inc HRH Duke of Cornwall)	4419	2244	6663	6173	490
Special Collections / Donations	0	716	716	325	391
Rector's fees	5033	0	5033	3411	1622
Grants received	0	0	0	250	-250
PCC fees	7207	0	7207	5606	1601
Organist's fees	1048	0	1048	885	163
Bellringers' fees	970	0	970	390	580
Verger's fees	435	0	435	315	120
	19112	2961	22072	17355	4717
Events and Activities					
Summer Fete	0	5394	5394	5046	347
Parish Room Hire	2299	0	2299	2337	-38
Church Lunches	156	0	156	0	156
Historic Churches Cycle Ride	0	0	0	1040	-1040
Social Activities	830	0	830	1289	-459
	3285	5394	8679	9713	-1034
Other Income					
Bank Interest	640	0	640	133	507
Dividends	329	0	329	163	165
C B F Interest	681	0	681	526	155
Donald Lockhart Memorial Fund	6160	0	6160	6126	34
Northchurch Development Fund	637	0	637	258	379
Miscellaneous Income	0	0	0	2000	-2000
Rent for 98 High Street	15479	0	15479	14511	969
Insurance Claim	0	0	0	1896	-1896
Youth Group	0	0	0	450	-450
Building Fund Income	0	880	880	110	770
Choir / Music	0	55	55	113	-58
	23926	935	24861	26286	-1425
Total Receipts	102658	9289	111947	119102	-7155

Accounts

ST MARY'S NORTHCHURCH

REGISTERED CHARITY 1130418



TRUSTEE REPORT 2022/2023

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY'S NORTHCHURCH**

Registered Charity Number 1130418

**ANNUAL TRUSTEE REPORT AND ACCOUNTS FOR
THE YEAR ENDED 31 DECEMBER 2022**

Incumbent: Reverend Canon Jonathan Gordon

Curate: Reverend Michael Eggleton

Assistant Curate: Reverend Miranda Seldon

Churchwardens: Evelyn Hodgson
Brian Baldwin

Hon Treasurer: Emma McCann

Office Address: Parish Office
Rectory Lane
Northchurch
Berkhamsted
Hertfordshire
HP4 3QN

Independent Examiner: Andrew Daffern FCCA
12 Oakwood
Berkhamsted
HP4 3NQ

Bankers: NatWest Bank
9 Bank Court
Hemel Hempstead
HP1 1BS

TRUSTEES

The Trustees who have served during the period 24th April 2022 until the date of this Annual Parochial Church Meeting (APCM) on 16th April 2023

Incumbent: Reverend Canon Jonathan Gordon

Churchwardens: Evelyn Hodgson
Brian Baldwin

Other PCC Members: Heidi Baker
Giles Batchelor
Margit Dobbie
Brian Hodgson
Jackie Jones
Doreen Knapp (ex officio)
Emma McCann (Hon Treasurer)
Richard North (PCC Secretary)
Rosemary North (Parish Secretary)
Gareth Pritchard (until September 2022)
Clare Sayers
David Sayers
Peggy Sear (ex officio)
Reverend Miranda Seldon (ex officio)
Emma Upstone
David White (ex officio)

Deanery Synod: Karen Baldwin
Rosemary North

REPORT OF THE TRUSTEES

Introduction

St Mary's Northchurch is one of the oldest churches in Hertfordshire and situated on the A4251 Northchurch High Street. At weekends the church has the use of the adjacent playground of St Mary's Northchurch Primary School for car parking, access to which is off New Road.

St Mary's is linked with St Bartholomew's church in Wigginton to form a United Benefice.

Governance

The Trustees constitute the Parochial Church Council (PCC) and is a body corporate governed by the PCC Powers Measure 1956 and Church Representation Rules 2022, and is registered as UK charity number 1130418.

The PCC is a Public Benefit Entity within the meaning of Financial Reporting Standard 102, and it has regard for the Charity for the Charity Commission guidance on public benefit, and in particular the specific guidance on the advancement of religion.

Members of the PCC for the year ending 31st December 2022 are listed above together with specific roles and responsibilities where applicable. Elected members are appointed by the Annual Parochial Church Meeting (APCM) for three years. The PCC has no corporate trustees, and no trustees hold title to any PCC properties.

The PCC seeks to implement recognised and appropriate best practice to comply with relevant legislation, regulation, and standards.

The principle aims of the PCC are to serve the local community by:

- Providing a full programme of public Christian worship
- Teaching the Christian faith
- Encouraging and enabling the local community to worship at the church and become members of the church community.
- Providing appropriate pastoral care within the local community.
- Promoting whole pastoral, evangelistic, ecumenical and social missions of the Church of England.

The PCC is also responsible for the maintenance of the church, the parish rooms and 98 High Street.

Safeguarding

The PCC attaches a high priority to Safeguarding matters and has complied with the duty set out in the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults) and has adopted the revised House of Bishops guidance on Safeguarding Children, Young People and Vulnerable Adults 2022. A Safeguarding Officer was appointed several years ago. All clergy and Trustees attend relevant safeguarding courses run by the Diocese of St Albans appropriate to their roles and responsibilities.

Statistics for the Year

The PCC met face to face five times during the year with one further meeting conducted by e-mail. The PCC Standing Committee met four times, each one via e-mail.

During the year one wedding took place at St Mary's together with one blessing. There were also 12 funeral or memorial services, 7 baptisms and 15 burials of ashes.

The Electoral Roll as at the ACPM contains 111 names.

Review of the Year

This last year has seen a number of challenges. Although the pandemic is hopefully in the past the repercussions of Covid have been felt in church life. However, we have seen signs that the church community is recovering, and plans are coming together for the coming year. I am very grateful to everyone for their dedication and thoughtfulness in helping and supporting people in the church and community over this time. The parish pantry and the food parcels before Christmas were a practical demonstration of pastoral care. It has been lovely to welcome the local schools back into church for celebrations and we are especially glad to have the close links with St Mary's Primary School. The centre of St Mary's is the regular worship and prayer, Sunday by Sunday, and we have been able to live stream services onto the church YouTube channel. Alongside the website and Facebook page that also contain links to regular Compline services, the worship of the church has been able to reach a wider diversity of people. We also have the option of contactless payments, so in these ways our ancient church is very much part of the 21 Century. The reports that follow gives an insight into the life of the church community and the many different components of church life. Everyone in the church is valued and we hope and pray that we will grow and thrive in the coming years.

Reverend Canon Jonathan Gordon

During the year the restrictions due to COVID 19 were gradually removed and church social life and activities returned to near normal. One-way systems have ceased to be necessary in both the church and the Parish Rooms and Communion in both kinds has been restored.

Our 10:00 Sunday services (together with some other services) continued to be live streamed on the St Mary's YouTube channel (and also recorded). Our YouTube channel now has about 50 subscribers. During Easter, apart from the usual services in the church, a children's Easter Egg Treasure Hunt took place with hot cross buns being enjoyed in the Parish Room after the Good Friday service. The Christmas services were well attended, and people were pleased to be able to gather in larger numbers to worship together.

During May Bishop Michael visited the parish and Confirmed nine people of a mixture of ages and also led a Bible study with the PCC.

Also in May, our missionary, Claire Hodgson, came to update us about her work in the Dominican Republic.

Maintenance

Various maintenance tasks have been completed this year, including the refurbishment of the notice board in the porch. Following a church warden training course about disability access, the footpath from the school playground /parking area has been adjusted to provide a 1:12 degree slope and handrail for disabled access. A sloping mat has also been installed to the main entrance enabling the church to be fully accessible.

The Church of England has declared the aim of achieving *Net (carbon) Zero* by 2030. We have now started researching options for suitable zero carbon heating of the church and as the existing gas boiler is some 14 years old, it will need replacing within this time period in any case. The changes to the heating system will need to include provision for any potential re-ordering of the church in the future.

Annoyingly, we had some drapes stolen in May, which was attended by the police; it has taken until December to have them replaced.

The Parish pantry, sadly, has been well used over the year, and we were pleased to be able to provide some hampers for various school families over the Christmas period.

We have been granted a faculty for the installation of a bespoke cabinet in the church to store our audio / visual equipment which will eliminate the need to assemble it before use, and disassemble it after use, thus saving time at the beginning and end of every service. A further expansion of the audio / visual equipment is currently being considered to include display screens or a projector in the church for use during presentations and to display the liturgy during services.

Maintenance of the churchyard has continued throughout the year with an area containing wildflowers being retained to try to protect the environment for wildlife. The shrubs in Rectory Drive have been removed in preparation for improved car parking to be provided for the Parish Rooms. A request has been made for an additional water tap in the New Road cemetery. This is being investigated and a quote has been sought. It is hoped to proceed with the work when the warmer weather arrives.

We have had meetings with the Headteacher of St Mary's primary School to discuss our joint use of the grounds and playground. Unfortunately, there has been some ongoing vandalism which has caused damage to school property.

Social Activities

We had a family jubilee picnic in the Parish rooms in June (it was a wet day so could not be held outside), but we were undaunted.

The church fete in July was very successful with the funds split between GO MAD (Go Make A Difference) UK (Claire Hodgson's charity in the Dominican Republic), The Essex and Herts Air Ambulance Trust – EHAAT, St Mary's Church Fund and the Ukraine Humanitarian Appeal via DEC (Disasters Emergency Committee). Our thanks go to the organising committee, especially the chair, Margit Dobbie, for this, one of the biggest outreach events of the year.

The weekly Puzzlers Tea and Cake sessions continue on a regular basis.

The annual Bike and Hike, run by the Beds & Herts Historic Churches Trust, raised over £2,400. The church was manned once again this year, but the event sadly coincided with the death of Her Majesty the Queen, so fewer people felt moved to go out. However, St Mary's was still the third highest fund-raising church within the two counties.

There was a Harvest supper in October at which people were entertained by BURP (Berkhamsted Ukulele Random Players). Crisis at Christmas fund raiser in November was very successful.

January saw the start of a new warm spaces initiative of providing soup lunches on alternate Thursday lunchtimes.

In September, long-standing PCC Member and former Churchwarden, Gareth Pritchard, stood down from the PCC. We are extremely grateful to Gareth for all this work for the church over the years and his invaluable advice at PCC meetings. Our Organist, Laura Cahillane, left in November, and we are grateful to Gareth Pritchard and Roger Bowley for filling the gap as organist and for leading the choir since then. We are pleased that Clare Willie has agreed to take over these roles shortly.

At the forthcoming Annual Church Meeting Richard North, our PCC Secretary and former Treasurer, together with Jackie Jones will be standing down from PCC. We thank them both for all their contributions over the years.

Evelyn Hodgson and Brian Baldwin, Churchwardens

Financial Report

With the lockdowns associated with the Covid-19 pandemic behind us, 2022 has seen social events and activities taking place once more at St. Mary's. The necessity to cancel services is also a thing of the past and our income has benefited greatly as a result. Our overall income was on a par with that of 2019, pre pandemic, and whilst day-to-day spending also increased, we did not carry out as much maintenance work and the church finances showed a healthy surplus of £4,025 for the year. This is £22,095 greater than last year and encouraging to see. Unfortunately, our investments did not perform as well as in previous years and showed a loss for the year of £28,993.

Income:

Voluntary income was up £3,860 on last year, with cash collections more than doubling. This includes almost £300 taken via the card machine which is now available in church. We have not seen much of an increase in planned giving, but the small increase has also meant an increase in gift aid claimed. Other voluntary income fell as there were fewer donations and legacies received in 2022. Rental income from 98 High Street and income from interest on investments remained healthy.

The greatest increase in income has been due to the return of events and activities, from which we received £9,713, an increase of £7,746 on 2021. The summer Fete was hugely successful and whilst takings were not quite up to pre-pandemic levels it was wonderful to see it returning to the church calendar and making such an impact to the finances. We have also seen an increase of almost £1,500 from Parish Room hire as people are once again arranging social events and hope to see this increase further in 2023.

Expenditure:

As in previous years our major expenditure in 2022 was the Parish share which was over £1,000 more than in 2021. This was paid in full and on time and we were also, able to continue to assist Wigginton

to honour their Parish Share commitment. We were also able to significantly increase our donations to other charities, with giving up by £5,253 on 2021.

Expenditure relating to the work of the church increased by £7,300 in 2022 which was to be expected as the number of services was up on the previous year. The costs associated with fundraising of £1,939, were in line with expectations and the increase of around £2,000 on church running expenses was also not unexpected as fuel costs continued to rise. We have been unable to lock in fixed rates on fuel but, hope to be able to do so in the new year.

There was not so much maintenance work carried out in 2022 and we saw a significant fall in year on year spend of £22,585.

As we look forward to 2023, we are mindful of the current economic uncertainty that the country faces and will keep a close eye on costs with a particular focus on fuel bills. Planning is underway for the fete in the summer, and we hope that this and other social activities are successful as people are generally feeling that their personal finances are being squeezed. We will undoubtedly face challenges such as the closure of the local bank branch but, none as great as those faced over the last few years we hope. We are certainly starting 2023 with church finances in a healthy position.

Emma McCann, Treasurer

Independent examiner's report to the Parochial Church Council of the St Mary's Church, Northchurch

I report on the accounts for the year ending 31 December 2022 which are set out on the following pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the '2011 Act') and that an independent examination is required.

It is my responsibility:

To examine the accounts under section 145 of the 2011 Act;

To follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5(b)) of the 2011 Act; and

To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no audit opinion is given and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- 1) Which gives me reasonable cause to believe that in any material respect the requirements:

To keep accounting records in accordance with section 130 of the 2011 Act; and

To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

Have not been met; or

- 2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Except that, the accounts are not exactly in the prescribed format as per the guidance produced by the Business Committee of the General Synod – PCC Accountability 5th Edition and attention to the Statement of Assets and Liabilities (Balance Sheet) split between Unrestricted, Restricted and the Endowment Funds and accompanying notes needs to be considered for future accounts.

Andrew Daffern, BSc (Econ), FCCA
12 Oakwood
Berkhamsted
HP4 3NQ

Northchurch Parochial Church Council
Year ended 31st December 2022

Receipts	2022			2021	Variance
	Unrestricted £	Restricted £	Total £	£	£
Voluntary Income					
Planned Income	49,419	0	49,419	47,539	1,879
Cash Collections	3,464	0	3,464	1,728	1,736
Income Tax Recovered	12,866	0	12,866	12,621	245
	65,748	0	65,748	61,889	3,860
Other Voluntary Income					
Donations/Legacies (inc HRH Duke of Cornwall)	5,343	830	6,173	7,996	-1,823
Special Collections / Donations	0	325	325	140	185
Rector's fees	3,411	0	3,411	3,434	-23
Grants received	0	250	250	0	250
PCC fees	5,606	0	5,606	5,960	-354
Organist's fees	885	0	885	430	455
Bellringers' fees	390	0	390	40	350
Verger's fees	315	0	315	308	7
	15,950	1,405	17,355	18,308	-953
Events and Activities					
Summer Fete	0	5,046	5,046	0	5,046
Parish Room Hire	2,337	0	2,337	945	1,392
Historic Churches Cycle Ride	0	1,040	1,040	945	96
Social Activities	1,249	40	1,289	77	1,212
	3,586	6,126	9,713	1,967	7,746
Other Income					
Bank Interest	133	0	133	7	126
Dividends	163	0	163	319	-156
C B F Interest	526	0	526	150	376
Donald Lockhart Memorial Fund	6,126	0	6,126	5,925	201
Northchurch Development Fund	258	0	258	10	248
Miscellaneous Income	2,000	0	2,000	-652	2,652
Rent for 98 High Street	14,511	0	14,511	16,800	-2,289
Insurance Claim	1,897	0	1,897	0	1,897
Youth Group	0	450	450	0	450
Building Fund Income	0	110	110	1,087	-977
Choir / Music	0	113	113	1,232	-1,119
	25,613	673	26,286	24,877	1,409
Total Receipts	110,898	8,204	119,102	107,040	12,062

Northchurch Parochial Church Council
Year ended 31st December 2022

	2022	2021	Variance
	£	£	£
Payments			
Grants			
Overseas Missions and Relief Agencies	2,941	140	2,801
UK Missions and Relief Agencies	10,053.81	7,602	2,452
	<u>12,995</u>	<u>7,742</u>	<u>5,253</u>
Relating to the Work of the Church			
Diocesan Quota	55,627	54,559	1,068
Rector's fees paid to Diocese	3,411	3,434	- 23
Church Running Expenses	15,380	13,378	2,002
Clergy Expenses	3,637	3,069	568
Service & License Costs	1,311	1,009	302
Honoraria	1,560	615	945
Organist	2,595	975	1,620
Churchyard	139	2,015	- 1,876
Printing	154	343	- 189
Organ Maintenance	288	696	- 408
Verger Fees	2,530	1,965	565
Bellringer's Fees	720	-	720
Other Expenditure	101	494	- 393
Fundraising Costs (incl Fete & Social Activities)	1,939	60	1,879
Youth Work Expenses	130	30	100
C B F Interest Reinvested	620	160	460
Book-Keeping Costs	80	120	- 40
	<u>90,222</u>	<u>82,923</u>	<u>7,300</u>
Maintenance Costs			
Major Capital Expenditure	-	-	-
98 High Street	977	3,004	- 2,027
Buildings Maintenance	10,812	30,905	- 20,092
Parish Room	70	536	- 466
	<u>11,859</u>	<u>34,445</u>	<u>- 22,585</u>
Total Payments	<u>115,077</u>	<u>125,110</u>	<u>- 10,033</u>
Surplus for Year	<u>4,025</u>	<u>-18,070</u>	<u>22,095</u>

Northchurch Parochial Church Council
Year ended 31st December 2022

Charity/Fund Title	Account No.	No. Shares	Value per Share	Dividend/Interest	Value of Fund at 31/12/22
<u>National Westminster Bank</u>					£79,270.00
<u>With St Albans Diocesan Board of Finance</u>					
Northchurch Development Fund	132001842D			£258.13 reinvested	£19,884.02
Donald Lockhart Memorial Fund	132001875S			£6,126.13	£205,979.28
<u>With Central Board of Finance of the Church of England</u>					
Fixed Interest Securities Fund	632008001F			£128.07 reinvested	£4,535.13
Deposit Fund	632008001D			£233.75 reinvested	£18,006.10
<u>COIF Charity Funds</u>					
Bailey Charity	282190001T	18	£13.71	£9.66	£327.15
Ridley for Church Fabric Fund	282190002T	56	£13.71	£30.39	£1,017.79
Ridley for Churchyard Fund	282190004T	56	£13.71	£30.39	£1,017.79
Michael Memorial fabric Fund	282190003T	58	£13.71	£31.47	£1,054.14
Gwynedd Charity	282190005T	89	£13.71	£48.29	£1,617.57
Thelwall Trust for Churchyard Upkeep	282190006T	89	£13.71	£48.29	£1,617.57
A Ashley	282190007T	32	£13.71	£17.38	£581.60
C B Kings Children for Churchyard	282190008T	15	£13.71	£8.15	£272.62
Randall Memorial Foreign Mission	268810000T	62	£13.71	£33.64	£1,126.84
Browne Charity	332730001T	128	£13.71	£69.48	£2,326.39
					£10,959.46
					£338,633.99

PCC of St Mary's Church Northchurch

As at 31 December 2022

Balance Sheet (Statement of Assets and Liabilities)

	2022	2021
	£	£
Cash at bank	79,270	73,047
Investments	<u>259,363</u>	<u>288,358</u>
	338,633	361,405
Accruals	(7,206)	(5,760)
Prepayments	-	750
	<u>331,427</u>	<u>356,395</u>
Represented by:		
Funds brought forward	356,395	343,498
Surplus/(Deficit) of income over expenditure	4,025	(18,070)
(Loss)/Gain on investments	(28,993)	30,967
	<u>331,427</u>	<u>356,395</u>

Signed as accepted on behalf of St. Mary's Northchurch PCC by Reverend Jonathan Gordon

Signature: Jonathan Gordon

Date: 7th April 2023

Accounts

ST MARY'S NORTHCHURCH

REGISTERED CHARITY 1130418



TRUSTEE REPORT 2021/2022

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY'S NORTHCHURCH**

Registered Charity Number 1130418

**ANNUAL TRUSTEE REPORT AND ACCOUNTS FOR
THE YEAR ENDED 31 DECEMBER 2021**

Incumbent: Reverend Canon Jonathan Gordon

Curate: Reverend Michael Eggleton

Assistant Curate: Reverend Miranda Seldon

Churchwardens: Evelyn Hodgson and David Sayers

Hon Treasurer: Emma McCann

Office Address: Parish Office
Rectory Lane
Northchurch
Berkhamsted
Hertfordshire
HP4 3QN

Independent Examiner: Sarah Porter
Suite H, The Red House
111-113 High Street
Berkhamsted
HP4 2JF

Bankers: NatWest Bank
199 High Street
Berkhamsted
HP4 1BH

TRUSTEES

The Trustees who have served during the period 20th April 2021 until the date of this Annual Parochial Church Meeting (APCM) on 24th April 2022.

Incumbent: Reverend Canon Jonathan Gordon

Churchwardens: Evelyn Hodgson
David Sayers

Other PCC Members: Heidi Baker
Giles Batchelor
Andrew Dobbie
Margit Dobbie
Brian Hodgson
Jackie Jones
Doreen Knapp (ex officio)
Nick Laing
Emma McCann (Hon Treasurer)
Richard North (PCC Secretary)
Rosemary North (Parish Secretary)
Gareth Pritchard
Clare Sayers
Peggy Sear (ex officio)
Reverend Miranda Seldon (ex officio)
Emma Upstone
David White (ex officio)

Deanery Synod: Karen Baldwin
Nick Bugg
Rosemary North

REPORT OF THE TRUSTEES

Introduction

St Mary's Northchurch is one of the oldest churches in Hertfordshire and situated on the A4251 Northchurch High Street. At weekends the church has the use of the adjacent playground of St Mary's Northchurch Primary School for car parking, access to which is off New Road.

St Mary's is linked with St Bartholomew's church in Wigginton to form a United Benefice.

Review of the Year

This has been a year of continued challenges due to the ongoing government restrictions caused by the COVID 19 pandemic. Our church life is very much built around our contacts in the local community, and it has been a challenge to maintain those contacts, especially since the church was closed at the end of 2020 and our most popular Christmas services had to be cancelled. We were not able to resume our communal worship until April when restrictions began to be eased.

Prior to reopening the church, full risk assessments were undertaken and sanitisation points and one-way systems installed. At all times the clergy and PCC have taken the utmost care to ensure safety of the parishioners, requesting folk to wear face masks and refraining from singing as and when advised by the government and the Diocese. The pandemic also meant that all planned social and fund-raising events had to be cancelled until the Harvest supper and quiz in October. We were able to hold a CRISIS at Christmas soup lunch and sale in November which took place across both the Parish Room and the church in order to ensure compliance with social distancing advice. This was well attended, and money was sent directly to the charity concerned due to the need for the donation to be made urgently to arrive in time for Christmas.

As usual we participated in the Annual Beds & Herts Historic Churches Trust annual Bike 'n Hike event in September. People were very generous in their sponsorship and over £2,000 was raised to be shared between the Beds and Herts Historic Churches Trust and St Mary's.

David White, one of our Readers, has continued his daily Night Prayer via Facebook, which has proved very comforting for those not able to attend church in person. A new audio-visual system was installed in the church to allow the weekly ten o'clock service to be live streamed service via YouTube. Our thanks go to the executors of late May Smullen whose legacy has helped finance this project. Various church members have now had training to use the system and the streamed services have been well received in the community. Our grateful thanks also go to Giles Batchelor for the enormous amount of time and care that he has taken to supervise the installations and training the team to use the equipment.

The Quinquennial inspection on the church fabric was conducted in October and November 2020 by our architect, Stephen Melvin. His subsequent report indicated that the fabric of the building generally appeared to be in a reasonable condition with the rising damp referred to in previous reports showing signs of improvement from the damp remedial works and is the subject of an ongoing monitoring exercise. There were however, numerous other items which required attention, including some work to the lead flashing on the tower roof, some work on the tower stairs, and the step into the ringing room. This work was completed by a contractor in September.

Other jobs have been undertaken in the churchyard by volunteers, such as removing ivy from boundary walls, clearing gutters, and trimming overhanging branches and hedges. We are grateful that two young men came to assist with the grounds work as part of their Duke of Edinburgh Award Scheme and hope that others will follow in the future.

The flagpole on the church tower has been repainted and the curtain to the main door has been replaced with the help of a very generous donation from a PCC member, and the wall behind it painted. The entrance to the church is now looking much more welcoming. Further items in the church to be dealt with in the near future include painting the radiators and painting the plasterwork in the North Aisle which was replaced in 2011. It is expected that the church fete will be able to go ahead as planned in July 2022 which will help to fund the works above as well as enabling a priority list to be assembled of further maintenance works.

It is disappointing to note that the Parish Pantry is still needed by our community, and a pleasure to be able to report that we are still providing this service to those in need. New shelving was installed inside a cupboard in the church to provide a more permanent storage area.

The Parish Rooms have re-opened, initially, to those groups such as toddler clubs that were prioritised as having a social need together with the uniformed organisations who have a strict risk assessment procedure. Risk assessments have now been written for the use of the hall and people are now able to hire once again for private events, subject to new restrictions being introduced.

The monthly church newsletter has not been restarted at present.

The Rector, Jonathan Gordon, was on Sabbatical during the late summer. In August he cycled between John O Groats and Lands End and raised funds for Phakamisa, a charity based in South Africa and the Berkhamsted-based Hospice of St Francis. Our Assistant Curate, Miranda Seldon, who was priested in June, covered for the Rector during his sabbatical.

We have been delighted to welcome our new organist, Laura Cahillane.

We also take this opportunity to thank David Sayers for the very many years of faithful service as churchwarden and for his many achievements including widening and resurfacing of the paths towards the shops and school and having the broadband installed. His input to the MAP, safeguarding, the finance committee, grounds work, and entertainment have all been invaluable and we are very relieved that he has agreed to stand again as a PCC member and safeguarding officer. We should also thank Nick Bugg, a former churchwarden, who is standing down at the Annual Church Meeting as one of our representatives on the Deanery Synod.

Aims and Purposes

The Trustees constitute the Parochial Church Council (PCC) and is a body corporate governed by the PCC Powers Measure 1956 and Church Representation Rules 2020 and is registered as UK charity number 1130418.

The PCC is a Public Benefit Entity within the meaning of Financial Reporting Standard 102, and it has regard for the Charity for the Charity Commission guidance on public benefit, and in particular the specific guidance on the advancement of religion.

The principle aims of the PCC are to serve the local community by:

- Providing a full programme of public Christian worship
- Teaching the Christian faith
- Encouraging and enabling the local community to worship at the church and become members of the church community
- Providing appropriate pastoral care within the local community
- Promoting whole pastoral, evangelistic, ecumenical and social missions of the Church of England

The PCC is also responsible for the maintenance of the church, the parish rooms and 98 High Street.

Governance

The PCC seeks to implement recognised and appropriate best practice to comply with relevant legislation, regulation and standards. In particular, the PCC attaches a high priority to safeguarding matters and PCC has complied with its duty to have due regard to the House of Bishops guidance on safeguarding children and vulnerable adults. A Safeguarding Officer was appointed several years ago. All clergy and Trustees attend relevant safeguarding courses run by the Diocese of St Albans appropriate to their roles and responsibilities. The PCC has implemented controls and procedures to comply with the General Data Protection Regulations.

The PCC met five times during the year, the first three of which were held on-line via *Zoom*. Face-to-face meetings were able to resume in September. The PCC Standing Committee, consisting of the Incumbent, Churchwardens, Treasurer and Secretary met formally on three occasions, also on-line, the matters discussed being dominated by the implications on St Mary's of the continuing Covid pandemic. The other major item related to the installation of new audio/visual equipment in the church to enable reliable streaming of church services.

The ongoing Coronavirus pandemic again meant that life event services were severely limited. During the year no weddings took place however there was one blessing. There were also 17 funeral or memorial services, 10 baptisms and 15 burials of ashes.

The Electoral Roll as at the ACPM contains 114 names.

Financial Report

2021 has seen the Covid-19 pandemic continue to affect the life of the church and the finances. Income sources remained reduced for a large part of the year as once again events could not take place and many services were cancelled. We have, however, been able to return to some degree of normality and were able to carry out planned works in the church, primarily the installation of the sound system. We did show a deficit in income over expenditure of £18,070 for the year but, this was in line with expectations. It is encouraging too that our investments have once again performed well and the gain on investments for the year stands at £30,967.

Income

Voluntary income was up £3410 on last year, with cash collections rising slightly as services have begun again. Other regular giving has fallen which also means a drop in gift aid reclaimed. Rental income from 98 High Street and income from interest on investments remained healthy

As in 2020 we have continued in 2021 with a lack of weddings held. The increase of £1710 in PCC fees received has been due to funeral numbers and memorials. We were, once again, unable to have a Summer Fete or many of the other social activities usually staged during a year but, with income from Parish Room hire and social activities up on last year we can see the return to normality beginning to take effect. Unfortunately, the magazine advertising income has not returned to pre-pandemic level and this is no longer being circulated. The income from this, however, was rarely more than the printing costs incurred so the overall impact on the finances is negligible.

Expenditure:

Our major expenditure in 2021 was the Parish share which was paid in full and on time. We were also, able to continue to assist Wiggington to honour their Parish Share commitment. Church running costs continued to fall in the main due to the lack of services and parish room hire. Cleaning, heating, lighting etc were not necessary whilst the church was closed but, significant increases are expected in 2022 as we return to normal and as the price of energy soars. Our expenditure relating to the work of the church was almost £8k less than in 2020. Maintenance works and necessary electrical works were, however, carried out when allowed. The most significant spend on the church was the £24k spent on the sound system which was funded in the main from general funds.

As we look forward to 2022 we can feel optimistic that the life of the church is finally returning to normality. Planning is underway for the fete in the summer and social activities are being planned. The last couple of years have certainly presented challenges that we could not have imagined but, the church finances have remained healthy and I am sure that 2022 will be a positive year.

Independent examiner's report to the Parochial Church Council of the St Mary's Church, Northchurch

I report on the accounts for the year ending 31st December 2021 which are set out on the following pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility:

To examine the accounts under section 145 of the 2011 Act;

To follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and

To state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the general Directions give by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanation from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no audit opinion is given and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- (1) Which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with section 130 of the 2011 Act; and

to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.

have not been met; or

- (2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Except that, the accounts are not exactly in the prescribed format as per the guidance produced by the Business Committee of the General Synod – PCC Accountability 5th Edition and attention to the Statement of Assets and Liabilities (Balance Sheet) split between Unrestricted, Restricted and the Endowment Funds and accompanying notes needs to be considered for future accounts.

Sarah Porter FCA CTA
Porter & Rose Limited
The Red House
111-113 High Street
Berkhamsted
HP4 2JF

Northchurch Parochial Church Council
Year ended 31st December 2021

	2021			2020	Variance
	Unrestricted £	Restricted £	Total £	£	£
Receipts					
Voluntary Income					
Planned Income	47539	0	47539	48938	-1398
Cash Collections	1728	0	1728	1155	573
Income Tax Recovered	12621	0	12621	13264	-643
	61889	0	61889	63357	-1468
Other Voluntary Income					
Donations/Legacies (inc HRH Duke of Cornwall)	7894	102	7996	5246	2750
Special Collections / Donations	0	140	140	77	63
Rector's fees	3434	0	3434	3402	32
PCC fees	5960	0	5960	4250	1710
Organist's fees	430	0	430	285	145
Bellringers' fees	40	0	40	30	10
Verger's fees	308	0	308	140	168
	18066	242	18308	13430	4878
Events and Activities					
Magazine Advertising Income	0	0	0	708	-708
Parish Room Hire	945	0	945	595	351
Historic Churches Cycle Ride	0	945	945	983	-38
Social Activities	0	77	77	0	77
	945	1022	1967	2285	-319
Other Income					
Bank Interest	7	0	7	60	-53
Dividends	319	0	319	313	6
C B F Interest	150	0	150	245	-95
Donald Lockhart Memorial Fund	5925	0	5925	5721	203
Northchurch Development Fund	10	0	10	83	-73
Miscellaneous Income	-652	0	-652	1941	-2593
Rent for 98 High Street	16800	0	16800	15101	1699
VAT Reclaim	0	0	0	889	-889
Organ Restoration Fund	0	0	0	286	-286
Building Fund Income	0	1087	1087	61	1026
Choir / Music	0	1232	1232	0	1232
	22558	2319	24877	24700	177
Total Receipts	103458	3582	107040	103772	3268

Northchurch Parochial Church Council
Year ended 31st December 2021

	2021	2020	Variance
	£	£	£
Payments			
Grants			
Overseas Missions and Relief Agencies	140	237	- 97
UK Missions and Relief Agencies	7,602	6,990	612
	7,742	7,227	515
Relating to the Work of the Church			
Diocesan Quota	54,559	54,559	- 0
Rector's fees paid to Diocese	3,434	3,402	32
Church Running Expenses	13,378	15,734	- 2,356
Clergy Expenses	3,069	2,488	581
Service & License Costs	1,009	1,180	- 171
Youth Worker Allowance	-	1,625	- 1,625
Honoraria	615	790	- 175
Organist	975	735	240
Churchyard	2,015	5,659	- 3,644
Magazine	-	1,056	- 1,056
Printing	343	38	305
Organ Maintenance	696	786	- 90
Verger Fees	1,965	1,540	425
Other Expenditure	494	510	- 16
Fundraising Costs (incl Fete & Social Acti	60	-	60
Youth Work Expenses	30	76	- 46
C B F Interest Reinvested	160	328	- 168
Independent Examination	120	150	- 30
	82,923	90,656	- 7,733
Maintenance Costs			
Major Capital Expenditure	-	-	-
98 High Street	3,004	814	2,190
Buildings Maintenance	30,905	13,272	17,633
Parish Room	536	1,006	- 470
	34,445	15,092	19,353
Total Payments	125,110	112,975	12,134
Deficit for Year	-18,070	-9,203	-8,866

Charity/Fund Title	Account No.	No. Shares	Value per Share	Dividend/ Interest	Value of Fund at 31/12/21
<i>National Westminster Bank</i>					£73,048.00
<i>With St Albans Diocesan Board of Finance</i>					
Northchurch Development Fund	132001842D			£10.21 reinvested	£19,625.89
Donald Lockhart Memorial Fund	132001875S			£5,924.75	£233,461.60
<i>With Central Board of Finance of the Church of England</i>					
Fixed Interest Securities Fund	632008001F			£140.81 reinvested	£5,096.45
Deposit Fund	632008001D			£9.25 reinvested	£17,772.35
<i>COIF Charity Funds</i>					
Bailey Charity	282190001T	18	£13.51	£9.51	£370.20
Ridley for Church Fabric Fund	282190002T	56	£13.51	£29.62	£1,151.72
Ridley for Churchyard Fund	282190004T	56	£13.51	£29.62	£1,151.72
Michael Memorial fabric Fund	282190003T	58	£13.51	£30.67	£1,192.85
Gwynedd Charity	282190005T	89	£13.51	£47.06	£1,830.41
Thelwall Trust for Churchyard Up	282190006T	89	£13.51	£47.06	£1,830.41
A Ashley	282190007T	32	£13.51	£16.92	£658.12
C B Kings Children for Churchyard	282190008T	15	£13.51	£7.94	£308.50
Randall Memorial Foreign Missio	268810000T	62	£13.51	£32.79	£1,275.12
Browne Charity	332730001T	128	£13.51	£67.68	£2,632.50
					£12,401.55
					£361,405.84

Signed as accepted on behalf of St Mary's Northchurch PCC:

Jonathan Gordon

13th April 2022

Revd Canon Jonathan Gordon

Date

Accounts

ST MARY'S NORTHCHURCH

REGISTERED CHARITY 1130418



TRUSTEE REPORT 2020/2021

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY'S NORTHCHURCH**

Registered Charity Number 1130418

**ANNUAL TRUSTEE REPORT AND ACCOUNTS FOR
THE YEAR ENDED 31 DECEMBER 2020**

Incumbent: Reverend Canon Jonathan Gordon

Assistant Curate: Reverend Miranda Seldon

Churchwardens: Evelyn Hodgson and David Sayers

Hon Treasurer: Emma McCann

Office Address: Parish Office
Rectory Lane
Northchurch
Berkhamsted
Hertfordshire
HP4 3QN

Independent Examiner: Samantha Allen
Greenbank House
Ivy House Lane
Berkhamsted
HP4 2PP

Bankers: NatWest Bank
199 High Street
Berkhamsted
HP4 1BH

TRUSTEES

The Trustees who have served during the period 21st October 2020¹ until the date of this Annual Parochial Church Meeting (APCM) on 20th April 2021.

Incumbent: Reverend Canon Jonathan Gordon

Churchwardens: Evelyn Hodgson
David Sayers

Other PCC Members: Heidi Baker
Giles Batchelor
Andrew Dobbie
Margit Dobbie
Brian Hodgson
Jackie Jones
Doreen Knapp (ex officio)
Nick Laing
Emma McCann (Hon Treasurer)
Richard North (PCC Secretary)
Rosemary North (Parish Secretary)
Gareth Pritchard
Clare Sayers
Peggy Sear (ex officio)
Reverend Miranda Seldon (ex officio)
Emma Upstone
David White (ex officio)

Deanery Synod: Karen Baldwin
Nick Bugg
Rosemary North

¹ The date for the 2019/21 APCM was postponed from April 2020 due to the Coronavirus pandemic

REPORT OF THE TRUSTEES

Introduction

St Mary's Northchurch is one of the oldest churches in Hertfordshire and situated on the A4251 Northchurch High Street. At weekends the church has the use of the adjacent playground of St Mary's Northchurch Primary School for car parking, access to which is off New Road.

St Mary's is linked with St Bartholomew's church in Wigginton to form a United Benefice. Once a month we hold a combined evening service at one of the churches.

Review of the Year

For everyone this last year has been one of great challenges as a result of the Covid-19 pandemic. Church life is built around contacts in and around the local community, and the restrictions brought in by the Government in March 2020 to control the spread of the pandemic have had a major impact on the life of St Mary's. The result of these restrictions has been that the church had been closed to public worship for lengthy periods, (and for a limited time, also for private prayer and reflection), in line with the guidance from the Government and the Church of England. Under the restrictions marriages and funerals have been able to continue, however, albeit with limited numbers of people attending.

The main actions taken in response to the pandemic can be summarized as follows:

- Following the initial closure of the church one of our Readers, David White, in conjunction with his son, quickly established a simple way to make short video recordings of services in the church led by the Rector, Curates and Readers, which were subsequently broadcast via the Internet using the St Mary's Facebook page later that day. A new daily Night Prayer service was also recorded and broadcast. These two broadcasts enabled St Mary's to maintain contact, albeit remotely, with members of the congregation across all ages, as well as those further away. Later in the year, socially-distanced services were recorded and broadcast in the same way. Having gained much experience over the last twelve months the aim is now to put the infrastructure in place to provide the ability to 'livestream' services.
- The Internet, using *Zoom* and *Microsoft Teams* for video-conferencing, has also proved essential in enabling communication between the Rector, Curates, churchwardens and readers as well by the PCC, the PCC Standing Committee and other PCC sub-committees. House Groups have also made use of *Zoom* to continue their sessions. The church bellringers have been able to continue practising together, despite the closure of the bell tower, via the use of on-line virtual bellringing software.
- When the church was able to be re-opened, it was done with careful controls put in place including the use of face masks, hand sanitisers, spaced seating on pews and with no communal singing allowed. 'Track and Trace' barcodes were prominently displayed and the names of those attending each week were recorded and retained for a short period before being destroyed. Sadly, just before Christmas, the decision was taken to close the church to public worship once again following the second wave of the pandemic and the discovery of new mutations of virus.

- A 'Parish Pantry' foodbank was set up in the south transept where donations of tinned food and other items with a long shelf-life was made available for those in the parish who were unable to afford to resource those items themselves.
- The 2020 Church Fête was cancelled, as has the one scheduled for July 2021.
- The parish rooms were closed to all bookings until further notice and hot air dryers have now been installed to replace the hand towels.
- Delivery of the Parish Magazine around the parish was suspended with the Magazine still being made available each month to read or download via the church website.
- The 2020 Annual Church Meeting, which was postponed from April 2020 was finally held via *Zoom* in October.
- The quinquennial inspection of the church, which was originally scheduled for April 2020, was carried out the following October.

We were delighted to welcome Rev Miranda Seldon as the Curate to the Benefice during the year and we are looking forward to her priesting in a few months' time. We are very sorry to say goodbye to Jenny Hoare who has been organist at St Mary's for many years. We wish her and her husband, Chris, every blessing for the next chapter in their lives and we are hugely grateful for all that she has done for the musical life of the church.

We look forward to welcoming everyone back to church very soon.

Aims and Purposes

The Trustees constitute the Parochial Church Council (PCC) and is a body corporate governed by the PCC Powers Measure 1956 and Church Representation Rules 2020 and is registered as UK charity number 1130418.

The PCC is a Public Benefit Entity within the meaning of Financial Reporting Standard 102, and it has regard for the Charity for the Charity Commission guidance on public benefit, and in particular the specific guidance on the advancement of religion.

The principle aims of the PCC are to serve the local community by:

- Providing a full programme of public Christian worship
- Teaching the Christian faith
- Encouraging and enabling the local community to worship at the church and become members of the church community
- Providing appropriate pastoral care within the local community
- Promoting whole pastoral, evangelistic, ecumenical and social missions of the Church of England

The PCC is also responsible for the maintenance of the church, the parish rooms and 98 High Street.

Governance

The PCC seeks to implement recognised and appropriate best practice to comply with relevant legislation, regulation and standards. In particular, the PCC attaches a high priority to safeguarding matters and a Safeguarding Officer was appointed several years ago. The PCC has implemented controls and procedures to comply with the General Data Protection Regulations. All clergy and Trustees attend relevant safeguarding courses run by the Diocese of St Albans appropriate to their roles and responsibilities. The PCC complies with all relevant policies of the Church of England and the Diocese of St Albans.

The PCC met four times during the year, of which only one was face-to face due to the introduction of restrictions by the Government following the outbreak of the Covid-19 pandemic. Of the remaining PCC meetings, the first was conducted via e-mail, the remaining two via on-line video conferencing. The PCC Standing Committee, consisting of the Incumbent, Churchwardens, Treasurer and Secretary met formally on three occasions over the summer, the matters being discussed being those relating to the impact on St Mary's of the changes announced to restrictions imposed by the Government and the subsequent guidance notes provide by the Church of England.

As a result of the pandemic, numbers attending weddings and funerals were severely limited. During 2020 there were 2 weddings, 1 blessing, 10 funerals, 2 memorial services, 2 baptisms and 5 burial of ashes.

The Electoral Roll as at the ACPM contains 116 names.

Financial Report

I am pleased to report that at the end of 2020 the church finances are much healthier than we dared to expect following the disruptions to services due to the pandemic over the course of the year. After what has been an incredibly challenging year in, so many ways, we did show a deficit in income over expenditure of £9,203 for the year but, would have expected a greater deficit when so many services had to be cancelled and no events could take place. It is encouraging too that our investments have performed well and the gain on investments for the year stands at £14,229.

Income:

Voluntary income was down on last year, with cash collections drastically reduced. Monies received from standing orders, however, remained steady and many members of the congregation increased regular giving although, as in any year there were also contributors who moved away or stopped their donations. As ever these regular donations were boosted with the gift aid claims made. Fewer weddings held in 2020 also, contributed to a reduction in income. Although, there were a higher number of funerals, the majority of the income from these is payable to the diocese and not retained by the church. The largest variance in income on last year can be seen in the lack of income received from events held as we were unable to hold the summer fete or any other events during lock-down. We also, did not receive funds from rental income of the Parish rooms as other people did not hold events either and the magazine advertising income also stopped entirely. Rental income from 98 High Street and income from interest on investments did bolster the total figure for the year but, it was down over £50k in comparison to 2019.

Expenditure:

Our major expenditure in 2020 was the Parish share which was paid in full and on time. We were also, able to continue to assist Wigginton to honour their Parish Share commitment.

Other expenditure fell as a direct result of the lack of services with cleaning, heating, lighting etc not being necessary whilst the church was closed. There were also reductions in organists' fees, vergers fees and honoraria payments as a direct result of the closure of the church and the youth group were unable to meet either. This all meant that our expenditure relating to the work of the church was approximately £15k less than in 2019. Maintenance works and necessary electrical works were, however, carried out when allowed. Hand dryers were also installed in the Parish Rooms. Our total spend on maintenance was significantly less than in 2019 but, this was largely due to the roof works carried out in that period.

As we look forward to 2021 we know that disruption to all of our lives and, therefore, that of the church is set to continue. We hope that, as the vaccination roll-out progresses we will all be able to return to some kind of normality and this will hopefully lead to a more positive year.

Independent Examiner's report to the Parochial Church Council of the St Mary's Church, Northchurch

I report on the accounts for the year ended 31 December 2020 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the member of the PCC are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

1. Which gives me reasonable cause to believe that in any material respect:
 - accounting records were not kept in accordance with section 130 of the Charities Act, or
 - the accounts do not accord with the accounting records,
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Except that, the accounts are not exactly in the prescribed format as per the guidance produced by the Business Committee of the General Synod -PCC Accountability 5th edition and attention to the Statement of Assets and liabilities (Balance Sheet) split between Unrestricted, Restricted and the Endowment Funds and accompanying notes needs to be considered for future accounts.

Samantha Allen
Greenbank House
Ivy House Lane
Berkhamsted
HP4 2PP
26 March 2021

**Northchurch Parochial Church Council
Year ended 31st December 2020**

	2020			Total	2019
	Unrestricted	Designated	Restricted		
	£	£	£	£	£
Receipts					
Voluntary Income					
Planned Income	48938	-	0	48,938	49,138
Cash Collections	1155	-	77	1,155	3,715
Income Tax Recovered	13264	-	-	13,264	13,079
	63357			63,357	65,932
Other Voluntary Income					
Donations/Legacies (inc HRH Duke of Cornwall)	5246	-	0	5,246	7,071
Special Collections / Donations	-	-	77	77	2,782
Rector's fees	3402	-	-	3,402	2,902
PCC fees	4250	-	-	4,250	4,626
Organist's fees	285	-	-	285	435
Bellringers' fees	30	-	-	30	380
Verger's fees	140	-	-	140	217
	13353		77	13,430	18,413
Events and Activities					
Summer Fete	-	-	0	-	5,955
Magazine Advertising Income	708	-	-	708	4,868
Parish Room Hire	595	-	-	595	3,545
Historic Churches Cycle Ride	-	983	-	983	805
Social Activities	0	-	0	-	508
	1303	983		2,285	15,679
Other Income					
Bank Interest	60	-	-	60	93
Dividends	313	-	-	313	306
C B F Interest	245	-	-	245	327
Donald Lockhart Memorial Fund	5721	-	-	5,721	5,555
Northchurch Development Fund	83	-	-	83	146
Misc	1941	-	-	1,941	125
Rent for 98 High Street	15101	-	-	15,101	15,148
VAT reclaim	889	-	-	889	16,966
Organ Restoration Fund	-	286	-	286	1,072
Building Fund Income	-	61	-	61	14,052
Youth Worker / Youth Group Funding	-	-	0	-	2,263
Choir / Music	-	-	0	-	1,532
	24353	347		24,700	57,585
Total Receipts	102366	1406		103,772	157,608

**Northchurch Parochial Church Council
Year ended 31st December 2020**

	2020		2019	
	Unrestricted	Designated	Restricted	TOTAL
	£	£	£	£
Payments				
Grants				
Overseas Missions and Relief Agencies	237	-	-	237
UK Missions and Relief Agencies	6,990	-	-	6,990
	7,227	-	-	7,227
Relating to the Work of the Church				
Diocesan Quota	54,559	-	-	54,559
Rector's fees paid to Diocese	3,402	-	-	3,402
Church Running Expenses	15,734	-	-	15,734
Clergy Expenses	2,488	-	-	2,488
Service & License Costs	1,180	-	-	1,180
Youth Worker Allowance	1,625	-	-	1,625
Honoraria	790	-	-	790
Organist	735	-	-	735
Churchyard	5,659	-	-	5,659
Magazine	1,056	-	-	1,056
Printing	38	-	-	38
Organ Maintenance	786	-	-	786
Verger Fees	1,540	-	-	1,540
Other Expenditure	510	-	-	510
Fundraising Costs (incl Fete & Social Activities)	-	-	-	1,971
Sunday School Expenses	-	-	-	47
Youth Work Expenses	76	-	-	1,298
C B F Interest Reinvested	328	-	-	473
Independent Examination	150	-	-	150
	90,656	-	-	90,656
Maintenance Costs				
Major Capital Expenditure	-	-	-	105,653
98 High Street	814	-	-	792
Buildings Maintenance	13,272	-	-	7,060
Parish Room	1,006	-	-	72
	15,092	-	-	113,577
Total Payments	112,975	-	-	230,623

PCC of St Mary's Church Northchurch

Year Ended 31 December 2020

Balance Sheet (Statement of Assets and Liabilities)

	2020		2019	
	£	£	£	£
Cash at bank	86,126		100,464	
Investments	257,391		243,162	
	<u>343,517</u>		<u>343,626</u>	
Accruals	-	1,106	-	5,154
Prepayments		<u>1,087</u>		
		<u>343,498</u>		<u>338,472</u>
Represented by:				
Funds brought forward	338,472		379,290	
Deficit of income over expenditure	-	9,203	-	73,013
Gain on investments		14,229		32,195
		<u>343,498</u>		<u>338,472</u>

Signed as accepted on behalf of St. Mary's Northchurch PCC by Reverend Jonathan Gordon

Signature: Jonathan Gordon

Date: 10-4-21

Charity/Fund Title	Account No.	No. Shares	Value per Share	Dividend/Interest	Value of Fund at 31/12/20
<u>National Westminster Bank</u>					£86,126.00
<u>With St Albans Diocesan Board of Finance</u>					
Northchurch Development Fund	132001842D			£82.94 reinvested	£19,615.68
Donald Lockhart Memorial Fund	132001875S			£5,721.38	£203,838.88
<u>With Central Board of Finance of the Church of England</u>					
Fixed Interest Securities Fund	632008001F			£170.32 reinvested	£5,312.82
Deposit Fund	632008001D			£75.11 reinvested	£17,763.10
<u>COIF Charity Funds</u>					
Wagstaff Trust Income Fund	C0000403186				£0.00
Hadden Trust Income Fund	C0000403185				£0.00
Bailey Charity	282190001T	18	£12.99	£9.33	£324.21
Ridley for Church Fabric Fund	282190002T	56	£12.99	£29.04	£1,008.64
Ridley for Churchyard Fund	282190004T	56	£12.99	£29.04	£1,008.64
Michael Memorial fabric Fund	282190003T	58	£12.99	£30.07	£1,044.66
Gwynedd Charity	282190005T	89	£12.99	£46.15	£1,603.01
Thelwall Trust for Churchyard Upkeep	282190006T	89	£12.99	£46.15	£1,603.01
A Ashley	282190007T	32	£12.99	£16.59	£576.36
C B Kings Children for Churchyard	282190008T	15	£12.99	£7.78	£270.17
Randall Memorial Foreign Mission	268810000T	62	£12.99	£32.15	£1,116.71
Browne Charity	332730001T	128	£12.99	£66.36	£2,305.46
					£10,860.87 £257,391.35
					£343,517.35