

**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 31<sup>st</sup> 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 <sup>th</sup> May 2025 APCM
	Rosamund Russell	
	Emmeline Lambert	tenure ceased 11 <sup>th</sup> May 2025 APCM
St Paul's:	Gordon Gaddes	
	Rosina Gaddes	(Lay Co-Chair)

**Elected Lay Deanery Synod Representatives**

Lindsay Kemp  
Yemi Wilde-Halim

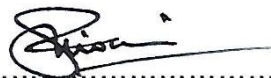
**Elected Lay Members of the PCC**

Moji Agunda	
Sheila Barton	
Brian Crawley	tenure ceased 11 <sup>th</sup> May 2025 APCM Co-opted 9 <sup>th</sup> June 2025
Yvonne Doran	
Susan Kemp	
Emmeline Lambert	elected at 11 <sup>th</sup> May 2025 APCM
Norman Spink	elected at 11 <sup>th</sup> May 2025 APCM
Malcolm Taylor	
Andrew Williams	elected at 11 <sup>th</sup> May 2025 APCM
Alan Younger	
Roger Sygrave	tenure ceased 3 <sup>rd</sup> April 2025
Jane Lynskey	tenure ceased at 11 <sup>th</sup> 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 31<sup>st</sup> December 2025**

**Statement of Financial Activities 31 December 2025**

	Notes	Unrestricted Funds	Restricted Funds	2025 TOTAL FUNDS	2024 TOTAL FUNDS
<b>INCOMING RESOURCES</b>					
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
<b>TOTAL INCOMING RESOURCES</b>		<b>125,315</b>	<b>109,228</b>	<b>234,543</b>	<b>179,295</b>
<b>RESOURCES EXPENDED</b>					
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
<b>TOTAL RESOURCES EXPENDED</b>		<b>123,550</b>	<b>103,839</b>	<b>227,389</b>	<b>170,476</b>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		<b>1,765</b>	<b>5,389</b>	<b>7,154</b>	<b>8,819</b>
<b>TRANSFERS BETWEEN FUNDS (GF/RF)</b>					
Gross Transfers between funds - in			37,780	37,780	2,540
Gross Transfers between funds - out			(37,780)	(37,780)	(2,540)
<b>Net incoming / outgoing before other gains / losses</b>		<b>1,765</b>	<b>5,389</b>	<b>7,154</b>	<b>8,819</b>
<b>GAIN ON CCLA INVESTMENT BOND</b>		<b>(1,152)</b>		<b>(1,152)</b>	<b>645</b>
<b>Net movement in funds</b>		<b>613</b>	<b>5,389</b>	<b>6,002</b>	<b>9,464</b>
<b>Balances carried forward 1st January 2024</b>		<b>38,067</b>	<b>47,089</b>	<b>85,156</b>	<b>75,691</b>
<b>Balances carried forward 31st December 2025</b>		<b>38,680</b>	<b>52,478</b>	<b>91,158</b>	<b>85,155</b>

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

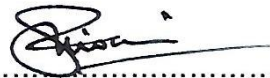
**Balance Sheet 31 December 2025**

	Notes	Unrestricted Funds	Restricted Funds	2025 TOTAL FUNDS	2024 TOTAL FUNDS
		£	£	£	£
<b>FIXED ASSETS</b>					
CCLA Bond	6	27,656		27,656	28,808
<b>CURRENT ASSETS</b>					
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
		<b>21,426</b>	<b>52,478</b>	<b>73,904</b>	<b>69,613</b>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>					
Creditors	7	10,402		10,402	13,266
		<b>10,402</b>	<b>0</b>	<b>10,402</b>	<b>13,266</b>
<b>NET ASSETS</b>	<b>5</b>	<b>38,680</b>	<b>52,478</b>	<b>91,158</b>	<b>85,155</b>
<b>FUNDS</b>					
Unrestricted		38,680		38,680	38,066
Restricted	9		52,478	52,478	47,089
<b>TOTAL FUNDS</b>		<b>38,680</b>	<b>52,478</b>	<b>91,158</b>	<b>85,155</b>

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 31<sup>st</sup> 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 31<sup>st</sup> December 2025**

Note	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
* expanded in Note Subsections				
<b>2 INCOMING RESOURCES</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>2(a) Voluntary Income</b>				
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
	<b>68,274</b>	<b>91,937</b>	<b>160,211</b>	<b>108,023</b>
<b>2(b) Activities for generating funds</b>				
* Events	8,636	13,069	21,705	22,907
100 Club Receipts	0	1,920	1,920	1,895
	<b>8,636</b>	<b>14,989</b>	<b>23,625</b>	<b>24,802</b>
<b>2(c) Income from investments</b>				
Interest	1,972	0	1,972	2,448
	<b>1,972</b>	<b>0</b>	<b>1,972</b>	<b>2,448</b>
<b>2(d) Income from church activities</b>				
Halls rent and key Deposits	40,551	803	41,354	35,302
Fees weddings and funerals	4,786	180	4,966	5,954
	<b>45,337</b>	<b>983</b>	<b>46,320</b>	<b>41,256</b>
<b>2(e) Other incoming resources</b>				
* 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
	<b>1,096</b>	<b>1,319</b>	<b>2,415</b>	<b>2,766</b>
<b>TOTAL INCOMING RESOURCES</b>	<b>125,315</b>	<b>109,228</b>	<b>234,543</b>	<b>179,295</b>

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

Note	Unrestricted Funds	Restricted Funds	2025 TOTAL FUNDS	2024 TOTAL FUNDS
* expanded in Note Subsections				
<b>3 RESOURCES EXPENDED</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>3(a) Generation of voluntary income</b>				
Cost of Stewardship campaign	81	0	81	81
Fees to Fundraisers	0	0	0	9,638
	<b>81</b>	<b>0</b>	<b>81</b>	<b>9,719</b>
<b>3(b) Fundraising costs</b>				
Events	209	11,007	11,216	2,704
100 club payments	0	720	720	650
* Surplus Payments	70	0	70	1,777
	<b>279</b>	<b>11,727</b>	<b>12,006</b>	<b>5,131</b>
<b>3(c) Church activities</b>				
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
	<b>121,690</b>	<b>92,104</b>	<b>213,794</b>	<b>154,126</b>
<b>3(d) Church Governance costs</b>				
Accountant's fees	1,500	0	1,500	1,500
Bank Fees	0	8	8	0
	<b>1,500</b>	<b>8</b>	<b>1,508</b>	<b>1,500</b>
<b>TOTAL RESOURCES EXPENDED</b>	<b>123,550</b>	<b>103,839</b>	<b>227,389</b>	<b>170,476</b>

## **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.

<b>Note</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2025 TOTAL FUNDS</b>	<b>2024 TOTAL FUNDS</b>
<b>4 STAFF COSTS</b>				
Wages and salaries	13,095		13,095	13,096
	<b>13,095</b>	<b>0</b>	<b>13,095</b>	<b>13,096</b>
<b>5 ANALYSIS OF NET ASSETS BY FUND</b>				
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
<b>Fund balance</b>	<b>38,680</b>	<b>52,478</b>	<b>91,158</b>	<b>85,155</b>
<b>6 CCLA Investments</b>	<b>2,025</b>	<b>2,024</b>		
CCLA deposit	43,691	32,131		
CCLA Bond	27,656	28,808		
	<b>71,347</b>	<b>60,939</b>		



**The Parish of St Mary and St Paul, Hemel Hempstead**  
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<b>7</b>	<b>Accounts Payable</b>	<b>2025</b>	<b>2024</b>
	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	
	<b>Total</b>	<b>10,402</b>	<b>13,266</b>
<b>8</b>	<b>Accounts Receivable</b>	<b>2025</b>	<b>2024</b>
	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
	<b>Total</b>	<b>6,826</b>	<b>11,888</b>

**The Parish of St Mary and St Paul, Hemel Hempstead**  
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<b>9</b>	<b>RESTRICTED FUNDS</b>	<b>Opening Balance</b>	<b>Income</b>	<b>Outgoings</b>	<b>Transfers</b>	<b>2025 FUND TOTAL</b>
	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
		<b>47,089</b>	<b>109,228</b>	<b>103,839</b>	<b>0</b>	<b>52,478</b>

<b>Note for information on the Various Funds:</b>	<b>2025</b>	<b>2024</b>
<b>Salisbury Trust</b>		
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
<b>Buckley Benevolent Fund</b>		
Funds held in CCLA CBF Investment Fund **	14,476	15,076
Funds held in Deposit	348	439
Funds used for Charitable aims	510	Nil
<b>Buckley Fabric Fund</b>		
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
<b>Children's Training</b>		
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**  
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**Note Subsections**

<b>Grants (2a)</b>	<b>2025</b>	<b>2024</b>
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	
<b>Total</b>	<b>18,854</b>	<b>25,416</b>

<b>Donations (2a)</b>	<b>2025</b>	<b>2024</b>
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
<b>Total</b>	<b>26,710</b>	<b>4,490</b>

the above are the major donations

<b>Events (2b)</b>	<b>2025</b>	<b>2024</b>
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
<b>Total</b>	<b>21,705</b>	<b>22,907</b>

<b>Church Running Costs (3c)</b>	<b>2025</b>	<b>2024</b>
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
<b>Total</b>	<b>18,420</b>	<b>18,171</b>

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<b>Church Maintenance Major (3c)</b>	<b>2025</b>	<b>2024</b>
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
<b>Total</b>	<b>79,580.00</b>	<b>29,501</b>

<b>StM Hall Costs (3c)</b>	<b>2025</b>	<b>2024</b>
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
<b>Total</b>	<b>10,579</b>	<b>8,079</b>

<b>Administration (3c)</b>	<b>2025</b>	<b>2024</b>
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
<b>Total</b>	<b>3,367</b>	<b>2,835</b>

<b>Payments from Special Collections (3c)</b>	<b>2025</b>
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
<b>Total</b>	<b>2,998</b>

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