

THE PAROCHIAL CHURCH COUNCIL OF ST MARY AND ST PAUL HEMEL HEMPSTEAD

England & Wales · Charity number 1130644

Details

Other names ST MARY AND ST PAUL PCC HEMEL HEMPSTEAD

Status Registered

Legal form Previously excepted

Registered 2009-07-21

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

Contact

Address The Parish Office
St. Marys Hall
High Street
Hemel Hempstead
HP1 3AF

Phone 07876335872

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Website <https://stmaryandstpaulhemel.org.uk/>

Activities

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

Activities: Established Church. Regular Public worship open to all, Pastoral work including visiting the sick and the bereaved and promoting the whole mission of the Church through provision of activities for senior citizens , parents and toddlers and other groups.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£234,543	£227,389	-	-
2024-12-31	£179,295	£170,476	-	-
2023-12-31	£115,508	£116,073	-	-
2022-12-31	£109,000	£108,186	-	-
2021-12-31	£140,715	£155,268	-	-
2020-12-31	£228,086	£207,519	-	-

Trustees

Name	Role	Appointed
John Keith Williams	Chair	2017-04-01
Andrew Derek Williams MBE		2025-05-11
Andrew Malcolm Darby		2025-05-11
Brian Crawley		2021-04-25
Dr Alan Younger		2024-04-28
Emmeline Mary Lambert		2016-04-17
Gordon Gaddes		2014-04-21
Lindsay Michael Peter Kemp		2020-10-04
Malcolm Edmund Taylor		2024-04-28
Mojisola Bamidele Aguda		2024-04-28
Norman Arthur Spink		2025-05-11
Opeyemi Olubusola Wilde-Halim		2023-04-30
REVD Austin Steven Janes		2025-05-11
REVD Matthew Renyard		2025-05-11
ROSINA LOUISA Gaddes		
Rev Luke Geoghegan		2014-09-20
Rev Peter John Stevenson		2025-05-11
Rosamund Anne Russell BSc MRTPI		2019-04-28
Sheila Dorothy Barton		2024-04-28
Susan Elizabeth Kemp		2024-04-28
YVONNE ELIZABETH DORAN		2011-04-18

Accounts

The Parish of St Mary and St Paul, Hemel Hempstead

Annual Report and Accounts

for the year ended 31 December 2025

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The Annual Report

The Parochial Church Council (PCC) of the Parish of St Mary and St Paul is chaired by the Team Rector of the Benefice, the Revd Canon John Williams, (inducted on 30th March 2017). He is supported by the three Team Vicars in the wider benefice and in the parish by self-supporting minister, The Revd Luke Geoghegan, currently on long term leave.

Aims and Purposes

The PCC understands that the purpose of the church in this parish is to promote within the ecclesiastical parish - and the church congregations - the pastoral, evangelistic, social and ecumenical mission of the Christian Faith as set out by the Church of England and reflected in the catholic creeds. The PCC is also specifically responsible for the maintenance of St Mary's Church and Hall in the Old Town centre of Hemel Hempstead and St Paul's building complex in Highfield. The buildings are viewed as a resource to be used by the congregations for public worship, baptisms, weddings, thanksgivings and funerals, parish organised activities and also extensively by the local community.

Objectives and Activities

In 2025 the PCC decided to invite The Rt Revd Rob Wickham (CEO of the Church Urban Fund and former Bishop of Edmonton) to run a special PCC away day on 25th October. This was primarily to consider the mission of the parish and to update our Mission Action Plan (MAP) for the next three years, realising that in recent years we have concentrated on current core activities rather than looking ahead. The results of the day and subsequent prospective MAP will be considered and published during 2026. In the earlier part of 2025, the PCC looked at balancing the parish finances and maximising the use of our buildings. As well as successful Art-in-the-Nave and Beer Festival events inside St Mary's Church, other events have been under consideration. This was all aided by the pew removal scheme at St Mary's which was completed during the year with substantial financial support from a generous individual gift, given some while ago for the purpose, and a legacy which was rather less expected but enabled the completion of the work.

Focus and Meaning of our Activities

The regular Sunday and weekday services give a focus and meaning for everything else that happens in parish life. The worship of Almighty God is central to the way the Christian functions and the parish seeks to nurture and encourage this and to draw the whole community into this expression of God's love and forgiveness. Remembering our historic status as the Established Church and our responsibility to welcome everyone - with or without a faith – into buildings which speak of God's unconditional love, we seek to keep our buildings open and welcoming as much as possible.

The church tries to foster and encourage outreach and charitable works both from individual members of the church community and by PCC initiatives. The Clergy support Church and community by carrying out baptisms, weddings, funerals and

special blessings for those who, regardless of their connection with the local worshipping community, feel at these important times a church service and the human contact that surround this is important. The connections with our local schools and the Uniformed (Scouting) Organisations within the parish continue to grow with regular engagement and special events throughout the year. Over 1000 children attended December school events in our churches and specific visits by young people's groups were also welcomed. The buildings we care for are greatly valued by these groups and this is very encouraging.

Pastoral Care

The Church seeks to offer pastoral support and care to church members and people within the community especially our schools, shops, businesses and residential homes. The Pastoral Group of clergy and lay leaders, continues to meet monthly to discuss current pastoral needs and to pray for the sick and departed, to discuss ministry to others on the margins and in need and to pray for them. This reflects the pastoral care exercised by everyone in the Body of Christ, not just licensed ministers. The Team Clergy also meet most Tuesday mornings to encourage one another and look at wider pastoral care issues.

Youth and Young People

In recent years we have had more young people attending our churches in the age range 10-18, this is in line with a country wide trend and has led to a National Church initiative where growth in this area is explored and encouraged by training, concentrated work and a specific project. As part of this the Rector is on a year-long part time course at Ridley Hall, Cambridge, funded by the National Church. As part of this St Mary's established an intergenerational Growing Together Group (GTG) in September 2025. Meeting monthly for the next year this group of 10-14 young people and adults will plan a key new youth initiative during 2026.

Mission and Community Support

Within the Parish there continues to be a strong sense of the need to support the under privileged here and abroad. The Parish was one of the main drivers to establish DENS (Dacorum Emergency Night Shelter) in the early 90's and continues to support it through gifts of food and occasional donations. St Paul's support of the Highfield Fridge and Community Café increased once again during the year and there was also a very successful Christmas initiative driven by the people of St Paul's to bring cheer to Fridge users on Christmas Eve, this was supported throughout the parish.

The parish seeks to support local charities that help in defined ways like the Foodbanks, Liberty Tea Rooms, Christians Against Poverty, chaplaincy to the waterways, the local Hospices and Dacorum Community Trust.

Since 1998 St Paul's has supported Christian Aid's initiatives in Nicaragua and other donations from the whole parish included: The Bishop's Harvest Appeal, the Children's Society and other charities.

Members of the Parish established the UK Langa Pre-School Trust (LTPT) in 2011 and this independent trust is run on a voluntary basis in support of more than 500 children in Cape Town, South Africa. The Trust goes from strength to strength and is supported in many ways by the Parish and parishioners who are keen to support this important and worthwhile cause.

The Buildings

The Parish are custodians of buildings that need to be looked after and in particular one of these is Grade 1 listed, which needs maintaining and to be available to the public for church services, community & school events as well as for the general visitor. The Parish provides the framework that allows the maintenance of these historic buildings and the opening to the public to happen, so that the buildings are available to be visited by the public without charge as well as allowing them to be passed on to future generations. Work has continued both at St Mary's and St Paul's to improve the condition of all our buildings so that they are better able to serve community and parish. As already mentioned, extensive work in removing pews at the front and in the underused north aisle of St Mary's took place in 2025 delivering increased flexibility to the building. The PCC is grateful to the Friends of St Mary's and all who make repair and maintenance possible.

Reaching out and coming in

We continue to stream our services to a small but loyal number of local and international viewers via the parish You Tube channel. Funeral and wedding services that have been recorded have proved particularly important to families and we remain grateful to our technical team for making all this happen. The Diocese of St Albans recognises this 'Church at Home' ministry as increasingly significant and people who are house bound, sick, away from Hemel, former parishioners, family and friends and others report the continuing value of this service.

The fifth year of 'Open Church' at St Mary's, with people able to visit every day between 10 and 5, has continued to be popular. Many people from near and far come in to sit a while and to enjoy the peace and spirituality of this building. This is a key, important ministry of the parish and the PCC is very grateful to all those who have made this possible especially by opening, closing and cleaning and maintaining the building.

Our engagement with the Old Town market and businesses within the High Street commercial community has continued to develop despite the economic pressures on many of the businesses. These links bring a great variety of people in to St Mary's and increases our opportunity for pastoral conversations.

St Paul's have continued to maximise the use of their hall and parish room, seeing increased use by community focussed groups during the year. The third full year of the renewed church sharing arrangement with the local Roman Catholic Ordinariate Group has continued to build upon a solid ecumenical relationship with us all trying to live out and fulfil the desire of Jesus that 'we may all be one'.

Financial Review

This has been another roller coaster year in that the year started with a significant (circa £8k) unexpected loss of Pledged Giving, putting the near balanced Budget on the backfoot from day one. By late summer this looked to have worsened so much that the Rector felt the need to ask the congregation for help. And help came in the form of a generous one-off donation.

Help also came in the form of improved rental income from St Mary's Hall and a reduced need for heating – global warming has some benefits. These three gains effectively balanced out the losses allowing the year to end balanced.

Both the Craft Beer Festival and Art in the Nave were enjoyed again and brought in a similar income to last year. We remain grateful to their organisers and the volunteers who enable them to take place.

The rapid change from a balanced budget to a struggling one, following as it did a year with a significant surplus, illustrates how exposed the Parish Income is to the ups and downs associated with fundraising and hall rental, and the importance of not getting complacent about Stewardship pledged income. While less than half of our income comes from planned giving, it should be the reliable half so long as it is continually encouraged. However, if taken for granted it too can be fickle.

Our pledged giving income received via the Parish Giving scheme reduced again in 2025 and this time by over £5000, despite the inflationary increases that our PGS members continue to generously honour.

The Fee income from Weddings and Funerals again surprised us by bringing in much the same as last year despite the poor outlook at the time of budgeting.

The PCC agreed a balanced Budget for 2026 based on increased hall rental income supported by advance bookings, but once again the year has started with a loss of circa £6000 from one of these bookings leaving a deficit situation again.

We remain grateful to the Friends of St Mary's who have funded maintenance work at St Mary's. And to Mrs Audrey Batchelor for leaving the PCC a generous legacy (£42k) which has, with other gifted funds, allowed long planned pew removal from the North Aisle and the front of the Nave. This has enabled distribution of the sacrament to be received without having to climb steps.

St Mary's has continued to open between 10am and 5pm every day except during the two months or so of alteration work. The number of candles lit and prayer notes posted, has now recovered so this continues to be appreciated by the community.

Both churches and St Mary's Hall continue to have ongoing maintenance budgets and these seem to enable all three buildings to be kept in reasonable shape. However, during a spell of Autumn cold weather St Mary's hall gas boiler died and a replacement became an urgent requirement. The new boiler was bought using money from the Legacy account.

Reserves Policy

At the November 2025 PCC the reserves for 2025 were set to a range from £10.6k (the minimum needed to pay a month's outgoings) and £30.6k (three months average budget expenditure). The actual position to be discussed at each PCC.

Volunteers

As always, the PCC realises that it would not be able to support the work of the parish without all the many volunteers who help in so many ways. The PCC and PCC officers are volunteers who, along with so many, work hard to support our parish, both within itself and through its outreach. We are particularly grateful to our Churchwardens; Gordon and Rosina Gaddes at St Paul's and Andrew Darby and Rosamund Russell at St Mary's, along with their deputies; Malcolm Taylor, Emmeline Lambert and Norma Podmore, whose hard work and commitment throughout the year is much appreciated. The financial value of such work is incalculable and without it our church could not operate.

We also want to thank the full time, non-stipendiary and retired clergy who have continued to serve us lovingly and dependably. Their leadership, service and loving care are appreciated by both parishioners and by those outside the congregation who, through bereavement, marriage or just a life situation, come into contact with them.

The Parish was represented on the Hemel Hempstead Deanery Synod by Yemi Wilde-Halim and Lindsay Kemp. We thank them for maintaining this important link. The Parish has active membership of the local Interfaith Network and personal links are forged through this forum. Thanks, are also due to the Finance Committee, the Treasury Team of volunteers and also Norma Howie – along with Sheila Neep – in the Team Office for their dedicated work during 2025 leading up to their retirement, after 18 and 40 years respectively, at the end of December. It is only with their highly relevant, uncomplaining and systematic work, that necessary but challenging tasks are completed.

Public Benefit

Under the Charity Commission registration, the Parish is described as an 'established church providing regular public worship open to all; pastoral work including visiting the sick and the bereaved and promoting the whole mission of the church through the provision of activities for senior citizens, parents, toddlers and other groups.

This is a challenging mission statement but in all their decision making the Parochial Church Council have these Mission aims in mind, and the Parish remains clear that the church, as an organisation, is there for the benefit of the whole community and not just the gathered worshipping church and wider supporters. Whilst it is often tempting for the parish to act in a way which is building centred, we should remember that much of the undocumented work of the parish takes place away from our buildings and is not widely known to anyone other than the recipients.

Structure, Governance and Management

Reference and administration details of the Church, its trustees, and advisers for the Year ended 31st December 2025

Team Rector

The Revd Canon John Williams
The Rectory
High Street
Hemel Hempstead
HP1 3AE

Address for Correspondence

The Parish office
High Street
Hemel Hempstead
Herts
HP1 3AF

Bankers

Lloyds
Marlowes
Hemel Hempstead
Herts
HP1 1BH

Accountants

Melwoods - Chartered Certified Accountants
Imex Building
575-599 Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX

**The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2025**

The Parochial Church Council (PCC) is a charity that was exempted (until January 2009) from the requirements to register with the Charity Commission. It is now registered with number 1130644.

The members of the PCC are the trustees of the charity during the year 2024 membership of the PCC was as follows

Churchwardens

St Mary's:	Andrew Darby	elected at 11 th May 2025 APCM
	Rosamund Russell	
	Emmeline Lambert	tenure ceased 11 th May 2025 APCM
St Paul's:	Gordon Gaddes	
	Rosina Gaddes	(Lay Co-Chair)

Elected Lay Deanery Synod Representatives

Lindsay Kemp
Yemi Wilde-Halim

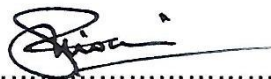
Elected Lay Members of the PCC

Moji Agunda	
Sheila Barton	
Brian Crawley	tenure ceased 11 th May 2025 APCM Co-opted 9 th June 2025
Yvonne Doran	
Susan Kemp	
Emmeline Lambert	elected at 11 th May 2025 APCM
Norman Spink	elected at 11 th May 2025 APCM
Malcolm Taylor	
Andrew Williams	elected at 11 th May 2025 APCM
Alan Younger	
Roger Sygrave	tenure ceased 3 rd April 2025
Jane Lynskey	tenure ceased at 11 th May 2025 APCM

Clergy Ex-officio members

The Revd Canon John Williams	Team Rector in the Hemel Hempstead Team Ministry
The Revd Luke Geoghegan	Self Supporting Associate Minister
The Revd Austin Janes	Team Minister
The Revd Mathew Renyard	Team Minister
The Revd Pete Stevenson	Team Minister

On behalf of the PCC
Signed by the Chairman.....


John Keith Williams, Team Rector

16-3-26
Date

Independent Examiner's Report to the Trustees of The Parish of St Mary and St Paul, Hemel Hempstead

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 10 to 20.

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts; you 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;
to state whether particular matters have come to my attention.

Basis of independent examiner's statement:

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 presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 which gives me reasonable cause to believe that in, any material respect:

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

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

Martin F M Eynaud FCCA
Melwoods
Chartered Certified Accountants
Imex Building
575-599 Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX
Date: 26 February 2026

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2025

Statement of Financial Activities 31 December 2025

	Notes	Unrestricted Funds	Restricted Funds	2025 TOTAL FUNDS	2024 TOTAL FUNDS
INCOMING RESOURCES					
Voluntary Income	2(a)	68,274	91,937	160,211	108,023
Activities for generating funds	2(b)	8,636	14,989	23,625	24,802
Income from investments	2(c)	1,972	-	1,972	2,448
Income from church activities	2(d)	45,337	983	46,320	41,256
Other incoming resources	2(e)	1,096	1,319	2,415	2,766
TOTAL INCOMING RESOURCES		125,315	109,228	234,543	179,295
RESOURCES EXPENDED					
Generation of voluntary income	3(a)	81	-	81	9,719
Fundraising costs	3(b)	279	11,727	12,006	5,131
Church activities	3(c)	121,690	92,104	213,794	154,126
Church Governance costs	3(d)	1,500	8	1,508	1,500
TOTAL RESOURCES EXPENDED		123,550	103,839	227,389	170,476
NET INCOMING/(OUTGOING) RESOURCES		1,765	5,389	7,154	8,819
TRANSFERS BETWEEN FUNDS (GF/RF)					
Gross Transfers between funds - in			37,780	37,780	2,540
Gross Transfers between funds - out			(37,780)	(37,780)	(2,540)
Net incoming / outgoing before other gains / losses		1,765	5,389	7,154	8,819
GAIN ON CCLA INVESTMENT BOND		(1,152)		(1,152)	645
Net movement in funds		613	5,389	6,002	9,464
Balances carried forward 1st January 2024		38,067	47,089	85,156	75,691
Balances carried forward 31st December 2025		38,680	52,478	91,158	85,155

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2025

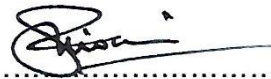
Balance Sheet 31 December 2025

	Notes	Unrestricted Funds	Restricted Funds	2025 TOTAL FUNDS	2024 TOTAL FUNDS
		£	£	£	£
FIXED ASSETS					
CCLA Bond	6	27,656		27,656	28,808
CURRENT ASSETS					
Debtors	8	6,826		6,826	11,888
Short term deposits		6,837	8,787	15,624	4,032
CCLA deposit	6		43,691	43,691	32,131
Cash at bank and in hand		7,763		7,763	21,562
		21,426	52,478	73,904	69,613
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Creditors	7	10,402		10,402	13,266
		10,402	0	10,402	13,266
NET ASSETS	5	38,680	52,478	91,158	85,155
FUNDS					
Unrestricted		38,680		38,680	38,066
Restricted	9		52,478	52,478	47,089
TOTAL FUNDS		38,680	52,478	91,158	85,155

Approved on behalf of the Parish

On behalf of the PCC

Signed by the Chairman.....



John Keith Williams, Team Rector

16-3-26

Date

The notes on subsequent pages form part of these accounts

Notes to Financial Statements for year ended 31st December 2024

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2006 together with applicable accounting standards and the Charities SORP (2005).

The financial statements have been prepared under the historical cost convention.

Funds

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

Restricted funds represent funds of the PCC which are donated for a purpose which is specified by the donor.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Income

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

Planned giving is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grant and legacies are recognised only when received

Other income

Hall rent is recognised when received.

Resources

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan share is accounted for when paid.

Payment for utilities and other services is accounted for when an invoice is paid or a direct debit/standing order mandate is recorded in the bank statement.

Fixed Assets

Consecrated property and moveable church furnishings.

Consecrated and beneficed property of any kind is excluded from the accounts by section.10 of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Church wardens on special trust for the PCC which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church Inventory. There have been no such acquisitions since 1 January 2001 and therefore no depreciations charges have been made.

All minor items are written off when purchased.

Other fixtures fittings and office equipment

Items costing less than £1,000 are written off when the asset is acquired. There are no items over this value that are less than four years old.

Fixtures and fittings are depreciated at 20% per annum on the straight-line basis.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, or other income are shown as debtors where their receipt is assured.

Short term deposits include cash held on deposit with the CBF Church of England Funds or at the bank.

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2025

Note		Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	* expanded in Note Subsections				
2	INCOMING RESOURCES	£	£	£	£
2(a)	Voluntary Income				
	Planned giving:				
	Gift Aid donations	42,657	0	42,657	49,260
	Income tax recoverable	10,937	548	11,485	12,134
	Gift Aided Gifts	8,280	2,721	11,001	5,668
	Loose Plate at all services	755	18	773	1,496
	GASDS recovered	1,560	0	1,560	3,692
	Church gift boxes	3,566	267	3,833	6,215
*	Grants	232	18,622	18,854	25,416
*	Donations	287	26,423	26,710	4,142
	Legacies	0	43,338	43,338	0
		68,274	91,937	160,211	108,023
2(b)	Activities for generating funds				
*	Events	8,636	13,069	21,705	22,907
	100 Club Receipts	0	1,920	1,920	1,895
		8,636	14,989	23,625	24,802
2(c)	Income from investments				
	Interest	1,972	0	1,972	2,448
		1,972	0	1,972	2,448
2(d)	Income from church activities				
	Halls rent and key Deposits	40,551	803	41,354	35,302
	Fees weddings and funerals	4,786	180	4,966	5,954
		45,337	983	46,320	41,256
2(e)	Other incoming resources				
*	Surplus Receipts	70	0	70	210
	"Stomp" Magazine	32	0	32	69
	Cost recovery: Supplies	559	0	559	704
	Cost recovery: Refunds	0	19	19	4
	Team Office Copying	435	0	435	579
	Quinquennial fund	0	1,300	1,300	1,200
	Donations from CBF Fund	0	0	0	0
		1,096	1,319	2,415	2,766
	TOTAL INCOMING RESOURCES	125,315	109,228	234,543	179,295

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2025

Note	Unrestricted Funds	Restricted Funds	2025 TOTAL FUNDS	2024 TOTAL FUNDS
* expanded in Note Subsections				
3 RESOURCES EXPENDED	£	£	£	£
3(a) Generation of voluntary income				
Cost of Stewardship campaign	81	0	81	81
Fees to Fundraisers	0	0	0	9,638
	81	0	81	9,719
3(b) Fundraising costs				
Events	209	11,007	11,216	2,704
100 club payments	0	720	720	650
* Surplus Payments	70	0	70	1,777
	279	11,727	12,006	5,131
3(c) Church activities				
Ministry: diocesan parish share	59,234	0	59,234	57,117
Clergy expenses	1,392	0	1,392	1,695
* Churches running costs	18,420	0	18,420	18,171
Churches maintenance - routine	5,464	818	6,282	11,165
* Churches maintenance - major	0	79,580	79,580	29,501
Upkeep of services	2,449	837	3,286	3,537
Upkeep of services Clergy	296	0	296	178
* StM Hall costs	10,579	7,227	17,806	8,499
StP Hall costs	3,033	0	3,033	3,103
Organ and piano tuning	1,044	0	1,044	882
Children and Young people	232	153	385	200
Organist fee	2,950	0	2,950	2,600
Administrator Salery	9,687	0	9,687	8,799
* Administration	3,367	0	3,367	2,835
Reprographics	1,158	0	1,158	1,233
Stationery	202	0	202	875
Later Recovered	85	0	85	116.00
Office Costs	93	0	93	61.00
Return of Hall Deposits and Prepayments	237	491	728	456.00
Security measures	468	0	468	210.00
* Payments from special collections	0	2,998	2,998	1,693.00
Quinquennial Fund	1,300	0	1,300	1,200.00
	121,690	92,104	213,794	154,126
3(d) Church Governance costs				
Accountant's fees	1,500	0	1,500	1,500
Bank Fees	0	8	8	0
	1,500	8	1,508	1,500
TOTAL RESOURCES EXPENDED	123,550	103,839	227,389	170,476

Note 4 to Staff Costs

During 2025 we had two direct employees. Other cleaning and organ-playing services were bought from self-employed people.

Mrs Norma Howie continues to be employed as Team Administrator.

Mr T McDougall continues to be employed as the cleaner at St Mary's Hall.

The Parish continues to pay the Living Wage as its minimum hourly rate.

Mr A Darby, Mr L Kemp, Mr M Taylor, Mr G Gaddes and Mr M Russell received fees from either the Team Benefice Fees account in connection with services and or weddings and funerals or from the Parish account in connection with Hall lettings.

Mr A Darby was elected as Churchwarden in April 2025, Mr Kemp was elected to the PCC in October 2020, Mr Taylor was elected to the PCC in April 2024, Mr G Gaddes was elected Churchwarden in April 2019. Mr M Russell is the son of Mrs R Russell who was elected as Churchwarden in April 2021 and continues in office.

No other Officer or PCC member received any money except by way of reimbursement of monies expended on the Church's behalf and against receipts.

As required by legislation, the PCC continues to be registered with NEST as their pension provider in the event of any employee wishing to take up the required offer to start a pension fund. Both of our employees are in the categories where starting a pension fund is optional rather than compulsory and, after consultation, both have decided against taking out a pension.

Note	Unrestricted Funds	Restricted Funds	2025 TOTAL FUNDS	2024 TOTAL FUNDS
4 STAFF COSTS				
Wages and salaries	13,095		13,095	13,096
	13,095	0	13,095	13,096
5 ANALYSIS OF NET ASSETS BY FUND				
Current Assets	21,426	52,478	73,904	69,613
Current Liabilities	(10,402)		(10,402)	(13,266)
CCLA investment bond	27,656		27,656	28,808
Fund balance	38,680	52,478	91,158	85,155
6 CCLA Investments	2,025	2,024		
CCLA deposit	43,691	32,131		
CCLA Bond	27,656	28,808		
	71,347	60,939		

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2025

7	Accounts Payable	2025	2024
	StP electric	541	524
	StP insurance	852	771
	StM gas	1,112	864
	StM electric	360	337
	StM insurance	2,638	2,387
	StM Hall gas	241	366
	StM Hall electric	428	119
	StM Hall insurance	408	369
	Accountancy Fee	1,500	1,500
	Administrator Q4 PAYE	484	466
	StM cleaner Q4 PAYE	13	4
	Organist	450	450
	Incumbent expenses (JW)		0
	Incumbent Expenses (LG)		170
	Children's Expenses		0
	StP Cleaning		120
	Ian Pankhurst (Service Fee)		69
	RF Groom (Church maintenance)		58
	DM Music (Sound desk)		1,835
	KCS copier charges		0
	Organ Tuning	534	0
	ST Pauls Cleaning	300	0
	Admin expenses		0
	StM Hall Maintenance	78	0
	Upkeep of services	55	0
	GASDS correction (2023)		1,290
	GASDS correction (2024)		1,567
	Security	258	
	KSt Pauls Key holder fees	150	
	Total	10,402	13,266
8	Accounts Receivable	2025	2024
	St Marys hall lettings	1,303	1,380
	St Pauls hall lettings	12	0
	St Paul's weekly collections	133	0
	St Mary's weekly collections	0	55
	Flower Fund	17	0
	Retirement Collection	60	0
	Nicaragua	25	0
	PCC Fees	0	0
	Grant from Children's Trust	0	0
	StM Alms boxes	0	107
	Loose plate Christmas	200	516
	Stewardship S/O	0	765
	PGS GiftAid	448	0
	Gift Aid (from HMRC)	3,586	4,404
	Gift Aid (from HMRC)	0	969
	GASDS (from HMRC 2023)	0	1,567
	GASDS (from HMRC)	1,042	2,125
	Total	6,826	11,888

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2025

9	RESTRICTED FUNDS	Opening Balance	Income	Outgoings	Transfers	2025 FUND TOTAL
	Capital Works	26,274	41,523	82,324	36,032	21,505
	Repairs	4,863	530	530	1,200	6,063
	St Paul's Fabric Fund	3,665	680	0	120	4,465
	St Mary's Net Zero	750	0	0	0	750
	Quinquennial	(633)	1,300	288	0	379
	Legacy Fund	2,312	43,338	99	(36,032)	9,519
	Bursary to fund spiritual journeys	1,427	0	0	0	1,427
	Community Outreach	577	0	0	0	577
	Youth Support (ex Ruth Milbank)	4,951	0	113	0	4,838
	Ben Neep Bequest Re StM Altar Fabrics	1,220	0	544	0	676
	Jonas Bequest (Bells)	0	4,158	4,483	325	0
	Christmas Collections	687	297	687	0	297
	Other Restricted Collections	0	858	562	60	356
	Nicaragua	248	128	248	15	143
	Hundred Club	420	1,920	729	(1,200)	411
	Art in the Nave	0	12,845	12,448	28	425
	St Mary's Flowers	228	300	293	0	235
	Hall Key Deposits	100	0	0	0	100
	HMRC Gift Aid buffer	0	548	0	(548)	0
	WEGB Hall Hire	0	803	491	0	312
		47,089	109,228	103,839	0	52,478

Note for information on the Various Funds:	2025	2024
Salisbury Trust		
Funds held in CCLA CBF Investment Fund **	26,661	27,766
Funds held in CCLA Deposit	1,873	1,102
Funds transferred to Parish Accounts	Nil	Nil
Buckley Benevolent Fund		
Funds held in CCLA CBF Investment Fund **	14,476	15,076
Funds held in Deposit	348	439
Funds used for Charitable aims	510	Nil
Buckley Fabric Fund		
Funds held in CCLA CBF Investment Fund **	14,742	15,353
Funds held in Deposit Account	415	766
Funds used for charitable aims	781	715
Children's Training		
Funds held in CCLA CBF Investment Fund **	14,498	15,099
Funds held in Deposit Account	754	567
Funds used for charitable aims	232	200

** The value of all these Funds is subject to Market fluctuations

There are 2 Benefice Trust. These are the **Children's Trust** (£2,842 Cap +£278 accrued interest, nil used for charitable aims) and the **Benevolent Trust** (£4,263 Cap + £99 accrued interest, £200 used for charitable aims)

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2025

Note Subsections

Grants (2a)	2025	2024
Children's Trust	232	200
Friends of StM - Roof Lead	619	
LPoW VAT recovery - Roof Lead	124	
LPoW VAT Recovery (various)		954
Friends of StM - South Porch		1,750
Herts CC - St Paul's		700
Ordinariate - Curtains	200	
LPoW VAT Recovery Pew removal	12,013	
Friends of StM - Quinquennial work		21,812
LPoW VAT Recovery Quinquennial work	3,519	
HCACR BRF	800	
West Herts Bell Fund	600	
LPoW VAT Recovery Bells	747	
Total	18,854	25,416

Donations (2a)	2025	2024
PGS One-Off donations		148
EIG Trust130 Fund		260
In memory Mr & Mrs Casimir-Mrowczyn		2,500
Light of Bethlehem		80
St Paul's Nicaragua	68	186
Bells from ringers	711	
Norman Spink - Green Energy Hall	25,000	
Highfield Fridge	195	
Halloween Collection	156	
One-off Donations PGS		148
Ron Tindall - Salt Bin		200
Other	580	968
Total	26,710	4,490

the above are the major donations

Events (2b)	2025	2024
Beer Festival	3,762	4,307
Beer Festival snacks	379	267
Sale of Lead		65
Italian pop-up	210	0
Art in the Nave	4,283	4,117
Vintage & Table Top Bazaar		1,561
Other	13,071	12,590
Total	21,705	22,907

Church Running Costs (3c)	2025	2024
StM Church Gas	4,819	3,175
StM Church Electric	3,068	3,997
StM Church Water	75	89
StM Church Insurance	5,275	4,775
StP Electric	3,246	4,463
StP Water	233	130
StP Insurance	1,704	1,542
Total	18,420	18,171

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2025

Church Maintenance Major (3c)	2025	2024
StM Lead Roof	743	
StM Bells	4,483	
StM North Aisle reordering	74,272	2,980
StP Landscaping		1,588
StM South Porch		2,100
StM Quinquennial tasks	82	22,833
Total	79,580.00	29,501

StM Hall Costs (3c)	2025	2024
StM Hall Cleaner	3,408	3,163
StM Hall Gas	2,037	1,250
StM Hall Electric	1,270	1,411
StM Hall Water	284	203
StM Hall Insurance	816	738
StM Hall Upkeep	2,764	1,314
Total	10,579	8,079

Administration (3c)	2025	2024
Team Office Telephone/Internet	1,885	1,763
Website	215	233
CRB Checks - Children's Work		27
Annual subscriptions	143	142
Copyright Licences	674	656
Other	450	14
Total	3,367	2,835

Payments from Special Collections (3c)	2025
Children's Society	344
Highfield Fridge	741
Christian Aid : Nicaragua	249
Langa Township Trust	164
Langa Township Trust (AIN)	1,000
Hectors House (AIN)	500
Total	2,998

Surplus Receipts (2e)/Surplus Payments (3b)	2025	2024
TransferIn	70	210
TransferOut	70	1776

Transient Income is money paid in by accident or design

The items were

- 1) £50 Funeral fe paid to wrong account
- 2) £20 paid through the account for St Mary's cleaner

Accounts



THE PARISH OF ST MARY & ST PAUL



Registered Charity 1130644

www.stmaryandstpaulhemel.org.uk

Meeting of Parishioners

and

Annual Parochial Church Meeting

Sunday, 11th May 2025

1pm at St Paul's

Agenda, Minutes of 2024 APCM and Parish Reports
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Separate document

for year ended 31st December 2024

AGENDA

for the **Meeting of Parishioners** and

Annual Parochial Church Meeting to be held at St Paul's on 11th May 2025

Welcome and Opening Prayer

Meeting of Parishioners to elect Churchwardens

Apologies for absence

Approval of minutes of the meeting held on 28th April 2024

Election of Churchwardens

Annual Parochial Church Meeting

Apologies for absence

Approval of minutes of the meeting held on 28th April 2024

Statutory reports:-

Electoral Roll Report

Parochial Church Council Report

Churchwardens' Reports

Deanery Synod Report

Team Rector's Report

Financial Report and adoption of Accounts

Reports on Parish Activities

Proposal to amend the election and term of service for PCC members

Election of Lay Members to the Parochial Church Council

Appointment of Independent Examiner

Any Other Business

Date of next Annual Parochial Church Meeting

Clergy 'Charge' to the 2025 APCM and Closing Prayer

Minutes of the Annual Parishioners Meeting of St Mary and St Paul, Hemel Hempstead

Held in St Paul's church on Sunday 28th April 2024

Present:- Canon John Williams (Chair), Moji Aguda, Sheila Barton, Jenny Bowes, Martha Cabey, Janice Corcoran, GeoffCotterrell, Brian Crawley, Catherine Crossley, Gordon Gaddes, Rosina Gaddes, Alfred Greenaway, Patricia Hussey, Catherine Irving, Lindsay Kemp, Jenny McDermott, Julie Pollard, Ann Robinson, Rosamund Russell, Norman Spink, LynneSygrave, Roger Sygrave, Malcolm Taylor, Jeff Wallis, Jo Whittington, Penny Williams, Gill Woodd, Robin Woodd, AlanYounger

Apologies:- Michael Boardman, Brian Doran, Yvonne Doran, David Gambling, Su Gambling, Ena Hartland, Michael Kemp, Lisa Kemp, Sue Kemp, Richard Leslie, Norma Podmore, Mark Russell, John Stacey, Yemi Halim Wilde, Andrew Williams.

Canon John welcomed attendees and then opened the meeting with prayer.

A moment of silence took place to remember the listed Parishioners who had died since New Year in 2023.

The Minutes of the Previous meeting were accepted nem. con. proposed by Emmeline Lambert and seconded by Jenny Bowes

Election of Churchwardens:-

For St Mary's, there being two nominees and two places, the following were accepted as Churchwardens:-

Emmeline Lambert proposed by Sue Kemp and seconded by Lindsay Kemp.

Rosamund Russell also proposed by Sue Kemp and seconded by Lindsay Kemp.

For St Paul's, there being two nominees and two places, the following were accepted as Churchwardens:-

Rosina Gaddes proposed by Malcolm Taylor and seconded by Ann Robinson.

Gordon Gaddes proposed by Ann Robinson and seconded by Patricia Hussey.

The date for the next Annual meeting was agreed as 11th May 2025 and the meeting was then closed.

**Minutes for the Annual Parochial Church Meeting for the Parish
of St Mary and St Paul Hemel Hempstead**
Held in St Paul's Church on 28th April 2024

Present :- as the earlier meeting recorded above.

Apologies:- as the earlier meeting recorded above.

The Minutes of the previous meeting: these were accepted nem.con. proposed by Lynne Sygrave and seconded by Rosina Gaddes.

Statutory Reports:-

Electoral Roll:- Catherine Lindsay introduced this report and advised that the Electoral Roll now stood at 88 there having been 2 deaths, 1 loss and 4 gains during the year.

Parochial Church Council Report:- Canon John introduced this report and thanked Rosina Gaddes for chairing the PCC meetings while he was on Sabbatical leave.

Deanery Synod Report:- this was accepted as tabled.

Churchwardens Reports:- these were accepted as tabled.

Team Rector's Report:- this was accepted as tabled

Finance Report:- Brian Crawley as treasurer spoke to this report underlining that without investment gains the Parish would have had a £500 deficit for the year. There were no questions and the report was accepted nem. con. Proposed by Brian Crawley and seconded by Robin Woodd.

Reports on Parish Activities:- these were tabled as a single collection and there being no questions were accepted nem. con.

Election of Lay Members of the PCC:- 9 lay members are permitted and only Yvonne Doran is continuing to serve from the 2023 membership. The Chair thanked retiring members for their service and in particular he thanked Jenny Bowes for acting as Secretary for the last 9 years.

There being 8 nominees and 8 spaces the following were appointed as Lay Members:-

Moji Aguda proposed by G Gaddes and seconded by A D Williams

Sheila Barton proposed by E Hartland and seconded by C Lindsay

Brian Crawley proposed by R Woodd and seconded by A Younger

Sue Kemp proposed by L Kemp and seconded by J Wallis

Jane Lynskey proposed by G Gaddes and seconded by G Cotterell

Roger Sygrave proposed by R Woodd and seconded by D Foreman

Malcolm Taylor proposed by R Gaddes and seconded by A Greenaway

Alan Younger proposed by R Woodd and seconded by J Wallis

Appointment of Auditor:- The Chair advised that the PCC had proposed that Melwoods be appointed to continue as Independent Auditor and this was accepted nem. con.

Any other Business:-

1. Length of Service in Office:- The Chair proposed that decisions made by previous APCM's should be confirmed as follows:-

Tenure of Churchwardens:- the removal of the normal limit of 6 years in office before an enforced break should continue to apply in this Parish until an APCM decides otherwise.

Tenure of Lay Members:- the limit of 6 years in office before an enforced break should continue to apply in this Parish until an APCM decides otherwise.

These resolutions were confirmed nem. con. as proposed.

2. Street Pastors:- Catherine Lindsay reported sadly that the Street Pastors in Hemel would be closing this summer as a result of both less demand and shortage of volunteers. Catherine had felt privileged to serve as a volunteer in this role and believed that it had been a worthwhile service to late night users of the High Street and Marlowes. The Chair thanked Catherine for this service.

3. Date of Next Meeting:- this was agreed as 11th May 2025

4. Clergy Charge:- Canon John first thanked all those who helped to keep the parish functioning and especially the Churchwardens and his wife Penny. He then made the following main points:-

- New people were starting to join both congregations bringing numbers back up to pre pandemic levels.
- The buildings were valued by the community.
- Clergy levels will be stretched this year especially as Richard Leslie will be moving away and Luke is having a sabbatical.
- Weddings and funerals did not seem to be reducing in number as expected. In fact the presence of the new Crematorium in Leverstock Green seemed to be increasing the demand for clergy to officiate at non parishioners' funerals.
- Thanks were due to Lindsay Kemp and Mark Russell for their help with funerals at St Mary's and to the Wardens for similar help at St Paul's.
- Music was an important part of worship so thank you to Andrew Darby and Rosina Gaddes for their input to this.
- St Barnabas will be leading an initiative to train more lay volunteers for helping with services and other pastoral roles.
- Canon John has been having challenges so has been in discussion with the Rural Dean and Archdeacon about the need for extra help.
- The MAP will be needing updating this year and Canon John hopes that this will address the need to recruit more people to help share the loads, as we seem to be moving into a risky period of over stretch.
- Faith can move mountains so faith really important. People need to gossip the Good News.
- Peter Chanel Martyr 1841 is remembered today and sets a good example of commitment.

The meeting ended with the Collect at 1.55pm.

APCM Reports relating to 2024

ELECTORAL ROLL

Following the renewal of the Electoral Roll there are now 71 (seventy-one) people on it.

Numbers on the Roll for previous years were:

2020 - 87

2021 - 87

2022 - 88

2023 – 87

2024 - 88

Catherine Lindsay - Electoral Roll Officer

PAROCHIAL CHURCH COUNCIL REPORT

Five scheduled meetings of the PCC were held during 2024.

During the year the PCC has amongst other things:-

- reviewed and approved parish policies;
- discussed parish safeguarding at every meeting;
- considered the maintenance needs of our buildings;
- reviewed the finances and ways to meet our budget;
- Discussed the proposed Team Reorganisation;
- Considered ideas for carbon footprint reduction.

The minutes of the meetings are now regularly circulated by email to those who request this service. The Team Rector's Report – elsewhere in this document – contains a report highlighting some other decisions that the PCC has taken and this is also reflected in other reports incorporated here.

Statement of PCC Safeguarding compliance

The PCC affirms that as far as is possible it has fully complied during the past year with its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.

John Williams
PCC Chairman

ST PAUL'S CHURCHWARDENS' REPORT

Last year we reported on the first year of the regular use of St Paul's by the Ordinariate, which involved the St Paul's Anglican Sunday service being rescheduled for a 11.15 am start. This was a vital time change enabling Canon John to be able to cover both the St Mary's and St Paul's services on a Sunday morning. Now the second year of co-operation with the Ordinariate in general has worked smoothly. As reported last year forty years of being together with Catholics at St Paul's stopped in 2008 but now we have come together again reinforcing and broadening the visible Christian presence in Highfield. Of course, the paradox of the situation continues. St Paul's unanimously having supported the ordination of women, followed by four lady Vicars, have now welcomed the Ordinariate, a spin off from the C of E on the issue of women clergy. Principle and pragmatism together at St Paul's facing up to doctrinal differences, and winning!

Our normal Sunday service attendances range from 17 to 24; whilst now into the second year of Thursday Morning Prayer the average attendance is 7. We have become a diverse congregation, with between 30% and 40% on any Sunday drawn from African, Caribbean and Asian backgrounds.

We continue to have local people dropping in for the Sunday services, some intermittently but, as reported last year, some we never see again. There was a funeral in September. On Saturday 16 November Sister Patricia and 43 members of the Zimbabwe Anglicans leaders and intercessor teams held a Day Retreat at St Paul's, the day starting with Holy Communion celebrated by Canon John.

Our annual Patronal Service was attended by 29 people and was followed by a light buffet. At Christmas with the Ordinariate there was a joint Nine Lessons and Carols Service attended by 37 people followed by mulled wine and mince pies. A Christmas tribute by Yewtree Primary School was attended by 217 children, teachers and relatives, followed the next week by a Jupiter Drive Primary School introduction to St Paul's led by Canon John and attended by 60.

Most services are available live through YouTube and our large screen, while available and appreciated, could be used more. Our outreach has continued, focussing on the Hemel Hempstead Community Fridge based at the Highfield Community Centre, to which we make a weekly contribution, and the Christian Aid Nicaragua Appeal, last year being the 25th year of giving, £248 being raised. The 14 - year old Langa Township Pre-Schools Trust, launched in St Paul's Hall on 21 June 2011, continues to be made possible by administration, including design and publicity, from within our Parish and includes some very useful funding through donations and support of the Trust's events both from some of our parishioners and through The Art in The Nave Exhibition at St Mary's.

Looking at our continuing investment in the building and grounds we have improved both the safety and the looks in the bin area by laying a concrete path, paid for by an HCCC Local amenities grant, as later was a winter grit container. We replaced a redundant refrigerator and lawn mower, installed LED Lights in the Parish Room, kitchen and foyer, and a water butt, some of which was paid by the Friends of St Paul's account. Particularly exciting and welcome was the introduction of a beautiful multi-coloured backcloth to the altar, reflecting the Anglican and Catholic seasonal colours, to which a welcome financial contribution was made by the Ordinariate.

Keeping the building and our work going would be impossible without the continuing contribution as a team by congregation members in servicing the building and grounds, manning the kitchen

and, most important of all, working together on Saturdays and on Sundays to support our services in all sorts of ways, help for which the Wardens continue to be very grateful.

We greatly appreciate being two churches in one parish. It is good to be able to share the joy and interest that is being given by the major events in St Mary's, which we attend and also help with when possible.

Gordon and Rosina Gaddes, Churchwardens

ST MARY'S CHURCHWARDENS' REPORT

Church services have continued throughout the year, with the 8am Service moving to the first Sunday only from the summer. The young people have continued to help with services, and servers' Albs were purchased for them utilising funds from Ben Neep's bequest. Easter saw a hardy few rising before dawn for the Easter Vigil service welcoming the new light into the church. At Harvest we welcomed schools into the church for their Harvest Festivals and Brownies and Rainbows at the church service .at Christmas. We also welcomed schools for their Carol services and a full pack of Brownies and Rainbows to the Christingle service.

In November we had a confirmation service followed by a bring and share celebration lunch.

Revd Luke took a three month sabbatical following Easter and so the format of services were slightly different to allow Canon John time to do both services and still see people at St Mary's and St Paul's during this period

We had 19 Baptisms, 8 Weddings and 9 funerals during the year .

The audio-visual equipment has been used throughout the year although a new sound deck /mixer unit had to be purchased as the previous one was getting old and had suffered from some misuse due to its exposed position. A new wooden lid to enclose it has been ordered.

Training sessions for those wanting to be more involved with services were held on Monday evenings in October at the church, including Chalice Assistants, reading, intercessions and lay service leading. These sessions were open to all churches in the team and so there seemed more people from other churches than St Marys, although we may have gained a couple here and there to add to the rotas.

The Old Town Market resumed in April on the first Sunday each month with an extra one added in December for Christmas and we also held 3 Vintage Fairs in the church to raise funds. Thanks to Sheila Barton and her helpers for providing tea and cakes for the punters and stall holders alike.

The clear out within the outer office in the church hall has been successful and we had a regular long term booking for this space from a counselling service for a few months but this changed later on to a more ad hoc basis. Many thanks to Brian Crawley for his help in the clearance of the room.

The building work on the outside of the chancel took place with scaffolding being present there for about 4 weeks during the late spring/early summer. A Faculty for the reordering of the pews in the Nave was submitted and approved.

The Beer Festival in July was very successful with the intermittent summer weather being very helpful (sunny and warm) over the weekend. It has been reported that it attracted over 1000 visitors over the weekend, the beer and cider virtually ran out. £8000 profit in total was made shared equally with the church and CAMRA. Our thanks go to this committee and all the volunteers as well as our own tuckshop volunteers for helping to make it a successful event.

August bank holiday weekend saw the return of Art in the Nave, filling the church with the wonderful and colourful creations of local artists. The weather got better over the 3 days as Saturday was typical of this summer. Our thanks go to Brian Doran for his organisation and to all the willing (but small band) of volunteers who helped out and to those on the refreshments too. Monies from the event went to the church and nominated charities.

Several concerts have taken place during the year.

The Diocese started the ball rolling for the reordering of the Ministry in the Team. Papers were formally submitted for a statutory consultation period. These were duly considered, and a decision will follow.

The church continues with its contributions to other charities throughout the year including collecting items for DENS, collections for the Children's Society and supporting other local charities

The Church continues to function with the contributions of many, both large and small, seen and unseen and we are grateful to all those who volunteer and participate in any way. but to mention and give thanks to a few here To Sheila Barton for organising refreshments for a lot of events as well as monitoring those after services and providing breakfasts on a number of occasions including after the 5am Easter Vigil service; To Andrew Darby for his organ playing which contributes greatly to the worship at services. His occasional music is always very appropriate and sometimes very moving.. To Lynne Sygrave, for all the flower displays in church and to Tom for keeping the hall and its garden so well in order.

Emmeline Lambert and Rosamund Russell, Churchwardens

REPORT OF DEANERY SYNOD PROCEEDINGS (2024 - 2025)

This report covers the proceedings of the Hemel Hempstead Deanery Synod for the period from March 2024 to February 2025. During the year there were three Deanery Synod meetings, covering a variety

of different topics. The key areas of discussion are reported below:

Tuesday 18th June 2024 at The Church of the Resurrection Grove Hill

This meeting started off as an open forum where we welcomed an additional 20 guests from around the Diocese. We had Revd Canon Dr Tim Bull join us where he gave a very interesting talk about "AI & a theological response". As this was the first synod meeting of the new triennium, there were several changes to the committee. Mike Macey, James McDonald & Austin Janes were elected Diocesan Synod reps. Colin Gage, Job Rombout & Lindsay Kemp were elected as the three Diocesan Synod Laity. Carolyn Andrews became the new Deanery Synod lay chair & Sam Stanbridge became the new Deanery Synod secretary.

Tuesday 22nd October 2024 at St Francis' Church

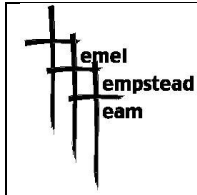
Peter Bladon reported on deanery expenditure so far this year. He firstly wanted to thank all of our parishioners for their generous donations throughout the year. Rev. Austin Janes was given a grant by the Deanery to help with the cost's of printing a book he had written about St Alban. All profits were distributed between Warners End & Grovehill. We used this meeting as a great way to express one positive thing within each parish & a way to get to know each other a little more. The meeting ended with Compline & Benediction.

Tuesday 11th February 2025 at St John's, Boxmoor

We welcomed Glyn Barker – Finance Director for the Diocese, who gave a very in-depth presentation focussed on the diocese's finances. He explained where our parish share goes, and the income and expenditure of the Diocese. Colin Gage also presented us with a presentation used at Holy Trinity's 2024 APCM. The concept was incomings & expenditure for the year using a bath diagram. We could clearly see & understand monies coming in (bath filling up) & monies going out (bath emptying).

I have the presentation from Glyn, which has been sent to all Synod members for them to distribute to their PCC members.

Sam Stanbridge *Deanery Secretary* Sam.swords@hotmail.co.uk



Team Rector's Report

For the 2025 Annual Parochial Church Meetings

2024, at first glance, seemed to be a quiet year for the Team Ministry and one of consolidation rather than one of obvious progress. This might simply be a personal impression from one who has been distracted by family illness and has – through necessity – had to stand back from some work and remain rather distant from the good work still going on in all of the churches.

Despite, or perhaps because, of all this, it seems that the collegiality of the clergy and the support we give each other has been more important during the past year.

Sharing of services together has once again resumed with joint services at each of the churches taking place during the year. Although these events, usually around the celebration of the patron saint of each church (The Church of the Resurrection excepted), are joyful joint gatherings usually involving all the available Team clergy, it is perhaps inevitable that lay attendance is confined to the more adventurous die-hards from each community.

Once again in 2025 the cloud of pending reorganisation for the Team has somewhat dampened down our enthusiasm for many things. Much of the year was spent responding to consultations by, and awaiting decisions from, The Church Commissioners. This process has been stressful and disconcerting for all but especially for The Revd Pete Stevenson and his people at St Alban's Church. It is expected that sometime during 2025 final decisions will be made and implemented but as the timings so far have been rather unpredictable we cannot be certain about anything just yet.

As usual can I record my appreciation for the work and support of my full time ordained colleagues; Reverends Pete, Austin and Matt for their collegiality and share in the leadership that we are jointly called to exercise in this benefice. We are all grateful for the support and dedication of our Churchwardens, members of Team Council and the Treasurers and PCC members who work so hard for the good of all the churches.

The Revd Canon John Williams, Team Rector

A brief summary of the churches activities submitted by each church follows:

St Alban's Church (Warners End & Gadebridge)

There has been much to be thankful for in the life of the church over the course of the last year, alongside the challenges of the consultation on the pastoral reorganisation.

Regular activities have been gaining momentum, with a thriving Craft Group now meeting a couple of times a month, and the Brain Fit group well attended and very much enjoying their time together. Our coffee mornings and monthly munches draw in regulars who appreciate coming along, but might not fancy coming to the Sunday services yet.

We continue to have good amounts of children along for our monthly Sunday Schools, with a couple of the older ones now about to embark upon preparation for confirmation. We've had a few new adults join us over the last year, with one of them very soon to be confirmed. It's also been really encouraging this year to have a couple of slightly younger church members join the PCC, injecting new life and energy into our meetings. Additionally there are a couple of people exploring Reader ministry. All good signs of God's work amongst us. Outside of regular giving, occasional lettings, and quiz nights, our main fund-raising events have been the summer plant and book sale, and the Autumn Fayre. There was a particularly impressive collection of home-grown plants for sale this year in the summer, and The Autumn Fayre once again raised over £1k toward church funds, and towards various quinquennial repairs. There has however been ongoing frustration over potential development of the church grounds, despite an offer on the table from a developer. The hold up on decisions has been due to awaiting a reply from Dacorum Borough Council about costings for releasing a restricted covenant on the land.

In recent years we have sought to leaflet the parish early in October with details of the Autumn Fayre and special upcoming services. This year we managed to leaflet the entire parish, and were delighted to have a full house at our Carol Service.

There's very much a sense of family and belonging and welcome in the life of the church. I'm especially grateful for the support of excellent wardens in Sue and Beryl, and my fellow team colleagues in making this such an enjoyable and special team to be part of.

The Revd Pete Stevenson.

The Church of the Resurrection (Grovehill and Woodall Farm LEP)

We have had another year of progress and positivity in our church team at The Church of the Resurrection. Highlights have been:

- well-supported Bible Course on the Letter to the Romans designed by the Bible Society for Advent 2024 (building on the success of the Lent '24 Bible Course) and a home-grown Lent Course on the film 'Heavens Above' attended by over 35 people over 2 weekly sessions and hybrid between 'in the room' and on Zoom. This has also been helped by a piece of technology for conference Zooming.
- two weddings at The COR for attendees of the congregation
- a full immersion baptism for a regular attending teenager
- successful social events throughout the year including Quizzes, Beetle Drives, Cream Teas, Film Nights, Remembering Bring and Shares, and a Wine and Cheese night.

(Some of these events have raised money only for The COR, but other events have split profits between The COR and the chosen charity for the year (2024 – Cancer Research UK / 2025 – Hospice of St Francis)

- Austin, Jenny and Bob walked over 3,000 miles and raised money for Cancer Research UK and The COR
- We have been left 2 legacies (one £10,000 and another £500) We are making sure these are spent in line with donor's wishes and with the view to growing the church and funds.
- We are building relationships with the local Romanian Christian Community and are sharing the worship space with them each week on a Friday and hoping to develop to include the 2nd Sunday afternoon of the month.
- We have grown in the number of teenagers coming to regular worship on Sundays and welcomed other older new members to the church family.
- Our boilers have had repairs done, a thermostat changed location and new valves on the Hall radiators. This was paid for by community and congregation fundraising, and it has seen a drop in our high heating bills.
- We were able for the 3rd year to pay the Parish Share requested whilst also in receipt of a one-year grant. We also were encouraged by the diocese to ask for a write-off of former shortfalls. However, the coming year will see a time of change before and after the Pastoral Restructuring, and a new way for the Diocese to calculate deprivation, meaning the loss of a grant and a doubling of our share, until the Restructuring takes effect, and the share will be practically halved.

We have also participated with the hard journey for St Alban's Church as the proposed church to share the Vicar with them. The 3 year process is not yet complete, but the Church Commissioners have agreed to the proposed process. We are aware of the traumas of the oncoming changes, and we will do all we can to be a support.

We enjoy being part of the Benefice team and will seek to encourage more support from our congregation for the shared services.

The Revd Austin Janes

St Barnabas Church (Adeyfield)

St Barnabas church continues to be a place for our regular worshipping community and the wider Adeyfield community to gather throughout the week. For a variety of services and activities for people of all ages and stages of life.

Regular worship has continued in this last year, with a pattern of two distinct services on Sundays and our midweek Holy Communion on Wednesdays. Supported by a faithful core who give of their time and talents to help us welcome and gather to share in the Good News of Jesus.

There has been an introduction of regular joint Sunday services throughout the year, usually focused on a specific festival, i.e. Mothering Sunday, Easter, Christmas, etc. These have been an encouraging way for the whole worshipping community to gather and spend time together.

We have also been encouraged to join in with the semi-regular services and celebrations throughout the wider Hemel Hempstead Team ministry. A time to encourage and support our sister communities and help in the flourishing of the Good News across the whole of Hemel Hempstead.

As a member of Churches Together in Hemel Hempstead, the St Barnabas community has taken part in the monthly prayer meetings and hosted one this year. The church community also supports the Christian café Liberty Tea Rooms, in the town. Several people in the church also help at the café, the Foodbank and the Night Shelter as a part of our corporate life together.

Throughout the week, the church building has been used for a variety of activities by church groups and other organisations. This includes regular use by the St Barnabas Pre-School, AA, Majorettes, Little B's Baby & Toddler Group, and Craft & Café. Alongside this, there has been ad-hoc use by NHS Blood, Children's Storehouse, Little City and a variety of life-events celebrations.

St Barnabas continues to reach out to the wider community through regular visits to our local care homes and schools. With regular services, assemblies and classroom sessions being given by Rev'd Matt. Alongside this is the Open the Book Group which termly visits Hobletts Infants to share a story from the Bible that incorporates something of the school's values. St Barnabas church continues to seek to be God's people in the Adeyfield community. Looking to welcome one and all by spending time with Jesus, becoming more like Jesus and doing as Jesus did.

The Revd Matt Renyard

St Mary and St Paul (Old Town and Highfield)

2024 proved a challenging year for the parish, when the PCC – being supportive of the very difficult personal circumstances of their Vicar – decided that we should have a time of consolidation and not push the boundaries of a new Mission Action Plan. This might have led to a quiet and uneventful year but in the end things seemed as busy and varied as ever.

Highlights included an extremely successful second Beer Festival where we ran out of beer right at the last knockings, a dream scenario! Bishop Rob Wickham presided at the Beer Festival Mass and blessed the beer and the weather was so much better than the first year

with everyone relaxed and happy. There was another very successful Art-in-the-Nave event with great art and artists adding to its growing popularity and reputation. We continue to see an increasing group of young people attending St Mary's with more now involved in serving at the altar. Some were Confirmed, after attending an autumn course, at a wonderful service taken by Bishop Rob in November. We also ran a training course for people across the Team churches looking at administering the chalice, reading and leading prayers and lay leadership of services.

St Paul's was once again served predominately by The Revd Dr Luke Geoghegan (except on the 1st Sunday), to whom we are most grateful, and has a continuing and fruitful ongoing relationship with the Roman Catholic Ordinariate congregation whose priest, Fr Neil, is now resident in Hemel. A joint Carol Service proved successful again as did the Thursday morning lay led service of Morning Prayer. A time of joint refreshments between the two Sunday morning services has also been introduced. St Paul's church itself was improved - and set up for services simplified - by replacing the changing colours of voile curtains with a very high quality all seasons dorsal behind the altar.

Both churches continued to stream their services to YouTube during the year as well as using the screens in church to show films and host discussion during Lent, although we still need to regularly make the technology work better for us going forward.

Easter and Christmas showed growth in the more traditional services although some of the children's events were down in numbers reminding us of the amount of constant work needed to grow these gatherings. The regular round of other events continues across both churches and the parish including outreach to the residential homes, schools and our communities.

We are exceedingly grateful to our Churchwardens, sidespeople and the many volunteers who maintain our buildings, run the services and keep both churches clean and beautiful places to worship God and welcome the community in to. We also much appreciate the hard and dedicated work of Tom and Norma (ably assisted by Sheila Neep) in all that they do to keep us going along with Andrew our organist, Rosina at St Paul's and all those who beautify our services through music and other hard work. 2024 also saw the departure of The Revd Canon Richard and Jenny Leslie who contributed much to parish life over the last 10 years. More challenges lay ahead particularly in the area of lay leadership and we will need to think outside normal ways of doing things to keep everything running smoothly in the longer term.

The Revd Canon John Williams

REPORTS ON PARISH ACTIVITIES for 2024

Art in the Nave

Seen from one particular perspective, as an initiative to support local artists, bring arts and crafts to local people and in turn bring more people to the Old Town High Street of Hemel Hempstead. The three day art festival in 2024 provided a much needed financial contribution to our parish funds. At the same time we supported local charities. 2024 raised approximately £4000 for the parish and £2,500 for our nominated charities.

We are fortunate that so many talented artists chose to exhibit their work at Art in the Nave. It was a year when the exhibition became firmly embedded as a regular fixture in the three counties (Herts, Beds and Bucks) Arts calendar. This elevated status encouraged more artists to exhibit high quality work with us. Art lovers who have become accustomed to viewing a wide selection of excellent paintings, sculpture, textiles, glass, ceramics, silverware and handmade jewellery, attended in good numbers to contribute to the success of the event.

Each artist brought their own unique perspectives and artistic interpretations to compliment the artistry and craftsmanship of our magnificent Norman building, as it has been expressed down the centuries - our magnificent church is an ideal venue that is greatly admired by artists and visitors alike.

Of course, Art in the Nave simply wouldn't happen without the generous support of the small number of fantastic volunteers, who work so hard to make our marvellous three day festival possible. Our artists and the many visitors who patronise the event really do appreciate the warm welcome and the help that they receive and they are hugely impressed by all who give their time to make the event such a success.

If you haven't been involved as a volunteer for Art in the Nave whether in the planning and organising, setting up, sales processing or stewarding during the festival - then 2025 is your chance - it's great fun. Your help is actually VITAL as we begin planning what will be our eighth annual festival, which will run over the August bank holiday weekend, 23rd - 25th August with a preview evening on Friday 22nd August. If you would like to help or simply find out more, do let me know by email at artinthenave@gmail.com or give me a call on 07926 027855

Brian Doran

Baptisms

Baptism numbers increased during 2024 with a great variety of babies, children and adults coming to church for this sacrament. I continue to rely on Norma Howie for booking baptisms and Lynne Sygrave for helping with the baptism administration, preparing the godparent cards and Bibles for those involved. My thanks to Lynne and to Yvonne Doran for attending the services when possible and helping greet the worshippers.

Canon John

Beer Festival at St Mary's

This year was the second Hemel Old Town Beer Festival. Planning for this started in September 2024 with a review of the feedback that had been collected. This highlighted a number of areas that needed to be improved. Meetings continued monthly after that and we were able to publicise the 2024 event much earlier this time, as we knew what paperwork needed to be produced.

This year we started the festival with 34 cask beers, 1 lager, 1 keg beer and 10 cider pins.

Which sounds a great deal but in the end we need an extra 5 cider pins and extra kegs of both lager and beer.

We were lucky this year in that the sun shone, apart from a light shower Saturday afternoon, and it was warm. This shows in the number of people attending; Friday 334, Saturday 516 and Sunday 235 +54 children. We had made Sunday a more relaxed day by letting families in and it was a great success.

Another big change this year was the approach to sponsorship, we asked people/businesses to sponsor a cask or cider pin, as the cost was much lower than the previous year's Gold, Silver and Bronze packages. This meant we were able to have over half the casks sponsored and this considerably boosted the financial position.

Beer Festivals run on a token system, rather than cash, or card when buying a beer. This means sometimes people are left with unused tokens for which they can get a refund for or donate to the Festival's charity. Thus £378.60 was raised in unused tokens for Bishop Rob's Church Urban Fund charity.

The event raised £8.6k of which the church received half, and the other half went to CAMRA to help them to support and run further festivals.

Brian Crawley

Bellringers at St Mary's

In February we pick up a recruit, Ben, who had found us from the website.

Sadly, we also lost one of our band, Tim Younger, who died after a short illness having just returned to the UK from working in Dubai. Tim had been part of the band for over 40 years, taking part in our striking competition successes and will be sorely missed.

In early May we entered the Western district Gus Good striking contest, on 6 bells. This year it was held at Aldbury. Once again, we were triumphant once again beating rivals Apsley and Redbourn.

May also saw in arrival and installation of our new set of ropes, which had been expected in March. We need a new set every 10-15 years. Though hopefully as we now have a synthetic 'top' we might be able to make these last even longer.

July saw the annual outing going to Essex. This year we went to; Great Dunmow, Bocking, Gosfield, Bures, and Coggeshall. This was organised by Julie, her first, and we were joined by a few friends and old Hemel ringers. Revd Ian Cooper brought some old photo albums, and it was fun trying to spot familiar faces in the pictures.

September was the Kimpton cup competition, this is the county 6 bell competition, and was held at Weston, just south of Baldock. There was an interesting start as the judges could not hear the bells in their original position and the first team had to be stopped and start again once the judges had moved. Once again, we were successful and won the cup.

Our Christmas meal was once again at the White Horse in Bourne End where 19 of us, ringers and partners sat down to eat.

Brian Crawley, Tower Captain

Catering at St Mary's

The Sunday tea & coffee team at St. Mary's continue to serve refreshments after the 9.30 family service. They are gratefully received by everyone and those who donate towards costs, Thank you.

We have had to replace a couple of teams this year who have moved on or retired. Thank you for your support. Thankfully we have replaced these teams which makes the rota easier to manage over a 2 month cycle. Welcome.

We are becoming increasingly involved with providing refreshments for other events in church too. The monthly Saturday Vintage fairs, Beer festival, Art in the Nave, Holocaust Memorial service as well as special ecclesiastical celebrations such as our Patronal, Christmas & Easter festivals. It is very rewarding to be able to call upon the teams to help out on these occasions, Thank you. If anyone would like to join our catering team or offer help at any time, please contact me.

Sheila Barton

Church Opening at St Mary's

We are now in our 5th year of having the church open every day and mostly it works like clockwork.

There are volunteers who open and close on a regular basis each weekday and there is a separate rota of volunteers – with some overlap - who open and close at weekends. We all swap amongst ourselves when a need arises.

We said goodbye to one regular member of the team last year and would be delighted to welcome new team members should you feel that you could help in this way.

My experience is that, when open, the church is seldom visitor free for very long, but at the same time people are still surprised and delighted to find it open. The years of being closed still have a long shadow so thank you to everyone who helps with this service.

Robin Woodd

Confirmations

For the second year in a row we had a special Confirmation service at St Mary's. This year Bishop Rob Wickham came along for the Feast of Christ the King to Confirm one adult and five young people who had completed a training course and wanted to be Confirmed. A lovely service concluded with a lunch in St Mary's Hall which gave our Confirmation candidates and the Bishop the opportunity to meet parishioners and have a wonderful celebration meal together with family and friends.

Canon John

Dacorum Interfaith Network April 2025

A core group of about 12 people of different faiths has continued to meet on the second Monday of each month, normally at the Friends (Quaker) meeting House near the Old Town. We encourage understanding of our different faiths, how much we have in common and have developed friendship. Particular topics have attracted up to 25 people that month. We remind everyone that our meetings are open to anyone who is open minded, including those who have no conventional religious faith.

Some of our topics in 2024:

- The Hertfordshire Faith Covenant, in which County Council and individual faith groups made a joint commitment to a shared set of principles. Representatives of Bahai, Christian, Hindu, Islam, Jain, Jewish, Quaker and Sikh faiths signed this.
- We shared personal stories of how our faith had influenced our life.
- Ethics in Politics
- Herts Forum of Faith
- Visit to the Jain Spiritual centre in Bushey, and Hare Krishna Temple in Aldenham, with hospitality and delicious food tastes
- Talk by Citizens Advice Dacorum on the challenges of the Cost-of-Living crisis in Dacorum.
- Attending a large Inter Faith meeting hosted at St Albans Abbey, (again followed by some delicious food tastes).
- Our tradition of a shared end of year meal at a local restaurant, 19 regulars and some partners attended this year.

Norman Spink

Easter Workshop

In 2024 Catherine Irving gave up the reins of this regular and popular activity and Penny Williams organised it. There were some practical changes but a very successful event once again saw over 20 children plus carers and helpers make Easter gardens, bonnets and decorated eggs amongst other things. They all came into St Mary's to help decorate the Easter Garden and see an Easter film on the big screen. This year, once again, we 'rolled' eggs down the grassy bank outside the west door of the church, which is always a popular part of the day. Many thanks to Penny and an increasing variety of new and familiar volunteers who run this wonderful community event and to Sheila Barton who provides the much needed refreshments.

Canon John

Flower Arranging at St Mary's

Flowers are a way of praising God and bringing a church to life, but it is all too easy to take them for granted when they are just there every week. So thank you to Lynne Sygrave and her team who keep them fresh and seasonal and so beautifully arranged.

If you would like to join in with the flower arranging do talk to Lynne.

Friends of St Mary's

For a number of reasons this has been a quiet year. However the main activity of supporting the church in maintaining its buildings has continued. During the year the Friends financed the improvement to the render of the inside of the South Porch and a programme of repairs to stonework and pointing around the church including in the clock chamber and upper spiral stairs. The Friends also paid the Parish's 7.6% share of the cost of the work carried out to the Chancel earlier in the year. During the year the Friends received around £5,500 in income from subscriptions donations and interest and spent around £23.56k, the funds remaining is around £67.5k. All good news and something to be really grateful for.

Grass cutting and gardening at St Mary's

If you enjoy lawn mowing with a motor mower do come and join us. It takes about an hour to mow the Hall grass and the three Garden of Remembrance areas around the church and the finished product usually looks great and makes it all worthwhile. We each mow either two or three times in a year unless your turn comes during a hot dry spell when you are let off!

This year we said goodbye to one volunteer and welcomed another. A volunteer also joined the group to look after the garden area adjacent the South Porch which has been very welcome. Tom, our Hall cleaner, looks after the Hall shrubs which is a great bonus.

Robin Woodd

Music at St Paul's

We continue to use the Hymnal Plus to provide the music for our services, although the Ordinariate who meet at St Paul's at 9.15am on Sundays do use our faithful organ, which pleases us.

I am grateful to Ann Robinson for taking on the task of hymn choosing so I just need to programme the choices into playlists for the coming weeks ahead. However, during our Saturday morning singalongs we have discovered new hymns when browsing the hymn book and are planning to increase our repertoire over the coming months! We have three other members of the congregation who know how to use the Hymnal, so if I am away the music can still be played. Thank you to Jane Lynskey, Julie Pollard and Andrew Williams for helping me with this. Also thank you Andrew for being my right-hand man most Sundays and looking after the live streaming of our service.

Rosina Gaddes

Open Doors at St Paul's

Every Saturday morning a small group of our congregation meet to carry out a range of tasks to ensure our building is well presented and prepared for the following day's service. These include vacuuming if needed, polishing brass, flower arranging, checking on paper supplies in the toilets, gardening, trimming/replacing of candles and preparing for communion. Of course, tea, coffee, cake and biscuits are always enjoyed with plenty of camaraderie and laughter. This is usually followed by a run through of our hymns for Sunday. Once refreshed we return to tackle any other jobs needing to be done – in the summer months we can be found clearing out cupboards etc and in Advent we are putting up and decorating the tree and setting out the nativity.

Every Thursday morning at 9.30am we have a Morning Prayer service in the church that is regularly attended by an average of 7 people including one or two from St Mary's and one from the Ordinariate. The said service is 30 minutes long and is followed by refreshments and much discussion in the parish room. Anybody wishing to drop by and join us on either morning would be most welcome, even if just for the chat and a cuppa!

Rosina Gaddes

Pastoral Group

A small Pastoral Group of clergy and lay people meet once a month – usually via Zoom - to review the needs of people who are sick or housebound and to spend some time in prayer for them. The group also discusses a confidential 'in need' group and considers the recently departed to pray for them and the bereaved.

RIP

Amongst those who have died since the last APCM we remember:

Old Town

Enid King

Joyce Green

Susan Margaret Hoare

Mavis Elizabeth Cox

William John England

Beryl Alexander

Raymond John Claridge

Joyce Eileen Young

Peter Norman Sawyer

Roger Milton Sygrave

Highfield

Elsie Beatrice McGahey

June Rosalie Ginger

Jean Baskerville

Canon John

Stomp

In 2024 there were four issues, each one reflecting the season of the year, Issues 61-64.

The overall editorial policy continues to be to proclaim the Christian message, but in the context that God is for all people; to focus on goodness in action through contemporary people stories, both local, national and international; and to bring Parish and wider issues of interest and/or concern to our readers. The size of SToMP depends very much on the stories that are around each time, and it varied last year the sequence being 28, 28, 36 and 28 pages in length.

Repeating as written last year, I see my role to be forward thinking about content, trying to ensure that there is variety and interest, encouraging others to contribute and contributing some personal pieces, which I enjoy doing. Jeff covers everything that I cannot do, which is a lot. He designs the cover, explaining his choice. He allocates the space, a tricky task. For most pieces he finds or produces appropriate photos, drawings and images. He searches out pieces linking especially with the Society of Church Editors. In short Jeff is artistic and he is a design smith, whilst I am a wordsmith. We work well together with trust, and never a smidgen of friction between us.

Recently, after careful consideration and then discussion with Canon John, we decided from 2025 to reduce the number of issues from four to three each year, namely Spring, Summer and Autumn/Winter. The reasons are the workload that each of us has, and also the difficulty of finding sufficient copy. The latter often involves us at short notice having to scramble to find worthwhile material.

Gordon Gaddes

Sunday School (work with children & young people)

During 2024 we have once again had regular and new faces attend our monthly First Sunday services and other events. At St Mary's and occasionally at St Pauls children have participated in many activities to do with the theme for the season or the Gospel of that week. We have made use of the large screens at both churches to show short films or illustrate talks at some of the family services.

Many resources have been given out to children who visit our churches at other times especially to the many children who have popped by after school to sit in St Mary's and complete some of the activities that we have left out for them.

Our First Sunday services are designed to include the children and our uniformed groups where possible. The regular parade services included Mothering Sunday, Harvest and Christingle during 2024. These groups also visit church with their leaders at other times and Canon John regularly pops in to their sessions. Every few months the leaders have a planning meeting at the Rectory to discuss how things are going and to plan the next event.

Some of our young people continue to be committed to serving at the altar, reading in church and helping with the audio-visual system. These important ministries are highly valued by the church and encourage and engage with the skills of our children and young people.

Our work amongst children can be time consuming and demanding for those involved but very worthwhile and rewarding. Our thanks to all involved.

Penny Williams

Website and Media Presence 2024

2024 has been a year of maintenance, though perhaps not always outwardly visible.

The website builder introduced a new calendar format, and whilst it still has the same features they were implemented in a slightly different way.

We added notable events to our pin at St Marys? There has always been a way to tag events in Google so that you can just search for what's on locally and see events. This we can now do by updating our 'pin' on Google maps, and we did this for the; Hemel Old Town Beer Festival, Art in the Nave and all the Vintage & New Table-Top Bazaars.

This year saw an annoying buzz from the sound system. After numerous calls, emails and discussions with the people who installed it we were at last able to identify the issue, the mixer desk. We had extracted a necklace from one of the sliders and this might have been the cause. In any case we had a new desk installed in early December and have not had a problem since. We have also replaced the radio mics receiving antenna and have seen an improvement in the second radio mic.

Brian Crawley

100 club

Only a few numbers unsold this time, pretty satisfactory although we'd love 100! There were 50 subscribers from St Mary's, 46 from St Paul's. Rosina does a magic job in looking after St Paul's members and chasing when necessary. The subscription is now £20 and monthly prizes are £60 which leaves a potential £1280 to go into the funds which of course is vital money towards the upkeep of both churches. We hope it's an almost painless way of improving the churches' funds, with the excitement every month of possibly winning £60.

Since August up to the time of writing there have been 7 draws, four winners from St Mary's and three from St Paul's. With some subscribers dropping out for various reasons – illness, death, hardship, moving away, we lose some every year, and more subscribers are really needed, so please send me your name now if you'd like to join for the 2025-26 season starting in August. It's only £20 for the whole year, and there are £720 in prizes.

David Gambling, 100-club administrator dgambling@gmail.com

The Parish of St Mary and St Paul, Hemel Hempstead

Annual Report and Accounts

for the year ended 31 December 2024

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Structure, Governance and Management
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The Annual Report

The Parochial Church Council (PCC) of the Parish of St Mary and St Paul is chaired by the Team Rector of the Benefice, the Revd Canon John Williams, (inducted on 30th March 2017). He is supported by the three Team Vicars in the wider benefice and in the parish by self-supporting (The Revd Luke Geoghegan) and retired clergy (The Revd Canon Richard Leslie, until October 2024).

Aims and Purposes

The PCC understands that the purpose of the church in this parish is to promote within the ecclesiastical parish - and the church congregations - the pastoral, evangelistic, social and ecumenical mission of the Christian Faith as set out by the Church of England and reflected in the catholic creeds. The PCC is also specifically responsible for the maintenance of St Mary's Church and Hall in the Old Town centre of Hemel Hempstead and St Paul's building complex in Highfield. The buildings are viewed as a resource to be used by the congregations for public worship, baptisms, weddings, thanksgivings and funerals, parish organised activities and also extensively by the local community.

Objectives and Activities

During 2024 the PCC decided not to update the parish Mission Action Plan but rather to concentrate on core activities particularly working to reduce the deficit in our budget by: maximising the community use of our buildings, hiring out the downstairs office space in St Mary's Hall (now redesignated as the 'Meeting Room'), ensuring the continued success of Art-in-the-Nave and the Beer Festival and starting a Vintage Fair inside St Mary's Church. Some items from our last MAP remain a priority including improving our notice boards inside and outside our buildings, keeping the website up to date and relevant, supporting Highfield Fridge and other local charities, developing our work with children and young people and building upon our recent eco-audit. These goals will be reviewed and revised during 2025.

Focus and Meaning of our Activities

The regular Sunday and weekday services give a focus and meaning for everything else that happens in parish life. The worship of Almighty God is central to the way the Christian functions and the parish seeks to nurture and encourage this and to draw the whole community into this expression of God's love and forgiveness. Remembering our historic status as the Established Church and our responsibility to welcome everyone - with or without a faith – into buildings which speak of God's unconditional love, we seek to keep our buildings open and welcoming as much as possible.

The church tries to foster and encourage outreach and charitable works both from individual members of the church community and by PCC initiatives. The Clergy support Church and community by carrying out baptisms, weddings, funerals and special blessings for those who, regardless of their connection with the local worshipping community, feel at these important times a church service and the human contact that surround this is important. The connections with our local

schools and the Uniformed (Scouting) Organisations within the parish continue to grow with regular engagement and special events throughout the year. The buildings we care for are greatly valued by these groups and this is very encouraging.

Pastoral Care

The Church seeks to offer pastoral support and care to church members and people within the community especially our schools, shops, businesses and residential homes. The monthly Pastoral Group continues to meet on the first Monday of each month to discuss current pastoral needs and to pray for the sick and departed, to discuss ministry to others on the margins and in need and to pray for them. This reflects the pastoral care exercised by everyone in the Body of Christ, not just licensed ministers. The Team Clergy also meet most Tuesday mornings to encourage one another and look at wider pastoral care issues.

Mission and Community Support

Within the Parish there continues to be a strong sense of the need to support the under privileged here and abroad. The Parish was one of the main drivers to establish DENS (Dacorum Emergency Night Shelter) in the early 90's and continues to support it through gifts of food and occasional donations. St Paul's support of the Highfield Fridge and Community Café increased during 2024 and this remains an important charity and focus for the parish. The parish has also continued support for Liberty Tea Rooms in the town and used their voucher scheme to help the increasing number of homeless who come to church seeking help.

The parish seeks to support local charities that help in defined ways like the Foodbanks, Liberty Tea Rooms, Christians Against Poverty, chaplaincy to the waterways, the local Hospices and Dacorum Community Trust.

Since 1998 St Paul's has supported Christian Aid's initiatives in Nicaragua and other donations from the whole parish included: The Bishop's Harvest Appeal, the Children's Society and other charities.

Members of the Parish established the UK Langa Pre-School Trust (LTPT) in 2011 and this independent trust is run on a voluntary basis in support of 500 children in Cape Town, South Africa. The Trust is supported in many ways by the Parish and each year sees some wonderful new and regular events to raise money and awareness for this important cause.

The Buildings

The Parish are custodians of buildings that need to be looked after and in particular one of these is Grade 1 listed, which needs maintaining and to be available to the public for church services, community & school events as well as for the general visitor. The Parish provides the framework that allows the maintenance of these historic buildings and the opening to the public to happen, so that the buildings are available to be visited by the public without charge as well as allowing them to be passed on to future generations. Work has continued both at St Mary's and St Paul's to improve the condition of all our buildings so that they are better able to serve

community and parish. The PCC is grateful to the Friends of St Mary's and all who make repair and maintenance possible.

Reaching out and coming in

In 2023 our new audio-visual systems allowed us to stream services from both churches on YouTube and this ministry has continued and seen a growing interest. Funeral and wedding services that have been recorded have proved particularly popular and we remain grateful to our technical team for making all this happen. The Diocese of St Albans recognises this 'Church at Home' ministry as increasingly significant and people who are house bound, sick, away from Hemel, former parishioners, family and friends and others report the continuing value of this service.

The fourth year of 'Open Church' at St Mary's, with people able to visit every day between 10 and 5, has seen a great number of people visit, more candles lit and more personal prayers posted than ever before. This has become a key, important ministry of the parish and the PCC is very grateful to all those who have made this possible especially by opening, closing and cleaning and maintaining the building.

Our engagement with the Old Town market and businesses within the High Street commercial community has continued to develop despite the economic downturn caused by the energy crisis and increased cost of living. This link brings a great variety of different people in to St Mary's and increases our opportunity for pastoral conversations.

St Paul's have continued to maximise the use of their hall and parish room, seeing increased use by community focussed groups during the year. The second full year of the church sharing arrangement with the local Roman Catholic Ordinariate Group has continued to build upon a solid ecumenical relationship with us all trying to live out and fulfil the desire of Jesus that 'we may all be one'.

Financial Review

This has been an extraordinary year as regards the finances. At the end of last year, the approved Budget showed a projected deficit for the year of around £13,000. The PCC's approval of this without any requirement for remedial action was probably based on the fact that previous deficit budgets had usually turned out OK, although they had never been as large as £13k. There was however a hope that the second year of the beer festival would show a significantly better profit than the first year, and the need for improved income was also taken on board as a driver for action where ever appropriate.

At the end of the year the PCC's confidence has proved to be well founded as the year ended showing a surplus of around £8,400. This can be seen in several different ways, an example of poor budgeting, a reward for the efforts of concerned and motivated individuals, or God's providence.

In fact, probably all three came into play. Our Budgeting turned out to be unnecessarily pessimistic as regards wedding fees and energy use, encouragement considerably improved the weekly giving of the St Paul's congregation, the Rector

**The Parish of St Mary and St Paul, Hemel Hempstead
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initiated profitable monthly table top sales and God made the sun shine for the Beer Festival, encouraged more visitors to St Mary's to donate using the boxes and card machine, and encouraged increased use – and so rental income – for our halls.

The main drivers for changing the deficit to a surplus were: -
Wedding and funeral fees up £3,100 (much as the previous year), non PGS Pledged Giving up £1,450, Hall rental income up £7,000 (in excess of the good previous year that had been discounted), Visitor donations up £1,800, Fund raising (Art in the Nave, Beer Festival and Table top sales) up £5700 and reduced expenditure on energy and external clergy gave a £4,300 saving. A total improvement of around £23,000 showing a surplus for the year after other minor adjustments of just under £8,400.

This variation from budget that turns a significant deficit budget into a significant surplus can sometimes happen, but is dangerous if it encourages complacency: and so, for 2025 there has been a definite decision not to budget based on worst case scenarios for income, and to revisit usage figures for heating energy which seem to be decreasing, recognising, perhaps, that the winters are getting warmer.

However, the situation also illustrates how exposed the Parish Income is to the ups and downs associated with fundraising and hall rental as compared to the comfortable certainty of Stewardship pledged income. Less than half of our income comes from planned giving.

Sadly, our pledged giving income received via the Parish Giving scheme reduced by over £1000 despite the inflationary increases that our PGS members continue to generously honour.

Art in the Nave was once again a tremendous success contributing around £4,100 to our funds.

The Beer festival was lucky with the weather and is hopefully becoming better known so contributed £4,300 instead of the £1,000 budgeted.

The Fee income from Weddings and Funerals again surprised us by bringing in much the same as last year despite the poor outlook at the time of budgeting. This is in part due to not being able to judge the number of funerals.

Hall letting income has again improved on the previous year by more than inflation which has to be really encouraging, especially as the Budget had been based on a more pessimistic estimate.

So, the accounts this year are again a good news event, but with the underlying story being that the Parish finances are becoming ever more dependent on income that comes from sources other than our membership giving.

The PCC has again agreed a Budget for 2025 which has a significant deficit, despite being drawn up using the out turn figures from 2024 as the guide. We shall see whether the confidence/optimism of the PCC will be proved right yet again.

**The Parish of St Mary and St Paul, Hemel Hempstead
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We remain grateful to the Friends of St Mary's and the Church Commissioners who have funded significant maintenance work at St Mary's.

The planned pew re-ordering has been tendered during the year and it is hoped that work will be carried out in 2025.

St Mary's has continued to open between 10am and 5 pm every day and by the number of candles lit and prayer notes posted, as well as the comments in the Visitors Book, this continues to be appreciated in the community.

Both churches and St Mary's Hall continue to have ongoing maintenance budgets and these seem to help to keep all three buildings in reasonable shape.

Reserves Policy

At the November 2024 PCC the reserves for 2025 were set to a range from 14k (the minimum needed to pay a month's outgoings) and 30k (three months average budget expenditure). The actual position to be discussed at each PCC.

Volunteers

We would like to thank all the volunteers, including members of the PCC, who work so hard to support our church, both within itself and through its outreach. We are particularly grateful to our Churchwardens; Gordon and Rosina Gaddes at St Paul's and Emmeline Lambert and Rosamund Russell at St Mary's, along with their deputies; Malcolm Taylor, and Norma Podmore, whose hard work and commitment throughout the year is much appreciated. The financial value of such work is incalculable and without it our church could not operate.

We also want to thank the full time, non-stipendiary and retired clergy who have continued to serve us lovingly and dependably. Their leadership, service and loving care are appreciated by both parishioners and by those outside the congregation who, through bereavement, marriage or just a life situation, come into contact with them.

The Parish was represented on the Hemel Hempstead Deanery Synod by Yemi Wilde-Halim and Lindsay Kemp. We thank them all for maintaining this important link. The Parish has active membership of the local Interfaith Network and personal links are forged through this forum. Thanks, are also due to the Finance Committee, the Treasury Team of volunteers and also Norma Howie – along with Sheila Neep - in the Team Office for their dedicated work during the last year. It is only with their highly relevant, uncomplaining and systematic work, that necessary but challenging tasks are completed.

Public Benefit

Under the Charity Commission registration, the Parish is described as an 'established church providing regular public worship open to all; pastoral work including visiting the sick and the bereaved and promoting the whole mission of the church through the provision of activities for senior citizens, parents, toddlers and

other groups.

This is a challenging mission statement but in all their decision making the Parochial Church Council have the Mission aims in mind, and the Parish remains clear that the church, as an organisation, is there for the benefit of the whole community and not just the gathered worshipping church and wider supporters. Whilst it is often tempting for the parish to act in a way which is building centred, we should remember that much of the undocumented work of the parish takes place away from our buildings and is not widely known to anyone other than the recipients.

Structure, Governance and Management

Reference and administration details of the Church, its trustees, and advisers for the Year ended 31st December 2024

Team Rector

The Revd Canon John Williams
The Rectory
High Street
Hemel Hempstead
HP1 3AE

Address for Correspondence

The Parish office
High Street
Hemel Hempstead
Herts
HP1 3AF

Bankers

Lloyds
Marlowes
Hemel Hempstead
Herts
HP1 1BH

Accountants

Melwoods - Chartered Certified Accountants
Imex Building
575-599 Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX

**The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024**

The Parochial Church Council (PCC) is a charity that was exempted (until January 2009) from the requirements to register with the Charity Commission. It is now registered with number 1130644.

The members of the PCC are the trustees of the charity during the year 2024
membership of the PCC was as follows

Churchwardens

St Mary's: Emmeline Lambert
Rosamund Russell
St Paul's: Gordon Gaddes
Rosina Gaddes (Lay Co-Chair)

Elected Lay Deanery Synod Representatives

Lindsay Kemp
Yemi Wilde-Halim

Elected Lay Members of the PCC

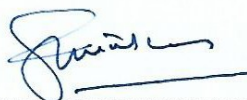
Brian Crawley	elected at 28 th April 2024 APCM
Yvonne Doran	elected at 28 th April 2024 APCM
Moji Agunda	elected at 28 th April 2024 APCM
Sheila Barton	elected at 28 th April 2024 APCM
Susan Kemp	elected at 28 th April 2024 APCM
Jane Lynskey	elected at 28 th April 2024 APCM
Malcolm Taylor	elected at 28 th April 2024 APCM
Alan Younger	elected at 28 th April 2024 APCM
Roger Sygrave	elected at 28 th April 2024 APCM
Michael Boardman	tenure ceased at 28 th April 2024 APCM
Jenny Bowes	tenure ceased at 28 th April 2024 APCM
Andrew Williams	tenure ceased at 28 th April 2024 APCM
Norma Podmore	tenure ceased at 28 th April 2024 APCM

Clergy

The Revd Canon John Williams	Team Rector in the Hemel Hempstead Team Ministry
The Revd Luke Geoghegan	Self Supporting Associate Minister Ex-officio member of PCC
The Revd Canon Richard Leslie	Permission to Officiate Clergy Member but not a member of the PCC (to October 2024, when he moved away)

On behalf of the PCC

Signed by the Chairman.....



John Keith Williams, Team Rector

17-3-25

.....
Date

**The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024**

Independent Examiner's Report to the Trustees of The Parish of St Mary and St Paul, Hemel Hempstead

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 10 to 21

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts; you 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;
to state whether particular matters have come to my attention.

Basis of independent examiner's statement:

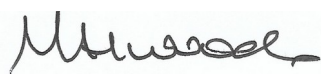
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 which gives me reasonable cause to believe that in, any material respect:

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

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



Martin F M Eynaud FCCA
Melwoods
Chartered Certified Accountants
Imex Building 575-599
Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX
Date: 06 March 2025

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Statement of Financial Activities 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	2024 TOTAL FUNDS	2023 TOTAL FUNDS
INCOMING RESOURCES					
Voluntary Income	2(a)	73,929	34,094	108,023	87,383
Activities for generating funds	2(b)	10,624	14,178	24,802	12,085
Income from investments	2(c)	1,185	1,263	2,448	1,405
Income from church activities	2(d)	40,808	448	41,256	38,609
Other incoming resources	2(e)	1,566	1,200	2,766	15,520
TOTAL INCOMING RESOURCES		128,112	51,183	179,295	155,002
RESOURCES EXPENDED					
Generation of voluntary income	3(a)	81	9,638	9,719	9,085
Fundraising costs	3(b)	2,026	3,105	5,131	3,136
Church activities	3(c)	116,759	37,367	154,126	165,416
Church Governance costs	3(d)	1,500		1,500	1,500
TOTAL RESOURCES EXPENDED		120,366	50,110	170,476	179,137
NET INCOMING/(OUTGOING) RESOURCES		7,746	1,073	8,819	(24,135)
TRANSFERS BETWEEN FUNDS (GF/RF)					
Gross Transfers between funds - in		33	2,507	2,540	3,897
Gross Transfers between funds - out		(55)	(2,485)	(2,540)	(3,897)
Net incoming / outgoing before other gains / losses		7,724	1,095	8,819	(24,135)
GAIN ON CCLA INVESTMENT BOND		645		645	2,441
Net movement in funds		8,369	1,095	9,464	(21,694)
Balances carried forward 1st January 2023		29,697	45,994	75,691	97,385
Balances carried forward 31st December 2024		38,066	47,089	85,155	75,691

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Balance Sheet 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	2024 TOTAL FUNDS	2023 TOTAL FUNDS
		£	£	£	£
FIXED ASSETS					
CCLA Bond	6	17,882	10,926	28,808	28,163
CURRENT ASSETS					
Debtors	8	11,888		11,888	5,655
Short term deposits			4,032	4,032	3,985
CCLA deposit	6		32,131	32,131	30,512
Cash at bank and in hand		21,562		21,562	19,072
		33,450	36,163	69,613	59,224
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Creditors	7	13,266		13,266	11,696
		13,266	0	13,266	11,696
NET ASSETS	5	38,066	47,089	85,155	75,691
FUNDS					
Unrestricted		38,066		38,066	29,697
Restricted	9		47,089	47,089	45,994
TOTAL FUNDS		38,066	47,089	85,155	75,691

Approved on behalf of the Parish

On behalf of the PCC

Signed by the Chairman.....

John Keith Williams, Team Rector

17-3-25

Date

The notes on subsequent pages form part of these accounts

Notes to Financial Statements for year ended 31st December 2024

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2006 together with applicable accounting standards and the Charities SORP (2005).

The financial statements have been prepared under the historical cost convention.

Funds

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

Restricted funds represent funds of the PCC which are donated for a purpose which is specified by the donor.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Income

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

Planned giving is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grant and legacies are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its receipt certain.

Other income

Hall rent is recognised when received.

Resources

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan share is accounted for when paid.

Payment for utilities and other services is accounted for when an invoice is paid or a direct debit/standing order mandate is recorded in the bank statement.

Fixed Assets

Consecrated property and moveable church furnishings.

Consecrated and beneficed property of any kind is excluded from the accounts by section.10 of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Church wardens on special trust for the PCC which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church Inventory. There have been no such acquisitions since 1 January 2001 and therefore no depreciations charges have been made.

All minor items are written off when purchased.

Other fixtures fittings and office equipment

Items costing less than £1,000 are written off when the asset is acquired. There are no items over this value that are less than four years old.

Fixtures and fittings are depreciated at 20% per annum on the straight-line basis.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, or other income are shown as debtors where their receipt is assured.

Short term deposits include cash held on deposit with the CBF Church of England Funds or at the bank.

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Not e	Unrestricte d Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
* expanded in Note Subsections				
2 INCOMING RESOURCES	£	£	£	£
2(a) Voluntary Income				
Planned giving:				
Gift Aid donations	49,260	0	49,260	47,907
Income tax recoverable	11,165	969	12,134	10,697
Gift Aided Gifts	1,957	3,711	5,668	972
Loose Plate at all services	960	536	1,496	1,145
GASDS recovered	3,692	0	3,692	3,428
Church gift boxes	6,064	151	6,215	10,792
* Grants	200	25,216	25,416	7,612
* Donations	631	3,511	4,142	3,199
Legacies	0	0	0	1,631
	73,929	34,094	108,023	87,383
2(b) Activities for generating funds				
* Events	10,624	12,283	22,907	10,735
100 Club Receipts	0	1,895	1,895	1,350
	10,624	14,178	24,802	12,085
2(c) Income from investments				
Interest	1,185	1,263	2,448	1,405
	1,185	1,263	2,448	1,405
2(d) Income from church activities				
Halls rent and key Deposits	35,014	288	35,302	31,468
Fees weddings and funerals	5,794	160	5,954	7,141
	40,808	448	41,256	38,609
2(e) Other incoming resources				
* Surplus Receipts	210	0	210	492
"Stomp" Magazine	69	0	69	97
Cost recovery: Supplies	704	0	704	461
Cost recovery: Refunds	4	0	4	803
Team Office Copying	579	0	579	867
Quinquennial fund	0	1,200	1,200	800
Donations from CBF Fund	0	0	0	12,000
	1,566	1,200	2,766	15,520
TOTAL INCOMING RESOURCES	128,112	51,183	179,295	155,002

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Note	Unrestricted Funds	Restricted Funds	2024 TOTAL FUNDS	2023 TOTAL FUNDS
* expanded in Note Subsections				
3 RESOURCES EXPENDED	£	£	£	£
3(a) Generation of voluntary income				
Cost of Stewardship campaign	81	0	81	0
Fees to Fundraisers	0	9,638	9,638	9,085
	81	9,638	9,719	9,085
3(b) Fundraising costs				
Events	249	2,455	2,704	705
100 club payments	0	650	650	650
* Surplus Payments	1,777	0	1,777	1,781
	2,026	3,105	5,131	3,136
3(c) Church activities				
Ministry: diocesan parish share	57,117	0	57,117	56,133
Clergy expenses	1,695	0	1,695	2,175
* Churches running costs	18,171	0	18,171	18,356
Churches maintenance - routine	7,319	3,846	11,165	6,511
* Churches maintenance - major	0	29,501	29,501	41,599
Upkeep of services	2,561	976	3,537	3,415
Upkeep of services Clergy	178	0	178	1,008
* StM Hall costs	8,079	420	8,499	8,712
StP Hall costs	2,610	493	3,103	2,104
Organ and piano tuning	882	0	882	996
Children and Young people	200	0	200	1,297
Organist fee	2,600	0	2,600	2,250
Team Administrator	8,799	0	8,799	8,446
* Administration	2,835	0	2,835	2,691
Reprographics	1,233	0	1,233	1,391
Stationery	875	0	875	384
Later Recovered	116	0	116	386.00
Team Office Costs	61	0	61	352.00
Return of Hall Deposits and Prepayments	18	438	456	128.00
Security measures	210	0	210	111.00
* Payments from special collections	0	1,693	1,693	6,171.00
Quinquennial Fund	1,200	0	1,200	800.00
	116,759	37,367	154,126	165,416
3(d) Church Governance costs				
Accountant's fees	1,500		1,500	1,500
	1,500	0	1,500	1,500
TOTAL RESOURCES EXPENDED	120,366	50,110	170,476	179,137

Note 4 to Staff Costs

During 2024 we had two direct employees. Other cleaning and organ-playing services were bought from self-employed people.

Mrs Norma Howie continues to be employed as Team Administrator. Mr T McDougall continues to be employed as the cleaner at St Mary's Hall.

The Parish continues to pay the Living Wage as its minimum hourly rate.

Mr L Kemp, Mr M Taylor, and Mr M Russell received fees from either the Team Benefice Fees account in connection with services and or weddings and funerals or from the Parish account in connection with Hall lettings.

Mr Kemp was elected to the PCC in October 2020, Mr Taylor was elected to the PCC in April 2024. Mr M Russell is the son of Mrs R Russell who was elected as Churchwarden in April 2021 and continues in office.

No other Officer or PCC member received any money except by way of reimbursement of monies expended on the Church's behalf and against receipts.

As required by legislation, the PCC continues to be registered with NEST as their pension provider in the event of any employee wishing to take up the required offer to start a pension fund. Both of our employees are in the categories where starting a pension fund is optional rather than compulsory and, after consultation, both have decided against taking out a pension.

Note	Unrestricted Funds	Restricted Funds	2024 TOTAL FUNDS	2023 TOTAL FUNDS
4 STAFF COSTS				
Wages and salaries	11,962		11,962	11,337
	11,962	0	11,962	11,337
5 ANALYSIS OF NET ASSETS BY FUND				
Current Assets	33,450	36,163	69,613	59,224
Current Liabilities	(13,266)	0	(13,266)	(11,696)
CCLA investment bond	17,882	10,926	28,808	28,163
Fund balance	38,066	47,089	85,155	75,691
6 CCLA Investments	2,024	2,023		
CCLA deposit	32,131	30,512		
CCLA Bond	28,808	28,163		
	60,939	58,675		

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

7	Accounts Payable	2,024	2,023
	StP electric	524	822
	StP insurance	771	750
	StM gas	864	390
	StM electric	337	369
	StM insurance	2,387	2,322
	StM Hall gas	366	290
	StM Hall electric	119	130
	StM Hall insurance	369	360
	Accountancy Fee	1,500	1,500
	Administrator Q4 PAYE	466	420
	StM cleaner Q4 PAYE	4	0
	Organist	450	500
	Incumbent expenses (JW)	0	1,495
	Incumbent Expenses (LG)	170	170
	Children's Expenses	0	150
	StP Cleaning	120	87
	Ian Pankhurst (Service Fee)	69	0
	RF Groom (Church maintenance)	58	0
	DM Music (Sound desk)	1,835	0
	KCS copier charges	0	76
	Organ Tuning	0	360
	Admin expenses	0	4
	StM Hall Maintenance	0	136
	Upkeep of services	0	75
	GASDS correction (2023)	1,290	1,290
	GASDS correction (2024)	1,567	0
	Total	13,266	11,696
8	Accounts Receivable	2,024	2,023
	St Marys hall lettings	1,380	1,821
	St Paul's weekly collections	0	239
	St Mary's weekly collections	55	490
	PCC Fees	0	54
	Grant from Children's Trust	0	700
	StM Alms boxes	107	103
	Loose plate Christmas	516	0
	Stewardship S/O	765	0
	Gift Aid (from HMRC)	4,404	885
	Gift Aid (from HMRC)	969	54
	GASDS (from HMRC 2023)	1,567	0
	GASDS (from HMRC)	2,125	1,309
	Total	11,888	5,655

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

9	RESTRICTED FUNDS	Opening Balance	Income	Outgoings	Transfers	2024 FUND TOTAL
	Capital Works	26,815	28,173	28,332	(382)	26,274
	Repairs	3,688	40	0	1,135	4,863
	St Paul's Fabric Fund	3,443	3,313	4,084	993	3,665
	St Mary's Net Zero	0	600	0	150	750
	Quinquennial	(976)	1,200	857	0	(633)
	Legacy Fund	2,312	0	0	0	2,312
	Bursary to fund spiritual journeys	1,427	0	0	0	1,427
	Community Outreach	577	0	0	0	577
	Youth Support (ex Ruth Milbank)	4,951	0	0	0	4,951
	Ben Neep Bequest Re StM Altar Fabrics	1,220	0	0	0	1,220
	Jonas Bequest (Bells)	1,193	535	1,789	61	0
	Christmas Collections	673	687	673	0	687
	Other Restricted Collections	0	680	760	80	0
	Nicaragua	0	476	260	32	248
	Hundred Club	350	1,855	650	(1,135)	420
	Art in the Nave	0	12,092	12,092	0	0
	St Mary's Flowers	126	274	172	0	228
	Hall Key Deposits	250	0	150	0	100
	HMRC Gift Aid buffer	(55)	970	0	(915)	0
	WEGB Hall Hire	0	288	288	0	0
		45,994	51,183	50,107	19	47,089

Note for information on the Various Funds:	2024	2023
Salisbury Trust		
Funds held in CCLA CBF Investment Fund **	27,766	27,144
Funds held in CCLA Deposit	1,102	297
Funds transferred to Parish Accounts	Nil	12,000
Buckley Benevolent Fund		
Funds held in CCLA CBF Investment Fund **	15,076	14,713
Funds held in Deposit	439	1
Funds used for Charitable aims	Nil	1,050
Buckley Fabric Fund		
Funds held in CCLA CBF Investment Fund **	15,353	14,984
Funds held in Deposit Account	766	1,030
Funds used for charitable aims	715	935
Children's Training		
Funds held in CCLA CBF Investment Fund **	15,099	14,736
Funds held in Deposit Account	567	327
Funds used for charitable aims	200	700

** The value of all these Funds is subject to Market fluctuations

There are 2 Benefice Trust. These are the Children's Trust (£2,960 Cap +£197 accrued interest, £450 used for charitable aims) and the Benevolent Trust (£4,440 Cap + £176 accrued interest, Nil used for charitable aims)

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Note Subsections

Grants (2a)	2024	2023
Children's Trust	200	700
Friends of StM - Roof Lead		433
DCMS VAT Recovery	954	
Friends of StM - South Porch	1,750	
Herts CC - St Paul's	700	
VAT recovery - Roof Lead		132
Friends of StM - Quinquennial work	21,812	1,711
Friends of StM - Gutters/Down pipes		2,275
VAT Recovery - Window guards		2,361
Total	25,416	7,612

Donations (2a)	2024	2023
PGS One-Off donations	148	
EIG Trust130 Fund	260	
In memory Mr & Mrs Casimir-Mrowczyn	2,500	
Light of Bethlehem	80	
St Paul's Nicaragua	186	
Old Town Market		1,140
Buckingham Organists Association		40
In Memory of Marion Smith		299
One-off Donations PGS	148	
Ron Tindall - Salt Bin	200	
Other	968	1,720
Total	4,142	3,199

the above are the major donations

Events (2b)	2024	2023
Easy Fundraising	0	17
Beer Festival	4,307	269
Beer Festival snacks	267	0
Sale of Lead	65	0
Amazon Smile	0	13
Art in the Nave	4,117	4,033
Vintage & Table Top Bazaar	1,561	0
Other	14,151	6,403
Total	22,907	10,735

Church Running Costs (3c)	2024	2023
StM Church Gas	3,175	2,110
StM Church Electric	3,997	4,756
StM Church Water	89	5
StM Church Insurance	4,775	4,643
StP Electric	4,463	5,337
StP Water	130	5
StP Insurance	1,542	1,500
Total	18,171	18,356

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Church Maintenance Major (3c)	2024	2023
StM Lead Roof		520
StM AV electrical		20,255
StM North Aisle reordering	2,980	
StP Landscaping	1,588	
StM Gutters/Down pipes painting		2,275
StM South Porch	2,100	144
StM Quinquennial tasks	1,719	15,288
StM Quinquennial tasks	21,114	1,889
other	0	1,228
Total	29,501	41,599

StM Hall Costs (3c)	2024	2023
StM Hall Cleaner	3,163	2,892
StM Hall Gas	1,250	756
StM Hall Electric	1,411	1,365
StM Hall Water	203	58
StM Hall Insurance	738	720
StM Hall Upkeep	1,314	2,921
Total	8,079	8,712

Administration (3c)	2024	2023
Team Office Telephone/Internet	1,763	1,665
Website	233	215
CRB Checks - Children's Work	27	18
Annual subscriptions	142	130
Copyright Licences	656	512
Other	14	151
Total	2,835	2,691

Payments from Special Collections (3c)	2024
Children's Society	73
Dacorum Community Trust	300
Christian Aid : Nicaragua	260
Zimbabwe Chappel	460
DENS	300
Others	300
Total	1,693

Surplus Receipts (2e)/Surplus Payments (3b)	2024	2023
TransferIn	210	491
TransferOut	1776	1,781

Transient Income is money paid in by accident or design

The items were

- 1) £10 AIN paid in and out due to overpayment
- 2) £100 paid in and out for bellringers, not to ring
- 3) £1,566 excess claim from HMRC for GASDS
- 4) £100 Weddings and Funeral fees over payment

The Parish of St Mary and St Paul, Hemel Hempstead

Annual Report and Accounts

for the year ended 31 December 2024

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Structure, Governance and Management
Independent Examiner's Report
Income and Expenditure Account
Balance Sheet
Notes to the Accounts

The Annual Report

The Parochial Church Council (PCC) of the Parish of St Mary and St Paul is chaired by the Team Rector of the Benefice, the Revd Canon John Williams, (inducted on 30th March 2017). He is supported by the three Team Vicars in the wider benefice and in the parish by self-supporting (The Revd Luke Geoghegan) and retired clergy (The Revd Canon Richard Leslie, until October 2024).

Aims and Purposes

The PCC understands that the purpose of the church in this parish is to promote within the ecclesiastical parish - and the church congregations - the pastoral, evangelistic, social and ecumenical mission of the Christian Faith as set out by the Church of England and reflected in the catholic creeds. The PCC is also specifically responsible for the maintenance of St Mary's Church and Hall in the Old Town centre of Hemel Hempstead and St Paul's building complex in Highfield. The buildings are viewed as a resource to be used by the congregations for public worship, baptisms, weddings, thanksgivings and funerals, parish organised activities and also extensively by the local community.

Objectives and Activities

During 2024 the PCC decided not to update the parish Mission Action Plan but rather to concentrate on core activities particularly working to reduce the deficit in our budget by: maximising the community use of our buildings, hiring out the downstairs office space in St Mary's Hall (now redesignated as the 'Meeting Room'), ensuring the continued success of Art-in-the-Nave and the Beer Festival and starting a Vintage Fair inside St Mary's Church. Some items from our last MAP remain a priority including improving our notice boards inside and outside our buildings, keeping the website up to date and relevant, supporting Highfield Fridge and other local charities, developing our work with children and young people and building upon our recent eco-audit. These goals will be reviewed and revised during 2025.

Focus and Meaning of our Activities

The regular Sunday and weekday services give a focus and meaning for everything else that happens in parish life. The worship of Almighty God is central to the way the Christian functions and the parish seeks to nurture and encourage this and to draw the whole community into this expression of God's love and forgiveness. Remembering our historic status as the Established Church and our responsibility to welcome everyone - with or without a faith – into buildings which speak of God's unconditional love, we seek to keep our buildings open and welcoming as much as possible.

The church tries to foster and encourage outreach and charitable works both from individual members of the church community and by PCC initiatives. The Clergy support Church and community by carrying out baptisms, weddings, funerals and special blessings for those who, regardless of their connection with the local worshipping community, feel at these important times a church service and the human contact that surround this is important. The connections with our local

schools and the Uniformed (Scouting) Organisations within the parish continue to grow with regular engagement and special events throughout the year. The buildings we care for are greatly valued by these groups and this is very encouraging.

Pastoral Care

The Church seeks to offer pastoral support and care to church members and people within the community especially our schools, shops, businesses and residential homes. The monthly Pastoral Group continues to meet on the first Monday of each month to discuss current pastoral needs and to pray for the sick and departed, to discuss ministry to others on the margins and in need and to pray for them. This reflects the pastoral care exercised by everyone in the Body of Christ, not just licensed ministers. The Team Clergy also meet most Tuesday mornings to encourage one another and look at wider pastoral care issues.

Mission and Community Support

Within the Parish there continues to be a strong sense of the need to support the under privileged here and abroad. The Parish was one of the main drivers to establish DENS (Dacorum Emergency Night Shelter) in the early 90's and continues to support it through gifts of food and occasional donations. St Paul's support of the Highfield Fridge and Community Café increased during 2024 and this remains an important charity and focus for the parish. The parish has also continued support for Liberty Tea Rooms in the town and used their voucher scheme to help the increasing number of homeless who come to church seeking help.

The parish seeks to support local charities that help in defined ways like the Foodbanks, Liberty Tea Rooms, Christians Against Poverty, chaplaincy to the waterways, the local Hospices and Dacorum Community Trust.

Since 1998 St Paul's has supported Christian Aid's initiatives in Nicaragua and other donations from the whole parish included: The Bishop's Harvest Appeal, the Children's Society and other charities.

Members of the Parish established the UK Langa Pre-School Trust (LTPT) in 2011 and this independent trust is run on a voluntary basis in support of 500 children in Cape Town, South Africa. The Trust is supported in many ways by the Parish and each year sees some wonderful new and regular events to raise money and awareness for this important cause.

The Buildings

The Parish are custodians of buildings that need to be looked after and in particular one of these is Grade 1 listed, which needs maintaining and to be available to the public for church services, community & school events as well as for the general visitor. The Parish provides the framework that allows the maintenance of these historic buildings and the opening to the public to happen, so that the buildings are available to be visited by the public without charge as well as allowing them to be passed on to future generations. Work has continued both at St Mary's and St Paul's to improve the condition of all our buildings so that they are better able to serve

community and parish. The PCC is grateful to the Friends of St Mary's and all who make repair and maintenance possible.

Reaching out and coming in

In 2023 our new audio-visual systems allowed us to stream services from both churches on YouTube and this ministry has continued and seen a growing interest. Funeral and wedding services that have been recorded have proved particularly popular and we remain grateful to our technical team for making all this happen. The Diocese of St Albans recognises this 'Church at Home' ministry as increasingly significant and people who are house bound, sick, away from Hemel, former parishioners, family and friends and others report the continuing value of this service.

The fourth year of 'Open Church' at St Mary's, with people able to visit every day between 10 and 5, has seen a great number of people visit, more candles lit and more personal prayers posted than ever before. This has become a key, important ministry of the parish and the PCC is very grateful to all those who have made this possible especially by opening, closing and cleaning and maintaining the building.

Our engagement with the Old Town market and businesses within the High Street commercial community has continued to develop despite the economic downturn caused by the energy crisis and increased cost of living. This link brings a great variety of different people in to St Mary's and increases our opportunity for pastoral conversations.

St Paul's have continued to maximise the use of their hall and parish room, seeing increased use by community focussed groups during the year. The second full year of the church sharing arrangement with the local Roman Catholic Ordinariate Group has continued to build upon a solid ecumenical relationship with us all trying to live out and fulfil the desire of Jesus that 'we may all be one'.

Financial Review

This has been an extraordinary year as regards the finances. At the end of last year, the approved Budget showed a projected deficit for the year of around £13,000. The PCC's approval of this without any requirement for remedial action was probably based on the fact that previous deficit budgets had usually turned out OK, although they had never been as large as £13k. There was however a hope that the second year of the beer festival would show a significantly better profit than the first year, and the need for improved income was also taken on board as a driver for action where ever appropriate.

At the end of the year the PCC's confidence has proved to be well founded as the year ended showing a surplus of around £8,400. This can be seen in several different ways, an example of poor budgeting, a reward for the efforts of concerned and motivated individuals, or God's providence.

In fact, probably all three came into play. Our Budgeting turned out to be unnecessarily pessimistic as regards wedding fees and energy use, encouragement considerably improved the weekly giving of the St Paul's congregation, the Rector

**The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024**

initiated profitable monthly table top sales and God made the sun shine for the Beer Festival, encouraged more visitors to St Mary's to donate using the boxes and card machine, and encouraged increased use – and so rental income – for our halls.

The main drivers for changing the deficit to a surplus were: -
Wedding and funeral fees up £3,100 (much as the previous year), non PGS Pledged Giving up £1,450, Hall rental income up £7,000 (in excess of the good previous year that had been discounted), Visitor donations up £1,800, Fund raising (Art in the Nave, Beer Festival and Table top sales) up £5700 and reduced expenditure on energy and external clergy gave a £4,300 saving. A total improvement of around £23,000 showing a surplus for the year after other minor adjustments of just under £8,400.

This variation from budget that turns a significant deficit budget into a significant surplus can sometimes happen, but is dangerous if it encourages complacency: and so, for 2025 there has been a definite decision not to budget based on worst case scenarios for income, and to revisit usage figures for heating energy which seem to be decreasing, recognising, perhaps, that the winters are getting warmer.

However, the situation also illustrates how exposed the Parish Income is to the ups and downs associated with fundraising and hall rental as compared to the comfortable certainty of Stewardship pledged income. Less than half of our income comes from planned giving.

Sadly, our pledged giving income received via the Parish Giving scheme reduced by over £1000 despite the inflationary increases that our PGS members continue to generously honour.

Art in the Nave was once again a tremendous success contributing around £4,100 to our funds.

The Beer festival was lucky with the weather and is hopefully becoming better known so contributed £4,300 instead of the £1,000 budgeted.

The Fee income from Weddings and Funerals again surprised us by bringing in much the same as last year despite the poor outlook at the time of budgeting. This is in part due to not being able to judge the number of funerals.

Hall letting income has again improved on the previous year by more than inflation which has to be really encouraging, especially as the Budget had been based on a more pessimistic estimate.

So, the accounts this year are again a good news event, but with the underlying story being that the Parish finances are becoming ever more dependent on income that comes from sources other than our membership giving.

The PCC has again agreed a Budget for 2025 which has a significant deficit, despite being drawn up using the out turn figures from 2024 as the guide. We shall see whether the confidence/optimism of the PCC will be proved right yet again.

**The Parish of St Mary and St Paul, Hemel Hempstead
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We remain grateful to the Friends of St Mary's and the Church Commissioners who have funded significant maintenance work at St Mary's.

The planned pew re-ordering has been tendered during the year and it is hoped that work will be carried out in 2025.

St Mary's has continued to open between 10am and 5 pm every day and by the number of candles lit and prayer notes posted, as well as the comments in the Visitors Book, this continues to be appreciated in the community.

Both churches and St Mary's Hall continue to have ongoing maintenance budgets and these seem to help to keep all three buildings in reasonable shape.

Reserves Policy

At the November 2024 PCC the reserves for 2025 were set to a range from 14k (the minimum needed to pay a month's outgoings) and 30k (three months average budget expenditure). The actual position to be discussed at each PCC.

Volunteers

We would like to thank all the volunteers, including members of the PCC, who work so hard to support our church, both within itself and through its outreach. We are particularly grateful to our Churchwardens; Gordon and Rosina Gaddes at St Paul's and Emmeline Lambert and Rosamund Russell at St Mary's, along with their deputies; Malcolm Taylor, and Norma Podmore, whose hard work and commitment throughout the year is much appreciated. The financial value of such work is incalculable and without it our church could not operate.

We also want to thank the full time, non-stipendiary and retired clergy who have continued to serve us lovingly and dependably. Their leadership, service and loving care are appreciated by both parishioners and by those outside the congregation who, through bereavement, marriage or just a life situation, come into contact with them.

The Parish was represented on the Hemel Hempstead Deanery Synod by Yemi Wilde-Halim and Lindsay Kemp. We thank them all for maintaining this important link. The Parish has active membership of the local Interfaith Network and personal links are forged through this forum. Thanks, are also due to the Finance Committee, the Treasury Team of volunteers and also Norma Howie – along with Sheila Neep - in the Team Office for their dedicated work during the last year. It is only with their highly relevant, uncomplaining and systematic work, that necessary but challenging tasks are completed.

Public Benefit

Under the Charity Commission registration, the Parish is described as an 'established church providing regular public worship open to all; pastoral work including visiting the sick and the bereaved and promoting the whole mission of the church through the provision of activities for senior citizens, parents, toddlers and

other groups.

This is a challenging mission statement but in all their decision making the Parochial Church Council have the Mission aims in mind, and the Parish remains clear that the church, as an organisation, is there for the benefit of the whole community and not just the gathered worshipping church and wider supporters. Whilst it is often tempting for the parish to act in a way which is building centred, we should remember that much of the undocumented work of the parish takes place away from our buildings and is not widely known to anyone other than the recipients.

Structure, Governance and Management

Reference and administration details of the Church, its trustees, and advisers for the Year ended 31st December 2024

Team Rector

The Revd Canon John Williams
The Rectory
High Street
Hemel Hempstead
HP1 3AE

Address for Correspondence

The Parish office
High Street
Hemel Hempstead
Herts
HP1 3AF

Bankers

Lloyds
Marlowes
Hemel Hempstead
Herts
HP1 1BH

Accountants

Melwoods - Chartered Certified Accountants
Imex Building
575-599 Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX

**The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024**

The Parochial Church Council (PCC) is a charity that was exempted (until January 2009) from the requirements to register with the Charity Commission. It is now registered with number 1130644.

The members of the PCC are the trustees of the charity during the year 2024
membership of the PCC was as follows

Churchwardens

St Mary's: Emmeline Lambert
Rosamund Russell
St Paul's: Gordon Gaddes
Rosina Gaddes (Lay Co-Chair)

Elected Lay Deanery Synod Representatives

Lindsay Kemp
Yemi Wilde-Halim

Elected Lay Members of the PCC

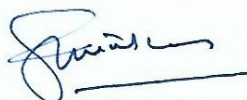
Brian Crawley	elected at 28 th April 2024 APCM
Yvonne Doran	elected at 28 th April 2024 APCM
Moji Agunda	elected at 28 th April 2024 APCM
Sheila Barton	elected at 28 th April 2024 APCM
Susan Kemp	elected at 28 th April 2024 APCM
Jane Lynskey	elected at 28 th April 2024 APCM
Malcolm Taylor	elected at 28 th April 2024 APCM
Alan Younger	elected at 28 th April 2024 APCM
Roger Sygrave	elected at 28 th April 2024 APCM
Michael Boardman	tenure ceased at 28 th April 2024 APCM
Jenny Bowes	tenure ceased at 28 th April 2024 APCM
Andrew Williams	tenure ceased at 28 th April 2024 APCM
Norma Podmore	tenure ceased at 28 th April 2024 APCM

Clergy

The Revd Canon John Williams	Team Rector in the Hemel Hempstead Team Ministry
The Revd Luke Geoghegan	Self Supporting Associate Minister Ex-officio member of PCC
The Revd Canon Richard Leslie	Permission to Officiate Clergy Member but not a member of the PCC (to October 2024, when he moved away)

On behalf of the PCC

Signed by the Chairman.....



John Keith Williams, Team Rector

17-3-25

.....
Date

**The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024**

Independent Examiner's Report to the Trustees of The Parish of St Mary and St Paul, Hemel Hempstead

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 10 to 21

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts; you 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;
to state whether particular matters have come to my attention.

Basis of independent examiner's statement:

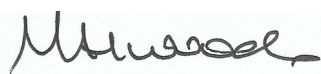
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 which gives me reasonable cause to believe that in, any material respect:

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

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



Martin F M Eynaud FCCA
Melwoods
Chartered Certified Accountants
Imex Building 575-599
Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX
Date: 06 March 2025

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Statement of Financial Activities 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	2024 TOTAL FUNDS	2023 TOTAL FUNDS
INCOMING RESOURCES					
Voluntary Income	2(a)	73,929	34,094	108,023	87,383
Activities for generating funds	2(b)	10,624	14,178	24,802	12,085
Income from investments	2(c)	1,185	1,263	2,448	1,405
Income from church activities	2(d)	40,808	448	41,256	38,609
Other incoming resources	2(e)	1,566	1,200	2,766	15,520
TOTAL INCOMING RESOURCES		128,112	51,183	179,295	155,002
RESOURCES EXPENDED					
Generation of voluntary income	3(a)	81	9,638	9,719	9,085
Fundraising costs	3(b)	2,026	3,105	5,131	3,136
Church activities	3(c)	116,759	37,367	154,126	165,416
Church Governance costs	3(d)	1,500		1,500	1,500
TOTAL RESOURCES EXPENDED		120,366	50,110	170,476	179,137
NET INCOMING/(OUTGOING) RESOURCES		7,746	1,073	8,819	(24,135)
TRANSFERS BETWEEN FUNDS (GF/RF)					
Gross Transfers between funds - in		33	2,507	2,540	3,897
Gross Transfers between funds - out		(55)	(2,485)	(2,540)	(3,897)
Net incoming / outgoing before other gains / losses		7,724	1,095	8,819	(24,135)
GAIN ON CCLA INVESTMENT BOND		645		645	2,441
Net movement in funds		8,369	1,095	9,464	(21,694)
Balances carried forward 1st January 2023		29,697	45,994	75,691	97,385
Balances carried forward 31st December 2024		38,066	47,089	85,155	75,691

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Balance Sheet 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	2024 TOTAL FUNDS	2023 TOTAL FUNDS
		£	£	£	£
FIXED ASSETS					
CCLA Bond	6	17,882	10,926	28,808	28,163
CURRENT ASSETS					
Debtors	8	11,888		11,888	5,655
Short term deposits			4,032	4,032	3,985
CCLA deposit	6		32,131	32,131	30,512
Cash at bank and in hand		21,562		21,562	19,072
		33,450	36,163	69,613	59,224
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Creditors	7	13,266		13,266	11,696
		13,266	0	13,266	11,696
NET ASSETS	5	38,066	47,089	85,155	75,691
FUNDS					
Unrestricted		38,066		38,066	29,697
Restricted	9		47,089	47,089	45,994
TOTAL FUNDS		38,066	47,089	85,155	75,691

Approved on behalf of the Parish

On behalf of the PCC

Signed by the Chairman.....

John Keith Williams, Team Rector

17-3-25

Date

The notes on subsequent pages form part of these accounts

Notes to Financial Statements for year ended 31st December 2024

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2006 together with applicable accounting standards and the Charities SORP (2005).

The financial statements have been prepared under the historical cost convention.

Funds

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

Restricted funds represent funds of the PCC which are donated for a purpose which is specified by the donor.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Income

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

Planned giving is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grant and legacies are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its receipt certain.

Other income

Hall rent is recognised when received.

Resources

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan share is accounted for when paid.

Payment for utilities and other services is accounted for when an invoice is paid or a direct debit/standing order mandate is recorded in the bank statement.

Fixed Assets

Consecrated property and moveable church furnishings.

Consecrated and beneficed property of any kind is excluded from the accounts by section.10 of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Church wardens on special trust for the PCC which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church Inventory. There have been no such acquisitions since 1 January 2001 and therefore no depreciations charges have been made.

All minor items are written off when purchased.

Other fixtures fittings and office equipment

Items costing less than £1,000 are written off when the asset is acquired. There are no items over this value that are less than four years old.

Fixtures and fittings are depreciated at 20% per annum on the straight-line basis.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, or other income are shown as debtors where their receipt is assured.

Short term deposits include cash held on deposit with the CBF Church of England Funds or at the bank.

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Not e	Unrestricte d Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
* expanded in Note Subsections				
2 INCOMING RESOURCES	£	£	£	£
2(a) Voluntary Income				
Planned giving:				
Gift Aid donations	49,260	0	49,260	47,907
Income tax recoverable	11,165	969	12,134	10,697
Gift Aided Gifts	1,957	3,711	5,668	972
Loose Plate at all services	960	536	1,496	1,145
GASDS recovered	3,692	0	3,692	3,428
Church gift boxes	6,064	151	6,215	10,792
* Grants	200	25,216	25,416	7,612
* Donations	631	3,511	4,142	3,199
Legacies	0	0	0	1,631
	73,929	34,094	108,023	87,383
2(b) Activities for generating funds				
* Events	10,624	12,283	22,907	10,735
100 Club Receipts	0	1,895	1,895	1,350
	10,624	14,178	24,802	12,085
2(c) Income from investments				
Interest	1,185	1,263	2,448	1,405
	1,185	1,263	2,448	1,405
2(d) Income from church activities				
Halls rent and key Deposits	35,014	288	35,302	31,468
Fees weddings and funerals	5,794	160	5,954	7,141
	40,808	448	41,256	38,609
2(e) Other incoming resources				
* Surplus Receipts	210	0	210	492
"Stomp" Magazine	69	0	69	97
Cost recovery: Supplies	704	0	704	461
Cost recovery: Refunds	4	0	4	803
Team Office Copying	579	0	579	867
Quinquennial fund	0	1,200	1,200	800
Donations from CBF Fund	0	0	0	12,000
	1,566	1,200	2,766	15,520
TOTAL INCOMING RESOURCES	128,112	51,183	179,295	155,002

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Note	Unrestricted Funds	Restricted Funds	2024 TOTAL FUNDS	2023 TOTAL FUNDS
* expanded in Note Subsections				
3 RESOURCES EXPENDED	£	£	£	£
3(a) Generation of voluntary income				
Cost of Stewardship campaign	81	0	81	0
Fees to Fundraisers	0	9,638	9,638	9,085
	81	9,638	9,719	9,085
3(b) Fundraising costs				
Events	249	2,455	2,704	705
100 club payments	0	650	650	650
* Surplus Payments	1,777	0	1,777	1,781
	2,026	3,105	5,131	3,136
3(c) Church activities				
Ministry: diocesan parish share	57,117	0	57,117	56,133
Clergy expenses	1,695	0	1,695	2,175
* Churches running costs	18,171	0	18,171	18,356
Churches maintenance - routine	7,319	3,846	11,165	6,511
* Churches maintenance - major	0	29,501	29,501	41,599
Upkeep of services	2,561	976	3,537	3,415
Upkeep of services Clergy	178	0	178	1,008
* StM Hall costs	8,079	420	8,499	8,712
StP Hall costs	2,610	493	3,103	2,104
Organ and piano tuning	882	0	882	996
Children and Young people	200	0	200	1,297
Organist fee	2,600	0	2,600	2,250
Team Administrator	8,799	0	8,799	8,446
* Administration	2,835	0	2,835	2,691
Reprographics	1,233	0	1,233	1,391
Stationery	875	0	875	384
Later Recovered	116	0	116	386.00
Team Office Costs	61	0	61	352.00
Return of Hall Deposits and Prepayments	18	438	456	128.00
Security measures	210	0	210	111.00
* Payments from special collections	0	1,693	1,693	6,171.00
Quinquennial Fund	1,200	0	1,200	800.00
	116,759	37,367	154,126	165,416
3(d) Church Governance costs				
Accountant's fees	1,500		1,500	1,500
	1,500	0	1,500	1,500
TOTAL RESOURCES EXPENDED	120,366	50,110	170,476	179,137

Note 4 to Staff Costs

During 2024 we had two direct employees. Other cleaning and organ-playing services were bought from self-employed people.

Mrs Norma Howie continues to be employed as Team Administrator. Mr T McDougall continues to be employed as the cleaner at St Mary's Hall.

The Parish continues to pay the Living Wage as its minimum hourly rate.

Mr L Kemp, Mr M Taylor, and Mr M Russell received fees from either the Team Benefice Fees account in connection with services and or weddings and funerals or from the Parish account in connection with Hall lettings.

Mr Kemp was elected to the PCC in October 2020, Mr Taylor was elected to the PCC in April 2024. Mr M Russell is the son of Mrs R Russell who was elected as Churchwarden in April 2021 and continues in office.

No other Officer or PCC member received any money except by way of reimbursement of monies expended on the Church's behalf and against receipts.

As required by legislation, the PCC continues to be registered with NEST as their pension provider in the event of any employee wishing to take up the required offer to start a pension fund. Both of our employees are in the categories where starting a pension fund is optional rather than compulsory and, after consultation, both have decided against taking out a pension.

Note	Unrestricted Funds	Restricted Funds	2024 TOTAL FUNDS	2023 TOTAL FUNDS
4 STAFF COSTS				
Wages and salaries	11,962		11,962	11,337
	11,962	0	11,962	11,337
5 ANALYSIS OF NET ASSETS BY FUND				
Current Assets	33,450	36,163	69,613	59,224
Current Liabilities	(13,266)	0	(13,266)	(11,696)
CCLA investment bond	17,882	10,926	28,808	28,163
Fund balance	38,066	47,089	85,155	75,691
6 CCLA Investments	2,024	2,023		
CCLA deposit	32,131	30,512		
CCLA Bond	28,808	28,163		
	60,939	58,675		

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

7	Accounts Payable	2,024	2,023
	StP electric	524	822
	StP insurance	771	750
	StM gas	864	390
	StM electric	337	369
	StM insurance	2,387	2,322
	StM Hall gas	366	290
	StM Hall electric	119	130
	StM Hall insurance	369	360
	Accountancy Fee	1,500	1,500
	Administrator Q4 PAYE	466	420
	StM cleaner Q4 PAYE	4	0
	Organist	450	500
	Incumbent expenses (JW)	0	1,495
	Incumbent Expenses (LG)	170	170
	Children's Expenses	0	150
	StP Cleaning	120	87
	Ian Pankhurst (Service Fee)	69	0
	RF Groom (Church maintenance)	58	0
	DM Music (Sound desk)	1,835	0
	KCS copier charges	0	76
	Organ Tuning	0	360
	Admin expenses	0	4
	StM Hall Maintenance	0	136
	Upkeep of services	0	75
	GASDS correction (2023)	1,290	1,290
	GASDS correction (2024)	1,567	0
	Total	13,266	11,696
8	Accounts Receivable	2,024	2,023
	St Marys hall lettings	1,380	1,821
	St Paul's weekly collections	0	239
	St Mary's weekly collections	55	490
	PCC Fees	0	54
	Grant from Children's Trust	0	700
	StM Alms boxes	107	103
	Loose plate Christmas	516	0
	Stewardship S/O	765	0
	Gift Aid (from HMRC)	4,404	885
	Gift Aid (from HMRC)	969	54
	GASDS (from HMRC 2023)	1,567	0
	GASDS (from HMRC)	2,125	1,309
	Total	11,888	5,655

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

9	RESTRICTED FUNDS	Opening Balance	Income	Outgoings	Transfers	2024 FUND TOTAL
	Capital Works	26,815	28,173	28,332	(382)	26,274
	Repairs	3,688	40	0	1,135	4,863
	St Paul's Fabric Fund	3,443	3,313	4,084	993	3,665
	St Mary's Net Zero	0	600	0	150	750
	Quinquennial	(976)	1,200	857	0	(633)
	Legacy Fund	2,312	0	0	0	2,312
	Bursary to fund spiritual journeys	1,427	0	0	0	1,427
	Community Outreach	577	0	0	0	577
	Youth Support (ex Ruth Milbank)	4,951	0	0	0	4,951
	Ben Neep Bequest Re StM Altar Fabrics	1,220	0	0	0	1,220
	Jonas Bequest (Bells)	1,193	535	1,789	61	0
	Christmas Collections	673	687	673	0	687
	Other Restricted Collections	0	680	760	80	0
	Nicaragua	0	476	260	32	248
	Hundred Club	350	1,855	650	(1,135)	420
	Art in the Nave	0	12,092	12,092	0	0
	St Mary's Flowers	126	274	172	0	228
	Hall Key Deposits	250	0	150	0	100
	HMRC Gift Aid buffer	(55)	970	0	(915)	0
	WEGB Hall Hire	0	288	288	0	0
		45,994	51,183	50,107	19	47,089

Note for information on the Various Funds:	2024	2023
Salisbury Trust		
Funds held in CCLA CBF Investment Fund **	27,766	27,144
Funds held in CCLA Deposit	1,102	297
Funds transferred to Parish Accounts	Nil	12,000
Buckley Benevolent Fund		
Funds held in CCLA CBF Investment Fund **	15,076	14,713
Funds held in Deposit	439	1
Funds used for Charitable aims	Nil	1,050
Buckley Fabric Fund		
Funds held in CCLA CBF Investment Fund **	15,353	14,984
Funds held in Deposit Account	766	1,030
Funds used for charitable aims	715	935
Children's Training		
Funds held in CCLA CBF Investment Fund **	15,099	14,736
Funds held in Deposit Account	567	327
Funds used for charitable aims	200	700

** The value of all these Funds is subject to Market fluctuations

There are 2 Benefice Trust. These are the Children's Trust (£2,960 Cap +£197 accrued interest, £450 used for charitable aims) and the Benevolent Trust (£4,440 Cap + £176 accrued interest, Nil used for charitable aims)

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Note Subsections

Grants (2a)	2024	2023
Children's Trust	200	700
Friends of StM - Roof Lead		433
DCMS VAT Recovery	954	
Friends of StM - South Porch	1,750	
Herts CC - St Paul's	700	
VAT recovery - Roof Lead		132
Friends of StM - Quinquennial work	21,812	1,711
Friends of StM - Gutters/Down pipes		2,275
VAT Recovery - Window guards		2,361
Total	25,416	7,612

Donations (2a)	2024	2023
PGS One-Off donations	148	
EIG Trust130 Fund	260	
In memory Mr & Mrs Casimir-Mrowczyn	2,500	
Light of Bethlehem	80	
St Paul's Nicaragua	186	
Old Town Market		1,140
Buckingham Organists Association		40
In Memory of Marion Smith		299
One-off Donations PGS	148	
Ron Tindall - Salt Bin	200	
Other	968	1,720
Total	4,142	3,199

the above are the major donations

Events (2b)	2024	2023
Easy Fundraising	0	17
Beer Festival	4,307	269
Beer Festival snacks	267	0
Sale of Lead	65	0
Amazon Smile	0	13
Art in the Nave	4,117	4,033
Vintage & Table Top Bazaar	1,561	0
Other	14,151	6,403
Total	22,907	10,735

Church Running Costs (3c)	2024	2023
StM Church Gas	3,175	2,110
StM Church Electric	3,997	4,756
StM Church Water	89	5
StM Church Insurance	4,775	4,643
StP Electric	4,463	5,337
StP Water	130	5
StP Insurance	1,542	1,500
Total	18,171	18,356

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2024

Church Maintenance Major (3c)	2024	2023
StM Lead Roof		520
StM AV electrical		20,255
StM North Aisle reordering	2,980	
StP Landscaping	1,588	
StM Gutters/Down pipes painting		2,275
StM South Porch	2,100	144
StM Quinquennial tasks	1,719	15,288
StM Quinquennial tasks	21,114	1,889
other	0	1,228
Total	29,501	41,599

StM Hall Costs (3c)	2024	2023
StM Hall Cleaner	3,163	2,892
StM Hall Gas	1,250	756
StM Hall Electric	1,411	1,365
StM Hall Water	203	58
StM Hall Insurance	738	720
StM Hall Upkeep	1,314	2,921
Total	8,079	8,712

Administration (3c)	2024	2023
Team Office Telephone/Internet	1,763	1,665
Website	233	215
CRB Checks - Children's Work	27	18
Annual subscriptions	142	130
Copyright Licences	656	512
Other	14	151
Total	2,835	2,691

Payments from Special Collections (3c)	2024
Children's Society	73
Dacorum Community Trust	300
Christian Aid : Nicaragua	260
Zimbabwe Chappel	460
DENS	300
Others	300
Total	1,693

Surplus Receipts (2e)/Surplus Payments (3b)	2024	2023
TransferIn	210	491
TransferOut	1776	1,781

Transient Income is money paid in by accident or design

The items were

- 1) £10 AIN paid in and out due to overpayment
- 2) £100 paid in and out for bellringers, not to ring
- 3) £1,566 excess claim from HMRC for GASDS
- 4) £100 Weddings and Funeral fees over payment

Accounts

The Parish of St Mary and St Paul, Hemel Hempstead

Annual Report and Accounts

for the year ended 31 December 2023

Contents

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Structure, Governance and Management
Independent Examiner's Report
Income and Expenditure Account
Balance Sheet
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The Annual Report

The Parochial Church Council (PCC) of the Parish of St Mary and St Paul is chaired by the Team Rector of the Benefice, the Revd Canon John Williams, (inducted on 30th March 2017). He is supported by the three Team Vicars in the wider benefice and in the parish by self-supporting (The Revd Luke Geoghegan) and retired clergy (The Revd Canon Richard Leslie).

Aims and Purposes

The PCC understands that the purpose of the church in this parish is to promote within the ecclesiastical parish - and the church congregations - the pastoral, evangelistic, social and ecumenical mission of the Christian Faith as set out by the Church of England and reflected in the catholic creeds. The PCC is also specifically responsible for the maintenance of St Mary's Church and Hall in the Old Town centre of Hemel Hempstead and St Paul's building complex in Highfield. The buildings are viewed as a resource to be used by the congregations for public worship, baptisms, weddings, thanksgivings and funerals, parish organised activities and also extensively by the local community.

Objectives and Activities

The PCC agreed revised Mission Action Plan SMART Goals as follows:

- Improve the warmth and welcome of our notice boards
- Make the new website still more welcoming and interactive
- Put up banners facing the park with news of events in the church and the High Street
- Provide regular and sustained giving to Highfield Fridge
- Run Art in the Nave
- Encourage the relaunch of the Friends of St Mary's
- Further develop children's/young people's offerings at both churches
- Provide lay led Lent Course
- Provide regular non-Eucharistic service for non-church people in the community
- Survey church and community to find out what they would like our churches to provide for them
- Carry out an eco-audit of all buildings
- Come up with a specific project to reduce the impact of climate change
- Look at cost of installing solar panels on St Paul's roof

These goals, revised at the end of 2022, will be updated again during 2024.

Focus and Meaning of our Activities

The regular Sunday and weekday services give a focus and meaning for everything else that happens in parish life. The worship of Almighty God is central to the way the Christian functions and the parish seeks to nurture and encourage this and to draw the whole community into this expression of God's love and forgiveness.

Remembering our historic status as the Established Church and our responsibility to welcome everyone - with or without a faith – into buildings which speak of God's unconditional love, we seek to keep our buildings open and welcoming as much as possible.

The church tries to foster and encourage outreach and charitable works both from individual members of the church community and by PCC initiatives. The Clergy support Church and community by carrying out baptisms, weddings, funerals and special blessings for those who, regardless of their connection with the local worshipping community, feel at these important times a church service and the human contact that surround this is important. The connections with our local schools and the Uniformed (Scouting) Organisations within the parish continue to grow with regular engagement and special events throughout the year. The buildings we care for are greatly valued by these groups and this is very encouraging.

Pastoral Care

The Church seeks to offer pastoral support and care to church members and people within the community especially our schools, shops, businesses and residential homes. The monthly Pastoral Group continues to meet on the first Monday of each month to discuss current pastoral needs and to pray for the sick and departed, to discuss ministry to others on the margins and in need and to pray for them. This reflects the pastoral care exercised by everyone in the Body of Christ, not just licensed ministers. The Team Clergy also meet most Tuesday mornings to encourage one another and look at wider pastoral care issues.

Mission and Community Support

Within the Parish there continues to be a strong sense of the need to support the under privileged here and abroad. The Parish was one of the main drivers to establish DENS (Dacorum Emergency Night Shelter) in the early 90's and continues to support it through gifts of food and occasional donations. St Paul's support of the Highfield Fridge and Community Café increased during 2023 with deeper links and a small grant from parish trust funds. A regular Warm Hub operated in the colder months in St Mary's Hall as part of the Borough Council initiative to help those in need and on the margins. The parish has also continued support for Liberty Tea Rooms in the town and used their voucher scheme to help the increasing number of homeless who come in to church seeking help.

The parish seeks to support local charities that help in defined ways like the Foodbanks, Street Pastors, Citizens Advice, Liberty Tea Rooms, Christians Against Poverty, chaplaincy to the waterways, the local Hospices and Dacorum Community Trust.

Since 1998 St Paul's has supported Christian Aid's initiatives in Nicaragua and other donations from the whole parish included: The Bishop's Harvest Appeal, the Children's Society and other charities.

Members of the Parish established the UK Langa Pre-School Trust (LTPT) in 2011 and this independent trust is run on a voluntary basis in support of 500 children in

Cape Town, South Africa. The Trust is supported in many ways by the Parish and each year sees some wonderful new and regular events to raise money and awareness for this important cause.

The Buildings

The Parish are custodians of buildings that need to be looked after and in particular one of these is Grade 1 listed, which needs maintaining and to be available to the public for church services, community & school events as well as for the general visitor. The Parish provides the framework that allows the maintenance of these historic buildings and the opening to the public to happen, so that the buildings are available to be visited by the public without charge as well as allowing them to be passed on to future generations. Work has continued both at St Mary's and St Paul's to improve the condition of all our buildings so that they are better able to serve community and parish. The PCC is grateful to the Friends of St Mary's and all who make repair and maintenance possible.

Reaching out and coming in

In 2023 our new audio visual systems allowed us to stream services from both churches on YouTube, replacing our pandemic style Zoom ministry. This means that Sunday services and special events can be made available to people who are away, former parishioners, family and friends abroad, as well as continuing to be a lifeline to the house-bound and those who find it difficult to attend church.

The third year of 'Open Church' at St Mary's, with people able to visit every day between 10 and 5, has seen greater numbers of visitors, more candles lit and more personal prayers posted than ever before. This has become a key, important ministry of the parish and the PCC is very grateful to all those who have made this possible especially by opening, closing and cleaning the building.

Our engagement with the Old Town market and businesses within the High Street commercial community has continued to develop despite the economic downturn caused by the energy crisis and increased cost of living during the year.

St Paul's have continued to maximise the use of their hall and parish room, seeing much community support group involvement during the year. The first full year of the church sharing arrangement with the local Roman Catholic Ordinariate Group has seen many opportunities and good things developing along with the odd niggle, thankfully - so far - easily overcome.

Financial Review

To understand the trend in our financial situation it is useful to strip out a number of items that cloud the scene. These are the impact of Savings held in Funds (these vary in value with the Stock Market), exceptional Grants and the income from events like Art in the Nave.

When these are stripped out, the picture that emerges is rather more worrying than the picture seen in the headline.

**The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2023**

In 2023 the Accounts show a surplus of £1920 but this was the result of the following exceptional inputs.

The Ordinariate started using St Paul's Church bringing in rent of £3000/yr, Art in the Nave and the Craft Beer Festival brought in £4,302 and our CCLA Fund investment increased in value by £2441. Without these Special items there would have been a shortfall of around £7.8k. Assuming that the association with the Ordinariate will be a continuing one, so taking that income as established the shortfall would reduce to just under £5k

Similarly in 2022, ignoring the loss made on the Fund investment, the Accounts showed a small surplus but if the income from Art in the Nave and the grant of £2526 received from the Diocese to help with energy costs is stripped out there is a shortfall of around £5k.

Whilst we are extremely grateful for this special event income, it would be unwise to learn to rely on it too heavily as it can mask a deteriorating underlying financial situation. Also, it can all too easily disappear, as it often depends on the enthusiasm of one person.

The real challenge that we face as a Parish, as shown in 2023, is that our regular giving income is continuing to shrink despite the large inflationary increases that our PGS members so generously honoured.

Art in the Nave was once again a tremendous success contributing around £4000 instead of £3000 to our funds. The Beer festival was unlucky with the weather and so only contributed a small amount but it is hoped that 2024 will be more successful.

The Fee income from Weddings and Funerals surprised us by bringing in around £2.7k more than expected but the 2024 outlook suggests that this may well be a one-off exception to the downward trend.

Hall letting income was really encouraging bringing in around £4.4k more than budgeted.

So, the good news story is that a Budgeted shortfall of around £4k turned into a notional surplus of around £1.9k but the underlying story is that the Parish finances are getting ever more dependent on income that comes from sources other than our membership giving. This must be a cause for concern.

We remain grateful to the Friends Of St Mary's and the Legacy Fund which have funded a number of small maintenance tasks at St Mary's as well as the completion of the replacement of the Lexan window protection with powder coated stainless steel mesh guards. The generous donation to fund the planned pew re-ordering has paid for the Architectural input that continues and will hopefully allow the work to be tendered during 2024.

St Mary's has continued to open between 10am and 5 pm every day and by the number of candles lit and prayer notes posted, as well as the comments in the Visitors Book, this continues to be appreciated in the community.

Both churches and St Mary's Hall continue to have ongoing maintenance budgets and these seem to help to keep all three buildings in reasonable shape.

Reserves Policy

At the November 2023 PCC the reserves for 2024 were set to a range from 11.5k (the minimum needed to pay a month's outgoings) and 29.2k (three months average budget expenditure). The actual position to be discussed at each PCC.

Volunteers

We would like to thank all the volunteers, including members of the PCC, who work so hard to support our church, both within itself and through its outreach. We are particularly grateful to our Churchwardens; Gordon and Rosina Gaddes at St Paul's and Emmeline Lambert and Rosamund Russell at St Mary's, along with their deputies; Malcolm Taylor, and Norma Podmore, whose hard work and commitment throughout the year is much appreciated. The financial value of such work is incalculable and without it our church could not operate.

We also want to thank the full time, non-stipendiary and retired clergy who have continued to serve us lovingly and dependably. Their leadership, service and loving care are appreciated by both parishioners and by those outside the congregation who, through bereavement, marriage or just a life situation, come into contact with them.

The Parish was represented on the Hemel Hempstead Deanery Synod by Yemi Wilde-Halim and Lindsay Kemp. We thank them all for maintaining this important link. The Parish has active membership of the local Interfaith Network and personal links are forged through this forum. Thanks, are also due to the Finance Committee, the Treasury Team of volunteers and also Norma Howie – along with Sheila Neep - in the Team Office for their dedicated work during the last year. It is only with their highly relevant, uncomplaining and systematic work, that necessary but challenging tasks are completed.

Public Benefit

Under the Charity Commission registration, the Parish is described as an 'established church providing regular public worship open to all; pastoral work including visiting the sick and the bereaved and promoting the whole mission of the church through the provision of activities for senior citizens, parents, toddlers and other groups'.

This is a challenging mission statement but in all their decision making the Parochial Church Council have the Mission aims in mind, and the Parish remains clear that the church, as an organisation, is there for the benefit of the whole community and not just the gathered worshipping church and wider supporters. Whilst it is often tempting for the parish to act in a way which is building centred, we should remember that much of the undocumented work of the parish takes place away from our buildings and is not widely known to anyone other than the recipients.

Structure, Governance and Management

Reference and administration details of the Church, its trustees, and advisers
for the Year ended 31st December 2023

Team Rector

The Revd Canon John Williams
The Rectory
High Street
Hemel Hempstead
HP1 3AE

Address for Correspondence

The Parish office
High Street
Hemel Hempstead
Herts
HP1 3AF

Bankers

Lloyds
Marlowes
Hemel Hempstead
Herts
HP1 1BH

Accountants

Melwoods - Chartered Certified Accountants
Imex Building
575-599 Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX

**The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2023**

The Parochial Church Council (PCC) is a charity that was exempted (until January 2009) from the requirements to register with the Charity Commission. It is now registered with number 1130644.

The members of the PCC are the trustees of the charity during the year 2023 membership of the PCC was as follows

Churchwardens

St Mary's:	Emmeline Lambert Rosamund Russell
St Paul's:	Gordon Gaddes Rosina Gaddes (Lay Co-Chair)

Elected Lay Deanery Synod Representatives

Lindsay Kemp	
Yemi Wilde-Halim	elected at 30 th April 2023 APCM
Gordon Gaddes	tenure ceased at 30 th April 2023 APCM

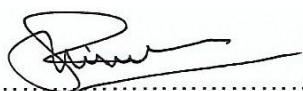
Elected Lay Members of the PCC

Michael Boardman	
Jenny Bowes	
Brian Crawley	
Yvonne Doran	
Norma Podmore	elected at 8 th May 2022 APCM
Andrew Williams	
Roger Sygrave	tenure ceased at 30 th April 2023 APCM Co-opted at PCC 23 rd May 2023

Clergy

The Revd Canon John Williams	Team Rector in the Hemel Hempstead Team Ministry
The Revd Luke Geoghegan	Self Supporting Associate Minister Ex-officio member of PCC
The Revd Canon Richard Leslie	Permission to Officiate Clergy Member but not a member of the PCC

On behalf of the PCC
Signed by the Chairman.....


John Keith Williams, Team Rector

18th March 2024
Date

Independent Examiner's Report to the Trustees of The Parish of St Mary and St Paul, Hemel Hempstead

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023 which are set out on pages 10 to 20

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts; you 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;
to state whether particular matters have come to my attention.

Basis of independent examiner's statement:

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 presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 which gives me reasonable cause to believe that in, any material respect:

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

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



Martin F M Eynaud FCCA
Melwoods
Chartered Certified Accountants
Imex Building
575-599 Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX
Date: 08 March 2024

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2023

Statement of Financial Activities 31 December 2023

	Notes	Unrestricted Funds	Restricted Funds	2023 TOTAL FUNDS	2022 TOTAL FUNDS
INCOMING RESOURCES					
Voluntary Income	2(a)	69,796	17,587	87,383	108,058
Activities for generating funds	2(b)	4,395	7,690	12,085	14,780
Income from investments	2(c)	970	435	1,405	775
Income from church activities	2(d)	38,269	340	38,609	29,364
Other incoming resources	2(e)	2,078	13,442	15,520	66,839
TOTAL INCOMING RESOURCES		115,508	39,494	155,002	219,816
RESOURCES EXPENDED					
Generation of voluntary income	3(a)		9,085	9,085	4,326
Fundraising costs	3(b)	1,781	1,355	3,136	6,700
Church activities	3(c)	112,792	52,624	165,416	156,210
Church Governance costs	3(d)	1,500		1,500	1,500
TOTAL RESOURCES EXPENDED		116,073	63,064	179,137	168,736
NET INCOMING/(OUTGOING) RESOURCES		-565	-23,570	-24,135	51,080
TRANSFERS BETWEEN FUNDS (GF/RF)					
Gross Transfers between funds - in		44	3,853	3,897	3,693
Gross Transfers between funds - out			-3,897	-3,897	-3,693
Net incoming / outgoing before other gains / losses		-521	-23,614	-24,135	51,080
GAIN ON CCLA INVESTMENT BOND		2,441		2,441	-3,414
Net movement in funds		1,920	-23,614	-21,694	47,666
Balances carried forward 1st January 2022		27,777	69,608	97,385	49,719
Balances carried forward 31st December 2023		29,697	45,994	75,691	97,385

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2023

Balance Sheet 31 December 2023

	Notes	Unrestricted Funds	Restricted Funds	2023 TOTAL FUNDS	2022 TOTAL FUNDS
		£	£	£	£
FIXED ASSETS					
CCLA Bond	6	17,086	11,077	28,163	25,722
CURRENT ASSETS					
Debtors	8	5,235	420	5,655	4,057
Short term deposits			3,985	3,985	53,773
CCLA deposit	6	0	30,512	30,512	
Cash at bank and in hand		19,072		19,072	22,989
		24,307	34,917	59,224	80,819
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Creditors	7	11,696		11,696	9,156
		11,696	0	11,696	9,156
NET ASSETS	5	29,697	45,994	75,691	97,385
FUNDS					
Unrestricted		29,697		29,697	27,777
Restricted	9		45,994	45,994	69,608
TOTAL FUNDS		29,697	45,994	75,691	97,385

Approved on behalf of the Parish

On behalf of the PCC

Signed by the Chairman.....

John Keith Williams, Team Rector

18th March 2024

Date

The notes on subsequent pages form part of these accounts

Notes to Financial Statements for year ended 31st December 2022

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2006 together with applicable accounting standards and the Charities SORP (2005).

The financial statements have been prepared under the historical cost convention.

Funds

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

Restricted funds represent funds of the PCC which are donated for a purpose which is specified by the donor.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Income

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

Planned giving is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grant and legacies are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its receipt certain.

Other income

Hall rent is recognised when received.

Resources

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan share is accounted for when paid.

Payment for utilities and other services is accounted for when an invoice is paid or a direct debit/standing order mandate is recorded in the bank statement.

Fixed Assets

Consecrated property and moveable church furnishings.

Consecrated and beneficed property of any kind is excluded from the accounts by section.10 of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Church wardens on special trust for the PCC which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church Inventory. There have been no such acquisitions since 1 January 2001 and therefore no depreciations charges have been made.

All minor items are written off when purchased.

Other fixtures fittings and office equipment

Items costing less than £1,000 are written off when the asset is acquired. There are no items over this value that are less than four years old.

Fixtures and fittings are depreciated at 20% per annum on the straight-line basis.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, or other income are shown as debtors where their receipt is assured.

Short term deposits include cash held on deposit with the CBF Church of England Funds or at the bank.

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2023

Not e	Unrestricte d Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
* expanded in Note Subsections				
2 INCOMING RESOURCES	£	£	£	£
2(a) Voluntary Income				
Planned giving:				
Gift Aid donations	47,907	0	47,907	50,131
Income tax recoverable	10,504	193	10,697	11,085
Gift Aided Gifts	339	633	972	1,548
Loose Plate at all services	755	390	1,145	1,478
GASDS recovered	3,193	235	3,428	2,096
Church gift boxes	4,291	6,501	10,792	5,034
* Grants	700	6,912	7,612	6,066
* Donations	2,107	1,092	3,199	30,620
Legacies	0	1,631	1,631	0
	69,796	17,587	87,383	108,058
2(b) Activities for generating funds				
* Events	4,395	6,340	10,735	13,325
100 Club Receipts	0	1,350	1,350	1,455
	4,395	7,690	12,085	14,780
2(c) Income from investments				
Interest	970	435	1,405	775
	970	435	1,405	775
2(d) Income from church activities				
Halls rent and key Deposits	31,468	0	31,468	24,739
Fees weddings and funerals	6,801	340	7,141	4,625
	38,269	340	38,609	29,364
2(e) Other incoming resources				
* Surplus Receipts	492	0	492	3,551
"Stomp" Magazine	97	0	97	205
Cost recovery: Supplies	461	0	461	190
Cost recovery: Refunds	161	642	803	0
Team Office Copying	867	0	867	893
Quinquennial fund	0	800	800	0
Donations from CBF Fund	0	12,000	12,000	62,000
	2,078	13,442	15,520	66,839
TOTAL INCOMING RESOURCES	115,508	39,494	155,002	219,816

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2023

Note	Unrestricted Funds	Restricted Funds	2023 TOTAL FUNDS	2022 TOTAL FUNDS
* expanded in Note Subsections				
3 RESOURCES EXPENDED	£	£	£	£
3(a) Generation of voluntary income				
Cost of Stewardship campaign	0	0	0	158
Fees to Fundraisers	0	9,085	9,085	4,168
	0	9,085	9,085	4,326
3(b) Fundraising costs				
Events	0	705	705	2,609
100 club payments	0	650	650	600
* Surplus Payments	1,781	0	1,781	3,491
	1,781	1,355	3,136	6,700
3(c) Church activities				
Ministry: diocesan parish share	56,133	0	56,133	55,093
Clergy expenses	2,175	0	2,175	2,326
* Churches running costs	16,364	1,992	18,356	13,121
Churches maintenance - routine	4,966	1,545	6,511	4,886
* Churches maintenance - major	0	41,599	41,599	46,061
Upkeep of services	2,661	754	3,415	2,422
Upkeep of services Clergy	1,008	0	1,008	461
* StM Hall costs	8,712	0	8,712	7,017
StP Hall costs	2,104	0	2,104	1,861
Organ and piano tuning	996	0	996	960
Children and Young people	850	447	1,297	642
Organist fee	2,250	0	2,250	2,300
Team Administrator	8,446	0	8,446	7,305
* Administration	2,691	0	2,691	2,262
Reprographics	1,391	0	1,391	1,436
Stationery	384	0	384	798
Later Recovered	366	20	386	102
Team Office Costs	352	0	352	181
Return of Hall Deposits and Prepayments	32	96	128	290
Security measures	111	0	111	101
* Payments from special collections	0	6,171	6,171	6,585
Quinquennial Fund	800	0	800	0
	112,792	52,624	165,416	156,210
3(d) Church Governance costs				
Accountant's fees	1,500		1,500	1,500
	1,500	0	1,500	1,500
TOTAL RESOURCES EXPENDED	116,073	63,064	179,137	168,736

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2023

Note 4 to Staff Costs

During 2023 we had two direct employees. Other cleaning and organ-playing services were bought from self-employed people.

Mrs Norma Howie continues to be employed as Team Administrator.
 Mr T McDougall continues to be employed as the cleaner at St Mary's Hall.

The Parish continues to pay the Living Wage as its minimum hourly rate.

Mr L Kemp, Mrs S Kemp, and Mr M Russell received fees from either the Team Benefice Fees account in connection with services and or weddings and funerals or from the Parish account in connection with Hall lettings.

Mr Kemp was elected to the PCC in October 2020, Mrs S Kemp is his wife. Mr M Russell is the son of Mrs R Russell who was elected as Churchwarden in April 2021.

No other Officer or PCC member received any money except by way of reimbursement of monies expended on the Church's behalf and against receipts.

As required by legislation, the PCC continues to be registered with NEST as their pension provider in the event of any employee wishing to take up the required offer to start a pension fund. Both of our employees are in the categories where starting a pension fund is optional rather than compulsory and, after consultation, both have decided against taking out a pension.

Note		Unrestricted Funds	Restricted Funds	2023 TOTAL FUNDS	2022 TOTAL FUNDS
4	STAFF COSTS				
	Wages and salaries	11,337		11,337	9,929
		11,337	0	11,337	9,929
5	ANALYSIS OF NET ASSETS BY FUND				
	Current Assets	24,307	34,917	59,224	80,819
	Current Liabilities	(11,696)		(11,696)	(9,156)
	CCLA investment bond	17,086	11,077	28,163	25,722
	Fund balance	29,697	45,994	75,691	97,385
6	CCLA Investments	2023	2022		
	CCLA deposit	30,512	0		
	CCLA Bond	28,163	25,722		
		58,675	25,722		

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2023

7	Accounts Payable	2023	2022
	StP electric	822	493
	StP insurance	750	714
	StM gas	390	510
	StM electric	369	246
	StM insurance	2,322	2,197
	StM Hall gas	290	381
	StM Hall electric	130	95
	StM Hall insurance	360	348
	Accountancy Fee	1,500	1,500
	Administrator Q4 PAYE	420	387
	StM cleaner Q4 PAYE	0	12
	Organist	500	350
	Incumbent expenses (JW)	1,495	1,553
	Incumbent Expenses (LG)	170	170
	Children's Expenses	150	
	StP Cleaning	87	
	KCS copier charges	76	
	Organ Tuning	360	
	Admin expenses	4	
	StM Hall Maintenance	136	
	Upkeep of services	75	
	GASDS correction	1,290	
	StM boiler service		200
	Total	11,696	9,156
8	Accounts Receivable	2023	2022
	St Pauls hall lettings		830
	St Marys hall lettings	1,821	
	St Paul's weekly collections	239	
	St Mary's weekly collections	490	552
	PCC Fees	54	397
	Grant from Children's Trust	700	
	StM Alms boxes	103	
	St Mary's hall - gas refund		586
	Gift Aid (from HMRC)	885	950
	Gift Aid (from HMRC)	54	32
	GASDS (from HMRC)	1,309	710
	Total	5,655	4,057

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2023

9	RESTRICTED FUNDS	Opening Balance	Income	Outgoings	Transfers	2023 FUND TOTAL
	CapWorks - Capital Works	49,971	20,470	40,771	(2,855)	26,815
	St Paul's Fabric Fund	0	470		2,973	3,443
	Repairs - Repairs	3,721		828	795	3,688
	Quinquen - Quinquennial accrual	1,560	1,000	3,536		(976)
	LegacyFund - Legacy Fund	913	1,631	232		2,312
	Bursary - Bursary to fund spiritual journeys	1,874		447		1,427
	ComOutRh - Community Outreach	577				577
	YouthSuppt - Youth Support (ex Ruth Milbank)	4,951				4,951
	StMAltFab - Ben Neep Bequest Re St M Altar Fabrics	1,220				1,220
	Bellmtce - Jonas Bequest (Bells)	1,193				1,193
	Christcoll - Christmas Collections	660	673	660		673
	Othercoll - Other Restricted Collections	1,388	1,800	3,250	62	0
	Nicaragua - Nicaragua Collections	173	100	280	7	0
	HunClub - Hundred Club	400	1,395	650	(795)	350
	ArtNave - Art in the Nave exhibition and fundraising	500	11,250	11,766	16	0
	StMflowers - St Mary's Flowers	257	416	547		126
	HallKeydep - Hall Key Deposits	250				250
	HMRC - HMRC Gift Aid buffer	0	192		(247)	(55)
	WEGBHall - WEGB Hall Hire	0	96	96		0
		69,608	39,493	63,063	(44)	45,994

Note for information on the Various Funds:	2023	2022
Salisbury Trust		
Funds held in CCLA CBF Investment Fund **	27,144	33,597
Funds held in CCLA Deposit	297	1,907
Funds transferred to Parish Accounts	12,000	62,000
Buckley Benevolent Fund		
Funds held in CCLA CBF Investment Fund **	14,713	13,461
Funds held in Deposit	1	648
Funds used for Charitable aims	1,050	1000
Buckley Fabric Fund		
Funds held in CCLA CBF Investment Fund **	14,984	13,709
Funds held in Deposit Account	1,030	1,515
Funds used for charitable aims	935	567
Children's Training		
Funds held in CCLA CBF Investment Fund **	14,736	13,482
Funds held in Deposit Account	327	623
Funds used for charitable aims	700	642

** The value of all these Funds is subject to Market fluctuations

There are 2 Benefice Trust. These are the Children's Trust (£2,888Cap +£697 accrued interest) and the Benevolent Trust (£4,333 Cap + £46 accrued interest, £1000 used for charitable aims)

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2023

Note Subsections

Grants (2a)	2023	2022
Children's Trust	700	642
Friends of StM - Roof Lead	433	1,620
Friends of StM - Chancel Painting		522
St Albans Diocese - Fuel Grant		2,558
Herts CC - St Paul's		400
VAT recovery - Roof Lead	132	324
Friends of StM - Quinquennial work	1,711	
Friends of StM - Gutters/Down pipes	2,275	
VAT Recovery - Window guards	2,361	
Total	7,612	6,066

Donations (2a)	2023	2022
Historic Churches trust		
EIG Trust130 Fund		130
In Memory of Brenda Smith		50
Jenny Bowes - North Aisle		28,000
Old Town Market	1,140	
Buckingham Organists Association	40	
In Memory of Marion Smith	299	
Other	1,720	2,440
Total	3,199	30,620

the above are the major donations

Events (2b)	2023	2022
Easy Fundraising	17	
Beer Festival	269	
Amazon Smile	13	5
Art in the Nave	4,033	3,090
Other	6,403	10,230
Total	10,735	13,325

Church Running Costs (3c)	2023	2022
StM Church Gas	2,110	2,502
StM Church Electric	4,756	2,070
StM Church Water	5	111
StM Church Insurance	4,643	4,394
StP Electric	5,337	2,386
StP Water	5	230
StP Insurance	1,500	1,428
Total	18,356	13,121

Church Maintenance Major (3c)	2023	2022
StM Lead Roof	520	1,944
StM Chancel/Lady chapel painting		1,044
StM AV electrical	20,255	18,923
StM North Aisle reordering		1,510
StP Picket Fence		410
StP AV electrical		22,230
StM Gutters/Down pipes painting	2,275	
StM Choir vestry Handrail	144	
StM Window Guards	15,288	
StM Quinquennial tasks	1,889	
other	1,228	
Total	41,599	46,061

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2023

StM Hall Costs (3c)	2023	2022
StM Hall Cleaner	2,892	2,624
StM Hall Gas	756	1,245
StM Hall Electric	1,365	769
StM Hall Water	58	251
StM Hall Insurance	720	696
StM Hall Upkeep	2,921	1,432
Total	8,712	7,017

Administration (3c)	2023	2022
Team Office Telephone/Internet	1,665	1,300
Website	215	233
CRB Checks - Children's Work	18	27
Annual subscriptions	130	128
Copyright Licences	512	574
Other	151	
Total	2,691	2,262

Payments from Special Collections (3c)	2023
AIN LTPT	1,000
AIN Hospice of St Francis	500
AIN Herts Mind Network	500
Children's Society	189
Herts Welcomes Refugees	472
Christian Aid : Nicaragua	280
Rennie Grove Hospice	60
Watford & 3 Rivers Trust (Ukraine)	1,328
Turkey/Syrian Disaster	329
Church Urban Fund	118
Liberty Tea Rooms (Beer Festival)	111
Others	1,284
Total	6,171

Surplus Receipts (2e)/Surplus Payments (3b)	2023	2022
TransferIn	491	3,551
TransferOut	1,781	3,491

Transient Income is money paid in by accident or design

The items were

- 1) £400 paid in and out for StP Gardening paid too many times
- 2) £91 credit and debit due to bank processing
- 3) £1,290 excess claim from HMRC for GASDS

Accounts

**The Parish of St Mary and St Paul, Hemel
Hempstead**

Annual Report and Accounts

for the year ended 31 December 2022

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Notes to the Accounts

The Annual Report

The Parochial Church Council (PCC) of the Parish of St Mary and St Paul is chaired by the Team Rector of the Benefice, the Revd Canon John Williams, (inducted on 30th March 2017). He is supported by the three* Team Vicars in the wider benefice and in the parish by self-supporting (The Revd Luke Geoghegan) and retired clergy (The Revd Diana Spink+ & The Revd Canon Richard Leslie).

** vacancy at St Barnabas, Adeyfield from summer 2022.*

+ Diana, who was a much loved and valued priest in the parish died unexpectedly in August 2022

Aims and Purposes

The PCC believes that the purpose of the church in this parish is to promote within the ecclesiastical parish - and the church congregations - the pastoral, evangelistic, social and ecumenical mission of the Christian Faith as set out by the Church of England and reflected in the catholic creeds. The PCC is also specifically responsible for the maintenance of St Mary's Church and Hall in the Old Town centre of Hemel Hempstead and St Paul's building complex in Highfield. The buildings are viewed as a resource to be used by the congregations for public worship, baptisms, weddings, thanksgivings and funerals, parish organised activities and also extensively by the local community.

Objectives and Activities

The PCC agreed an updated Mission Action Plan at the beginning of 2022 including the following SMART Goals:

- Improve the warmth and welcome of our notice boards
- Make the new website still more welcoming and interactive
- Put up banners facing the park with news of events in the church and the High Street
- Provide regular and sustained giving to Highfield Fridge
- Run Art in the Nave and Extravaganza '22
- Encourage the relaunch of the Friends of St Mary's
- Further develop Café/Messy Church offerings at both churches
- Provide lay led Lent Course
- Provide regular non-Eucharistic service for non-church people in the community
- Survey church and community to find out what they would like our churches to provide for them
- Carry out an eco-audit of all buildings
- Come up with a specific project to reduce the impact of climate change
- Look at cost of installing solar panels on St Paul's roof

Focus and Meaning of our Activities

The Parish of St Mary and St Paul, Hemel Hempstead
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The regular Sunday and weekday services give a focus and meaning for everything else that happens in parish life. The worship of Almighty God is central to the way the Christian functions and the parish seeks to nurture and encourage this and to draw the whole community into this expression of God's love and forgiveness. Remembering our historic status as the Established Church and our responsibility to welcome everyone - with or without a faith - into buildings which speak of God's unconditional love, we seek to keep our buildings open and welcoming as much as possible.

The church tries to foster and encourage outreach and charitable works both from individual members of the church community and by PCC initiatives. The Clergy support Church and community by carrying out baptisms, weddings, funerals and special blessings for those who, regardless of their connection with the local worshipping community, feel at these important times a church service and the human contact that surround this is important. The connections with our local schools and the Uniformed (Scouting) Organisations within the parish continue to recover from the time of the pandemic. The buildings we care for are greatly valued by these groups and this is very encouraging.

Pastoral Care

The Church seeks to offer pastoral support and care to church members and people within the community. The special monthly outreach to the residential homes was partially restored during 2022 and this is encouraging. The monthly Pastoral Group meets on the first Monday of each month to discuss current pastoral needs and to pray for the sick, to discuss ministry to others on the margins and in need and to pray for them.

Mission and Community Support

Within the Parish there continues to be a strong sense of the need to support the under privileged here and abroad. The Parish was one of the main drivers to establish DENS (Dacorum Emergency Night Shelter) in 1993. It continues to support it through gifts of food and occasional donations. St Paul's continues to support the Highfield Fridge. Plans were formulated at the end of 2022 to run a regular Warm Hub in St Mary's Hall as part of the Borough Council initiative to help those in need and on the margins. The parish has also raised funds to support Ukrainian refugees who have come to the local community as a result of the recent conflict.

The parish seeks to support local charities that help in defined ways like the Foodbank, Street Pastors, Citizens Advice, Liberty Tea Rooms, Christians Against Poverty, chaplaincy to the waterways, the local Hospices and Dacorum Community Trust.

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Since 1998 St Paul's has supported Christian Aid's initiatives in Nicaragua and other donations from the whole parish included: the Bishop's Harvest Appeal, the World Day of Prayer and St Mary's Sunday School have in the past raised money for charity.

Members of the Parish established the UK Langa Pre-School Trust (LTPT) in 2011 and this independent trust is run on a voluntary basis in support of 500 children in Cape Town, South Africa. The Trust is supported in many ways by the Parish and each year sees some wonderful new and regular events to raise money and awareness for this important cause.

The Buildings

The Parish are custodians of buildings that need to be looked after and in particular one of these is Grade 1 listed, which needs maintaining and to be available to the public for church services, community & school events as well as for the general visitor. The Parish provides the framework that allows the maintenance of these historic buildings and the opening to the public to happen, so that the buildings are available to be visited by the public without charge as well as allowing them to be passed on to future generations. Work has continued both at St Mary's and St Paul's to improve the condition of all our buildings so that they are better able to serve community and parish. The PCC is grateful to the Friends of St Mary's and all who make repair and maintenance possible.

Reaching out and coming in

In 2022 our churches at last were able to put the time of social distancing and limitations to our worship and outreach behind us, but it has been a slow road back to a new normal. The continuation of our zoom ministry each Sunday and for other special events has been well received and continues to be a lifeline to the house-bound and those who are self-isolating.

The second year of a reopened St Mary's, with people able to visit every day between 10 and 5, has cemented this important part of our outreach with increasing numbers visiting, praying, lighting a candle and contributing financially to the church. The PCC is very grateful to all those who have made this possible especially by opening and closing the building.

Our engagement with the Old Town market has continues to grow and is at last providing a new important income stream to support our buildings and work with the parish.

St Paul's have continued to maximise the use of their hall and parish room. In Advent 2022 the church started a sharing arrangement with the local Roman Catholic Ordinariate Group, former Anglicans who much

The Parish of St Mary and St Paul, Hemel Hempstead
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appreciate the chance to worship at St Paul's and the warm welcome that they have received.

Financial Review

The year 2022 was a more normal year but the Parish has mostly been shielded from the price rises that we have all felt arising from the many impacts of the increased cost of gas as our gas price remains fixed at 2019 levels and our electricity prices only changed in October.

Our Pledged Giving now falls into three very distinct categories. Around 35 people give via the Parish Giving Scheme and most of them have signed up to increasing their pledge each year in line with the inflation figure at April of that year. This was 7.8% in 2022 so a substantial and very much appreciated increase, but actually received because collection is made by Direct Debit. Another 30 people have pledged to give by Standing Order or Weekly Envelope and so any increase needs to be self-imposed by making a change to one's normal behaviour. This is, of course, more challenging and needs positive Parish encouragement. The final group of people give via the collection plate or the card machine, which inevitably lacks the certainty and visible commitment that comes with the other routes. All giving is appreciated, but as costs rise, recognition of this in one's giving, where it is possible, is to be encouraged.

With St Mary's being open during the day time there has been an increase in visitors and also in money received via the alms boxes and the card machine which is very encouraging.

The income from weddings has returned to normal after the bumper catch up year of 2021.

As the result of the enthusiasm and hard work of Brian Doran, a very successful 'Art in the Nave' event took place again over the August Bank holiday and this raised welcome funds for the three chosen charities, the Hospice of St Francis, Hope for Children and LTPT as well as £3.1k for Parish funds.

The combined income from Hall lettings was roughly on budget but this was because improved income at St Mary's Hall offset the shortfall from St Paul's. The projection for the latter was not met because usage by the Forget Me Nots play group was lower than envisaged by the organiser.

Most aspects of church life have settled down to their new normal, but the cost of energy is not normal and probably hasn't yet settled in any sensible way. Luckily our gas price is fixed until June 2024 at 2019 levels but our electricity price has increased by around 150% so a major concern going forward which will, of course be added to in 2024 when we have to start paying for gas at a new rate. We were given a Grant from the Diocese of £2.56k to help with the increase in energy prices near the end of 2022. This has been included in our accounts for 2022 despite being

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intended to cover energy price increases going forward, so has had the effect of inflating our income for this year.

2020 and 2021 were heavily influenced by events and grants and at the end of 2021 we showed a surplus on the daily running account of around £5.5k and another surplus from the capital gain on our CCLA investment of £3.5k. With the Global downturn and the steady increase in Bank of England Interest rates through 2022, our CCLA investment has depreciated by around £3.4k - so roughly back to its value in January 2021. We are also showing a deficit of around £1,700 on our daily running account, if the Diocesan grant mentioned above is stripped out. The gain and loss on the CCLA Fund are essentially book entries, as we haven't relied on or used last year's gain.

In past years this report has included a summary of the significant differences from the Budget drawn up at the start of the year. However, this year has been another abnormal year so the same reporting pattern as last year has been followed.

Post Covid attendances at services over the Harvest and Christmas periods have continued lower than pre-Covid. As we normally use the collections over these periods as our main external charitable giving, this giving has been greatly reduced.

St Mary's has continued to open between 10am and 5 pm every day and by the number of candles lit and prayer notes posted, as well as the comments in the Visitors Book, this continues to be appreciated in the community.

Both churches and St Mary's Hall continue to have ongoing maintenance budgets and these seem to help to keep all three buildings in reasonable shape. Where appropriate the maintenance budget is augmented from Trusts, Grants from Local Council Discretionary Funds, the Friends of St Mary's, the Salisbury Fund, the Listed Places of Worship Fund, the Church Commissioners and a number of equally appreciated donations.

Reserves Policy

At their January 2022 meeting the PCC decided to return to the Reserves Policy that operated before the stresses of the last few years i.e. holding 3 months of annual expenditure in case of the unforeseen happenings. This was because the Salisbury fund is now being reduced and we cannot rely on that. Thus, reserves were set at £25.5k for the year.

The PCC also agreed in September 2022 to use the £3.2k excess generated from CCLA Fund capital appreciation in 2021 to offset the capital depreciation in 2022.

At the November 2022 PCC the reserves for 2023 were set to a range from 11.3k (the minimum needed to pay a month's outgoings) and 27.6k (three

**The Parish of St Mary and St Paul, Hemel Hempstead
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months average budget expenditure), with the actual position to be discussed at each PCC.

Volunteers

We would like to thank all the volunteers, including members of the PCC, who work so hard to support our church, both within itself and through its outreach. We are particularly grateful to our Churchwardens; Gordon and Rosina Gaddes at St Paul's and Emmeline Lambert and Rosamund Russell at St Mary's, along with their deputies; Malcolm Taylor, and Norma Podmore, whose hard work and commitment throughout the year is much appreciated. The financial value of such work is incalculable and without it our church could not operate.

We also want to thank the full time, non-stipendiary and retired clergy who have continued to serve us lovingly and dependably. Their leadership, service and loving care are appreciated by both parishioners and by those outside the congregation who, through bereavement, marriage or just a life situation, come into contact with them.

The Parish was represented on the Hemel Hempstead Deanery Synod by Rosina Gaddes (Deanery Lay Co-Chair), Gordon Gaddes and Lindsay Kemp. We thank them all for maintaining this important link. The Parish has active membership of the local Interfaith Network and personal links are forged through this forum. Thanks, are also due to the Finance Committee, the Treasury Team of volunteers and also Norma Howie – along with Sheila Neep - in the Team Office for their dedicated work during the last year. It is only with their highly relevant, uncomplaining and systematic work, that necessary but challenging tasks are completed.

Public Benefit

Under the Charity Commission registration, the Parish is described as an 'established church providing regular public worship open to all; pastoral work including visiting the sick and the bereaved and promoting the whole mission of the church through the provision of activities for senior citizens, parents, toddlers and other groups'.

This is a challenging mission statement but in all their decision making the Parochial Church Council have the Mission aims in mind, and the Parish remains clear that the church, as an organisation, is there for the benefit of the whole community and not just the gathered worshipping church and wider supporters. Whilst it is often tempting for the parish to act in a way which is building centred, we should remember that much of the undocumented work of the parish takes place away from our buildings and is not widely known to anyone other than the recipients.

Structure, Governance and Management

Reference and administration details of the Church, its trustees and advisers
for the Year ended 31st December 2022

Team Rector

The Revd Canon John Williams
The Rectory
High Street
Hemel Hempstead
HP1 3AE

Address for Correspondence

The Parish office
High Street
Hemel Hempstead
Herts
HP1 3AE

Bankers

Lloyds
Marlowes
Hemel Hempstead
Herts
HP1 1BH

Accountants

Melwoods - Chartered Certified Accountants
3rd Floor The Imex Building
575-599 Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX

**The Parish of St Mary and St Paul, Hemel Hempstead
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The Parochial Church Council (PCC) is a charity that was exempted (until January 2009) from the requirements to register with the Charity Commission. It is now registered with number 1130644.

The members of the PCC are the trustees of the charity during the year
2022 membership of the PCC was as follows

Churchwardens

St Mary's: Emmeline Lambert
Rosamund Russell
St Paul's: Gordon Gaddes
Rosina Gaddes (Lay Co-Chair)

Elected Lay Deanery Synod Representatives

Rosina Gaddes Lay Co Chair
Gordon Gaddes
Lindsay Kemp

Elected Lay Members of the PCC

Michael Boardman	
Jenny Bowes	
Brian Crawley	
Yvonne Doran	
Roger Sygrave	
Norma Podmore	elected at 8 th May 2022 APCM
Andrew Williams	
Andrew Darby	tenure ceased at 8 th May 2022 APCM
Malcolm Taylor	tenure ceased at 8 th May 2022 APCM

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Clergy

The Revd Canon John Williams	Team Rector in the Hemel Hempstead Team Ministry
The Revd Luke Geoghegan	Self Supporting Associate Minister Ex-officio member of PCC
The Revd Canon Richard Leslie	Permission to Officiate Clergy Member but not a member of the PCC
The Revd Diana Spink	Permission to Officiate Clergy Member but not a member of the PCC, 1 st
January to	

30th August 2022

On behalf of the PCC
Signed by the Chairman.....


John Keith Williams, Team Rector

20/03/23
Date

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Attachment to Trustees Report

The table below shows the Budgeted and Out-turn figures for the larger items that have affected our Budgeted income and expenditure through the year.

During the year the off-budget capital expenditure was fully funded by grants or donations as described elsewhere.

	Actual	Budget	Comment
Pledged Giving	£50,130	£51,000	
Income tax recoverable	£10,842	£11,500	Fewer one-off GA donations
Collections (open plate) services	£685	£1,500	Perhaps replaced by use of the Card Machine
Giving by Church gift boxes & Card Machine	£4704	£2200	See above
Events	£3,095	£3,000	
Hall rents and key Deposits	£24,739	£25,000	
Fees weddings and funerals	£4,545	£4,000	
Ministry: diocesan quota	£55,093	£55,093	
Ministry: clergy expenses	£2,326	£4000	
Office and Copying	£4,677	£4,400	
Maintenance and Upkeep	£6,475	£4,900	A number of one-off purchases and repairs
Utility Bills	£8,972	£8,080	

The 2022 Budget forecast a deficit of around £200 with the hope of this being more than covered by capital gains in our CCLA Investment Fund.

By comparison, there has been a running cost shortfall of around £1,700 but this is figure is hidden because of the Diocesan Grant to cover future increased energy costs.

The CCLA depreciation is shown on the Statement of Financial Activities report below but as has been said previously, this can be deemed to be offset by the capital gains it showed at the end of last year which have not been spent.

As can be seen from the figures above, there are some quite large out-turn differences from the Budget, both up and down so the extra £1500 of shortfall from the Budget figure, while not being welcome, is not alarming.

**The Parish of St Mary and St Paul, Hemel Hempstead
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Independent Examiner's Report to the Trustees of The Parish of St Mary and St Paul, Hemel Hempstead

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2022 which are set out on pages 13 to 23

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts; you 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;
to state whether particular matters have come to my attention.

Basis of independent examiner's statement:

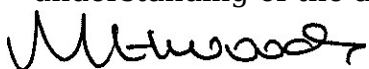
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 which gives me reasonable cause to believe that in, any material respect:

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

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



Martin F M Eynaud FCCA
Melwoods
Chartered Certified Accountants
3rd Floor Imex Building
575-599 Maxted Road
Hemel Hempstead

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2022

Hertfordshire

HP2 7DX

Date: 23 February 2023

The Parish of St Mary and St Paul, Hemel Hempstead
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	Note s	Unrestrict ed Funds	Restrict ed Funds	2022 TOTAL FUNDS	2021 TOTAL FUNDS
INCOMING RESOURCES					
Voluntary Income	2(a)	73,407	34,651	108,058	81,504
Activities for generating funds	2(b)	3,095	11,685	14,780	14,651
Income from investments	2(c)	775		775	651
Income from church activities	2(d)	29,284	80	29,364	27,542
Other incoming resources	2(e)	2,439	64,400	66,839	16,367
TOTAL INCOMING RESOURCES		109,000	110,816	219,816	140,715
RESOURCES EXPENDED					
Generation of voluntary income	3(a)	158	4,168	4,326	3,698
Fundraising costs	3(b)	3,491	3,209	6,700	19,853
Church activities	3(c)	103,037	53,173	156,210	130,217
Church Governance costs	3(d)	1,500		1,500	1,500
TOTAL RESOURCES EXPENDED		108,186	60,550	168,736	155,268
NET INCOMING/(OUTGOING) RESOURCES		814	50,266	51,080	(14,553)
TRANSFERS BETWEEN FUNDS (GF/RF)					
Gross Transfers between funds - in		36	3,657	3,693	14,079
Gross Transfers between funds - out			(3,693)	(3,693)	(14,079)
Net incoming / outgoing before other gains / losses		850	50,230	51,080	(14,553)
GAIN ON CCLA INVESTMENT BOND		(3,414)		(3,414)	14,489
Net movement in funds		(2,564)	50,230	47,666	(64)
Balances carried forward 1st January 2021		30,342	19,377	49,719	49,784
Balances carried forward 31st December 2022		27,777	69,608	97,385	49,720

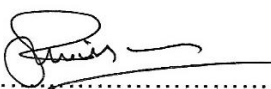
The Parish of St Mary and St Paul, Hemel Hempstead
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Balance Sheet 31 December 2022

	Note s	Unrestrict ed Funds	Restricted Funds	2022 TOTAL FUNDS	2021 TOTAL FUNDS
		£	£	£	£
FIXED ASSETS					
CCLA Bond	6	9,887	15,835	25,722	29,137
CURRENT ASSETS					
Debtors	8	4,057		4,057	3,567
Short term deposits			53,773	53,773	11,931
CCLA deposit	6				
Cash at bank and in hand		22,989		22,989	13,989
		27,046	53,773	80,819	29,487
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Creditors	7	9,156		9,156	8,905
		9,156	0	9,156	8,905
NET ASSETS FUNDS	5	27,777	69,608	97,385	49,719
Unrestricted		27,777		27,777	30,342
Restricted	9		69,608	69,608	19,377
TOTAL FUNDS		27,777	69,608	97,385	49,719

Approved on behalf of the Parish

On behalf of the PCC
Signed by the Chairman.....


John Keith Williams, Team Rector

20/03/23
Date

The notes on subsequent pages form part of these accounts

Notes to Financial Statements for year ended 31st December 2022

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2006 together with applicable accounting standards and the Charities SORP (2005).

The financial statements have been prepared under the historical cost convention.

Funds

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

Restricted funds represent funds of the PCC which are donated for a purpose which is specified by the donor.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Income

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

Planned giving is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grant and legacies are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its receipt certain.

Other income

Hall rent is recognised when received.

Resources

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan share is accounted for when paid.

Payment for utilities and other services is accounted for when an invoice is paid or a direct debit/standing order mandate is recorded in the bank statement.

Fixed Assets

Consecrated property and moveable church furnishings.

Consecrated and beneficed property of any kind is excluded from the accounts by section.10 of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Church wardens on special trust for the PCC which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church Inventory. There have been no such acquisitions since 1 January 2001 and therefore no depreciations charges have been made.

All minor items are written off when purchased.

Other fixtures fittings and office equipment

Items costing less than £1,000 are written off when the asset is acquired. There are no items over this value that are less than four years old.

Fixtures and fittings are depreciated at 20% per annum on the straight-line basis.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, or other income are shown as debtors where their receipt is assured.

Short term deposits include cash held on deposit with the CBF Church of England Funds or at the bank.

The Parish of St Mary and St Paul, Hemel Hempstead
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Not e		Unrestric ted Funds	Restrict ed Funds	2022 Total Funds	2021 Total Funds
*	expanded in Note Subsections				
2	INCOMING RESOURCES	£	£	£	£
2(a)	Voluntary Income				
	Planned giving:				
	Gift Aid donations	50,131	0	50,131	48,983
	Income tax recoverable	10,842	243	11,085	11,719
	Gift Aided Gifts	846	702	1,548	3,127
	Loose Plate at all services	685	793	1,478	1,449
	GASDS recovered	2,096	0	2,096	1,403
	Church gift boxes	4,704	330	5,034	2,336
*	Grants	3,200	2,866	6,066	9,634
*	Donations	903	29,717	30,620	2,853
	Legacies	0	0	0	0
		73,407	34,651	108,058	81,504
2(b)	Activities for generating funds				
*	Events	3,095	10,230	13,325	13,241
	100 Club Receipts	0	1,455	1,455	1,410
		3,095	11,685	14,780	14,651
2(c)	Income from investments				
	Interest	775		775	651
		775	0	775	651
2(d)	Income from church activities				
	Halls rent and key Deposits	24,739	0	24,739	19,924
	Fees weddings and funerals	4,545	80	4,625	7,618
		29,284	80	29,364	27,542
2(e)	Other incoming resources				
*	Surplus Receipts	1,151	2,400	3,551	3,876
	"Stomp" Magazine	205	0	205	330
	Cost recovery: Supplies	190	0	190	199
	Cost recovery: Refunds	0	0	0	250
	Team Office Copying	893	0	893	512
	Insurance Claims	0	0	0	0
	Donations from CBF Fund	0	62,000	62,000	11,200
		2,439	64,400	66,839	16,367
	TOTAL INCOMING RESOURCES	109,000	110,816	219,816	140,715

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2022

Not e		Unrestrict ed Funds	Restrict ed Funds	2022 TOTAL FUNDS	2021 TOTAL FUNDS
*	expanded in Note Subsections				
3	RESOURCES EXPENDED	£	£	£	£
3(a)	Generation of voluntary income				
	Cost of Stewardship campaign	158	0	158	79
	Fees to Fundraisers	0	4,168	4,168	3,619
		158	4,168	4,326	3,698
3(b)	Fundraising costs				
	Events	0	2,609	2,609	4,417
	100 club payments	0	600	600	550
*	Surplus Payments	3,491	0	3,491	14,886
		3,491	3,209	6,700	19,853
3(c)	Church activities				
	Missionary and charitable giving	0	0	0	0
	Ministry: diocesan parish share	55,093	0	55,093	54,994
	Clergy expenses	2,326	0	2,326	2,904
*	Churches running costs	13,121	0	13,121	12,081
	Churches maintenance - routine	4,886	0	4,886	5,256
*	Churches maintenance - major	0	46,061	46,061	26,111
	Upkeep of services	2,085	337	2,422	3,571
	Upkeep of services Clergy	461	0	461	0
*	StM Hall costs	7,017	0	7,017	5,941
	StP Hall costs	1,861	0	1,861	1,308
	Organ and piano tuning	960	0	960	750
	Children and Young people	642	0	642	148
	Organist fee	2,300	0	2,300	2,200
	Choir	0	0	0	0
	Team Administrator	7,305	0	7,305	7,723
*	Administration	2,262	0	2,262	2,001
	Reprographics	1,436	0	1,436	1,103
	Stationery	798	0	798	234
	Later Recovered	102	0	102	87
	Parish Training & Mission	0	0	0	0
	Team Office Costs	181	0	181	210
	Return of Hall Deposits and Prepayments	100	190	290	577
	Security measures	101	0	101	100
*	Payments from special collections	0	6,585	6,585	2,918
	Stomp	0	0	0	0
		103,037	53,173	156,210	130,217
3(d)	Church Governance costs				
	Accountant's fees	1,500		1,500	1,500
		1,500	0	1,500	1,500
	TOTAL RESOURCES EXPENDED	108,186	60,550	168,736	155,268

The Parish of St Mary and St Paul, Hemel Hempstead
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Note 4 to Staff Costs

During 2022 we had two direct employees. Other cleaning and organ-playing services were bought from self-employed people.

Mrs Norma Howie continues to be employed as Team Administrator.
 Mr T McDougall continues to be employed as the cleaner at St Mary's Hall.

The Parish continues to pay the Living Wage as its minimum hourly rate.

Mr A Darby, Mr G Gaddes, Mr L Kemp, Mrs S Kemp, Mr M Russell and Mr M Taylor received fees from either the Team Benefice Fees account in connection with services and or weddings and funerals or from the Parish account in connection with Hall lettings.

Mr Darby was elected to the PCC in April 2017 but retired in April 2022. Mr Gaddes was elected Churchwarden in April 2019, Mr Kemp was elected to the PCC in October 2020, Mrs S Kemp is his wife. Mr M Russell is the son of Mrs R Russell who was elected as Churchwarden in April 2021. Mr Taylor was re-elected to the PCC in October 2020.

No other Officer or PCC member received any money except by way of reimbursement of monies expended on the Church's behalf and against receipts.

As required by legislation, the PCC continues to be registered with NEST as their pension provider in the event of any employee wishing to take up the required offer to start a pension fund. Both of our employees are in the categories where starting a pension fund is optional rather than compulsory and, after consultation, both have decided against taking out a pension.

Note		Unrestricted Funds	Restricted Funds	2022 TOTAL FUNDS	2021 TOTAL FUNDS
4	STAFF COSTS				
	Wages and salaries	9,929		9,929	10,200
		9,929	0	9,929	10,200
5	ANALYSIS OF NET ASSETS BY FUND				
	Current Assets	27,046	53,773	80,819	29,487
	Current Liabilities	(9,156)		(9,156)	(8,905)
	CCLA investment bond	9,887	15,835	25,722	29,137
	Fund balance	27,777	69,608	97,385	49,719
6	CCLA Investments	2022	2021		
	CCLA deposit	0	0		
	CCLA Bond	25,722	29,137		
		25,722	29,137		

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2022

7	Accounts Payable	2,022	2,021			
	StP electric	493	284			
	StP insurance	714	672			
	StM gas	510	440			
	StM electric	246	179			
	StM insurance	2,197	2,066			
	StM Hall gas	381	220			
	StM Hall electric	95	60			
	StM Hall insurance	348	330			
	Accountancy Fee	1,500	1,500			
	Administrator Q4 PAYE	387	386			
	StM cleaner Q4 PAYE	12	3			
	Incumbent expenses (JW)	1,553	2,103			
	Incumbent Expenses (LG)	170	340			
	Organist	350	200			
	Admin expenses		122			
	StM boiler service	200				
	Total	9,156	8,905			
8	Accounts Receivable	2,022	2,021			
	St Pauls hall lettings	830	1,427			
	St Paul's weekly collections		142			
	St Mary's weekly collections	552				
	PCC Fees	397				
	Chubb refund		398			
	St Mary's hall - gas refund	586				
	Gift Aid (from HMRC)	950	1,177			
	Gift Aid (from HMRC)	32	22			
	GASDS (from HMRC)	710	401			
	Total	4,057	3,567			
9	RESTRICTED FUNDS	Opening Balance	Income	Outgoings	Transfers	2022 FUND TOTAL
	CapWorks - Capital Works	817	92,996	46,061	2,219	49,971
	LegacyFund - Legacy Fund	3,132			(2,219)	913
	Repairs - Repairs	2,867			854	3,721
	Quinquen - Quinquennial accrual	0	2,400	840		1,560
	Bursary - Bursary to fund spiritual journeys	2,124		250		1,874
	ComOutRh - Community Outreach	577				577
	YouthSuppt - Youth Support (ex Ruth Milbank)	5,326			(375)	4,951
	HunClub - Hundred Club	400	1,455	600	(855)	400
	StMflowers - St Mary's Flowers	471	172	386		257
	Christcoll - Christmas Collections	332	660	332		660
	Othercoll - Other Restricted Collections	532	2,257	1,935	534	1,388
	Nicaragua - Nicaragua Collections	136	283	272	26	173
	StMAltFab - Ben Neep Bequest Re St M Altar Fabrics	1,220				1,220
	Bellmtce - Jonas Bequest (Bells)	1,193				1,193
	ArtNave - Art in the Nave exhibition and fundraising	0	10,160	9,682	22	500
	HallKeydep - Hall Key Deposits	250				250
	HMRC - HMRC Gift Aid buffer	0	243		(243)	0
	WEGBHall - WEGB Hall Hire	0	190	190		0
		19,377	110,816	60,548	(37)	69,608

The Parish of St Mary and St Paul, Hemel Hempstead
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Note for information on the Various Funds:	2022	2021
Salisbury Trust		
Funds held in CCLA CBF Investment Fund **	33,597	99,033
Funds held in CCLA Deposit	1,907	6,261
Funds transferred to Parish Accounts	62,000	11,000
Buckley Benevolent Fund		
Funds held in CCLA CBF Investment Fund **	13,461	15,103
Funds held in Deposit	648	1,247
Funds used for Charitable aims	1,000	1,500
Buckley Fabric Fund		
Funds held in CCLA CBF Investment Fund **	13,709	15,381
Funds held in Deposit Account	1,515	1,674
Funds used for charitable aims	567	566
Children's Training		
Funds held in CCLA CBF Investment Fund **	13,482	15,126
Funds held in Deposit Account	623	864
Funds used for charitable aims	642	188

** The value of all these Funds is subject to Market fluctuations

There are 2 Benefice Trust. These are the Children's Trust (£2,643 Cap + £620 accrued interest) and the Benevolent Trust (£3,964 Cap + £927 accrued interest)

Note Subsections

Grants (2a)	2022	2021
Children's Trust	642	
Friends of StM - Roof Lead	1,620	
Friends of StM - Chancel Painting	522	
St Albans Diocese - Fuel Grant	2,558	
Herts CC - St Paul's	400	
VAT recovery - Roof Lead	324	
HMRC JRS Grant		2,784
VAT Recovery - westend		429
Dacorum Additional Restriction Grant		3,000
Dacorum Art in the Nave		500
Friends of StM - Walkway planks		496
Friends of StM - Spire work		1,721
Church Commissioners - StM roof		704
Total	6,066	9,634

The Parish of St Mary and St Paul, Hemel Hempstead
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Donations (2a)	2022	2021
Historic Churches trust		156
ElG Trust130 Fund	130	
In Memory of Brenda Smith	50	
Jenny Bowes - North Aisle	28,000	
St Pauls decorating		25
Bell maintenance		500
Filming in church		197
Families Need Fathers		100
Other	2,440	1,875
Total	30,620	2,853

the above are the major donations

Events (2b)	2022	2021
Come Dine with Us		810
Christmas pop-up market (2019)		160
Santa Old Town Market		219
Rectory tastings		45
Sunday morning coffee		170
Amazon Smile	5	
Art in the Nave	3,090	3,102
Other	10,230	8,835
Total	13,325	13,341

Church Running Costs (3c)	2022	2021
StM Church Gas	2,502	2,689
StM Church Electric	2,070	2,004
StM Church Water	111	107
StM Church Insurance	4,394	4,133
StP Electric	2,386	1,584
StP Water	230	220
StP Insurance	1,428	1,344
Total	13,121	12,081

Church Maintenance Major (3c)	2022	2021
StM Lead Roof	1,944	
StM Chancel/Lady chapel painting	1,044	
StM AV electrical	18,923	
StM North Aisle reordering	1,510	
StP Picket Fence	410	
StP AV electrical	22,230	408
StP flat roofs		20,201
StM church westend		2,373
StM stage boards		497
StM spire		1,720
StM chancel roof		912
other	0	0
Total	46,061	26,111

The Parish of St Mary and St Paul, Hemel Hempstead
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StM Hall Costs (3c)	2022	2021
StM Hall Cleaner	2,624	2,477
StM Hall Gas	1,245	863
StM Hall Electric	769	536
StM Hall Water	251	240
StM Hall Insurance	696	660
StM Hall Upkeep	1,432	1,165
Total	7,017	5,941
Administration (3c)	2022	2021
Team Office Telephone/Internet	1,300	1,115
Website	233	0
CRB Checks - Children's Work	27	12
Annual subscriptions	128	331
Copyright Licences	574	347
Mary Board memorial		25
PCC awayday		125
Archdeacon's present (2020)		46
Total	2,262	2,001
Payments from Special Collections (3c)	2022	
AIN LTPT	750	
AIN Hope for Children	500	
Light up a Life	332	
Christian Aid : Nicaragua	272	
Bishop's Harvest Appeal	135	
Children's Society	86	
Others	4,510	
Total	6,585	
Surplus Receipts (2e)/Surplus Payments (3b)	2022	2021
TransferIn	3,551	3,876
TransferOut	3,491	14,886

Transient Income is money paid in by accident or design
but is then paid out again, or used to transfer funds to the CCLA investment account
Show funds moving to/from the CCLA Bond - this will give rise to a difference between
in/out
The items were
1) £2400 to set up the Quinquennial fund
2) Payments to an Artist which failed
3) SSE Gas payment/refund for St Mary's hall over billing
4) Unpaid cheques
5) Failed electronic transfers

Accounts

**The Parish of St Mary and St Paul, Hemel
Hempstead**

Annual Report and Accounts

for the year ended 31 December 2021

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The Annual Report

The Parochial Church Council (PCC) of the Parish of St Mary and St Paul is chaired by the Team Rector of the Benefice, the Revd Canon John Williams, (inducted on 30th March 2017). He is supported by the three Team Vicars in the wider benefice and in the parish by self-supporting (The Revd Luke Geoghegan) and retired clergy (The Revd Diana Spink and The Revd Canon Richard Leslie).

Aims and Purposes

The PCC believes that the purpose of the church in this parish is to promote within the ecclesiastical parish - and the church congregations - the pastoral, evangelistic, social and ecumenical mission of the Christian Faith as set out by the Church of England and reflected in the catholic creeds. The PCC is also specifically responsible for the maintenance of St Mary's Church and Hall in the Old Town centre of Hemel Hempstead and St Paul's building complex in Highfield. The buildings are viewed as a resource to be used by the congregations for public worship, baptisms, weddings, thanksgivings and funerals, parish organised activities and also extensively by the local community.

Objectives and Activities

In November 2019 the PCC agreed the following SMART Goals for 2020

1. To improve our media presence by a creating a completely new website which shows us as a spiritually active, welcoming and lively parish.
2. To improve our links with and support for the wider community around both churches.
3. To make our services accessible and welcoming for the congregations, especially people new to the church.
4. To develop more pilgrimage opportunities for members of the parish.

The Coronavirus pandemic has meant that these goals have not been updated since, however the PCC met at the end of 2021 to agree new goals for 2022 and beyond.

Focus and Meaning of our Activities

The regular Sunday and weekday services give a focus and meaning for everything else that happens in parish life. The worship of Almighty God is central to the way the Christian functions and the parish seeks to nurture and encourage this and to draw the whole community into this expression of God's love and forgiveness. Remembering our historic status as the established Church and our responsibility to welcome everyone - with or without a faith - into buildings which speak of God's unconditional love, we seek to keep our buildings open and welcoming as much as possible.

**The Parish of St Mary and St Paul, Hemel Hempstead
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The church tries to foster and encourage outreach and charitable works both from individual members of the church community and by PCC initiatives. The Clergy support Church and community by carrying out baptisms, weddings, funerals and special blessings for those who, regardless of their connection with the local worshipping community, feel at these important times a church service and the human contact that surround this is important. The connections with our local schools and the Uniformed (Scouting) Organisations within the parish continue to strengthen. The buildings we care for are greatly valued by these groups and this is very encouraging.

Pastoral Care

The Church seeks to offer pastoral support and care to church members and people within the community. The special monthly outreach to the residential homes has sadly been suspended since the start of the pandemic and this is a great sadness to those who value it. The monthly Pastoral Group meets on the first Monday of each month to discuss current pastoral needs and to pray for the sick, to discuss ministry to others on the margins and in need and to pray for them.

Mission and Community Support

Within the Parish there continues to be a strong sense of the need to support the under privileged here and abroad. The Parish was one of the main drivers to establish DENS (Dacorum Emergency Night Shelter) in 1993. It continues to support it through gifts of food and occasional donations.

The parish seeks to support local charities that help in defined ways like the Foodbank, Street Pastors, Citizens Advice, Liberty Tea Rooms, Christians Against Poverty, chaplaincy to the waterways, the local Hospices and Dacorum Community Trust.

Since 1998 St Paul's has supported Christian Aid's initiatives in Nicaragua and other donations from the whole parish included: the Bishop's Harvest Appeal, the World Day of Prayer and St Mary's Sunday School have in the past raised money for charity.

Members of the Parish established the UK Langa Pre-School Trust (LTPT) in 2011 and this independent trust is run on a voluntary basis in support of 500 children in Cape Town, South Africa. The Trust is supported in many ways by the Parish and each year sees some wonderful new and regular events to raise money and awareness for this important cause.

The Buildings

The Parish are custodians of buildings that need to be looked after and in particular one of these is Grade 1 listed, which needs maintaining and to

The Parish of St Mary and St Paul, Hemel Hempstead
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be available to the public for church services, community & school events as well as for the general visitor. The Parish provides the framework that allows the maintenance of these historic buildings and the opening to the public to happen, so that the buildings are available to be visited by the public without charge as well as allowing them to be passed on to future generations. Work has continued both at St Mary's and St Paul's to improve the condition of all our buildings so that they are better able to serve community and parish despite limitations to work caused by the pandemic. The PCC is grateful to the Friends of St Mary's and all who make repair and maintenance possible.

Reaching out and coming in

2021 began once more with a time of increased social distancing and limitations to our worship and outreach. The continuation of our zoom ministry each Sunday and for other special events has been well received and continues to be a lifeline to the house-bound and those who are self-isolating.

The first full year of church opening at St Mary's has cemented this important part of our outreach with increasing numbers visiting, praying, lighting a candle and contributing financially to the church. The PCC is very grateful to all those who have made this possible especially by opening and closing the building.

Our engagement with the Old Town market has increased with the use of St Mary's Hall now an important part of their offering and with the church hosting not-for-profit stalls and the occasional pop-up café. The subsequent increase in revenue is expected to continue during 2022.

St Paul's have continued to maximise the use of their hall and parish room and have bounced back from the pandemic lockdown much faster than many other venues including St Mary's Hall. This is a testament to all those whose hard work has encouraged this to happen.

Financial Review

The year 2021 was again dominated by the uncertainty and caution engendered by Covid 19 and so only parts of the church life had any 'normality'.

Pledged Giving remained resilient and the generosity of all our Stewardship members is really appreciated.

Many of the weddings postponed in 2020 happened during 2021 increasing our fee income well above the budgeted figure and with St Mary's open every day the Church box and Card payment income was greatly improved. (£2.3k compared to £1.3k in 2019)

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As the result of the enthusiasm and hard work of Brian Doran, a very successful 'Art in the Nave' event took place over the August Bank holiday and this raised welcome funds for the three chosen charities DENS, the Hospice and LTPT as well as £3.1k for Parish funds. Additional funds were raised by a 'Come Dine with Us' programme hosted by Rosina and Gordon Gaddes

The combined income from Hall lettings was again adversely impacted, but this was offset to a degree by income from use by a Film Company the High Street Market and from two Local Authority Covid related grants, making the overall shortfall around £4k (c.f £13k in 2020). Our usual hirers are starting to return and the outlook for 2022 is looking more positive.

Almost every aspect of church life has been impacted from Utility usage to photocopying and Services' Consumables, but this year the overall affect on the finances, has somewhat surprisingly been positive with the end of the year showing a surplus on the daily running account of around £5.5k.

This surplus has been further increased by the capital gain of £3.5k in the value of our Funds held in our CCLA investment. So, at the year-end our total surplus was £9k

This positive outcome was helped by the Parish being able to use the Job Retention Scheme to subsidise part of the salary cost of both of its Employees for much of the year. The Parish continued with the PCC policy of continuing to pay full wages

In past years this report has included a summary of the significant differences from the Budget drawn up at the start of the year. However, this year has been another abnormal year so the same reporting pattern as last year has been followed.

Covid has once again drastically reduced attendances at services over the Harvest and Christmas periods. As we normally use the collections over these periods as our main external charitable giving, this giving has been greatly reduced.

St Mary's has continued to open between 10am and 5 pm every day and by the number of candles lit and prayer notes posted, as well as the comments in the Visitors Book, this has been appreciated in the community.

In addition to the usual ongoing maintenance, St Mary's has had work done on the Chancel roof, cleaning down and spraying of the spire timbers and installing a suspended walkway across the Chancel roof beams to allow better access for inspection.

At St Paul's, re-roofing of the low-level flat roofs has been completed and the worst areas of cladding replaced to improve weatherproofing. Further tidying up is planned. Some essential electrical work has also been done.

**The Parish of St Mary and St Paul, Hemel Hempstead
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The building work has been funded as usual by income from Trusts, Grants from Local Council Discretionary Funds, the Friends of St Mary's, the Salisbury Fund, the Listed Places of Worship Fund, the Church Commissioners and a number of smaller but equally appreciated donations.

As usual retention payments have come due for work completed 12months earlier adding to the moneys expended during the year.

Reserves Policy

At their September 2020 meeting the PCC decided to continue with the existing policy of £15k reserves, with a reliance on the Salisbury Fund, if this was not sufficient. This amount is seen as the sum required to provide a safety net for unexpected changes in circumstances and to enable the PCC to meet short term cash flow.

Given the surplus this year and the fact that the Salisbury Fund has now been earmarked for projects, the PCC has decided to use part of the surplus this year to return our Reserves Policy to that operated before the stresses of the last few years i.e. holding 3 months' of annual expenditure in case of the unforeseen happenings. In addition, they also decided to spread the funding of the Quinquennial costs, due in 2022, by making provision for one fifth of the cost every year, and using the 2021 surplus to set up the Quinquennial fund with two years contributions. Thus, reserves are now set at £25.5k and £1.6k has been reserved for the Quinquennial costs.

The PCC will look to give away the surplus over our reserves, £3.2k, later in 2022. once we better understand our own circumstances. This will be reviewed at each future PCC.

Volunteers

We would like to thank all the volunteers, including members of the PCC, who work so hard to support our church, both within itself and through its outreach. We are particularly grateful to our Churchwardens; Gordon and Rosina Gaddes at St Paul's and Emmeline Lambert and Rosamund Russell at St Mary's, along with their deputies; Malcolm Taylor, Norma Podmore and Andrew Darby, whose hard work and commitment throughout the year is much appreciated. The financial value of such work is incalculable and without it our church could not operate.

We also want to thank the full time, non-stipendiary and retired clergy who have continued to serve us lovingly and dependably. Their leadership, service and loving care are appreciated by both parishioners and by those outside the congregation who, through bereavement, marriage or just a life situation, come into contact with them.

The Parish was represented on the Hemel Hempstead Deanery Synod by Rosina Gaddes (Deanery Lay Co-Chair), Gordon Gaddes and Lindsay Kemp. We thank them all for maintaining this important link. The Parish has active membership of the local Interfaith Network and personal links are forged through this forum. Thanks, are also due to the Finance Committee, the Treasury Team of volunteers and also Norma Howie - along with Sheila Neep - in the Team Office for their dedicated work during the last year. It is only with their highly relevant, uncomplaining and systematic work, that necessary but challenging tasks are completed.

Public Benefit

Under the Charity Commission registration, the Parish is described as an 'established church providing regular public worship open to all; pastoral work including visiting the sick and the bereaved and promoting the whole mission of the church through the provision of activities for senior citizens, parents, toddlers and other groups'.

This is a challenging mission statement but in all their decision making the Parochial Church Council have the Mission aims in mind, and the Parish remains clear that the church, as an organisation, is there for the benefit of the whole community and not just the gathered worshipping church and wider supporters. Whilst it is often tempting for the parish to act in a way which is building centred, we should remember that much of the undocumented work of the parish takes place away from our buildings and is not widely known to anyone other than the recipients.

**The Parish of St Mary and St Paul, Hemel Hempstead
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Structure, Governance and Management

Reference and administration details of the Church, its trustees and advisers
for the Year ended 31st December 2021

Team Rector

The Revd Canon John Williams
The Rectory
High Street
Hemel Hempstead
HP1 3AE

Address for Correspondence

The Parish office
High Street
Hemel Hempstead
Herts
HP1 3AE

Bankers

Lloyds
Marlowes
Hemel Hempstead
Herts
HP1 1BH

Accountants

Melwoods - Chartered Certified Accountants
3rd Floor The Imex Building
575-599 Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX

**The Parish of St Mary and St Paul, Hemel Hempstead
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The Parochial Church Council (PCC) is a charity that was exempted (until January 2009) from the requirements to register with the Charity Commission. It is now registered with number 1130644.

The members of the PCC are the trustees of the charity during the year 2021 membership of the PCC was as follows

Churchwardens

St Mary's:	Emmeline Lambert	
	Rosamund Russell	elected at 25 th April 2021 APCM
	Norma Podmore	tenure ceased at 25 th April 2021
APCM		
St Paul's:	Gordon Gaddes	
	Rosina Gaddes (Lay Co-Chair)	elected at 25 th April 2021 APCM

Elected Lay Deanery Synod Representatives

Rosina Gaddes	Lay Co Chair
Gordon Gaddes	
Lindsay Kemp	

Elected Lay Members of the PCC

Michael Boardman	
Jenny Bowes	
Brian Crawley	elected at 25 th April 2021 APCM
Andrew Darby	
Yvonne Doran	
Malcolm Taylor	
Roger Sygrave	
Andrew Williams	elected at 25 th April 2021 APCM
Babs Wilde	tenure ceased at 25 th April 2021
APCM	

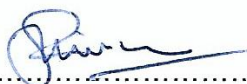
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Clergy

The Revd Canon John Williams	Team Rector in the Hemel Hempstead Team Ministry
The Revd Luke Geoghegan	Self Supporting Associate Minister Ex-officio member of PCC
The Revd Canon Richard Leslie	Permission to Officiate Clergy Member but not a member of the PCC
The Revd Diana Spink	Permission to Officiate Clergy Member but not a member of the PCC

On behalf of the PCC

Signed by the Chairman.....



John Keith Williams, Team rector

21/3/22

Date

The Parish of St Mary and St Paul, Hemel Hempstead
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Attachment to Trustees Report

In view of the extent of disruption that has happened this year as a result of the Covid pandemic, the usual broad-brush summary of the gains and shortfalls in the final account figures from the beginning of the year Budget figures is not really appropriate: as very little has been as expected.

Instead, the table below illustrates the level of impact that Covid has had on our financial situation by showing the Budgeted and Out-turn figures for the larger items that have affected our Budgeted income and expenditure through the year.

During the year the off-budget capital expenditure was fully funded by grants or donations as described elsewhere.

	Actual	Budget
Pledged Giving	£48,983	£49,400
Income tax recoverable	£11,527	£10,350
Donations	£3,541	£500
Collections (open plate) services	£1,399	£1,400
Giving by Church gift boxes	£2,336	£600
Legacies	£0	£1,000
Government Covid grants	£5,783	£0
Events	£4,149	£3,000
Hall rents and key Deposits	£19,924	£26,000
Fees weddings and funerals	£6,978	£4,750
Ministry: diocesan quota	£55,994	£55,694
Ministry: clergy expenses	£2,904	£2,400
Office and Copying	£3,548	£4,100
Upkeep of Services	£3,261	£1,200
Utility Bills	£8,993	£8,720

The 2021 Budget forecast a deficit of around £400 with the possibility of this being more than covered by capital gains in our CCLA Investment Fund - (£11k was moved from our deposit account and invested in our CCLA Church of England Investment Fund generating increased interest as well as the opportunity for additional capital gain.)

In the event, as a result of the generosity of many individuals, the Local Authority, the Government and the capital gain of our CCLA Fund, we have ended the year showing a surplus of £9.1k.

**The Parish of St Mary and St Paul, Hemel Hempstead
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Independent Examiner's Report to the Trustees of The Parish of St Mary and St Paul, Hemel Hempstead

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 13 to 23

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts; you 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;
to state whether particular matters have come to my attention.

Basis of independent examiner's statement:

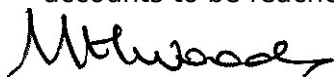
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 which gives me reasonable cause to believe that in, any material respect:

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

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



Martin F M Eynaud FCCA
Melwoods
Chartered Certified Accountants
3rd Floor Imex Building
575-599 Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX
Date: 07 March 2022

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2021

Statement of Financial Activities 31 December 2021

	Notes	Unrestricted Funds	Restricted Funds	2021 TOTAL FUNDS	2020 TOTAL FUNDS
INCOMING RESOURCES					
Voluntary Income	2(a)	74,973	6,531	81,504	202,352
Activities for generating funds	2(b)	4,149	10,502	14,651	5,176
Income from investments	2(c)	651	-	651	420
Income from church activities	2(d)	26,902	640	27,542	11,064
Other incoming resources	2(e)	1,551	14,816	16,367	9,074
TOTAL INCOMING RESOURCES		108,226	32,489	140,715	228,086
RESOURCES EXPENDED					
Generation of voluntary income	3(a)	79	3,619	3,698	505
Fundraising costs	3(b)	11,605	8,248	19,853	2,618
Church activities	3(c)	100,488	29,729	130,217	202,956
Church Governance costs	3(d)	1,500		1,500	1,440
TOTAL RESOURCES EXPENDED		113,672	41,596	155,268	207,519
NET INCOMING/(OUTGOING) RESOURCES		(5,446)	(9,107)	(14,553)	20,567
TRANSFERS BETWEEN FUNDS (GF/RF)					
Gross Transfers between funds - in		22	14,057	14,079	11,173
Gross Transfers between funds - out		(204)	(13,875)	(14,079)	(11,173)
Net incoming / outgoing before other gains / losses		(5,628)	(8,925)	(14,553)	20,567
GAIN ON CCLA INVESTMENT BOND		14,489		14,489	946
Net movement in funds		8,861	(8,925)	(64)	21,513
Balances carried forward 1st January 2020		21,481	28,303	49,784	28,271
Balances carried forward 31st December 2021		30,342	19,378	49,720	49,784

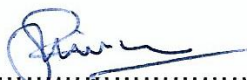
The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2021

Balance Sheet 31 December 2021

	Note s	Unrestrict ed Funds	Restricted Funds	2021 TOTAL FUNDS	2020 TOTAL FUNDS
		£	£	£	£
FIXED ASSETS					
CCLA Bond	6	21,691	7,446	29,137	14,648
CURRENT ASSETS					
Debtors	8	3,567		3,567	1,837
Short term deposits			11,931	11,931	20,930
CCLA deposit	6				1,008
Cash at bank and in hand		13,989		13,989	18,826
		17,556	11,931	29,487	42,601
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Creditors	7	8,905		8,905	7,465
		8,905	0	8,905	7,465
NET ASSETS FUNDS	5	30,342	19,377	49,719	49,784
Unrestricted		30,342		30,342	21,481
Restricted	9		19,377	19,377	28,303
TOTAL FUNDS		30,342	19,377	49,719	49,784

Approved on behalf of the Parish

On behalf of the PCC
Signed by the Chairman.....


John Keith Williams, Team rector


Date

The notes on subsequent pages form part of these accounts

Notes to Financial Statements for year ended 31st December 2021

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2006 together with applicable accounting standards and the Charities SORP (2005).

The financial statements have been prepared under the historical cost convention.

Funds

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

Restricted funds represent funds of the PCC which are donated for a purpose which is specified by the donor.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Income

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

Planned giving is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grant and legacies are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its receipt certain.

Other income

Hall rent is recognised when received.

Resources

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan share is accounted for when paid.

Payment for utilities and other services is accounted for when an invoice is paid or a direct debit/standing order mandate is recorded in the bank statement.

Fixed Assets

Consecrated property and moveable church furnishings.

Consecrated and beneficed property of any kind is excluded from the accounts by section.10 of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Church wardens on special trust for the PCC which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church Inventory. There have been no such acquisitions since 1 January 2001 and therefore no depreciations charges have been made.

All minor items are written off when purchased.

Other fixtures fittings and office equipment

Items costing less than £1,000 are written off when the asset is acquired. There are no items over this value that are less than four years old.

Fixtures and fittings are depreciated at 20% per annum on the straight-line basis.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, or other income are shown as debtors where their receipt is assured.

Short term deposits include cash held on deposit with the CBF Church of England Funds or at the bank.

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2021

Not e	Unrestric ted Funds	Restrict ed Funds	2021 Total Funds	2020 Total Funds
* expanded in Note Subsections				
2 INCOMING RESOURCES	£	£	£	£
2(a) Voluntary Income				
Planned giving:				
Gift Aid donations	48,983	0	48,983	48,656
Income tax recoverable	11,527	192	11,719	11,639
Gift Aided Gifts	2,247	880	3,127	4,935
Loose Plate at all services	1,399	50	1,449	1,440
GASDS recovered	1,403	0	1,403	815
Church gift boxes	2,336	0	2,336	270
* Grants	5,784	3,850	9,634	121,601
* Donations	1,294	1,559	2,853	1,548
Legacies	0	0	0	11,448
	74,973	6,531	81,504	202,352
2(b) Activities for generating funds				
* Events	4,149	9,092	13,241	3,591
100 Club Receipts	0	1,410	1,410	1,585
	4,149	10,502	14,651	5,176
2(c) Income from investments				
Interest	651		651	420
	651	0	651	420
2(d) Income from church activities				
Halls rent and key Deposits	19,924	0	19,924	8,760
Fees weddings and funerals	6,978	640	7,618	2,304
	26,902	640	27,542	11,064
2(e) Other incoming resources				
* Surplus Receipts	435	3,441	3,876	536
"Stomp" Magazine	330	0	330	233
Cost recovery: Supplies	199	0	199	274
Cost recovery: Refunds	75	175	250	2,754
Team Office Copying	512	0	512	277
Insurance Claims	0	0	0	0
Donations from CBF Fund	0	11,200	11,200	5,000
	1,551	14,816	16,367	9,074
TOTAL INCOMING RESOURCES	108,226	32,489	140,715	228,086

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2021

Not e		Unrestrict ed Funds	Restrict ed Funds	2021 TOTAL FUNDS	2020 TOTAL FUNDS
*	expanded in Note Subsections				
3	RESOURCES EXPENDED	£	£	£	£
3(a)	Generation of voluntary income				
	Cost of Stewardship campaign	79	0	79	75
	Fees to Fundraisers	0	3,619	3,619	430
		79	3,619	3,698	505
3(b)	Fundraising costs				
	Events	160	4,257	4,417	647
	100 club payments	0	550	550	1,435
*	Surplus Payments	11,445	3,441	14,886	536
		11,605	8,248	19,853	2,618
3(c)	Church activities				
	Missionary and charitable giving	0	0	0	0
	Ministry: diocesan parish share	54,994	0	54,994	39,722
	Clergy expenses	2,904	0	2,904	1,008
*	Churches running costs	12,081	0	12,081	11,886
	Churches maintenance - routine	5,256	0	5,256	3,956
*	Churches maintenance - major	0	26,111	26,111	104,986
*	Other Property Costs	0	0	0	12,753
	Upkeep of services	3,261	310	3,571	1,254
*	StM Hall costs	5,941	0	5,941	5,721
	StP Hall costs	1,308	0	1,308	1,901
	Organ and piano tuning	750	0	750	815
	Children and Young people	148	0	148	250
	Organist fee	2,200	0	2,200	5,800
	Choir	0	0	0	2
	Team Administrator	7,723	0	7,723	7,744
*	Administration	2,001	0	2,001	1,328
	Reprographics	1,103	0	1,103	797
	Stationery	234	0	234	259
	Later Recovered	87	0	87	286
	Parish Training & Mission	0	0	0	0
	Team Office Costs	210	0	210	244
	Return of Hall Deposits and Prepayments	187	390	577	50
	Security measures	100	0	100	99
*	Payments from special collections	0	2,918	2,918	2,015
	Stomp	0	0	0	80
		100,488	29,729	130,217	202,956
3(d)	Church Governance costs				
	Accountant's fees	1,500		1,500	1,440
		1,500	0	1,500	1,440
	TOTAL RESOURCES EXPENDED	113,672	41,596	155,268	207,519

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2021

Note 4 to Staff Costs

During 2021 we had two direct employees. Other cleaning and organ-playing services were bought from self-employed people.

Mrs Norma Howie continues to be employed as Team Administrator.
 Mr T McDougall continues to be employed as the cleaner at St Mary's Hall.

The Parish continues to pay the Living Wage as its minimum hourly rate.

Mr A Darby, Mr B Doran, Mr L Kemp, Mrs S Kemp, Mr M Russell and Mr M Taylor received fees from either the Team Benefice Fees account in connection with services and or weddings and funerals or from the Parish account in connection with Hall lettings.

Mr Darby was elected to the PCC in April 2017. Mr Doran is married to Mrs Y Doran who was elected to the PCC in October 2020. Mr Kemp was elected to the PCC in October 2020, Mrs S Kemp is his wife. Mr M Russell is the son of Mrs R Russell who was elected as Churchwarden in April 2021. Mr Taylor was re-elected to the PCC in October 2020.

No other Officer or PCC member received any money except by way of reimbursement of monies expended on the Church's behalf and against receipts.

As required by legislation, the PCC continues to be registered with NEST as their pension provider in the event of any employee wishing to take up the required offer to start a pension fund. Both of our employees are in the categories where starting a pension fund is optional rather than compulsory and, after consultation, both have decided against taking out a pension.

Note		Unrestricted Funds	Restricted Funds	2021 TOTAL FUNDS	2020 TOTAL FUNDS
4	STAFF COSTS				
	Wages and salaries	10,200		10,200	11,741
		10,200	0	10,200	11,741
5	ANALYSIS OF NET ASSETS BY FUND				
	Current Assets	17,556	11,931	29,487	42,601
	Current Liabilities	-8,905		-8,905	-7,465
	CCLA investment bond	21,691	7,446	29,137	14,648
	Fund balance	30,342	19,377	49,719	49,784
6	CCLA Investments	2,021	2,020		
	CCLA deposit	0	1,008		
	CCLA Bond	29,137	14,648		
		29,137	15,656		

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2021

7	Accounts Payable	2,021	2,020			
	StP electric	284	452			
	StP insurance	672	666			
	StM gas	440	660			
	StM electric	179	259			
	StM insurance	2,066	2,039			
	StM Hall gas	220	214			
	StM Hall electric	60	67			
	StM Hall insurance	330	327			
	Accountancy Fee	1,500	1,440			
	Administrator Q4 PAYE	386	386			
	StM cleaner Q4 PAYE	3	4			
	Incumbent expenses (JW)	2,103				
	Incumbent Expenses (LG)	340				
	Organist	200	350			
	Caroline Wainman collection		475			
	Admin expenses	122	41			
	Refund from 100 Club		85			
	Total	8,905	7,465			
8	Accounts Receivable	2,021	2,020			
	St Pauls hall lettings	1,427	958			
	St Paul's weekly collections	142				
	Chubb refund	398				
	Gift Aid (from HMRC)	1,177				
	Gift Aid (from HMRC)	22				
	GASDS (from HMRC)	401	1,742			
	Total	3,567	2,700			
9	RESTRICTED FUNDS	Opening Balance	Income	Outgoings	Transfers	2021 FUND TOTAL
	CapWorks - Capital Works	6,818	18,366	29,553	5,186	817
	LegacyFund - Legacy Fund	8,260			-5,128	3,132
	Repairs - Repairs	2,057			810	2,867
	Bursary - Bursary to fund spiritualJournneys	2,124				2,124
	ComOutRh - Community Outreach	406	171			577
	YouthSuppt - Youth Support (ex Ruth Milbank)	5,326				5,326
	HunClub - Hundred Club	350	1,410	550	-810	400
	StMflowers - St Mary's Flowers	371	640	540		471
	Christcoll - Christmas Collections	253	332	253		332
	Othercoll - Other Restricted Collections	77	834	404	25	532
	Nicaragua - Nicaragua Collections	102	250	236	20	136
	StMAltFab - Ben Neep Bequest Re St M Altar Fabrics	1,220				1,220
	Bellmtce - Jonas Bequest (Bells)	693	500			1,193
	ArtNave - Art in the Nave exhibition and fundraising	0	9,605	9,673	68	0
	HallKeydep - Hall Key Deposits	450		200		250
	HMRC - HMRC Gift Aid buffer	-204	192		12	0
	WEGBHall - WEGB Hall Hire	0	190	190		0
		28,303	32,490	41,599	183	19,377

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2021

Note for information on the Various Funds:	2021	2020
Salisbury Trust		
Funds held in CCLA CBF Investment Fund **	99033	97877
Funds held in CCLA Deposit	6216	3371
Funds transferred to Parish Accounts	11000	98000
Buckley Benevolent Fund		
Funds held in CCLA CBF Investment Fund **	15103	13331
Funds held in Deposit	1247	2360
Funds used for Charitable aims	1500	0
Buckley Fabric Fund		
Funds held in CCLA CBF Investment Fund **	15381	13577
Funds held in Deposit Account	1674	1846
Funds used for charitable aims	566	521
Children's Training		
Funds held in CCLA CBF Investment Fund **	15126	13352
Funds held in Deposit Account	864	663
Funds used for charitable aims	188	0

** The value of all these Funds is subject to Market fluctuations

There are 2 Benefice Trust. These are the Children's Trust (£2,965Cap + £539 accrued interest) and the Benevolent Trust (£4,447 Cap + £809 accrued interest Funds used £334)

With the approval of both the Diocese and the Charity Commission, the charitable purpose of the Buckley Benevolent Fund has been amended from giving support to the poorer members of St Mary's congregation to support to the poorer members of Hemel Hempstead. This has allowed £1500 to be given to help the work of the Dacorum Community Trust in 2021.

Note Subsections

Grants (2a)	2021	2020
HMRC JRS Grant	2,784	4,763
Friends of StM - westend		7,500
VAT Recovery - westend	429	12,086
Sailsbury Fund - westend		80,102
Sailsbury Fund - cctv		250
Sailsbury Fund - Signage		3,348
Herts CC - St Paul's		1,000
Sailsbury Fund - Legacy		5,900
Sailsbury Fund - Organist		3,400
Church Commissioners - Vestry roof		3,218
VAT recovery - Vestry Roof		34
Dacorum Additional Restriction Grant	3,000	

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2021

Dacorum Art in the Nave	500	
Friends of StM - Walkway planks	496	
Friends of StM - Spire work	1,721	
Church Commissioners - StM roof	704	
Total	9,634	121,601

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2021

Donations (2a)	2021	2020
Historic Churches trust	156	35
Card Reader in St Mary's		153
Bishop Alan		25
St Pauls decorating	25	
Bell maintenance	500	
Filming in church	197	
Families Need Fathers	100	
Other	1,875	1,335
Total	2,853	1,548

the above are the major donations

Events (2b)	2021	2020
Come Dine with Us	810	
Christmas pop-up market (2019)	160	
Santa Old Town Market	219	70
House of Elliot - shelving		50
Rectory tastings	45	330
Sunday morning coffee	170	190
easyfundraising		15
Art in the Nave	3,102	
StP Grand Draw		1,230
StP Bazaar		
Other	8,835	1,706
Total	13,341	3,591

Church Running Costs (3c)	2021	2020
StM Church Gas	2,689	2,639
StM Church Electric	2,004	1,586
StM Church Water	107	79
StM Church Insurance	4,133	4,078
StP Electric	1,584	2,007
StP Water	220	165
StP Insurance	1,344	1,332
Total	12,081	11,886

Church Maintenance Major (3c)	2021	2020
StM north stonework		353
StM roof		505
StM church westend	2,373	92,512
StM cctv		266
StM & StP signage		3,348
StP flat roofs	20,201	
StP AV electrical	408	
StM stage boards	497	
StM spire	1,720	
StM chancel roof	912	
other	0	349
Total	26,111	97,333

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2021

Other Property Costs (3c)	2021	2020
House rent		12,600
House water		153
Total	0	12,753
StM Hall Costs (3c)	2021	2020
StM Hall Cleaner	2,477	2,427
StM Hall Gas	863	842
StM Hall Electric	536	462
StM Hall Water	240	185
StM Hall Insurance	660	654
StM Hall Upkeep	1,165	1,151
Total	5,941	5,721
Administration (3c)	2021	2020
Team Office Telephone	1,115	743
CRB Checks - Childrens Work	12	18
Annual subscriptions	331	347
Copyright Licences	347	220
Mary Board memorial	25	
PCC awayday	125	
Archdeacon's present (2020)	46	
Total	2,001	1,328
Payments from Special Collections (3c)	2021	
Liberty Tea Rooms	253	
AIN LTPT	750	
AIN Hospice of St Francis	750	
Christian Aid : Nicaragua	236	
AIN Dens	500	
Herts & Beds bike & hike	225	
Others	204	
Total	2,918	
Surplus Receipts (2e)/Surplus Payments (3b)	2021	2020
TransferIn	3,876	536
TransferOut	14,886	536

Transient Income is money paid in by accident or design
but is then paid out again, or used to transfer funds to the CCLA investment account
Show funds moving to/from the CCLA Bond - this will give rise to a difference between
in/out
The items were

1) Funds transferred to the CCLA bond - 11,009.05	
2) Payments to an Artist which failed	
3) Chubb refund as it took them so long to change contract	
Herts & Beds bike & hike	70
Others	1,945
Total	2,015

Accounts

The Parish of St Mary and St Paul, Hemel Hempstead

Annual Report and Accounts

for the year ended 31 December 2020

Contents

The Annual Report
Structure, Governance and Management
Independent Examiner's Report
Income and Expenditure Account
Balance Sheet
Notes to the Accounts

The Annual Report

The Parochial Church Council (PCC) of the Parish of St Mary and St Paul is chaired by the Team Rector of the Benefice, the Revd Canon John Williams, (inducted on 30th March 2017). He is supported by the three Team Vicars in the wider benefice and in the parish by self-supporting (The Reverend Luke Geoghegan) and retired clergy (The Revd Diana Spink and The Revd Canon Richard Leslie). The Revd Caroline Wainman was the Assistant Curate of the parish for the first part of the reporting period.

Aims and Purposes

The PCC believes that the purpose of the church in this parish is to promote within the ecclesiastical parish - and the church congregations - the pastoral, evangelistic, social and ecumenical mission of the Christian Faith as set out by the Church of England. The PCC is also specifically responsible for the maintenance of St Mary's Church and Hall in the Old Town centre of Hemel Hempstead and St Paul's building complex in Highfield. The buildings are viewed as a resource to be used by the congregations for public worship, baptisms, weddings, thanksgivings and funerals, parish organised activities and also extensively by the local community.

Objectives and Activities

In November 2019 the PCC agreed the following SMART Goals for 2020

1. To improve our media presence by a creating a completely new website which shows us as a spiritually active, welcoming and lively parish.
2. To improve our links with and support for the wider community around both churches.
3. To make our services accessible and welcoming for the congregations, especially people new to the church.
4. To develop more pilgrimage opportunities for members of the parish.

Wider events in the country as a whole has meant that these goals were not updated during 2020.

Focus and Meaning of our Activities

The regular Sunday and weekday services give a focus and meaning for everything else that happens in parish life. The worship of Almighty God is central to the way the Christian functions and the parish seeks to nurture and encourage this and to draw the whole community into this expression of God's love and forgiveness. Remembering our historic status as the established Church and our responsibility to welcome everyone - with or without a faith – into buildings which speak of God's unconditional love, we seek to keep our buildings open and welcoming as much as possible.

The church seeks to foster and encourage outreach and charitable works both from individual members of the church community and by PCC initiatives. The Clergy support Church and community by carrying out baptisms, weddings, funerals and special blessings for those who, regardless of their connection with the local

worshipping community, feel at these important times a church service and the human contact that surround this is important. The connections with our local schools and the Uniformed (Scouting) Organisations within the parish continue to strengthen. The buildings we care for are greatly valued by these groups and this is very encouraging.

Pastoral Care

The Church seeks to offer pastoral support and care to church members and people within the community. The special monthly outreach to the residential homes is highly valued and these relationships have meant that the clergy are frequently called upon for special end of life care at other times. The monthly Pastoral Group meets on the first Monday of each month to discuss current pastoral needs and to pray for the sick, to discuss ministry to others on the margins and in need and to pray for them.

Mission and Community Support

Within the Parish there continues to be a strong sense of the need to support the under privileged here and abroad. The Parish was one of the main drivers to establish DENS (Dacorum Emergency Night Shelter) in 1993. It continues to support it through gifts of food and occasional donations.

Parish members volunteer with other local charities that help in defined ways like the Foodbank, Street Pastors, Citizens Advice, Liberty Tea Rooms, Christians Against Poverty, chaplaincy and the local Hospice.

Since 1998 St Paul's has supported Christian Aid's initiatives in Nicaragua and other donations from the whole parish included: the Bishop's Harvest Appeal, the World Day of Prayer and St Mary's Sunday School (Acorns) also periodically raises money for charity.

Members of the Parish established the UK Langa Pre-School Trust (LTPT) in 2011 and this independent trust is run on a voluntary basis in support of 500 children in Cape Town, South Africa. The Trust is supported in many ways by the Parish and each year sees some wonderful new and regular events to raise money and awareness for this important cause.

The Buildings

The Parish are custodians of buildings that need to be looked after and in particular one of these is Grade 1 listed, which needs maintaining and to be available to the public for church services, community & school events as well as for the general visitor. The Parish provides the framework that allows the maintenance of these historic buildings and the opening to the public to happen, so that the buildings are available to be visited by the public without charge as well as allowing them to be passed on to future generations. Work has continued both at St Mary's and St Paul's to improve the condition of all our buildings so that they are better able to serve community and parish.

**The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2020**

Despite limitations to work this year St Paul's – celebrating their 60th anniversary of the New Church – have added an important ramp for a fire exit, improved drainage and dedicated a special new rose bed (generously supported by a grant from the local county councillor). The installation of a new disabled toilet and servery/kitchenette in the west end of the north aisle at St Mary's was also carried out during this reporting period and dedicated by the Bishop of Hertford. The PCC is grateful to all those who made these improvements possible.

Reaching out and coming in

2020 has been dominated by two periods of enforced church closure due to the Covid crisis and so this has seen many of our usual services, activities and hall hirings curtailed or cancelled. Both churches now have a Wi-Fi capability installed allowing regular zooming of services which also coincided with the launch of a new website.

Following the completion of the toilet and kitchen works, and with the introduction of CCTV, St Mary's finally achieved the long awaited opening of the church building from 10am-5pm every day allowing a large amount of people to come in for private prayer, candle lighting, posting of prayer requests, listening to the music and making use of quiet space.

Our engagement with the Old Town market saw a pop-up café installed in December with possible future links to provide extra income and further draw people into using St Mary's.

New noticeboards at St Paul's and on the outside of the hall at St Mary's have further enhanced our image and improved our communication to the wider community. St Paul's hall use has increased greatly during this period and the welcoming of a toddler group to use the hall gives much hope for the future.

Financial Review

The year 2020 was totally dominated by the fight against Covid 19 and so very little about the year had any normality

Despite both churches being closed for many months Pledged Giving remained reasonably resilient and the generosity of a number of individuals who made 'extra' donations more than made up for any shortfall.

Loose plate and Church boxes were badly hit, though Church boxes and Card payments have recovered since the church started to be open every day. Many weddings had to be postponed and funerals in church were only possible in a limited way so Fee income was affected.

The combined income from Hall lettings was drastically affected with halls being closed for nearly half the year and working under severe restrictions even during the later months when their use was permitted. The result was a shortfall of around £13k against the Budget.

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With both churches closed for many months and no congregational singing allowed, even when they were allowed to reopen, the decision was taken to end the two year Contract of the Director of Music from 1st July. However, as his post was largely funded from the Salisbury Fund this did not materially affect the cash flow.

Inevitably almost every aspect of church life has been impacted from Utility usage to photocopying and Services Consumable, with consequent affect on the finances, so it is a minor miracle that the overall shortfall was able to be limited to around £7k and that a generous legacy from Norman Quail was available to more than cover this.

The Parish was able to Furlough all its Employees on full pay and are grateful that we qualified for the Government Job Retention Scheme to help cover these wages.

Our Curate Caroline Wainman moved on to serve in a new Parish and the Parish Share adjustment around the subsidy from the Diocese towards paying the rent for her house was beneficial to us.

Our CCLA Investment Fund showed a healthy increase in value of around £1k and this too helped to offset some of the running cost losses.

At the year end our Reserves are some £1k higher than at the beginning of the year.

In past years this report has included a summary of the significant differences from the Budget drawn up at the start of the year. However, this year has been so unlike anything that was foreseen so this tradition will not happen.

External giving has been severely impacted as services in church at Harvest, Easter and Christmas have been heavily restricted.

At St Mary's the long-planned toilet and kitchenette were constructed and CCTV installed allowing the Church to be open from 10am to 4:30pm every day.

At St Paul's a ramped exit from the Vestry area doors was constructed and a number of other external works maintenance and improvements carried out along with some remedial work to the internal panelling of the Parish Room.

Internet access was installed and is now available in both churches and both St Paul's and St Mary's Hall had new notice boards.

Most of the building work has been funded by income from Trusts, friendly organisations, Grants from Local Council Discretionary Funds and individual donations. The Friends of St Mary's (£7.5k), the Salisbury Fund (£83k), the Listed Places of Worship Fund (£12k), and a number of smaller but equally appreciated donations. All these added up to a total of around £105k towards an equivalent expenditure. Although the work was all done in 2020 some of the payments inevitably have extended into 2021 while some retention payments from work done in 2019 were paid this year.

Art in The Nave and the Fair had to be cancelled but a Grand Draw was organised for December and raised around £1.2k.

Reserves Policy

In the context of the support available from the Salisbury Fund and the increasing challenges of balancing income and expenditure, the PCC decided in September 2019 that the year end General Fund reserve could, if needed, be reduced from £20,000 to £15,000 as the appropriate level of “free reserves”. This amount is seen as the sum required to provide a safety net for unexpected changes in circumstances and to enable the PCC to meet short term cash flow.

At their October 2020 meeting the PCC decided that the same policy should apply i.e. £20,000 preferred but reducing to £15,000 if absolutely necessary. The level of reserves in the General Fund at the end of 2020 was £21,481 so above the approved level. However, in view of the large amount of uncertainty that continues into 2021 with the ongoing Covid 19 situation, the PCC consider this to be generally in line with their Reserves Policy.

Volunteers

We would like to thank all the volunteers, including members of the PCC, who work so hard to support our church, both within itself and through its outreach. We are particularly grateful to our Churchwardens: Norma Podmore, Gordon Gaddes, and Emmeline Lambert along with their deputies Rosina Gaddes and Roger Sygrave, for their hard work and commitment throughout the year. The financial value of such work is incalculable and without it our church could not exist.

We also want to thank the full time, non-stipendiary and retired clergy who have continued to serve us lovingly and dependably. Their leadership, service and loving care are appreciated by both parishioners and by those outside the congregation who, through bereavement, marriage or just a life situation, come into contact with them.

The Parish was represented (during the first part of the year) on the Hemel Hempstead Deanery by Rosina Gaddes (Deanery Lay Co-Chair), Gordon Gaddes, Yvonne Doran and Michael Robinson, and on Hemel Hempstead Churches Together by the Revd Caroline Wainman (Trustee) and Ynis Richardson. At the delayed APCM Michael and Yvonne stood down from Deanery Synod and Lindsay Kemp was elected. We thank them all for maintaining these important links. The Parish has active membership of the local Interfaith Network and personal links are forged through this forum. Thanks, are also due to the Finance Committee, the Treasury Team of volunteers and also Norma Howie – along with Sheila Neep - in the Team Office for their dedicated and successful work during the last year. It is only with their highly relevant, uncomplaining and systematic work, that necessary but challenging tasks are completed.

Public Benefit

Under the Charity Commission registration, the Parish is described as an ‘established church providing regular public worship open to all; pastoral work including visiting the sick and the bereaved and promoting the whole mission of the

The Parish of St Mary and St Paul, Hemel Hempstead
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church through the provision of activities for senior citizens, parents, toddlers and other groups’.

This is a challenging mission statement but in all their decision making the Parochial Council have the Mission aims in mind, and the Parish remains clear that the church, as an organisation, is there for the benefit of the whole community and not just the gathered worshipping church and wider supporters. Whilst it is often tempting for the parish to act in a way which is building centred we should remember that much of the undocumented work of the parish takes place away from our buildings and is not widely known to anyone other than the recipients.

Structure, Governance and Management

Reference and administration details of the Church, its trustees and advisers
for the Year ended 31st December 2020

Team Rector

The Revd Canon John Williams
The Rectory
High Street
Hemel Hempstead
HP1 3AE

Address for Correspondence

The Parish office
High Street
Hemel Hempstead
Herts
HP1 3AE

Bankers

Lloyds
Marlowes
Hemel Hempstead
Herts
HP1 1BH

Accountants

Melwoods - Chartered Certified Accountants
3rd Floor The Imex Building
575-599 Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX

**The Parish of St Mary and St Paul, Hemel Hempstead
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The Parochial Church Council (PCC) is a charity that was exempted (until January 2009) from the requirements to register with the Charity Commission. It is now registered with number 1130644.

The members of the PCC are the trustees of the charity during the year 2020
membership of the PCC was as follows

Churchwardens

St Mary's: Norma Podmore (Lay Co-Chair)
 Emmeline Lambert
St Paul's: Gordon Gaddes

Elected Lay Deanery Synod Representatives

Rosina Gaddes	Lay Co Chair
Gordon Gaddes	
Lindsay Kemp	elected at 4 th October 2020 APCM
Yvonne Doran	tenure ceased at 4 th October 2020 APCM
Michael Robinson	tenure ceased at 4 th October 2020 APCM

Elected Lay Members of the PCC

Michael Boardman	
Jenny Bowes	
Andrew Darby	
Malcolm Taylor	
Roger Sygrave	
Babs Wilde	
Rosamund Russell	
Yvonne Doran	elected at 4 th October 2020 APCM
Andrew Williams	tenure ceased at 4 th October 2020 APCM

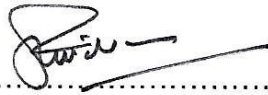
**The Parish of St Mary and St Paul, Hemel Hempstead
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Clergy

The Revd Canon John Williams	Team Rector in the Hemel Hempstead Team Ministry
The Revd Caroline Wainman	Assistant Curate until 12 th September 2020
The Revd Luke Geoghegan	Self Supporting Associate Minister Ex-officio member of PCC
The Revd Canon Richard Leslie	Permission to Officiate Clergy Member but not a member of the PCC
The Revd Diana Spink	Permission to Officiate Clergy Member but not a member of the PCC

On behalf of the PCC

Signed by the Chairman



John Keith Williams, Team rector

26/3/21

.....
Date

Attachment to Trustees Report

In view of the extent of disruption that has happened this year as a result of the Covid pandemic, the usual broad-brush summary of the gains and shortfalls in the final account figures from the beginning of the year Budget figures is not really appropriate: as very little has been as expected. Instead, the table below illustrates the level of impact that Lockdowns has had on our Financial situation by showing the Budgeted and out-turn figures for the larger items that have affected our Budgeted income and expenditure through the year.

During the year the off Budget capital expenditure was fully funded by grants or donations as described elsewhere.

	Actual	Budget
Pledged Giving	£48,656	£50,000
Income tax recoverable	£11,544	£10,350
Donations	£502	£1,500
Collections (open plate) services	£1266	£2,300
Giving by Church gift boxes	£270	£1,200
Legacies	£8,800	£1000
Job Retention Scheme	£4,763	£0
Events	£1,619	£4,750
Halls rent and key Deposits	£8,660	£21,500
Fees weddings and funerals	£2,304	£4,000
Ministry: diocesan quota	£52,475	£55,694
Ministry: clergy expenses	£908	£3,250
Office and Copying	£2,628	£4,100

The 2020 Budget forecast a deficit of £6200 with the possibility of ex gratia support from the Salisbury Fund if needed. In the event, as a result of the generosity of many individuals including Norman Quail (by legacy), the Diocese, the Government and the capital gain of our CCLA Fund, we have ended the year showing a small surplus and so not needing that ex. gratia support.

**The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2020**

Independent Examiner's Report to the Trustees of The Parish of St Mary and St Paul, Hemel Hempstead

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 12 to 23

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts; you 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;

to state whether particular matters have come to my attention.

Basis of independent examiner's statement:

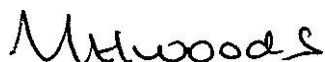
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 which gives me reasonable cause to believe that in, any material respect:

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

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



Martin F M Eynaud FCCA
Melwoods
Chartered Certified Accountants
3rd Floor Imex Building
575-599 Maxted Road
Hemel Hempstead
Hertfordshire
HP2 7DX

Date 23 February 2021

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2020

Statement of Financial Activities 31 December 2020

	Notes	Unrestricted Funds	Restricted Funds	2020 TOTAL FUNDS	2019 TOTAL FUNDS
INCOMING RESOURCES					
Voluntary Income	2(a)	74,923	127,429	202,352	122,524
Activities for generating funds	2(b)	1,619	3,557	5,176	11,615
Income from investments	2(c)	420		420	414
Income from church activities	2(d)	10,964	100	11,064	26,179
Other incoming resources	2(e)	1,374	7,700	9,074	17,542
TOTAL INCOMING RESOURCES		89,300	138,786	228,086	178,274
RESOURCES EXPENDED					
Generation of voluntary income	3(a)	75	430	505	2,285
Fundraising costs	3(b)	896	1,722	2,618	4,691
Church activities	3(c)	95,554	107,402	202,956	183,212
Church Governance costs	3(d)	1,440		1,440	1,440
TOTAL RESOURCES EXPENDED		97,965	109,554	207,519	191,628
NET INCOMING/(OUTGOING) RESOURCES		(8,665)	29,232	20,567	(13,354)
TRANSFERS BETWEEN FUNDS (GF/RF)					
Gross Transfers between funds - in		9,131	2,042	11,173	747
Gross Transfers between funds - out		(100)	(11,073)	(11,173)	(747)
Net incoming / outgoing before other gains / losses		366	20,201	20,567	(13,354)
GAIN ON CCLA INVESTMENT BOND		946		946	2,161
Net movement in funds		1,312	20,201	21,513	(11,193)
Balances carried forward 1st January 2019		20,169	8,102	28,271	39,464
Balances carried forward 31st December 2020		21,481	28,303	49,784	28,271

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2020

Balance Sheet 31 December 2020

	Notes	Unrestricted Funds	Restricted Funds	2020 TOTAL FUNDS	2019 TOTAL FUNDS
		£	£	£	£
FIXED ASSETS					
CCLA Bond	6	14,648		14,648	13,702
CURRENT ASSETS					
Debtors	8	1,837		1,837	2,700
Short term deposits		1,249	19,681	20,930	10,926
CCLA deposit	6	1,008		1,008	1,004
Cash at bank and in hand		10,204	8,622	18,826	7,575
		14,298	28,303	42,601	22,205
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Creditors	7	7,465		7,465	7,636
		7,465	0	7,465	7,636
NET ASSETS	5	21,481	28,303	49,784	28,271
FUNDS					
Unrestricted		21,481		21,481	20,169
Restricted	9		28,303	28,303	8,102
TOTAL FUNDS		21,481	28,303	49,784	28,271

Approved on behalf of the Parish

On behalf of the PCC

Signed by the Chairman
 John Keith Williams, Team rector

26/3/21
 Date

The notes on subsequent pages form part of these accounts

Notes to Financial Statements for year ended 31st December 2020

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2006 together with applicable accounting standards and the Charities SORP (2005).

The financial statements have been prepared under the historical cost convention.

Funds

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

Restricted funds represent funds of the PCC which are donated for a purpose which is specified by the donor.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Income

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

Planned giving is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grant and legacies are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its receipt certain.

Other income

Hall rent is recognised when received.

Resources

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan share is accounted for when paid.

Payment for utilities and other services is accounted for when an invoice is paid or a direct debit/standing order mandate is recorded in the bank statement.

Fixed Assets

Consecrated property and moveable church furnishings.

Consecrated and beneficed property of any kind is excluded from the accounts by section.10 of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Church wardens on special trust for the PCC which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church Inventory. There have been no such acquisitions since 1 January 2001 and therefore no depreciations charges have been made.

All minor items are written off when purchased.

Other fixtures fittings and office equipment

Items costing less than £1,000 are written off when the asset is acquired. There are no items over this value that are less than four years old.

Fixtures and fittings are depreciated at 20% per annum on the straight-line basis.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, or other income are shown as debtors where their receipt is assured.

Short term deposits include cash held on deposit with the CBF Church of England Funds or at the bank.

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2020

Note		Unrestricted Funds	Restricted Funds	2020 Total Funds	2019 Total Funds
	* expanded in Note Subsections				
2	INCOMING RESOURCES	£	£	£	£
2(a)	Voluntary Income				
	Planned giving:				
	Gift Aid donations	48,656	-	48,656	45,288
	Income tax recoverable	11,544	95	11,639	10,592
	Gift Aided Gifts	3,729	1,206	4,935	4,990
	Loose Plate at all services	1,266	174	1,440	4,101
	GASDS recovered	793	22	815	1,929
	Church gift boxes	270	-	270	1,284
*	Grants	8,163	113,438	121,601	50,907
*	Donations	502	1,046	1,548	3,433
	Legacies	-	11,448	11,448	-
		74,923	127,429	202,352	122,524
2(b)	Activities for generating funds				
*	Events	1,619	1,972	3,591	10,148
	100 Club Receipts	-	1,585	1,585	1,467
		1,619	3,557	5,176	11,615
2(c)	Income from investments				
	Interest	420		420	414
		420	-	420	414
2(d)	Income from church activities				
	Halls rent and key Deposits	8,660	100	8,760	20,303
	Prepaid Hall Rentals	-	-	-	-
	Fees weddings and funerals	2,304	-	2,304	5,876
		10,964	100	11,064	26,179
2(e)	Other incoming resources				
*	Surplus Receipts	536	-	536	1,546
	"Stomp" Magazine	233	-	233	144
	Cost recovery: Supplies	274	-	274	597
	Cost recovery: Donations	-	-	-	-
	Cost recovery: Refunds	54	2,700	2,754	121
	Team Office Copying	277	-	277	1,074
	Insurance Claims	-	-	-	360
*	Donations from CBF Fund	-	5,000	5,000	13,700
		1,374	7,700	9,074	17,542
	TOTAL INCOMING RESOURCES	89,300	138,786	228,086	178,274

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2020

Note	Unrestricted Funds	Restricted Funds	2020 TOTAL FUNDS	2019 TOTAL FUNDS
* expanded in Note Subsections				
3 RESOURCES EXPENDED	£	£	£	£
3(a) Generation of voluntary income				
Cost of Stewardship campaign	75	0	75	107
Fees to Fundraisers	0	430	430	2,178
	75	430	505	2,285
3(b) Fundraising costs				
Events	360	287	647	2,495
100 club payments	0	1,435	1,435	650
* Surplus Payments	536	0	536	1,546
	896	1,722	2,618	4,691
3(c) Church activities				
Missionary and charitable giving	0	0	0	0
Ministry: diocesan parish share	39,722	0	39,722	33,713
Clergy expenses	908	100	1,008	4,584
* Churches running costs	11,886	0	11,886	12,544
Churches maintenance - routine	3,956	0	3,956	3,253
* Churches maintenance - major	0	104,986	104,986	66,201
* Other Property Costs	12,753	0	12,753	22,020
Upkeep of services	1,192	62	1,254	3,081
* StM Hall costs	5,721	0	5,721	7,864
StP Hall costs	1,712	189	1,901	2,352
Organ and piano tuning	815	0	815	520
Children and Young people	250	0	250	970
Organist fee	5,800	0	5,800	8,350
Choir	2	0	2	8
Team Administrator	7,744	0	7,744	7,781
* Administration	1,328	0	1,328	1,663
Reprographics	797	0	797	1,576
Stationery	259	0	259	536
Later Recovered	286	0	286	717
Parish Training & Mission	0	0	0	0
Team Office Costs	244	0	244	467
Return of Hall Deposits and Prepayments	0	50	50	0
Security measures	99	0	99	122
* Payments from special collections	0	2,015	2,015	4,845
Stomp	80	0	80	45
	95,554	107,402	202,956	183,212
3(d) Church Governance costs				
Accountant's fees	1,440		1,440	1,440
	1,440	0	1,440	1,440
TOTAL RESOURCES EXPENDED	97,965	109,554	207,519	191,628

Note 4 to Staff Costs

During 2020 we had three direct employees for the first nine months and two for the last 3 months. Other cleaning and organ-playing services were bought from self-employed people.

Mrs Norma Howie continues to be employed as Team Administrator.
 Mr T McDougall continues to be employed as the cleaner at St Mary's Hall and Mr G King continued as a cleaner at St Paul's until he retired at the end of September.

The Parish continues to pay the Living Wage as its minimum hourly rate.

Mr A Darby, Mr L Kemp, Mrs E Lambert and Mr M Taylor received fees from either the Team Benefice Fees account in connection with services and or weddings and funerals or from the Parish account in connection with Hall lettings.

Mr Darby was elected to the PCC in April 2017. Mr Kemp was elected to the PCC in October 2020 Mrs Lambert was re-elected as Churchwarden in October 2020. Mr Taylor was re-elected to the PCC in October 2020.

St Mary's had a self-employed Organist until the end June. Since July organists at both churches have been paid on a 'pay for play' basis.

No other Officer or PCC member received any money except by way of reimbursement of monies expended on the Church's behalf and against receipts.

As required by legislation, the PCC continues to be registered with NEST as their pension provider in the event of any employee wishing to take up the required offer to start a pension fund. Both of our employees are in the categories where starting a pension fund is optional rather than compulsory and, after consultation, both have decided against taking out a pension.

Note	Unrestricted Funds	Restricted Funds	2020 TOTAL FUNDS	2019 TOTAL FUNDS
4 STAFF COSTS				
Wages and salaries	11,741		11,741	12,016
	11,741	0	11,741	12,016
5 ANALYSIS OF NET ASSETS BY FUND				
Current Assets	14,298	28,303	42,601	22,205
Current Liabilities	(7,465)		(7,465)	(7,636)
CCLA investment bond	14,648		14,648	13,702
Fund balance	21,481	28,303	49,784	28,271

The Parish of St Mary and St Paul, Hemel Hempstead
Annual Report and Accounts for year ended 31st December 2020

6	CCLA Investments	2020	2019			
	CCLA deposit	1,008	1,004			
	CCLA Bond	14,648	13,702			
		15,656	14,706			
7	Accounts Payable	2020	2019			
	StP electric	452	416			
	StP insurance	666	660			
	StM gas	660	1,219			
	StM electric	259	273			
	StM insurance	2,039	2,016			
	StM Hall gas	214	328			
	StM Hall electric	67	81			
	StM Hall insurance	327	324			
	Accountancy Fee	1,440	1,440			
	Team Administrator Q4 PAYE	386	401			
	StM cleaner Q4 PAYE	4	2			
	StP cleaner Q4 PAYE		96			
	Incumbent expenses (CW)		110			
	Incumbent Expenses (LG)		170			
	Organist	350				
	Caroline Wainman collection	475				
	Admin expenses	41				
	Refund fromm 100 Club	85				
	Nativity Lighting		100			
	Total	7,465	7,636			
8	Accounts Receivable	2020	2019			
	GASDS (from HMRC)	233	958			
	Gift Aid (from HMRC)	1,604	1,742			
	Total	1,837	2,700			
9	RESTRICTED FUNDS	Opening Balance	Income	Outgoings	Transfers	2020 FUND TOTAL
	CapWorks - Capital Works	(2,646)	113,504	105,176	1,136	6,818
	LegacyFund - Legacy Fund	350	17,348		(9,438)	8,260
	Repairs - Repairs	1,157	900			2,057
	Bursary - Fund for spiritual journeys	2,034	190	100		2,124
	ComOutRh - Community Outreach	462		56		406
	YouthSuppt - ex Ruth Milbank	2,626	2,700			5,326
	HunClub - Hundred Club	200	1,585	1,435		350
	StMflowers - St Mary's Flowers	0	433	62		371
	Christcoll - Christmas Collections	669	253	669		253
	Othercoll - Other Restricted Collections	80	1,552	1,231	(324)	77
	Nicaragua - Nicaragua Collections	320	97	320	5	102
	StMAltFab - Ben Neep St M Altar Fabrics	1,220				1,220
	Bellmtce - Jonas Bequest (Bells)	693				693
	ArtNave - Art in the Nave	310	120	430		0
	HallKeydep - Hall Key Deposits	627	100	50	(227)	450
	HMRC - HMRC Gift Aid buffer	0	5	25	(184)	(204)
		8,102	138,787	109,554	(9,032)	28,303

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Note for information on the Various Funds:	2020	2019
Salisbury Trust		
Funds held in CCLA CBF Investment Fund **	97,877	190,063
Funds held in CCLA Deposit	3,371	4,589
Funds transferred to Parish Accounts	98,000	26,500
Buckley Benevolent Fund		
Funds held in CCLA CBF Investment Fund **	13,331	12,470
Funds held in Deposit	2,360	2,320
Funds used for Charitable aims	0	0
Buckley Fabric Fund		
Funds held in CCLA CBF Investment Fund **	13,577	12,700
Funds held in Deposit Account	1,846	1,983
Funds used for charitable aims	521	491
Children's Training		
Funds held in CCLA CBF Investment Fund **	13,352	12,489
Funds held in Deposit Account	663	288
Funds used for charitable aims	0	350

** The value of all these Funds is subject to Market fluctuations

There are 2 Benefice Trust. These are the Children's Trust (£2,617Cap +£462 accrued interest) and the Benevolent Trust (£3,926 Cap + £1029 accrued interest)

Note Subsections

Grants (2a)	2020	2019
HMRC JRS Grant	4,763	
Friends of StM - westend	7,500	
VAT Recovery - westend	12,086	
Sailsbury Fund - westend	80,102	
Sailsbury Fund - cctv	250	
Sailsbury Fund - Signage	3,348	
Herts CC - St Paul's	1,000	
Sailsbury Fund - Budget deficit		6,300
Sailsbury Fund - Legacy	5,900	
Sailsbury Fund - Organist	3,400	6,500
HH Fabric Trust Closure		2,030
Boxmoor Trust Grant for AIN		200
Church Commissioners - Stone		4,950
VAT Recovery - Stone		2,398
Friends of StM -Window Guards		5,000
VAT recovery - Window Guards		1,747
Church Commissioners - Vestry roof	3,218	1,730
VAT recovery - Vestry Roof	34	3,552
Friends of StM - Vestry roof		16,500
Total	121,601	50,907

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Donations (2a)	2020	2019
Historic Churches trust	35	145
Card Reader in St Mary's	153	
Bishop Alan	25	
High Street Market		179
Dacorum Age UK - Festive concert		80
StP Kitchen floor		117
StP Blinds - Slimming World		100
Bellringers - Striking comp refreshments		122
Other	1,335	2,690
Total	1,548	3,433

the above are the major donations; some have gift aid added

Events (2b)	2020	2019
ITV Confession		200
Floating Notes Concert		323
Fashion Show		204
Santa Old Town Market	70	
House of Elliot - shelving	50	
Rectory tastings	330	
Sunday morning coffee	190	240
easyfundraising	15	
Art in the Nave		7,152
StP Grand Draw	1,230	
StP Bazaar		1,698
Other	1,706	331
Total	3,591	10,148

Donations from CBF Fund (2e)	2020
Capital Works	5,000
Total	5,000

Church Running Costs (3c)	2020	2019
StM Church Gas	2,639	3,373
StM Church Electric	1,586	1,469
StM Church Water	79	74
StM Church Insurance	4,078	4,032
StP Electric	2,007	2,099
StP Water	165	177
StP Insurance	1,332	1,320
Total	11,886	12,544

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Church Maintenance Major (3c)	2020	2019
StM north stonework	353	13,352
StM roof	505	21,311
StM window guards		10,482
StM church westend	92,512	7,329
StM cctv	266	
StM & StP signage	3,348	
StP Hymnal		2,366
StP floor mats		1,683
StP ramp		1,880
StP kitchen floor		544
StP parish room		3,901
StP blinds		607
StP fuseboard		2,746
StP Stained glass	1,008	
StP Herts CC	600	
StP Refurbish	6,045	
other	349	
Total	104,986	66,201

Other Property Costs (3c)	2020	2019
Decorating rectory		
House deposit		
House rent	12,600	21,600
House water	153	420
Total	12,753	22,020

StM Hall Costs (3c)	2020	2019
StM Hall Cleaner	2,427	2,353
StM Hall Gas	842	882
StM Hall Electric	462	548
StM Hall Water	185	197
StM Hall Insurance	654	648
StM Hall Upkeep	1,151	1,786
Total	5,721	6,414

Administration (3c)	2020	2019
Team Office Telephone	743	566
CRB Checks - Childrens Work	18	157
Annual subscriptions	347	411
Copyright Licences	220	214
Street Pastors		50
Solicitors fees		240
Lent group		25
Total	1,328	1,663

Payments from Special Collections (3c)	2020
Bishop's Harvest appeal	9
Children's Society	675
Caroline Wainman	475
Christian Aid : Nicaragua	320
Herts & Beds bike & hike	70
Others	466
Total	2,015

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Surplus Receipts (2e)/Surplus Payments (3b)	2020	2019
TransferIn	536	1,546
TransferOut	536	1,546

Transient Income is money paid in by accident or design
but is then paid out again

The items were

- 1) EON Direct Debits taken early
- 2) Funeral fees paid into the wrong account
- 3) Hall fees paid in advanced but booking cancelled due to COVID