

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY REDBOURN

England & Wales · Charity number 1130677

Details

Other names PCC OF ST MARY REDBOURN

Status Registered

Legal form Previously excepted

Registered 2009-07-22

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

Contact

Address 34 Crouch Hall Lane
Redbourn
St. Albans
AL3 7EU

Phone 07710881645

Email office@stmarysredbourn.org

Website <http://www.stmarysredbourn.org>

Activities

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

Activities: Please see annual report for activities in 2010.

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
2024-12-31	£287,571	£255,730	-	-
2023-12-31	£242,169	£251,940	-	-
2022-12-31	£259,366	£260,322	-	-
2021-12-31	£246,647	£244,768	-	-
2020-12-31	£247,815	£215,164	-	-

Trustees

Name	Role	Appointed
Rev Rachel Clare Wakefield	Chair	2024-02-11
Alexandra Louise Yew		2024-10-12
Alisa Hulme		2017-05-01
Andrew William Gillig Ford		2023-05-07
CELIA ROSE FORBES		
Catharine Anne Veronica Pusey		2021-12-06
DAVID CHRISTOPHER WALKER		2018-04-25
DAVID SUTHERLAND FORBES		2018-04-25
Elizabeth Anne Middleton		2022-04-21
Helen Margaret Boffey		2024-10-12
John Davie		2019-04-02
KAY ALISON VERNON		2016-05-01
LESLEY POULTON BAHons		2019-04-02
Louis Dawn Emmins		2025-05-11
MICHAEL ADRIAN WOOD B.SC		
SALLY ODETTE PRYOR B.ED		2023-04-19
SARAH HELEN HILL		2020-09-20
STEPHEN ROBERT GELL		2012-07-12

Accounts

THE PARISH CHURCH OF ST MARY,
REDBOURN

PAROCHIAL CHURCH COUNCIL

ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2024

APRIL 2025

Charity No. 1130677

St Mary's Church, Redbourn

Annual Report for 2024

Background:

St Mary's PCC has the responsibility of cooperating with the Incumbent, in promoting, in the ecclesiastical parish of Redbourn, the whole mission and ministry of the church, pastoral, social, evangelistic and ecumenical. It also has the responsibility for the care and maintenance of the church and ancillary buildings. This report relates to the calendar year 2024 which is also the period covered by the church's financial year.

Membership: For the year 2024

Incumbent:	The Reverend Rachel Wakefield	
Licensed Reader:	Mrs Kay Vernon Ms Ailsa Hulme	
Churchwardens:	Mrs Sue May Mr Paul Vernon	
Deputy Churchwardens:	Mr Stephen Gell Mrs Catharine Pusey	
Diocesan Synod Member:	Ms Ailsa Hulme	
Deanery Synod Members:	Mr John Davie Mr David Forbes Mr Andy Ford Mr Jim May	
Elected Members: <i>plus</i>	The two Deputy Churchwardens Mrs Helen Boffey (from April 2024) Mr Russ Chinn Mrs Celia Forbes Mr David Forbes Lay Co-Chair Mr Chris Hill Mrs Sarah Hill PCC Secretary Mrs Elizabeth Middleton Ms Lesley Poulton Mrs Sally Pryor Mr David Walker Mr Michael Wood Mrs Alex Yew PCC Treasurer (from April 2024)	

Committees:

The PCC operates through several committees, which meet between full meetings of the PCC.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Ancillary Buildings Committee:

This committee deals with matters of upkeep, development and stewardship of all the buildings associated with St Mary Redbourn, other than the church itself.

Churchyard Committee:

Attends to matters concerning the care and upkeep of the churchyard and grounds.

Charity of the Year Committee:

This committee fosters, reviews and oversees the fundraising, charitable giving and relationships with the nominated charities to be supported by St Mary's Church.

Eco Committee:

We are a group which aims to support the National Church's goal to become Net Zero by 2030, which means making no contribution to global warming by sustainably managing our resources, such as our grade I listed building with it accompanying 6 acre churchyard.

Stewardship Committee:

Considers how best to encourage the use of time, talents and finances in the service of God in this parish.

Youth Committee:

This committee enables the leaders of the various groups for younger members of the church to work closely together in our provision and care of this key age group in our fellowship.

Church Attendance:

There are currently 196 parishioners on the Church Electoral Roll, of which 20 are not resident in the parish. St Mary's seeks to meet the worshipping and spiritual needs of the congregation and community. St Mary's offers a full range of services:- Sundays 8 am Communion service, 10.00 am Eucharist and Family Service, Wednesday Evening Communion Service, Mondays to Fridays Morning and Evening Prayer Services.

Review of the Year:

The full Parochial Church Council met 6 times during the year, with the Standing Committee convening around two weeks beforehand to set the agenda and monitor ongoing needs. There was an average attendance level for the PCC meetings of 65%.

During the year it was agreed by the PCC that the Standing Committee could approve expenditure of up to £1,000 for the running and maintenance of St Mary's in between PCC meetings.

The PCC has continued to support our vicar Rev'd Rachel Wakefield and the Ministry Team throughout the year. The many subcommittees have continued to meet frequently, and the Charity of the Year Committee has developed a Terms of Reference document which may also be adopted by other committees. The Eco Committee is a new group tasked with thinking about our future energy use and expenditure also began this year. We have also started gathering all those who work with children and young people for a termly meeting, to share ideas and plans.

The contribution to the Diocesan Common Fund was £123,852 and was paid in full. There continues to be challenges ahead affecting the level of giving, despite the hard work of the Stewardship Committee.

The Orthodox congregation of St Simeon and St Anna continue to offer their liturgy once a month in our church. It remains a highly valued relationship, as is our part within Churches Together in Redbourn and the relationship between the ministers and congregations of the Anglican, Roman Catholic and Methodist churches is cordial and strong. Through Lent we held a number of joint events and have invited members of Churches Together to join us on Palm Sunday and Pentecost in 2025.

Our main charity focus for 2024 was Every Drop Counts, a project helping farmers in the dry corridor of Nicaragua. However, due to political changes in the country that project has been put on hold.

We continue to support a local Food Bank by collecting tinned foods and dry goods regularly, which has been greatly appreciated with the ongoing financial pressures on many households.

This year has seen ongoing progress in the upkeep and maintenance of the churchyard through the commitment of volunteers involved in the mowing rota, the ongoing hard work of several people who care for specific flower beds and areas, and the regular and sustained visits from the local probation service, and St Luke's School. We are in the process of opening a third Garden of Rest as the present two are almost full.

St Mary's Church continues to benefit from the generous ministry of a wider ministry team which includes a retired bishop, two licensed readers, and three Lay Leaders of Worship (LLWs). We have begun a new monthly service at 4pm on Sundays which aims to be relaxed and interactive. Our pastoral visiting team continues to offer an important ministry to the sick and housebound and we are looking to develop our Bereavement Ministry further.

This year has seen a marked growth in the number of prayers left in our Lady Chapel which are prayed by those at midweek Morning Prayer.

We continue to play a full and active part in the life of Wheathampstead Deanery, with three elected members to the Deanery Synod. The Deanery consists of twelve churches across seven benefices who seek to support one another in collegiality, shared worship and joint projects, training and collaboration. The Vicar, by virtue of currently being elected to General Synod, and an additional three members of St Mary's, serve on St Albans Diocesan Synod.

The occasional offices are an important part of the wider ministry offered by St Mary's. These have included 10 baptisms, 50 funerals or interments of cremated remains, and the solemnisation of 3 marriages.

Safeguarding is given the highest priority and attention and Janet Lang, our Parish Safeguarding Officer, has led the way whilst working closely with others in regularly monitoring, reviewing and updating our Safeguarding policies and practices. We continue to use a secure online dashboard to track progress, renewal dates and compliance. DBS checks are carried out for all members of St Mary's who work with children or vulnerable adults and our policies were last reviewed by the PCC in May 2024. The PCC has continued to ensure that we remain compliant with General Data Protection Regulations.

Our links with local schools are a key and valued part of our ministry, and we have welcomed pupils from both Redbourn School and St Luke's to St Mary's. The Vicar takes assemblies at Redbourn School and new links are being made with St Luke's.

The church owns two residential properties. The Old Church Hall has been occupied throughout the majority of 2024. The Vicarage Cottage has been occupied fully throughout 2024.

In line with requirements, The Parochial Church Council of the Ecclesiastical Parish of St Mary Redbourn is registered with the Charity Commission: 1130677. It is our policy to invest our surplus funds with the CBF Church of England Deposit Fund.

On behalf of the PCC:



The Reverend Rachel Wakefield

Vicar and PCC Chair

April 2025

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

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 5 to 15.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts 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:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs R M Hughes FCA
Wych Elms
20 Brache Close
Redbourn
Herts AL3 7HX

2nd April 2025

Parochial Church Council of St Mary's, Redbourn
Statement of Financial Activities
for the year ending 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
INCOME						
<i>Voluntary income</i>	2(a)	205,797	-	-	205,797	170,766
<i>Income from church activities</i>	2(b)	38,117	-	-	38,117	27,217
<i>Activities for generating funds</i>	2(c)	6,428	-	-	6,428	10,499
<i>Income from investments</i>	2(d)	36,866	363	-	37,229	33,687
TOTAL INCOME		287,208	363	-	287,571	242,169
EXPENDITURE						
<i>Charitable giving</i>	3(a)	2,437	-	-	2,437	9,868
<i>Other church activities</i>	3(b)	249,721	-	-	249,721	236,793
<i>Raising funds</i>	3(c)	3,572	-	-	3,572	5,279
TOTAL EXPENDITURE		255,730	-	-	255,730	251,940
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)		31,478	363	-	31,841	(9,771)
NET GAINS/(LOSSES) ON INVESTMENTS		527	22	-	549	2,077
REVALUATION OF INVESTMENT PROPERTY		-	-	-	-	-
NET INCOME/(EXPENDITURE)		32,005	385	-	32,390	(7,694)
TRANSFERS BETWEEN FUNDS		-	-	-	-	-
NET MOVEMENT IN FUNDS		32,005	385	-	32,390	(7,694)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024		974,125	7,973	1,398	983,496	991,190
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024		1,006,130	8,358	1,398	1,015,886	983,496

Parochial Church Council of St Mary's, Redbourn
Balance Sheet
at 31 December 2024

	Notes	2024	2023
FIXED ASSETS			
Tangible Fixed Assets	5(a)	-	-
Investment Assets	5(b)	899,511	898,962
		899,511	898,962
CURRENT ASSETS			
Debtors	7	30,327	25,604
Deposit Funds		75,787	95,657
Cash at bank and in hand		40,821	32,166
		146,935	153,427
LIABILITIES			
Amounts falling due in one year	8(a)	(10,560)	(48,893)
NET CURRENT ASSETS		136,375	104,534
TOTAL NET ASSETS LESS CURRENT LIABILITIES		1,035,886	1,003,496
LIABILITIES			
Amounts falling due after one year	8(b)	(20,000)	(20,000)
TOTAL NET ASSETS LESS LIABILITIES		1,015,886	983,496
PARISH FUNDS			
Unrestricted	9	1,006,130	974,125
Restricted		8,358	7,973
Endowment		1,398	1,398
		1,015,886	983,496

Approved by the Parochial Church Council on 2nd April 2025 and signed on its behalf



The Reverend Rachel Wakefield, PCC Chair

The notes on pages 7 to 15 form part of these accounts

Parochial Church Council of St Mary's, Redbourn
Notes to the Accounts
for the year ending 31 December 2024

1. ACCOUNTING POLICIES

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The accounts have been prepared under the historical cost convention except for investment properties, which are included in the accounts at market value.

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.

Incoming Resources

Voluntary Income and Capital Sources

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

Planned giving receivable is recognised only when received.

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

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by the Charitable Finance Committee and other events are accounted for gross.

Sales of books and magazines from the church bookstall are accounted for gross.

Income from Investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

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

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources Used

Charitable Giving

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 Parish Share is accounted for when paid.

Parochial Church Council of St Mary's, Redbourn
Notes to the Accounts
for the year ending 31 December 2024

1. ACCOUNTING POLICIES (cont.)

Fixed Assets

Consecrated property and movable Church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.10(2) of the Charities Act 2011.

Movable Church furnishings held by the Vicar and the Churchwardens on special trust for the PCC, and which require a Faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the Church's Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, on individual items under £2,000 or on the repair of movable Church furnishings acquired before 1 January 2001 is written off.

Freehold land and buildings

Freehold land and buildings held for the use of the PCC are included in fixed assets and depreciated over 50 years on a straight line basis.

Property held for investment purposes is included in Investment Assets at market value.

Other fixtures, fittings and office equipment

Equipment used within the Church premises is depreciated on a straight line basis over periods of between five and ten years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December.

Current Assets

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

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

Funds

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

Restricted funds are only used for the specific purposes for which they are held.

Further details on funds held by the PCC are given in Note 9.

Parochial Church Council of St Mary's, Redbourn
Notes to the Accounts
for the year ending 31 December 2024

2. INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
<i>2(a) Voluntary income</i>					
Planned giving	87,558	-	-	87,558	90,527
Cash collections in Church	11,453	-	-	11,453	10,567
Sundry donations (excl charity collections)	19,212	-	-	19,212	15,916
Gift aid recoverable	28,006	-	-	28,006	25,014
Legacies	-	-	-	-	-
Grants	11,285	-	-	11,285	4,625
Special appeals (incl Gift aid)	48,283	-	-	48,283	24,117
	<u>205,797</u>	<u>-</u>	<u>-</u>	<u>205,797</u>	<u>170,766</u>
<i>2(b) Income from church activities</i>					
Parish magazine sales	5,112	-	-	5,112	5,225
Fees for weddings, funerals etc	22,993	-	-	22,993	13,284
Transept/Office letting income	8,439	-	-	8,439	8,708
Fees for church clubs and trips	1,573	-	-	1,573	-
	<u>38,117</u>	<u>-</u>	<u>-</u>	<u>38,117</u>	<u>27,217</u>
<i>2(c) Activities for generating funds</i>					
Parish magazine advertising & services	3,716	-	-	3,716	4,403
Fund Raising Events	-	-	-	-	1,371
CYC Fund Raising	2,712	-	-	2,712	4,725
	<u>6,428</u>	<u>-</u>	<u>-</u>	<u>6,428</u>	<u>10,499</u>
<i>2(d) Income from investments</i>					
Dividends and interest	4,766	363	-	5,129	4,345
Property rental income	32,100	-	-	32,100	29,342
	<u>36,866</u>	<u>363</u>	<u>-</u>	<u>37,229</u>	<u>33,687</u>
TOTAL INCOME	<u>287,208</u>	<u>363</u>	<u>-</u>	<u>287,571</u>	<u>242,169</u>

Parochial Church Council of St Mary's, Redbourn
Notes to the Accounts
for the year ending 31 December 2024

3. EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
<i>3(a) Charitable giving</i>					
Donations from Charity of the Year Committee (Note 10(a))	1,577	-	-	1,577	7,520
Other church charitable donations (Note 10(b))	860	-	-	860	2,348
	<u>2,437</u>	<u>-</u>	<u>-</u>	<u>2,437</u>	<u>9,868</u>
<i>3(b) Other church activities</i>					
Diocesan parish share	123,852	-	-	123,852	122,570
Fees paid to diocese	6,887	-	-	6,887	4,069
Parish office expenses	7,278	-	-	7,278	8,840
Insurance	4,351	-	-	4,351	4,109
Heat, light and water	8,556	-	-	8,556	7,744
Transept management and cleaning	6,609	-	-	6,609	7,451
Organist and choir	1,013	-	-	1,013	535
Churchyard expenses	4,730	-	-	4,730	7,055
Church maintenance	63,019	-	-	63,019	20,101
Parish magazine printing	7,067	-	-	7,067	8,326
Expenses for church clubs and trips	1,166	-	-	1,166	-
Other expenses	15,193	-	-	15,193	45,993
	<u>249,721</u>	<u>-</u>	<u>-</u>	<u>249,721</u>	<u>236,793</u>
<i>3(c) Raising funds</i>					
Fund-raising expenses	3,400	-	-	3,400	4,172
CYC fund expenses	146	-	-	146	405
Social expenses	26	-	-	26	702
	<u>3,572</u>	<u>-</u>	<u>-</u>	<u>3,572</u>	<u>5,279</u>
TOTAL EXPENDITURE	<u>255,730</u>	<u>-</u>	<u>-</u>	<u>255,730</u>	<u>251,940</u>

Parochial Church Council of St Mary's, Redbourn
Notes to the Accounts
for the year ending 31 December 2024

4. STAFF COSTS AND TRANSACTIONS WITH PCC MEMBERS

The PCC pay remuneration to the Transept Hall Caretaker and the Church Secretary. In total the amount paid during the year to these people was £10,381 (2023: £13,822). None of these people are members of the PCC.

No significant payments were made either directly or indirectly to members of the PCC during the year and no contracts were entered into involving PCC members personally or persons with a close family or business connection with them.

5. FIXED ASSETS

5(a) Tangible fixed assets

		Freehold land and buildings	Movable church furnishings	Office equipment	Total
		£	£	£	£
ACTUAL/DEEMED COST	At 1 January 2024	-	15,004	-	15,004
	Additions	-	-	-	-
	At 31 December 2024	-	15,004	-	15,004
DEPRECIATION	At 1 January 2024	-	15,004	-	15,004
	Charge for the year	-	-	-	-
	Disposals	-	-	-	-
	At 31 December 2024	-	15,004	-	15,004
NET BOOK VALUE	At 31 December 2024	-	-	-	-
	At 31 December 2023	-	-	-	-

As disclosed in the accounting policies, consecrated and benefice property are not included in these accounts. This includes the Church, attached Transept Hall and the Vicarage. The Church and Transept Hall are insured for £13.3 million.

Movable church furnishings include the PA system installed in the Church which is now fully depreciated.

Parochial Church Council of St Mary's, Redbourn
Notes to the Accounts
for the year ending 31 December 2024

5. FIXED ASSETS (cont.).

5(b) Investments

	Investment Properties £	Investment Funds £	Total £
Market value at 1 January 2024	875,000	23,962	898,962
Disposals	-	-	-
Increase/(Decrease) on annual revaluation	-	549	549
Market value at 31 December 2024	<u>875,000</u>	<u>24,511</u>	<u>899,511</u>

Investment properties comprise the Vicarage Cottage located at 45 Church End, Redbourn and the Old Church Hall located at 45B Church End, Redbourn which are let on a commercial basis. As investment properties, the Vicarage Cottage (£425,000 2023: £425,000) and the Old Church Hall (£450,00, 2023: £450,000) are shown at market value and not depreciated.

Investment funds comprise shares in the CBF Church of England Investment Fund. 1,060 shares were held at 31 December 2024 (2023: 1,060).

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £
Investment Assets	897,185	928	1,398	899,511
Current Assets	139,505	7,430	-	146,935
Liabilities: amounts falling due in one year	(10,560)	-	-	(10,560)
Liabilities: amounts falling due after one year	(20,000)	-	-	(20,000)
Fund balance	<u>1,006,130</u>	<u>8,358</u>	<u>1,398</u>	<u>1,015,886</u>

7. DEBTORS

	2024 £	2023 £
Gift aid recoverable	18,302	5,962
Other debtors	508	548
Prepayments and accrued income	<u>11,517</u>	<u>19,094</u>
	<u>30,327</u>	<u>25,604</u>

Parochial Church Council of St Mary's, Redbourn
Notes to the Accounts
for the year ending 31 December 2024

8. LIABILITIES

8(a) Short Term Liabilities

	2024	2023
	£	£
Amounts falling due in one year:		
Deferred income	3,092	3,323
Loans repayable (see Note 8(b))	-	-
Accruals for utility and other costs	7,468	45,570
	<u>10,560</u>	<u>48,893</u>

8(b) Long Term Liabilities

	2024	2023
	£	£
Amounts falling due after one year:		
Long Term Loans	<u>20,000</u>	<u>20,000</u>

In order to fund a shortfall in building costs relating to the Old Church Hall renovation, a series of interest free long term loans were made to the church in 2017 by several members of the congregation. These will be repaid at various dates over 10 years using the residential letting income from the property. None of the loans are due for repayment in 2025.

9. FUNDS

The General Fund is effectively the reserves of the PCC to be used for any purpose and which will reflect any surplus or deficit made by the PCC in the general running of the Church.

The headings used for the majority of the fund accounts are self-explanatory such as Church Bells Fund, Transept and Church Hall Funds and Common Round Fund, inter alia. These funds are not restricted to their particular heading under the terms of the Charities Act but are generally only used by the PCC for the purpose indicated by the Fund heading.

There are some funds held by the PCC which are restricted and can only be used for a specific purpose and these are as follows:

Hall No 1 Fund – Set up for the upkeep of the altar rails.

Baskerville and Trevannion Funds – Restricted funds whose origin and purpose are set out on a board in the Vestry and a tablet in the Chancel.

There are also two funds held by the St Albans Diocesan Board of Finance on our behalf which are incorporated into our accounts. There are some restrictions on the use of these funds.

Chancel Fund was originally set up in the 1930's to discharge a landowner's liability for the insurance and repair of the Chancel. It was set up in the sum of £43.11s.8d. Only the income and accumulations of income are available for use.

Land Sale Fund originated as a result of the sale of some land by the PCC and the original capital was £1,200. The income is available to the PCC for general ecclesiastical purposes within the parish.

Parochial Church Council of St Mary's, Redbourn
Notes to the Accounts
for the year ending 31 December 2024

9. FUNDS (cont.)

The movements on the fund balances during the year were as follows:

	Opening balance at 01/01/2024	Income during year	Expenditure during year	Gain on market value	Transfers between funds	Closing balance at 31/12/2024
	£	£	£	£	£	£
Baskerville Fund	1,805	82	-	-	-	1,887
Chancel Fund (Diocese)	3,048	138	-	22	-	3,208
Charity of the Year Fund	-	2,712	1,723	-	-	989
Church Bells Fund	8,028	510	-	-	-	8,538
Church Hall Fund	473,556	16,500	3,252	-	-	486,804
Church Transept Fund	1,885	8,439	9,056	-	-	1,268
Common Round Fund	8,321	8,828	7,067	-	-	10,082
General Fund	255	231,583	230,436	-	-	1,402
Hall No 1 Fund	1,781	81	-	-	-	1,862
Land Sale Fund (Diocese)	10,748	1,083	-	527	-	12,358
Trevannion Fund	1,380	63	-	-	-	1,443
Vicarage Cottage Fund	468,889	15,600	2,341	-	-	482,148
Young People's Work Fund	3,800	1,952	1,855	-	-	3,897
Total	983,496	287,571	255,730	549	-	1,015,886

Parochial Church Council of St Mary's, Redbourn
Notes to the Accounts
for the year ending 31 December 2024

10. SPECIAL GRANTS AND COLLECTIONS

10(a) Donations from Charitable Finance Committee

	£
Every Drop Counts	1,577

A further £1,867 was donated directly to Every Drop Counts on the JustGiving page

10(b) Collections and donations organised by the Church

Historical Churches Trust	50
Redbourn Development Fund	276
The Friends of St Mary's	472
The Leprosy Mission (Harvest Appeal)	62
	860

10(c) Collections from funerals paid to charities

DENS	420
The Friends of St Mary's	938
Guide Dogs for the Blind	130
The Stroke Association	282
British Heart Foundation	239
St Francis Hospice	205
Shelter	76
Cancer Research UK	143
Redbourn Community Group	365
Alzheimer's Research UK	170
	2,968

These amounts are paid to the relevant charities and have not been included in the Statement of Financial Activities

11. QUINQUENNIAL INSPECTION

There was a Quinquennial Inspection in November 2021. The architect provided a statement of work which was put out to tender during 2023. Work started in Q2 2024 and will be completed in 2025.

12. TRANSACTIONS WITH CONNECTED CHARITIES

During the year, the following was received or accounted for as receivable from a connected charity:

<i>The Friends of St Mary's Church, Redbourn (registered charity number 271677):</i>	£
Quinquennial Works	45,042
Churchyard Equipment Maintenance	434
Clock Repairs	262
Vicarage Fence	804
Boiler and other repairs	1,379
	47,921

In addition to the above, as shown in 10 (b), an amount of £472 was raised in aid of The Friends of St Mary's.

These amounts are included in the Statement of Financial Activities.

Accounts

THE PARISH CHURCH OF ST MARY,
REDBOURN

PAROCHIAL CHURCH COUNCIL

ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2023

APRIL 2024

Charity No. 1130677

St Mary's Church, Redbourn

Annual Report for 2023

Background:

St Mary's PCC has the responsibility of cooperating with the Incumbent, in promoting, in the ecclesiastical parish of Redbourn, the whole mission and ministry of the church, pastoral, social, evangelistic and ecumenical. It also has the responsibility for the care and maintenance of the church and ancillary buildings.

This report relates to the calendar year 2023 which is also the period covered by the church's financial year.

Membership:

For the year 2023

Incumbent:	The Reverend Rachel Wakefield (From September 2023)	
Licensed Reader:	Mrs Kay Vernon Ms Ailsa Hulme	
Churchwardens:	Mrs Michelle Parry-Slater Mrs Sue May Mr Paul Vernon	(Lay Co-Chair until April 2023) (from April 2023)
Deputy Churchwardens:	Mr Stephen Gell Mrs Catharine Pusey	
Diocesan Synod Member:	Mr Jim May Mr David Mitchell	
Deanery Synod Members:	Mr John Davie Mr Andy Ford Mr Jim May Mrs Sue May Mrs Michelle Parry-Slater	(from April 2023) (until April 2023)
Elected Members: <i>plus</i>	The two Deputy Churchwardens Mr Russ Chinn Mrs Deni Ennals Mrs Daphne Fisher Mrs Celia Forbes Mr David Forbes Mr Ralph Goold Mr Chris Hill Mrs Sarah Hill Mr Keith McAdam Mrs Elizabeth Middleton Mrs Julia Murphy Ms Lesley Poulton Mrs Sally Pryor Mr David Walker Mr Clive Williams Mr Michael Wood	(from April 2023) (until April 2023) PCC Secretary Lay Co-Chair (from April 2023) (until December 2023) (from April 2023) (until April 2023) (from April 2023) (until October 2023) PCC Treasurer

Committees:

The PCC operates through several committees, which meet between full meetings of the PCC.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Ancillary Buildings Committee:

This committee deals with matters of upkeep, development and stewardship of all the buildings associated with St Mary Redbourn, other than that of the church itself.

Churchyard Committee:

Attends to matters concerning the care and upkeep of the churchyard and grounds.

Charitable Finance Committee:

This committee fosters, reviews and oversees the fundraising, charitable giving and relationships with the nominated charities to be supported by St Mary's Church.

Stewardship Committee:

Considers how best to encourage the use of time, talents and finances in the service of God in this parish.

Youth Committee:

This committee enables the leaders of the various groups for younger members of the church to work closely together in our provision and care of this key age group in our fellowship.

Church Attendance:

There are currently 201 parishioners on the Church Electoral Roll, of which 25 are not resident in the parish. St Mary's seeks to meet the worshipping and spiritual needs of the congregation and community. St Mary's offers a full range of services:- Sundays 8 am Communion service, 9.30 am Eucharist and Family Service, Wednesday Evening Communion Service, Mondays to Fridays Morning and Evening Prayer Services.

Review of the Year:

The full PCC met 7 times during the year. There was an average attendance level for the meetings of 72.2%. Sadly one of our members died this year after a long illness.

For the majority of the year St Mary's maintained in vacancy, with our new incumbent, The Reverend Rachel Wakefield installed as vicar in September.

The PCC has been working hard throughout 2023 to maintain the life of the church here in Redbourn, with all the committees meeting regularly and the development of the new Eco Church Team.

The contribution to the Diocesan Common Fund was £122,570 and was paid in full. There continues to be challenges ahead affecting the level of giving and the Stewardship Committee have a series of activities to look to address this during 2024.

The Orthodox congregation of St Simeon and St Anna continue to offer their liturgy once a month in our church. It remains a highly valued relationship, as is our part within Churches Together in Redbourn and the relationship between the ministers and congregations of the Anglican, Roman Catholic and Methodist churches is cordial and strong.

Our main charity focus for 2023 was The Level Trust based in Luton. It aims to help families cope primarily with the cost of education in particular school uniforms. We raised just under £7500 for the charity which was presented to them in March 2024.

We continue to support a local Food Bank by collecting tinned foods and dry goods regularly, which has been greatly appreciated with the ongoing financial pressures on many households.

This year has seen ongoing progress in the upkeep and maintenance of the churchyard through the commitment of volunteers involved in the mowing rota, the ongoing hard work of several people who care for specific flower beds and areas, and the regular and sustained visits from the local probation service.

St Mary's Church continues to benefit from the generous ministry of a wider ministry team which includes two licensed readers, and a retired bishop. Our two Lay Leaders of Worship (LLWs) have had opportunities to plan and lead services, and we are hoping a third will be licenced in 2024. Our pastoral visiting team continues to offer an important ministry to the sick and housebound as does our Bereavement Visiting Team following funerals conducted at or by St Mary's.

We continue to play a full and active part in the life of Wheathampstead Deanery, with three elected members to the Deanery Synod. The Deanery consists of twelve churches across seven benefices who seek to support one another in collegiality, shared worship and joint projects, training and collaboration. The new Vicar, by virtue of currently being elected to General Synod, and an additional three members of St Mary's serve on St Albans Diocesan Synod.

The occasional offices are an important part of the wider ministry offered by St Mary's. These have included 12 baptisms, 38 funerals or interments of cremated remains, and the solemnisation of 1 marriage.

Safeguarding is given the highest priority and attention and Janet Lang, our Parish Safeguarding Officer, has led the way whilst working closely with others in regularly monitoring, reviewing and updating our Safeguarding policies and practices. We continue to use a secure online dashboard to track progress, renewal dates and compliance. DBS checks are carried out for all members of St Mary's who work with children or vulnerable adults and our policies were last reviewed by the PCC in May 2023. The PCC has continued to ensure that we remain compliant with General Data Protection Regulations.

Our links with local schools are a key and valued part of our ministry, and several lessons and assemblies have been conducted online and in person.

The church owns two residential properties. The Old Church Hall has been occupied throughout the majority of 2023. The Vicarage Cottage has been occupied fully throughout 2023.

In line with requirements, The Parochial Church Council of the Ecclesiastical Parish of St Mary Redbourn is registered with the Charity Commission: 1130677. It is our policy to invest our surplus funds with the CBF Church of England Deposit Fund.

On behalf of the PCC:

A handwritten signature in black ink, appearing to read 'Rev. R. Wakefield', with a stylized flourish at the end.

The Reverend Rachel Wakefield

Vicar and PCC Chair

April 2024

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

I report on the accounts of the church for the year ended 31 December 2023 which are set out on pages 5 to 15.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts 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:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs R M Hughes FCA
Wych Elms
20 Brache Close
Redbourn
Herts AL3 7HX

4th April 2024

Parochial Church Council of St Mary's, Redbourn
Statement of Financial Activities
for the year ending 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
INCOME						
<i>Voluntary income</i>	2(a)	170,766	-	-	170,766	185,565
<i>Income from church activities</i>	2(b)	27,217	-	-	27,217	33,243
<i>Activities for generating funds</i>	2(c)	10,499	-	-	10,499	13,983
<i>Income from investments</i>	2(d)	33,400	287	-	33,687	26,575
TOTAL INCOME		241,882	287	-	242,169	259,366
EXPENDITURE						
<i>Charitable giving</i>	3(a)	9,868	-	-	9,868	28,758
<i>Other church activities</i>	3(b)	236,793	-	-	236,793	211,365
<i>Raising funds</i>	3(c)	5,279	-	-	5,279	20,199
TOTAL EXPENDITURE		251,940	-	-	251,940	260,322
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)		(10,058)	287	-	(9,771)	(956)
NET GAINS/(LOSSES) ON INVESTMENTS		1,995	82	-	2,077	(2,905)
REVALUATION OF INVESTMENT PROPERTY		-	-	-	-	5,000
NET INCOME/(EXPENDITURE)		(8,063)	369	-	(7,694)	1,139
TRANSFERS BETWEEN FUNDS		-	-	-	-	-
NET MOVEMENT IN FUNDS		(8,063)	369	-	(7,694)	1,139
BALANCES BROUGHT FORWARD AT 1 JANUARY 2023		982,188	7,604	1,398	991,190	990,051
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023		974,125	7,973	1,398	983,496	991,190

Parochial Church Council of St Mary's, Redbourn
Balance Sheet
at 31 December 2023

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible Fixed Assets	5(a)	-	-
Investment Assets	5(b)	898,962	896,885
		898,962	896,885
CURRENT ASSETS			
Debtors	7	25,604	17,307
Deposit Funds		95,657	91,312
Cash at bank and in hand		32,166	28,926
		153,427	137,545
LIABILITIES			
Amounts falling due in one year	8 (a)	(48,893)	(23,240)
NET CURRENT ASSETS		104,534	114,305
TOTAL NET ASSETS LESS CURRENT LIABILITIES		1,003,496	1,011,190
LIABILITIES			
Amounts falling due after one year	8 (b)	(20,000)	(20,000)
TOTAL NET ASSETS LESS LIABILITIES		983,496	991,190
PARISH FUNDS	9		
Unrestricted		974,125	982,188
Restricted		7,973	7,604
Endowment		1,398	1,398
		983,496	991,190

Approved by the Parochial Church Council on 4th April 2024 and signed on its behalf



The Reverend Rachel Wakefield, PCC Chair

The notes on pages 7 to 15 form part of these accounts

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2023

1. ACCOUNTING POLICIES

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The accounts have been prepared under the historical cost convention except for investment properties, which are included in the accounts at market value.

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.

Incoming Resources

Voluntary Income and Capital Sources

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

Planned giving receivable under Gift Aid is recognised only when received.

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

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by the Charitable Finance Committee and other events are accounted for gross.

Sales of books and magazines from the church bookstall are accounted for gross.

Income from Investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

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

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources Used

Charitable Giving

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 Parish Share is accounted for when paid.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2023

1. ACCOUNTING POLICIES (cont.)

Fixed Assets

Consecrated property and movable Church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.10(2) of the Charities Act 2011.

Movable Church furnishings held by the Vicar and the Churchwardens on special trust for the PCC, and which require a Faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the Church's Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, on individual items under £2,000 or on the repair of movable Church furnishings acquired before 1 January 2001 is written off.

Freehold land and buildings

Freehold land and buildings held for the use of the PCC are included in fixed assets and depreciated over 50 years on a straight line basis.

Property held for investment purposes is included in Investment Assets at market value.

Other fixtures, fittings and office equipment

Equipment used within the Church premises is depreciated on a straight line basis over periods of between five and ten years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December.

Current Assets

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

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

Funds

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

Restricted funds are only used for the specific purposes for which they are held.

Further details on funds held by the PCC are given in Note 9.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2023

2. INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
<i>2(a) Voluntary income</i>					
Planned giving	90,527	-	-	90,527	93,758
Cash collections in Church	10,567	-	-	10,567	11,359
Sundry donations (excl charity collections)	15,916	-	-	15,916	15,919
Gift aid recoverable	25,014	-	-	25,014	26,585
Legacies	-	-	-	-	2,000
Grants	4,625	-	-	4,625	1,065
Special appeals (incl Gift aid)	24,117	-	-	24,117	34,879
	170,766	-	-	170,766	185,565
<i>2(b) Income from church activities</i>					
Parish magazine sales	5,225	-	-	5,225	5,739
Fees for weddings, funerals etc	13,284	-	-	13,284	18,566
Transept/Office letting income	8,708	-	-	8,708	6,469
Fees for church clubs and trips	-	-	-	-	2,469
	27,217	-	-	27,217	33,243
<i>2(c) Activities for generating funds</i>					
Parish magazine advertising & services	4,403	-	-	4,403	4,961
Fund Raising Events	1,371	-	-	1,371	-
CFC Fund Raising	4,725	-	-	4,725	9,022
	10,499	-	-	10,499	13,983
<i>2(d) Income from investments</i>					
Dividends and interest	4,058	287	-	4,345	1,835
Property rental income	29,342	-	-	29,342	24,740
	33,400	287	-	33,687	26,575
TOTAL INCOME	241,882	287	-	242,169	259,366

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2023

3. EXPENDITURE

	Unrestricted Funds	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
3(a) Charitable giving					
Donations from Charitable Finance Committee (Note 10(a))	7,520	-	-	7,520	12,997
Other church charitable donations (Note 10(b))	2,348	-	-	2,348	15,761
	9,868	-	-	9,868	28,758
3(b) Other church activities					
Diocesan parish share	122,570	-	-	122,570	124,669
Fees paid to diocese	4,069	-	-	4,069	5,935
Parish office expenses	8,840	-	-	8,840	8,072
Insurance	4,109	-	-	4,109	3,774
Heat, light and water	7,744	-	-	7,744	7,996
Transept management and cleaning	7,451	-	-	7,451	7,056
Organist and choir	535	-	-	535	7,525
Churchyard expenses	7,055	-	-	7,055	2,858
Church maintenance	20,101	-	-	20,101	11,100
Parish magazine printing	8,326	-	-	8,326	8,809
Expenses for church clubs and trips	-	-	-	-	1,762
Other expenses	45,993	-	-	45,993	21,809
	236,793	-	-	236,793	211,365
3(c) Raising funds					
Fund-raising expenses	4,172	-	-	4,172	7,786
CFC fund expenses	405	-	-	405	-
Hamper fund expenses	-	-	-	-	12,257
Social expenses	702	-	-	702	156
	5,279	-	-	5,279	20,199
TOTAL EXPENDITURE	251,940	-	-	251,940	260,322

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2023

4. STAFF COSTS AND TRANSACTIONS WITH PCC MEMBERS

The PCC pay remuneration to the Transept Hall Caretaker and the Church Secretary. In total the amount paid during the year to these people was £13,822 (2022: £18,387). None of these people are members of the PCC.

No significant payments were made either directly or indirectly to members of the PCC during the year and no contracts were entered into involving PCC members personally or persons with a close family or business connection with them.

5. FIXED ASSETS

5(a) *Tangible fixed assets*

		Freehold land and buildings £	Movable church furnishings £	Office equipment £	Total £
ACTUAL/DEEMED COST	At 1 January 2023	-	15,004	-	15,004
	Additions	-	-	-	-
	At 31 December 2023	-	15,004	-	15,004
DEPRECIATION	At 1 January 2023	-	15,004	-	15,004
	Charge for the year	-	-	-	-
	Disposals	-	-	-	-
	At 31 December 2023	-	15,004	-	15,004
NET BOOK VALUE	At 31 December 2023	-	-	-	-
	At 31 December 2022	-	-	-	-

As disclosed in the accounting policies, consecrated and benefice property are not included in these accounts. This includes the Church, attached Transept Hall and the Vicarage. The Church and Transept Hall are insured for £13.3 million.

Movable church furnishings include the PA system installed in the Church which is now fully depreciated.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2023

5. FIXED ASSETS (cont.).

5(b) Investments

	Investment Properties	Investment Funds	Total
	£	£	£
Market value at 1 January 2023	875,000	21,885	896,885
Disposals	-	-	-
Increase/(Decrease) on annual revaluation	-	2,077	2,077
Market value at 31 December 2023	875,000	23,962	898,962

Investment properties comprise the Vicarage Cottage located at 45 Church End, Redbourn and the Old Church Hall located at 45B Church End, Redbourn which are let on a commercial basis. As investment properties, the Vicarage Cottage (£425,000 2022: £425,000) and the Old Church Hall (£450,000, 2022: £450,000) are shown at market value and not depreciated.

Investment funds comprise shares in the CBF Church of England Investment Fund. 1,060 shares were held at 31 December 2023 (2022: 1,060).

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £
Investment Assets	896,658	906	1,398	898,962
Current Assets	146,360	7,067	-	153,427
Liabilities: amounts falling due in one year	(48,893)	-	-	(48,893)
Liabilities: amounts falling due after one year	(20,000)	-	-	(20,000)
Fund balance	974,125	7,973	1,398	983,496

7. DEBTORS

	2023 £	2022 £
Gift aid recoverable	5,962	9,366
Other debtors	548	235
Prepayments and accrued income	19,094	7,706
	25,604	17,307

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2023

8. LIABILITIES

8 (a) Short Term Liabilities

	2023 £	2022 £
Amounts falling due in one year:		
Deferred income	3,323	4,332
Loans repayable (see Note 8(b))	-	-
Accruals for utility and other costs	45,570	18,908
	48,893	23,240

The general accruals contain a figure for a settlement which involved a restructuring in the resources deployed in the parish. This settlement is subject to agreement. If agreement is not reached, then it may require legal resolution. It is not possible to estimate these fees at this time.

8 (b) Long Term Liabilities

	2023 £	2022 £
Amounts falling due after one year:		
Long Term Loans	20,000	20,000

In order to fund a shortfall in building costs relating to the Old Church Hall renovation, a series of interest free long term loans were made to the church in 2017 by several members of the congregation. These will be repaid at various dates over 10 years using the residential letting income from the property. None of the loans are due for repayment in 2024.

9. FUNDS

The General Fund is effectively the reserves of the PCC to be used for any purpose and which will reflect any surplus or deficit made by the PCC in the general running of the Church.

A review has been carried out of the designated funds. A number are no longer required and the balance has been transferred to the General Fund.

The headings used for the majority of the fund accounts are self-explanatory such as Church Bells Fund, Transept and Church Hall Funds and Common Round Fund, inter alia. These funds are not restricted to their particular heading under the terms of the Charities Act but are generally only used by the PCC for the purpose indicated by the Fund heading.

There are some funds held by the PCC which are restricted and can only be used for a specific purpose and these are as follows:

Hall No 1 Fund – Set up for the upkeep of the altar rails.

Baskerville and Trevannion Funds – Restricted funds whose origin and purpose are set out on a board in the Vestry and a tablet in the Chancel.

There are also two funds held by the St Albans Diocesan Board of Finance on our behalf which are incorporated into our accounts. There are some restrictions on the use of these funds.

Chancel Fund was originally set up in the 1930's to discharge a landowner's liability for the insurance and repair of the Chancel. It was set up in the sum of £43.11s.8d. Only the income and accumulations of income are available for use.

Land Sale Fund originated as a result of the sale of some land by the PCC and the original capital was £1,200. The income is available to the PCC for general ecclesiastical purposes within the parish.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2023

9. FUNDS (cont.)

The movements on the fund balances during the year were as follows:

	Opening balance at 01/01/2023	Income during year	Expenditure during year	Gain on market value	Transfers between funds	Closing balance at 31/12/2023
	£	£	£	£	£	£
Baskerville Fund	1,734	71	-	-	-	1,805
Chancel Fund (Diocese)	2,875	91	-	82	-	3,048
Charitable Finance Committee	-	4,725	7,925	-	3,200	-
Choir Fund	78	-	-	-	(78)	-
Church Bells Fund	7,963	65	-	-	-	8,028
Church Hall Fund	460,934	13,743	1,121	-	-	473,556
Church Transept Fund	775	8,708	7,598	-	-	1,885
Churchyard Fund	234	-	-	-	(234)	-
Common Round Fund	7,019	9,628	8,326	-	-	8,321
Flower Fund	917	-	-	-	(917)	-
General Fund	1,536	188,132	221,462	-	32,049	255
Hall No 1 Fund	1,711	70	-	-	-	1,781
Land Sale Fund (Diocese)	28,381	872	-	1,995	(20,500)	10,748
Organ and Piano Fund	330	-	282	-	(48)	-
Trevannion Fund	1,326	54	-	-	-	1,380
Vicar's Car Fund	13,472	-	-	-	(13,472)	-
Vicarage Cottage Fund	458,095	15,600	4,806	-	-	468,889
Young People's Work Fund	3,810	410	420	-	-	3,800
Total	991,190	242,169	251,940	2,077	-	983,495

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2023

10. SPECIAL GRANTS AND COLLECTIONS

	£
10(a) <i>Donations from Charitable Finance Committee</i>	
Level Trust	7,520
	<u>7,520</u>
10(b) <i>Collections and donations organised by the Church</i>	
Harvest Appeal	533
Children's Society (Christingle)	75
The Friends of St Mary's	1,540
Unicef	200
	<u>2,348</u>
10(c) <i>Collections from funerals paid to charities</i>	
Cancer Research UK	220
Redbourn Community Group	220
Chilterns MS Centre	120
Christian Aid	60
	<u>620</u>

These amounts are paid to the relevant charities and have not been included in the Statement of Financial Activities.

11. QUINQUENNIAL INSPECTION

There was a Quinquennial Inspection in November 2021. After some delay the architect has drawn up a statement of work which was put out to tender during 2023, with work expected to commence in Q2 2024.

12. TRANSACTIONS WITH CONNECTED CHARITIES

During the year, the following amount was received or accounted for as receivable from a connected charity:

<i>The Friends of St Mary's Church, Redbourn (registered charity number 271677):</i>	£
Churchyard Equipment Maintenance	1,214
Churchyard Trees	3,910
Bells	210
Quinquennial Inspection Work	4,774
Transept Roof Repairs	5,827
Church Roof Repairs	4,326
Boiler and other repairs	3,856
	<u>24,117</u>

In addition to the above, as shown in 10 (b), an amount of £1,540 was raised in aid of The Friends of St Mary's.

These amounts are included in the Statement of Financial Activities.

Accounts

Annual Parochial Church Meeting



Wednesday 19th April 2023

8.15 pm

St Mary's Church, Redbourn

THE PARISH CHURCH OF ST MARY, REDBOURN

THE ANNUAL MEETING OF PARISHIONERS

**To be held on Wednesday 19th April 2023 at 8.15 pm
In St Mary's Church**

AGENDA

Opening Prayer

- 1 Approval of the minutes of the meeting held on the 20th April 2022**

- 2 Election of 2 Parochial Churchwardens**

It is necessary to vote on the motion below before the election is held:-
"That the requirement of the Churchwardens Measure 2001 that a churchwarden may serve for a maximum period of six terms of office (six years) as churchwarden of the same parish will not apply for the elections for Churchwardens at St Mary, Redbourn to be held on 19th April 2023"

- 3 Election of 2 Deputy Wardens**

- 4 Closing Remarks from the Chair**

**MINUTES OF THE ANNUAL MEETING OF PARISHIONERS
HELD ON THE 20TH APRIL 2022 IN ST MARY'S CHURCH**

Present: The Vicar and 39 Parishioners

The Vicar opened the meeting with a prayer at 8.15 pm.

1) Minutes of the meeting held 25th April 2021

The minutes were approved as drawn and signed by the Vicar as a true record.

2) Election of Churchwardens

Nominee	Proposed by	Seconded by
Paul Vernon	Stephen Gell	Michelle Parry Slater
Michelle Parry Slater	Keith McAdam	Stephen Gell

Election of Deputy Churchwardens

Stephen Gell	Paul Vernon	Michelle Parry Slater
Catharine Pusey	Sue May	Jim May

All of the above were elected Nem Con

3) Vote of Thanks

The Vicar thanked the Wardens and Deputy Wardens for their work in the past year, for the time they give and for their efficiency.

David Mitchell retired after serving for four years as Warden. We are grateful to him for all he has done and wish him a quiet time after all the calls that have been made on his time in the last four years.

Michelle Parry Slater was welcomed as our new Churchwarden, and we hope she will find the job rewarding.

There being no further business the meeting closed at 8.20 pm.

THE PARISH CHURCH OF ST MARY, REDBOURN

THE ANNUAL PAROCHIAL CHURCH MEETING

To be held on Wednesday 19th April 2023, at 8.15 pm

In St Mary's Church

AGENDA

- 1 Apologies for Absence**
- 2 Approval of the minutes of the meeting held on the 20th April 2022**

To receive and discuss

- 3 The Electoral Roll**
- 4 A Report on the proceedings of the Parochial Church Council**
- 5 A Report on the proceedings of the Deanery Synod**
- 6 The Annual Report and Financial Statements 2022**
- 7 A Report on the Fabric, Goods and Ornaments**
- 8 A Report of the Ministry and Witness of the Church throughout 2022**
- 9 Election of 4 representatives to the Deanery Synod**
- 10 Election of 5 Representatives to the Parochial Church Council**
- 11 Appointment of Sidespeople**
- 12 Appointment of an Independent Examiner to St Mary's Church**
- 13 Any Other Business – Receive Remaining Reports**
- 14 Closing Remarks from the Chair**

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING HELD ON THE 20TH APRIL 2022 IN ST MARY'S CHURCH

Present: The Vicar and 39 Parishioners

The Meeting was opened at 8.25 pm by Keith McAdam, Lay Co-Chairman

Apologies for Absence: Edna & Alan Lindfield, Geoff Garrard Cole, Anne Finnis, Peter Brown, Katherine O'Sullivan, Reona & Albert Joly, Timothy Kirby, Brian & Rosalie Hayward, Ralph Goold, Julia Murphy, Doris Cheetham, Clare Gibbs, Bob Ellis, Christine Farrington

Booklets containing the previous minutes and the various reports were circulated prior to the meeting, both in paper form and electronically, together with the Accounts for 2021.

1) Minutes of the Meeting held on 25th April 2021

The minutes were read and approved and signed by the Lay Co-Chairman as a true record. There were no matters arising.

Adoption of the Minutes

Proposed by: Stephen Gell

Seconded by: Ailsa Hulme

Passed: Nem Con

2) Electoral Roll

The Roll had been circulated within the booklet and was accepted Nem Con. Jim May was thanked for his continuing work as Electoral Roll Officer.

3) PCC Secretary's Report

The report was circulated within the booklet and was accepted by the meeting.

4) Deanery Synod Report

The report was circulated within the booklet prior to the meeting. The representatives were thanked for their contributions during the year.

5) Treasurer's Report

A separate booklet containing the Accounts for 2021 had been circulated prior to the meeting. Mike Wood thanked Jim and Sue May for their help with the banking, the Gift Aid records and for maintaining the accounts for Common Round. He also expressed his thanks to Ruth Hughes, our Independent Examiner, for her invaluable help and support during the year. Mike then read his report and comments on the Accounts.

The Chairman thanked Mike and Ruth for their excellent work in maintaining the accounts throughout the year.

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING (continued)

Adoption of the Accounts

Proposed by: David Mitchell

Seconded by: John Davie

Passed: Nem Con

6) Report on the Fabric, Goods and Ornaments

The Churchwardens' Report was included within the booklet. This and all the other reports were accepted en bloc.

Proposed by: John Davie

Seconded by: Janet Biggs

Passed: Nem Con

7) Report on the Ministry and Witness of the Church throughout 2021 given by the Vicar, Rev'd Will Gibbs. The report is reproduced in full below.

A Report of the Ministry and Witness of the Church throughout 2021 given at the Annual Parochial Church Meeting – 20th April 2022

I have great pleasure in giving my report on the Ministry and Witness of St Mary, Redbourn for the calendar year 2021.

Today we meet on the Wednesday of Easter week with the joy of our Easter celebrations still very fresh in our minds and hearts. I want to take several of the themes that are very much to the fore in the Easter story as a prelude to this report on the life of our church.

Three themes in fact. The first is about fear that is turned to joy, the second that of new life and thirdly about sharing the good news of Jesus Christ with others.

Firstly, the sense of fear that eventually is transformed into joy. The last events of Jesus' life are filled with darkening mood and brewing despair, with betrayal, arrest, denial and with many of those closest to Jesus falling away and abandoning him. Faithful women and the beloved disciple remain at the foot of the cross at the scene of loss and agony. And yet all of that is turned into surprise, transformation and joy as some of his followers discover the empty tomb on that first Easter morn and Mary Magdalene's weeping is turned into tears of relief and joy through her encounter with the risen Jesus in the garden.

We began 2021 with quite a lot of fear and foreboding. Christmas rules and plans had been changed at the last minute, the numbers of Covid cases were high and there was great trepidation about the schools returning after the Christmas holidays. As a result, we entered a third national lockdown on 6 January – hardly the way we would choose to celebrate the Epiphany, and more about darkness than light. But there was a significant difference with this lockdown in that churches could remain open for services as well as continuing to be available for private prayer. The approach we took was to continue to offer an additional service at 5 pm on a Saturday evening as well as our 8 am and 9.30 am Sunday services and this worked well in terms of achieving similar numbers at each

MINUTES OF THE 2022 ANNUAL PAROCHIAL CHURCH MEETING (continued)

to spread the load and maintain good social distancing and greater reassurance for those attending. These services in church were supplemented by a weekly online service broadcast at 9.30 am for those unable to attend in person and were hugely appreciated by members of our congregation and by considerable numbers of people from further afield who worshipped with us in this way. And this was the pattern that took us through the first part of the year, until we reached Easter Day and began to offer our main Sunday morning service outside on the lawn. I can still remember the joy at being able to worship in the sunshine, relaxed and joyful, belting out Thine be the glory and feeling a few tears welling up. It had been a tough first quarter and yet we had got through it by genuine care of each other, some resilience and patience and the hard work, skill and commitment of many who had helped to make our services online and in person happen. Our fear and sadness were indeed turned to joy.

They say that with threats sometimes come opportunities and whilst many things were having to be done in very different ways, and not always in a form we would really have chosen or wanted, there were opportunities to try new things, to experiment, to be bold and creative. The churchyard came to the fore in this – becoming the venue for Forest Tots with different trees for gathering, for saying sorry, for praising and thanking on the Forest Tots trail, happy house teepees and bug hotels. There were sculptures and pictures to inspire from Charlie Mackesy's book 'The Boy, the Mole, the Fox and the Horse' as well as Winnie the Pooh. The avenue of trees became a gallery for Stations of the Cross and then Stations of the Resurrection. The church lawn became our church at 9.30 am and our own singing added to by the descants of blackbirds and the odd bass note of motorbikes! Our meetings, including a Lent course were on Zoom and we shared in the community responses to Covid with prescription deliveries, shopping and pastoral phone calls and doorsteps visits. I was part of a team that conducted 4,500 swabs and lateral flow tests in a local secondary school to try and keep staff, pupils and families safe. I was also privileged to be able to share a Thought for the Week on the weekly Community Call and the first half of these were later published as a booklet of 'Minister's Musings'. (Be warned – the other half of these will soon be out as 'More Minister's Musings'). In these and other ways, we were adapting and creating and serving. New life was emerging from the fear and difficulties we had faced.

And the third of those resurrection themes is that of sharing Good News. As we did these things, we were able to come alongside others and live out our faith. We were so encouraged that new people were joining us at Forest Tots and at our services inside and outside. Covid was asking questions of us all about our lifestyle and priorities and what really mattered and questions of faith were important and relevant in all of this. It has been especially encouraging that many of those who were new to St Mary's during last year are now a settled and established part of our church family and we give thanks to God for that and for them.

So, three things – fear turned to joy, new life and sharing our faith with others. Even in the challenges of last year and I don't make light of those at all – it was very hard at times

MINUTES OF THE 2022 ANNUAL PAROCHIAL CHURCH MEETING (continued)

both individually and corporately – even as we faced some hard times, God has blessed us and guided us.

I want now to say a little bit more in terms of some specific areas of church life. And inevitably, in doing so, there will be very precious and valued things that are not mentioned but are nonetheless incredibly important to the life of St Mary's. Please know that these things, and those who are involved with them and make them happen, are greatly appreciated. Thank you.

At the core of my ministry, and any ministry, must be prayer and, as well as times of personal prayer and reflection, this is undergirded by the weekday services of Morning and Evening Prayer. These continue to be the beating heart of life at St Mary's supporting all we do day by day and I am so grateful to the loyal group of people who gather and share in these services.

Our Sunday 8 o'clockers are a committed congregation who value the quiet and prayerful start to Sunday mornings, as do I. It has been good to see one or two new people join us for this service as well as gradually welcoming back more and more of the regular congregation as the year unfolded.

Our 9.30 am service has taken some twists and turns during the last year. Firstly, replicated at 5 pm on a Saturday evening as I have already mentioned and then we stopped the 5 pm service at Easter as we went outside for the 9.30 am whenever the weather allowed. There were a few Sundays when we were rained off and had to opt for the online service in our homes but thankfully not so many. And those occasions, served to remind us of the fact that there is no substitute for being together in person for worship and fellowship but also how much we owe a debt of gratitude to the team preparing, filming and editing the online services. These continued to be of a very high standard and we were touched to receive many messages of appreciation and thanks. We celebrated outside for the last time at our Patronal Festival and then was the time to return to indoor services at 9.30 am for the remainder of the year. As we did this, we took the opportunity for the choir to return to singing in person and to reinstate Junior Church for our younger worshippers. Our thanks to all who have been involved in both of these areas of church life. It was also the moment to take stock in terms of our online offerings and we decided to make these a monthly broadcast for the Autumn period. It was a question of not losing our online presence or the skills we had developed gradually being underused and forgotten, whilst at the same time not spreading ourselves too thin as we focused our time and energy on building back up other areas of church life. This middle way seems to have worked pretty well – we are Anglicans after all!

Unsurprisingly, baptisms have been rather unevenly distributed across the year due to Covid but despite the challenges, we continue to host a good number of baptisms at St Mary's and the majority of these are held on a Sunday at 11.15 am. This wouldn't be possible without our baptism team who welcome the visitors to these services and assist in the smooth running of the service. We have been very pleased to continue to give each

MINUTES OF THE 2022 ANNUAL PAROCHIAL CHURCH MEETING (continued)

child baptized at St Mary's a hand knitted teddy from the Mothers' Union and a welcome pack inviting them to various groups and activities for children and families here as we seek to make greater connections in these areas of ministry.

Central to our life at St Mary's is the worship we offer to God and we continue to be blessed and grateful for generous involvement and gifted ministry of members of our Wider Ministry Team. Once again, I want to place on record our sincere thanks and appreciation to Bishop Robin and Lois, Kay and Ailsa following her licensing in September in the Abbey. For our Lay Leaders of Worship, David Forbes and Sue May, opportunities have been significantly reduced due to the pattern of services on offer last year but we thank you for your patient understanding in that and record our thanks for the valued contributions you have made online and in person when opportunities have been forthcoming.

Our ecumenical relationships continue to be important to us and Fr Stephane Maikovsky and the Russian Orthodox congregation are truly grateful for their services at St Mary's, as are we for them. In September, the Revd Stuart Dyer from Redbourn Methodist Church took up the chairing of Churches Together in Redbourn and his wife Chris became the secretary. This gives me the opportunity to publicly thank Grace Sawyer who has been a central part of Churches Together over so many years and given unstinting service, commitment and creativity to our shared activities and services with our Methodist and Roman Catholic friends. Thank you, Grace, we are profoundly grateful. Some highlights from the past year include a shared Lent course on Holy Habits which went surprisingly well given that we were doing it via Zoom and we were able to share together in the Walk of Witness on Good Friday which had an added power and poignancy given all that we had faced in the first part of 2021.

Lastly, we continue to commit time, energy and resources to the way in which we keep the seasons of Lent and Advent. These are important times liturgically but also spiritually as we seek to deepen our relationship with God. On Tuesday evenings in Advent, we had a series of addresses based on 'The Four Last Things – Death, Judgment, Heaven and Hell' and each was followed by the quiet service of Compline sung to ancient plainsong tones.

The Mothers' Union exists to support marriage and family life and I would like to pay tribute to the members of the committee who worked really hard in 2021 in challenging conditions to continue our monthly services when we could and latterly to enjoy visiting speakers when this became possible to resume. One of the many impressive aspects of the MU is the superb care and support offered to its members – in times of illness, as well as birthdays, wedding anniversaries and other celebrations and this has been tirelessly offered in the past year.

Our care is also expressed in our work maintaining our church and churchyard and I place on record our sincere thanks to the churchwardens and deputy churchwardens, to David Swift and churchyard team and those involved in the sacristy work and flower arranging. We were notified that our current architect was coming towards retirement and after

MINUTES OF THE 2022 ANNUAL PAROCHIAL CHURCH MEETING (continued)

an extensive process of research and an interview and presentation, we were pleased to appoint Matthew Stevens as our Quinquennial Inspecting Architect. He carried out his first inspection of the building at the end of November and one task for this coming year will be respond to the works arising from that inspection whilst at the same time looking at other fabric issues and the steps we need to take to become carbon net zero.

Our pastoral visiting team has struggled a bit with difficult conditions to try and carry out visits in person and with some members of the team stepping down or moving away. I am pleased to say that we have recruited and trained some new members of the team in the latter part of the year and into 2022 and we are now on a stronger footing to take this important ministry forward. We record our thanks to Ian and Sue Ashton who have led the team with commitment and patience during a testing time. We were pleased to resume monthly communions to New Forge Place, Woollams and St Matthew's and this face-to-face contact has been invaluable for our outreach and pastoral ministry. It was such a joy to see Coffee on the Common resume at the start of June after a long absence and this now runs on the Common in the pavilion Monday to Wednesday and off the Common in the Village Hall on Thursdays. This ministry has always been about so much more than the coffee being served and the money it raises for the church, and the friendship and social contact have been incredibly precious after long periods of isolation for many.

Part of the privilege and responsibility of being the Parish Church for the people of Redbourn is the conducting of occasional offices at some key moments for families. This ministry has been thwarted at time in 2021 when varying restrictions were in place but notwithstanding these there were 12 baptisms, and 6 weddings at St Mary's during the year. It is always a joy to welcome families, guests and friends to share in these important occasions.

It has been another sad year for deaths and 20 funerals or memorial services were conducted during the year. We have entrusted into the care and keeping of God some cherished members of our church family and wider community, among them: Janet Godly, Heather Stanley, Marian Titchmarsh, Mick Sweet and David Pepper. I am reminded once again that sadly it's often only when somebody dies and a eulogy is being prepared or offered that we come to know what an interesting life this person had and how we wished we'd known all this about them when they were alive. For others, we knew very well what amazing people they were and, to return to our Easter reflections for a moment, our deep sense of loss is tempered only by the hope and victory that is ours, and theirs, in the Risen Christ.

Our main charity focus for 2021 continued with the project called 'Pumps for Mpwapwa' which we began in 2020, seeking to pioneer a solar-powered water pumping and irrigation system in a village in Mpwapwa, Tanzania where we have longstanding and valued links. The original hope was that St Mary's would raise about half of the money with the rest coming from grants or a matched funding scheme. During the early part of the year, it became apparent that neither was likely to be forthcoming and so we set about raising as much of the £40k as we could.

MINUTES OF THE 2022 ANNUAL PAROCHIAL CHURCH MEETING (continued)

Through events and activities including the amazing St Mary's Arts Festival weekend and Eight Seasons concert, a Christmas Crafts sale, a crowdfunding campaign, several classical concerts from Quartet Camerata, sales of the book 'A Minister's Musings', a wonderful Lockdown Live concert via Zoom, Virtual Beer & Carols in 2020 and 2021 and many generous individual donations, the whole sum was raised to enable this project to go ahead.

We continue to support a local Food Bank by collecting tinned foods and dry goods regularly, which has been greatly appreciated following the financial pressures on many households during Covid and the prevailing economic conditions. A second Christmas Hamper Scheme was run in December 2021 to offer festive food hampers, fuel top-ups and modest Christmas presents to 57 households (125 adults and 110 children) suffering from hardship – either long-term or resulting from the pandemic. We continue to explore ways that we can build on this work in partnership with other village organisations so that our support and care can be offered more evenly right round the year.

This area of work is one of 11 that we have identified as a church to make a priority focus in 2022. Whilst it is probably not the right time for a wholesale revision of our Mission Action Plan, or a brand new one, there are important areas that need our focussed attention and effort as we start or re-start pieces of work following the pandemic.

From fear to joy, new life and sharing Good News, there is so much in our shared life to give thanks to God for in the past year, signs of new life, faithfulness, vibrancy and vitality in our activities and in our worship and it continues to be a great privilege to share in all of this as your Vicar. Thank you.

Will gave a special mention to Jan Lang who is our Safeguarding Officer. The Chairman gave a vote of thanks to Will for the care and commitment he has given to our members and to the Parish as a whole during another difficult year.

8) Election of Representatives to the PCC

Nominee	Proposed by	Seconded by
Lesley Poulton	David Forbes	Kay Vernon
Stephen Gell	Paul Vernon	Ailsa Hulme
Liz Middleton	David Walker	Ailsa Hulme
David Walker	David Forbes	Sue May
Andy Ford	Sue May	Jim May

The above were elected en bloc.

Proposed By: David Forbes

Seconded by: Kay Vernon

Passed: Nem Con

MINUTES OF THE 2022 ANNUAL PAROCHIAL CHURCH MEETING (continued)

9) Appointment of Sidespersons

The Full list was included in the booklet and approved as drawn. Catharine Pusey mentioned how important the Sidespersons' role is and asked for more volunteers.

Proposed by: Paul Vernon

Seconded by: Stephen Gell

Passed: Nem Con

10) Appointment of Independent Examiner

Ruth Hughes kindly agreed to carry on with this important function for a further year. We are very grateful to her for all she does and for the support she gives to the Treasurer.

11) Lay Co-Chairman's Closing Remarks

Keith thanked Will and his ministerial team on behalf of all the members for their work during the year, made so much more difficult by Covid. Covid has affected so many, and is likely to continue for a long time yet. Keith made particular reference to the following and the continuing challenges:-

Singing	So many varied productions and needs to cover the on-line challenges
Coffee on the Common	Still maintaining a vibrant and necessary outreach for the last 12 years
Bell Ringers	Our Champions! and now able to return to their tower
Hampers	Revealed the amount of need and deprivation in our village
Pumps for Mpwapwa	Amazing results and creative solutions
Churches Together	Showed many common challenges from all places of worship
Churchyard	Has been a blessing throughout the year, providing an outside venue for both services and for our tiny young people
Ukraine	How do we respond?
Communication	Coping with the media challenge
Day Centre	Finally able to restart, and with a change of leadership
Friends of St Mary's	Platform for involving all the Redbourn Community
Housing	The plans for the considerable expansion of housing will present a challenge all of its own

Keith McAdam announced that he would be standing down as Lay Co-Chairman after ten years of loyal service. He wished Will good luck with his sabbatical, if he can find the opportunity to fit it in! Will thanked Keith for all he has done and is doing for St Mary's.

There being no further business, the meeting closed with the Grace at 9.30 pm.

ELECTORAL ROLL REPORT – APRIL 2023

The Electoral Roll has been revised this year in accordance with the Church Representation Rules.

- In April 2022, there were 211 persons on the Electoral Roll
- There are now 207 persons on the Electoral Roll
- Of these 207 people, 25 live outside the parish (the same as last year)

Jim May – Electoral Roll Officer

REPORT ON THE PROCEEDINGS OF THE PAROCHIAL CHURCH COUNCIL 2022/2023

The elected period of the Parochial Church Council runs from April to April each year. And any statistics mentioned refer to those dates. At the time of writing, the final meeting of the PCC for the year has been moved, so the statistics do not include the final meeting.

The Full PCC has met for eight times during the year, all in person – farewell to ZOOM.

Those on the Council are:-

The Chairman	The Vicar until his leaving date
The Lay Co-Chairman	Michelle Parry-Slater
Churchwardens	Paul Vernon and Michelle Parry-Slater
Deputy Churchwardens	Stephen Gell and Catharine Pusey
Licensed Readers	Kay Vernon and Ailsa Hulme
Deanery Synod	Jim May (Deanery Lay Co-Chairman) Sue May (Secretary)
	John Davie, Ailsa Hulme
Stewardship Committee	Chairman - Andy Ford
Plus elected members of the PCC	

Record of members' attendances at meetings:-

The Vicar	2/2 (until his leaving date)	Sue May	7/7
Deni Ennals	5/7	David Mitchell	3/7
Daphne	1/7	Keith McAdam	5/7
Fisher			
Celia Forbes	7/7	Liz Middleton	6/7
David Forbes	7/7	Lesley Poulton	7/7
Andy Ford	5/7	Catharine Pusey	6/7
Stephen Gell	6/7	Michelle Parry-Slater	5/7
Sarah Hill	6/7	Kay Vernon	7/7
John Davie	2/7	Paul Vernon	7/7
Ailsa Hulme	5/7	David Walker	7/7
Jim May	7/7	Mike Wood	5/7

Ill health has prevented attendance at meetings: Ralph Goold, Julia Murphy, Clive Williams

REPORT ON THE PROCEEDINGS OF THE PAROCHIAL CHURCH COUNCIL 2022/2023 (continued)

Offices held by members during the year:

Lay Co-Chairman	Michelle Parry-Slater
Stewardship Chairman	Andy Ford
Ancillary Buildings	Jim May
Churchyard	David Swift (Non PCC member)
Charitable Finance	Stephen Gell
Youth Work	Ailsa Hulme
Treasurer	Mike Wood
PCC Secretary	Celia Forbes

Not very far into the year our Vicar, Revd. Will Gibbs, broke the news that he had applied for and been awarded a new position at St Albans Abbey. We faced a year at least of an interregnum after he left in September. It has been a challenging year for our excellent Churchwardens who have worked incredibly hard to keep the St Mary's ship running very smoothly through sometimes choppy waters. We owe them a real debt of gratitude that St Mary's has functioned so well, keeping all the usual services going and arranging for clergy and others throughout the vacancy. We also are most grateful to Bishop Robin for all he is doing in what has been a personally challenging time for him.

Our Choir has flourished, despite the departure of its Choirmaster and Organist. Paul Vernon and Stephen Boffey have covered the empty roles, and we have been delighted to welcome Helen Putterill to lead the children's choir.

Coffee on and off the Common continues to flourish under Sue May's organisation and also brings in a little profit to St Mary's. It provides an excellent forum for so many during the week to meet and chat in a warm place. Not only do we have a regular clientele of, shall I say, pensioners, but also a regular attendance of new mums, babies and toddlers.

Our Churchyard is being kept in impeccable order by David Swift, his Churchyard team, and the regular attendance of the Community Payback Team – thank you to all.

Our on-line presence continues to flourish under Kate Ford's management and we are grateful to her for keeping our presence to the fore. Our PCC minutes are always published on our website, as well as being displayed in the south porch.

St Mary's would not function as well as it does without the dedicated commitment of so many throughout the year – you know who you are, and we are indebted to you.

Celia Forbes - Secretary to the PCC

REPORT ON THE PROCEEDINGS OF THE WHEATHAMPSTEAD DEANERY SYNOD

Our Deanery comprises the following churches:

Flamstead	St Leonard
Harpenden	St Nicholas, All Saints, St Mary's Kinsbourne Green, St John Southdown
Kimpton	St Peter & St Paul, St Lawrence Ayot St Lawrence
Markyate	St John the Baptist
Redbourn	St Mary
Sandridge	St Leonard
Wheathampstead	St Helen, St Peter Gustard Wood

Three meetings were held. The first, in March, at St Leonard's Church, Sandridge, included a review of 'Living in Love and Faith' led by the Revd Will Gibbs and a presentation by the new Diocesan Secretary, David White.

The second meeting was in July at St Peter & St Paul, Kimpton, where we received a presentation from Revd Jo Burke, in her role as chair of the Diocesan Racial Justice Action Group.

The third, in November at St John's Church, Harpenden, featured a round table discussion entitled 'Working Together as a Deanery', looking at what can we do better together, and we will be looking at ways in which we might do this in the coming months.

Deanery services were held on Ascension Day and in October.

Sue May – Deanery Secretary, 28 February 2023

THE ANNUAL REPORT AND FINANCIAL STATEMENTS 2022 – see separate booklet

REPORT ON THE FABRIC, GOODS AND ORNAMENTS

Following the Quinquennial Inspection carried out by our inspecting architect, MDP, in November 2021, we received their report in April 2022. In the summer, the PCC instructed the architect to proceed with a costed specification, which we were still awaiting as at the end of December 2022. It is to be hoped that work may commence during 2023. In May 2022, we had an energy-audit carried out by ESOS. The report of their findings landed on our doormat within a few days of the on-site inspection. However, other things have rather taken over, and sadly we have made little progress (as at December 2022) with the report or any of its recommendations. We hope we will be able to make progress on this in 2023. One way to expedite this would be to appoint someone on the PCC to be ECO Church lead.

The one main improvement we have brought about that should reduce our consumption of carbon-based fuels was to improve our heating controls in both church and transept.

REPORT ON THE FABRIC, GOODS AND ORNAMENTS (continued)

We have always had two boilers (one for the church, one for the transept), but both had to be controlled by going on-site and setting the schedule. We have now replaced the controllers, so both boilers can be remotely managed and we set a week's schedule at the time. It is now much easier to respond to last-minute changes and cancellations in the use of the buildings. The best part though is that the transept is now in three zones, each of which can be managed independently; thus for example the Upper Room can be kept unheated, whilst the Hall is warm.

We have also replaced the system pump that is located in the lower vestry. The rather noisy pump was clearly on its last legs, and has been replaced by a much quieter pump, that will switch off when the boiler does not need it to pump water around, unlike the old one which wasted electricity by running continuously.

Gutters, roof alarm, fire extinguishers, boilers have all received their annual checks.

As always, we are grateful to the faithful support of the Friends of St Marys and other fund-raising efforts such as Classics on the Common. Without this support, our building and churchyard would struggle to be such a beautiful asset to both the worshipping community and the village at large.

Paul Vernon – Churchwarden, March 2023

MINISTRY AND WITNESS OF THE CHURCH THROUGHOUT 2022

It has been a big year for St Mary's. Certainly when I took on the role of Churchwarden and Lay Chair of the PCC this time last year I had not imagined what God had in store for us all. January to the APCM 2022 ran regularly as planned, with Epiphany through to our usual Lent programme and into Easter. The time was dominated with discussions around how best to come out of Covid and create our 'new normal' as we headed into the first more 'normalised' year for some time.

It wasn't long after last year's APCM that our Vicar, Will, shared the news that he and Claire, along with Olivia, Darcy and the dogs would be moving on after 16 years in Redbourn. His one big last hurrah was the wonderful Holiday Club that returned in July for the first time since the pandemic. We welcomed 48 children supported by a large group of volunteers who all enjoyed exploring science, under the name of Wonder Zone. Rounding off the week was a superb summer service to bid Will and family a fond farewell.

As Will headed off on an extended summer break before taking up his new role, the volunteer work began to pick up the vicar void. Huge credit to Paul Vernon for taking on so much responsibility during the Vacancy. We are all indebted to his dedication and service. Additionally our Deputy Churchwardens, Catharine Pusey and Stephen Gell too for stepping in to do so much more, not least sharing the unlocking and locking of our beautiful building day by day. Plus our wonderful Wendy Cruickshank, Parish Administrator, who has quietly and steadily got on with her role, taking on so much more than she is ever paid for. We see you Wendy quietly working with dedication in the background, and we appreciate you, and Declan Murphy our cleaner too.

MINISTRY AND WITNESS OF THE CHURCH THROUGHOUT 2022 (continued)

The death of Queen Elizabeth added to unexpected workload for volunteers, as we headed into the vacancy proper following Will being installed as Canon for Mission and Pastoral Care in St Albans Cathedral on 10th September. At the same time as setting up the condolence book for St Mary's to take a central position in village life over the period of national mourning for the Queen, we also enjoyed a lovely patronal festival led for us by Diane Clark. We have been blessed with so many marvellous visiting priests, who have added a depth of interest to our services which has been a joy to behold. Amongst all the visiting clergy, we remain particularly fond and grateful to our 'home team' of Bishop Robin, Ailsa Hulme, Kay Vernon, David Forbes and Sue May for all pulling more than their combined weight during the vacancy. Ministerial life has not stopped despite having no Minister. We enjoyed a summer full of outside services including Hymns and Pimms, our patronal, which led us back inside for Harvest and then on towards the full array of Christmas services, including Beer and Carols.

That home team spreads beyond the Ministry Team. A Church does not exist only in a building and the worship that takes place in that building. Church is people and there are so many people who have kept this building running, the services happening and the people connected to each other and this place. Our Parish Profile, designed by Kate Ford, is a wonderful testament to the vibrancy and energy that is Church here at St Marys. We agreed on the parish profile at the end of the year, in preparation for advertising for our new Vicar.

It has, without a shadow of a doubt, been a full-on year. We haven't always managed, as volunteers, to do everything. Some things are on pause awaiting our new Vicar joining, and that is fine; God isn't in a hurry. One area which has somewhat floundered and that we need to address as a matter of urgency is children and youth ministry. Ailsa Hulme has led a strong but depleted team of volunteers in youth ministry however it is not her role ongoing plus we have not seen families return after Covid as their habits and commitments have changed.

It is fair to say that this year hasn't been without its challenges. Finances have been one to watch closely, as we all know from our own homes and lives, due to the huge leap in the cost of living, including fuel prices. We also have increased costs due to the vacancy. Consequently this has caused the unfortunate circumstances with standing down our former organist, a situation which has dominated a lot of the landscape behind the scenes.

Also sadly we have lost several significant and long standing members of our own congregation as they have passed away. Two of these deaths were sudden children deaths, which have meant that many of us have travelled through the valley of the shadow of death with the families of all these people during this year. We hold them all dearly in our hearts. These many deaths have seen the load on our Pastoral Visiting Team, led by Ian Ashton, significantly increase over the year, and they have performed marvellously.

We rounded out the year with a look at our building's history through the production 'If These Stones Could Speak'. Showcasing our choir, alongside their preparation for the usual increase of singing for Advent and Christmas, this was all professionally executed whilst the choir were also navigating new waters of being self-led with volunteers.

MINISTRY AND WITNESS OF THE CHURCH THROUGHOUT 2022 (continued)

All in all, it has been a year with tremendous blessings and we should celebrate all that has been achieved here in God's name. God loves us as we try our best to spin all the right plates in the right order and to keep the lights on. We have much to be thankful for, and an interesting, exciting year ahead as we prepare to welcome our new Vicar, Rachel Wakefield, her husband Martin, daughter Phoebe and son Benjamin – but that is a sneak peak into the 2023 APCM report!

Michelle Parry-Slater – Churchwarden & PCC Lay Chair, March 2023

SAFEGUARDING

Period covered: 1 January 2022– 31 December 2022

The new Learning and Practice Guidance 2021 came into force in January 2022. There is a national requirement for all dioceses to ensure healthy safeguarding practice, responding well to victims and survivors of abuse in the church context.

The Bishop of St. Albans set minimum requirements for safeguarding training using the new Learning and Development Framework.

St. Mary's aimed to meet these requirements: the main targets being to renew DBS checks and refresh training – both now required every 3 years instead of every 5.

As we progressed through the year, we resumed some activities previously suspended due to the pandemic: therefore, more volunteers needed to complete their training.

Summary of progress in 2022

- PCC approved the full list of church activities in November.
- The annual Safeguarding Policies and Action Plan were approved by the PCC in November.
- 13 DBS applications were processed.
- 58 courses were completed on line by 35 people.
- 100% of volunteers working with children are up to date, including those helping at Holiday Club week in July 22.
- The majority of 'Welcomers' are fully trained.
- The new course on Raising Awareness of Domestic Abuse was released in November 21. All 5 Pastoral Visitors completed this in 2022.
- All PCC trustees are also required to complete this and excellent progress was made.
- The Parish Safeguarding Officer attended the first in person meeting for PSO's in October and the Thanksgiving Service for PSO's at the Abbey.
- St. Mary's also recognised Safeguarding Sunday in the 9.30 service on 20 November.

Safeguarding issues have been embraced and recognised as central to our activities at St. Mary's. As PSO, I am satisfied that the PCC has complied with its duty to have due regard to the House of Bishops' guidance in relation to safeguarding. Safeguarding alerts made to the PSO have been reported to the Diocesan Safeguarding Lead.

Janet Lang – Parish Safeguarding Officer (PSO)

STEWARDSHIP

At the start of the year the Stewardship Committee was still effectively mothballed due to COVID and the slow recovery from the Pandemic. Just before Rev'd Will left, he asked me to re-form the Stewardship Committee and so in September 2022 we did so. I am very grateful to the members of the committee that have agreed to share their wisdom and energy on this important area of Church Life.

Giving

The initial decision of the committee was not to undertake any major focus on giving during the interregnum. It was felt that you need to have a vicar in post to guide a major giving campaign. This is certainly what is needed, but we will have to wait for the appointment and arrival of a new vicar to undertake this.

We were able to pay our full Parish Share of c. £125,000 in full however, this was not through planned giving alone and the church had to rely on some of its other income to be able to fulfil this pledge. All this said, we should be thankful (and probably need to give thanks publicly more often!) for the gifts that people give regularly towards the work of St Mary's through our planned giving and one-off donations.

In the new year we plan to focus more heavily on giving and preparing for the arrival of a new vicar, so we are in a strong position to launch a giving campaign as soon as they feel ready for that process.

Other forms of Stewardship

Whilst the money we collect as a church is phenomenally important and should be this committee's priority and pride, we also recognise that members of our community "give" to St Mary's in other ways. During the first months of the interregnum, we have been so fortunate to have the talents and abilities of so many within our congregation to benefit from whilst we have no priest. These gifts should not be taken lightly and we must be thankful for all who are giving of their talents to keep the church continuing its core job of worship, mission and welcome during this time.

Andy Ford – Chairman

ANCILLARY BUILDINGS SUB-COMMITTEE

It was a quiet year for the committee, with only one meeting, at which sample tiles for the Transept roof were reviewed. It is hoped that the re-roofing can be carried out in the summer of 2023.

The Old Church Hall continues to be rented out to an ongoing tenant.

The Vicarage Cottage was vacated in mid-November 2021. Further renovations to tackle the ongoing dampness were completed in the spring and the property was re-let to a new tenant in April.

In September 2022, we received a claim from the previous tenant stating that we had failed to carry out these renovations while she was still in residence. We have provided a vigorous defence to her claim. The matter will be resolved by the Watford County Court, hopefully in July 2023.

Jim May – Chairman

TEXTILE GROUP

Work continues on the canvas cushions for the chairs either side of the screen and the chair in the Lady Chapel.

Altar cloths for the Lady Chapel and St John's Chapel have begun. They are in purple and dark blue and will tone in with the altar cloth used in the main altar.

We continue to meet on the 2nd and 4th Tuesday afternoons and welcome new members. We would like another hand stitcher.

Barbara Corbett – Co-ordinator

BEREAVEMENT SUPPORT GROUP

After an initial exercise to contact the recently bereaved to offer support a few weeks after a funeral at St Mary's, the Bereavement Support Group has more recently operated reactively on receipt of any inquiries. From an opening team of two clergy and four supporters, we have become, since the vacancy, a team of two.

In each of the past two years, only one person has asked for support and in both cases the funeral did not take place at St Mary's and neither family, at that time, had a connection with Redbourn. We remain open to inquiries and look forward to learning the views and plans for support when our new incumbent is settled.

Catharine Pusey – Co-ordinator

PASTORAL VISITING TEAM

After the early covid period reduced our visitor numbers dramatically, Will Gibbs was able to train up five new candidates in early 2022, one of whom then withdrew. Then, of course, our leader Will himself left us. So we are at present a team of six, regularly visiting sixteen people and maintaining contact with a further six. We now look forward to our new vicar joining and leading us in our further development.

Ian Ashton – Co-ordinator

SPOTLIGHT (small groups)

Our Spotlight group has continued to meet during this last year in term time. We meet in one another's homes, sometimes sharing a meal together, and aim to encourage and support one another's faith journey in a challenging world, through our friendship and sharing. Our focus varies from Biblical text often with the help of art and poetry, using the 'Mapping' reflections from the Diocese of Norwich. Since 2011 a number of the congregation and those from other Redbourn Churches have been involved in Spotlight small groups. Now is a strategic opportunity to reassess the role of small groups in the life of the Church and to reconsider what shape/focus these could take.

Penny McAdam

THE CHARITABLE FINANCE COMMITTEE (CFC)

This year we have welcomed to the Committee Hilary Brown, who has moved to Redbourn from Norfolk. We are most grateful to her for taking on the vital role of managing our finances.

On February 13th Simon Pusey gave an organ recital as a one-off event in aid of the Beacon School in Ghana.

Our 2022 appeal in favour of Emmaus St. Albans began on February the 22nd when Heather Hurford addressed the 9.30 congregation. This was followed up on Sunday the 22nd May with the showing of a video which included interviews with Emmaus 'companions'.

We are indebted to the many people who organised events on behalf of our appeal including the Sonorité Saxophone Quartet, the Nelders for their collection at Open Gardens Weekend, Quartet Camerata, Janet Biggs for her sale of jewellery and Rosanna Milner and Simon Pusey for their recital.

In June 'Hymns and Pimms', held in front of The Cricketers, was compered by Will and accompanied by David Beaman. David was to return to The Cricketers in December to accompany 'Beer and Carols' which took place in the upstairs room and was hosted by Andy Ford.

In October we welcomed David Gibbs, Head of Music at Kimbolton School, who provided an improvised a virtuosic organ accompaniment to the 1925 film 'Phantom of the Opera'.

The most ambitious event of the year was 'If these stones could speak', a dramatic and musical celebration of 900 years of St Mary's Church, which took place on November 18th and 19th and was directed by David Walker. Special thanks go to the actors from Redbourn Players, to David Howell for his entertaining script and to St Mary's Choir. The performances were complemented by an open afternoon on the 19th which included guided tours of Redbourn, a peal of bells with a video relay into the back of the Church, a display of historic photos of Redbourn and refreshments.

Our appeal in aid of Emmaus culminated with a return visit from Heather Hurford on January 29th 2023 to accept our donation of £11,888.

Stephen Gell – CFC Secretary

LAY LEADERS OF WORSHIP

During the vacancy, the two LLWs (Sue May and David Forbes) have been involved in Ministerial Meetings to assist in planning for Services which has meant a greater involvement in the worshipping life of St Marys.

The team has offered evening services in Lent, and been involved in leading other Services such as Remembrance Day Services and a Taizé Remembrance Service on All Souls.

We have also been very much involved in taking Holy Communion to New Forge Place, Woollams and St Matthews as well as to people's homes.

We look forward to being joined in 2023 by Lesley Poulton as she begins her LLW training in April.

CHURCHYARD

We have been very fortunate indeed to have the services of the Community Payback Team over the last year. They have done sterling work in bringing parts of the Churchyard to life again which have been neglected (despite the valiant efforts of our team of volunteers). They seem to enjoy the work (as much as is possible in the circumstances), partly due to the fact that it is private land away from the public, and partly as they are in the open (even in bad weather!). Unfortunately, due to a shortage of supervisors, they are only able to attend fortnightly now. Nevertheless, it is a huge help to our volunteers. It does mean, however, that the usual request for more volunteers is now even more urgent.

Approximately £3500 has been spent on removal of a dead Beech tree and pollarding the limes. However, money was saved through the Payback team collecting the branches and residents being made aware that they could collect them for plants etc.

Michael Weir has done sterling work in keeping the main part of the grass cut with the tractors. David Swift has been a tower of strength in all aspects of keeping the churchyard looking splendid. This was particularly important when we held our Services in the open during the summer months and will continue to be throughout 2023.

BELL RINGING

The year started with the AGM returning to the ringing chamber and us all feeling that things were beginning to get back to normal. Service ringing and practice nights were still members only – we did not open our practice nights to visitors until much later in the year. We also continued to utilise sanitiser and face masks for the first quarter of the year.

The District Striking Competition was held on May 14th at Apsley. Ben, Rebecca, Joe, Pauline, Malcolm and Mary represented Redbourn and were placed third. Thanks to all for ringing.

The first weekend in June saw the celebrations of the Diamond Jubilee of HM Queen Elizabeth II and all ringers took part in ringing during the 5 days of celebrations.

In July we bade farewell to our Vicar, Will Gibbs who had always supported ringing at Redbourn. We had a new tower photo taken with him and Ben presented him with a 'sally' draught excluder. We also rang a farewell quarter peal.

We had our annual outing in September, and all was set to go ahead on 17th visiting 6 towers in the Buckinghamshire area. Unfortunately the week before saw the sad death of HM Queen Elizabeth II and some of the towers we were due to visit cancelled as we were still in mourning and the towers either did not feel visiting ringing was appropriate or they did not have muffles to conform with the requirement for fully muffled ringing with the tenor open at backstroke. Therefore we went to 3 towers, visiting Aston Clinton and Chinnor in the morning, followed by Aston Rowant in the afternoon. All in all, it was a fantastic outing.

We marked the death of HM Queen Elizabeth II on the day of the announcement (Thursday 8th September). All that could, met at the tower and full muffles were fitted leaving only the tenor open at backstroke. We also joined the nation in ringing at 12 noon on Friday 9th September.

RINGING MASTERS REPORT (continued)

A quarter peal was also rung on Sunday 11th September to mark the proclamation of King Charles III. The muffles had to be removed for this. As we had previously thought the proclamation would be on Saturday, the muffles had been removed to ring in the afternoon, however it was not until Sunday and therefore the muffles were replaced for Sunday service ringing, removed for the quarter peal and then replaced again for 10 days of mourning. Special thanks go to Ben and Joe for the number of times the muffles went on and came off!!

November saw a wonderful production of 'If the Stones could Speak, a collaboration between St Mary's and Redbourn Players to tell the story of the history of St Marys. The sound and light production included a recording of the ringing from the day of the Queen's death. On the Saturday afternoon there was a walk around historic Redbourn ending at the Church where there were several displays including a live stream of the bells being rung, shown on a screen by the font. Great interest was shown in the live-stream, and we hope we can use it again when there are events in the Church.

We hosted the District Meeting in December. The ringing room was very full in the afternoon, and our hot supper of chilli and rice proved extremely popular. Thanks to all those who worked very hard in the kitchen, in serving food and tea and setting out/clearing away furniture. It was great to get back to a normal version of a district meeting. Thanks also go to Ailsa for taking the service.

Ringling Progress:

There have been 6 Quarter Peals rung at Redbourn in 2022. 5 were rung by a local band (Queens Platinum Jubilee, Farewell to Will, Proclamation of King Charles, Funeral of HM Queen Elizabeth II and welcome to Amelia Libby Parrish). The other quarter peal was rung by a visiting band.

Liz Middleton – St Mary's Ringing Master

TRANSEPT HALL

The Transept Hall and Upper Room have had quite a bit of use during the year, both by hirers and church groups. We lost three of our regular hirers but they have been replaced by new groups. Currently the hall is being used regularly by, yoga class groups, sign language classes, Wednesday Club formerly, Redbourn Day Centre, two worship groups, as well as there being many celebration parties and wakes.

The vacancy has thrown up a few cleaning and admin challenges but we have been working through these and expect to have resolved them within the next few months.

In an endeavour to improve the quality of the facilities offered, in October we had all the floors professionally cleaned and where appropriate treated with a protective finish.

Hire fees remain the same but it is anticipated that these will need to be increased by the autumn of 2023, due to the increased heating and lighting costs as well as increased maintenance costs.

Wendy Cruickshank – Hall bookings admin

YOUTH WORK AT ST MARY'S

In 2022 we still struggled to attract Families back to Church after Covid. From having three groups at church pre Covid, we now have one group. So we continued to have a Junior Church in the Service ran by a dedicated but small team. We would like to record our thanks to Claire Gibbs who worked with the team for many years and her teaching experience, knowledge and common sense have been so beneficial to us all, plus she was always there when we were short staffed! We will miss her.

We again worshipped outdoors during the Summer but we took children to the Teddy Tots area at the back of the Transept so we could have an outside Junior Church which children enjoyed.

In July we ran a Holiday Club, Wonder Zone, it was a very exciting week based around the wonder of our Universe. This was for a smaller group of children but still 45, with a slightly shorter day and our thanks go to all the wonderful volunteers without whom it would not have run. This Holiday Club was the last event that the Reverend Will Gibbs was very much involved in, which was bitter sweet for us all. We cannot even put into words what Will has done for Children and Youth over the time he spent with us. He has been a mad scientist, robot, eco warrior, to name a few, using his scientific knowledge and practical skills to do and make exciting fun things in the Holiday Clubs aided and abetted by Curates and other members of the Team especially Paul and Kay Vernon joining in the creative Music. We would also like to thank Olivia and Darcy who grew up with the Holiday Club and even became Young Leaders and Leaders. Will Gibbs did not just fully embrace the Holiday Clubs but was also involved with all the Children based activities the Church offered. Watching Gospellers at a basketball match in Hemel, thoroughly enjoying time together as a group was one thing I recall, but thinking seriously about Scripture on other occasions, having Christmas dinner together, Christingles, joining family Breakfasts at Teddy Tots, the list has been endless and that does not involve the number of Baptisms, First Communions and Confirmations he prepared. We will miss his every present humour with children in whatever environment he was in, his upbeat tempo when things were difficult but always relating God's word to our children in a memorable way. We will miss his strong presence and we know that he will be an asset to the Abbey and our love and prayers go with him and all his family.

In Vacancy we have continued to have one Junior Church activity each week. We ran a successful Christmas Club and had a beautiful Nativity which was enjoyed by children and adults alike. Kay Vernon also continued our Crib Services on Christmas Eve. We also managed to hold our first indoor Christingle in three years which was very well attended and a beautiful example of the Light of the World being amongst us. Our thanks go to the Rainbows and Brownies who worked hard to make all our Christingles and to our Volunteers who made the evening safe! Money was sent to the Children's Society.

We have also had links with our Primary School as our Reader Kay was asked to go to their Harvest Service and they came to Church in December for two Services. We hope to continue and grow this relationship.

YOUTH WORK AT ST MARY'S (continued)

Junior choir also came back into Church and has been an asset to our Service.

I would like to thank all those who give up their time and talents to nurture our children in Christian values and also to those people who hold our groups and the children in their prayers, you are very much valued and appreciated.

Ailsa Hulme – Youth Co-ordinator

TEDDY TOTS

Jaffa cakes and sponge fingers with raisins are definitely the favourite snacks on a Friday, together with endless cups of coffee for mums who have been awake since 5am with little ones! (Other biscuits and beverages available). And so Teddy Tots continues to offer a safe, supportive environment for children and their carers, running from 10-11.30am every Friday during term time.

We have a wonderful Teddy Tots team: Penny McAdam, Pam Bellis, Sarah Hill and Kay Vernon.

In the Spring term we had fun exploring 'What Jesus did' and 'The stories Jesus told'. Week by week we build up our Teddy Tots board in the hall with the children's craft activities. Every week Pam is surrounded at the craft table by tots eager to get sticking and painting.

In the Summer term we focussed on 'God gives new life', and we built up a tableau of trees, flowers, birds, bees and butterflies. As summer progressed we added ladybirds, frogs, dragonflies, snails, spiders and worms. The children learned that all God's creatures are equally valuable and loved, and we need to take care of them.

Having discovered the joy of being outside we have been eager to continue to incorporate elements of Forest Tots. When the weather has allowed we have gone outside to blow bubbles, sometimes watching them blow right over the church. We also developed a veggie garden, with the help of Chris Hill and David Swift. The children helped us to plant, water and harvest peas, beans, carrots, courgettes, tomatoes, potatoes, strawberries and brussel sprouts. Anglia in Bloom gave us an award for our efforts.

During the Autumn term we reflected our success by creating a board of growing vegetables with the title 'God gives us food.'

It has been wonderful to welcome a new group of Teddy Tots mums and carers since September; in fact some Fridays we have been heaving with the numbers! As many as 30 babies and young children are welcomed each week, and we are gradually getting to know them. Some are mums returning with new little ones. What a delight to watch the babies start to crawl and then walk as they develop.

As well as the joys there are inevitably also the sorrows. 2022 saw the tragic deaths of two young children who had belonged to Teddy Tots. The families' connection with the church through Teddy Tots has given them support through an awful time. We continue to explore ways in which we can stay in touch with our TT alumni and their families. Please pray for Teddy Tots and the families we support.

Teddy Tots Team

ST MARY'S CHURCH CHOIR

This was an eventful, challenging and successful year for the choir. As the UK significantly eased its Covid-related restrictions the choir was able to sing for indoor services, though remaining in the chancel and wearing masks except when singing. In response to pressure from choir members this regime was progressively eased for both rehearsals and services, allowing complete freedom from masks, though retaining the use of spaced seating in the chancel.

From Easter Day (17th April) until 4th September services were held outside, unless threatened by rain, and the choir's live singing was amplified through the PA system. At times the choir was joined by an excellent live band, including guitar, cello, violin, keyboard, flute and drums. Hymns were usually accompanied by recordings previously made for online services – St Mary's now has a vast library of such recordings.

Following the PCC's decision that it could not afford to support the staffing costs of an organist and choirmaster, Jonathan Goodchild left his post in early September. A meeting of the Adult Choir and parents of Junior Choir members took place on 16th September to discuss the implications of Jonathan's departure and the way forward. There was unanimous support, and great enthusiasm, for continuing to provide a full programme of high quality music, building on the considerable expertise of choir members. There was a commitment to collective decision-making and a rapid return to pre-Covid arrangements for rehearsals and services. It was also agreed to move Friday practices forward by half an hour, so the Junior Choir would start at 7.00pm and the adults would join them at 7.30, aiming to finish by 9.00pm. Paul Vernon and Stephen Boffey would share responsibility for playing the organ and conducting the main choir and Helen Putterill would be responsible for the Junior Choir. It was also agreed that we would discontinue the practice of bringing in extra singers on the day of 'special' services such as evensongs and carol services, since we have confidence in our own, hard-working choir members.

On that basis the choir has been able to put on a full programme of music for all 9.30am Sunday services. A Harvest Evensong was sung on 2 October, without any need to supplement the choir numbers; but it was decided to reduce the frequency of sung evensongs, in view of the generally small numbers in the congregation.

However, the choir was kept very busy for the rest of the year. Following a Taizé service on 6th November it made a major contribution to two performances of 'If these stones could speak' on 18th and 19th November (singing 11 choir items in each performance). On 27th November the choir joined forces with its counterpart in St Helen's Church, Wheathampstead, to sing an Advent Carol service twice on the same day – once in St Helen's and once in St Mary's. The year was rounded off with the traditional 'Lessons and Carols' on 18th December and choir items at the Midnight Mass and morning service on Christmas Day.

ST MARY'S CHURCH CHOIR (continued)

It has been very pleasing to see that, in spite of the loss of our paid organist and choirmaster, choir numbers and quality of performance have been maintained. After 22 years of dedicated service to the choir, Rosalie Hayward decided to enjoy a thoroughly-deserved retirement. She will be greatly missed, but we are delighted that she will continue to join us as a member of the congregation. The Junior Choir has four members, all with good voices but, for various reasons, they are rarely all present for services. We have at least two regular adult choir members per voice part but are vulnerable to absences through illness or other commitments. Therefore a recruitment campaign is being planned and it is hoped this will yield dividends in 2023.

Although organ and conducting duties are shared, on a voluntary basis, by Paul Vernon and Stephen Boffey, we are very lucky that Paul has a wealth of experience as a church organist and director of music, and is a professionally qualified musician. He has therefore quickly taken on the lead role, with Stephen as a very willing and grateful deputy and administrator! However, being a Churchwarden during the vacancy has placed a huge load on Paul and he deserves our thanks for also playing such a key part in maintaining (and often extending) the quality of music at St Mary's.

Stephen Boffey – Volunteer Deputy Organist and Choirmaster

'COFFEE ON THE COMMON' AND 'COFFEE OFF THE COMMON'

'Coffee ON/OFF the Common' continue to provide a valuable opportunity for people of all ages to meet and find friendship and a welcome in The Cricket Pavilion Monday to Wednesday mornings and in The Village Hall on Thursday morning. We are grateful to the Cricket Club and the Hall for enabling our venture to exist, as they both offer central and accessible locations.

The early part of the year saw us relocating on Monday to Wednesday, as the pavilion closed for nearly 3 months while the kitchen and toilet facilities were reordered. We now work in a much better facility with a catering kitchen and lovely new toilets.

I must record our huge thanks to Gordon Dickens, at The Hollybush, for enabling us to keep trading, by offering the Old School Room for our use during that time. It was really appreciated, and much loved as a venue by all our customers and volunteers!

In terms of volunteers, there has been some change this year. We welcomed Philippa Newey as a new recruit to 'Coffee ON' but lost Ros Mansell towards the end of the year. We are pleased to welcome back Amanda Stansfield, also to 'Coffee ON', after a break. We are still enjoying St Luke's young people who come to us on a Tuesday morning, for work experience, under the great guidance of their teacher, Annette Harrison. It is a joy and a privilege to work alongside them.

I continue to be **so** grateful for my amazing team of volunteers, for both ON and OFF, whose endless hard work and commitment, and essential sense of humour, make it all possible!

Sue May – 'Coffee ON/OFF the Common' Co-ordinator

CHURCHES TOGETHER IN REDBOURN

Again we did not engage in joint services at the beginning of the year, as they were historically 6.30 on a Sunday evening, and these services are not currently returning here in St Mary's.

We did, however, have a hugely engaging Thursday evening Churches Together Lent series this year, entitled 'Living the Parables'. This was to continue the programme that was started in Lent 2020, which had to be abandoned. Each Thursday evening saw an examination of one of 5 parables: the talents, the sower, the labourers in the vineyard, the shrewd steward, and the great dinner. The parables were explored in various ways, including art, music, discussion, and even courtroom drama!

The Walk of Witness took place this year, and our lovely Friday Lent Lunches in the Methodist Church, provided by the 3 churches, were as popular as ever. Collections from our Lent programme saw £500 sent to CAFOD. £250 of that went directly to their appeal for the floods in Pakistan.

About half way through the year, we were sorry to see the departure of Revd Stuart Dyer from the Methodist Church, together with his wife Chris. After a while, his place was filled by Revd Donna Fowler-Marchant, and an outreach worker, Robin McEwen. We look forward to working with them.

A decision was made, after many years, to stop the circulation of the Christmas and Easter cards. It was felt that people had a number of ways to source the information that they contained, and a concerted effort would be made to ensure that the information was made available on all social platforms. This decision was exacerbated by the fact that it has grown increasingly hard to get deliverers for all the roads.

Having taken a stall at last year's Christmas Market, it was felt that we would be stretched as a group to take that on this year. We may revisit this in the future.

Plans for 2023 are already forming, so we look forward to continued collaboration in 2023.

Sue May – for Churches Together in Redbourn

WEBSITE & SOCIAL MEDIA

The website received 29,500 visits during the year. Our social media pages were busy and growing – we now have 694 followers on Facebook (up from 639 in 2021) and 390 followers on Twitter.

Kate Ford – communications

ST MARY'S MOTHERS UNION

January 2022 saw St Mary's MU host the Annual Epiphany Ecumenical Carol Service when we welcomed friends from other Churches in the village and our fellow MU members from St Johns and St Nicholas Churches in Harpenden.

In February we held our AGM and were delighted that Peter Jewell accepted the invitation to become Treasurer for the ensuing year, initially. Our Bring and Buy raised the healthy sum of £100.

On 25th March. Revd Will led a Lady Day Service at St Mary's and we welcomed MU members from Harpenden. On a glorious Spring Day four Branch members attended the Spring Sharing Day at Radlett.

We welcomed various speakers Big Seas and Big Skies in Orkney, Harpenden Money Advice Centre and a speaker on the theme – Transformation now!

At our meeting in June. Will dedicated the beautiful Banner made by the Textile group in memory of our late dear friend Betty Henry.

We attended a service at St Mary's for the World Wide Wave of Prayer on the 23rd June. After our Service in July it was time to bid farewell to Will and together with our friends from Harpenden we marked the occasion in suitable manner. In wishing Will and his family well and thanking him for his years of dedication and encouragement to the branch, of which he was a member.

After the summer break in September 20 members spent an interesting and informative time at St Albans Cathedral with our superb guide for almost three hours. Our thanks to Redbourn Community Group for the use of the bus and to Clorinda for making the original booking.

The Prayer Book Society celebrated 50 years in October and on Sunday 9th the new Prayer books donated to the Church by the MU were used for the first time at the 8 am Communion Service. Thanks to Isobel and Damian Cranmer for the special breakfast they provided after the service.

In November Stephen Boffey and Paul Vernon thrilled us with the secrets of making St Mary's on line services.

We completed our programme for the year with a selection of readings and carols chosen and presented by members. Our thanks to Bishop Robin and Gill Chapman. Sadly, at the end of the year, our very long time member, Connie Crawley died aged 97.

Our overall membership has fallen considerably over the last few years and at the renewal date in December we have only 22 members plus 1 Prayer Circle Friend. We very much hope to host a special celebration in July 2023 to mark 130 years of St Mary's MU.

Rosemary Woodhouse – Branch Contact

REDBOURN COMMON ROUND

Following the challenges of the 2020/21 Covid 19 lockdown, it was decided to ask the RCR subscribers to submit their annual subscription directly to the RCR Treasurer – rather than this be collected by the RCR street delivery teams. This change has explained why the number of copies printed each month has reduced to 800, most of these being for regular local orders, and some posted to addresses outside Redbourn.

There were 11 editions during the year, July and August being combined. The price is 80p per copy or £8 for the year (11 editions).

A meeting of the RCR Committee in 2022 approved the idea to offer the magazine as a printed version and also an **online version**, and details of how to receive these RCR options was published in the magazine. The plan is to introduce the online version of the RCR in 2023. The RCR Committee also agreed to create **generic email addresses** for the editorial, financial and distribution administrators. Kate Ford was very helpful in advising and being willing set-up these two initiatives.

Grace Sawyer continues to receive the copy for the magazine each month, and this is passed on to **David Walker** to provide layouts of the 29 editorial pages. **Jim May** and **John Ridgwell** are the printers. A team of street deliverers supply the magazines to the subscribers, and **Tony Bartlett** is responsible for organizing distribution. Tony has been very efficient in recruiting new volunteers as required. **Jim May** is the Treasurer and responsible for producing the Classified Advertisements.

The Redbourn churches continued to give monthly news and details of their services. A wide variety of village activities traditionally submit copy, and there is an open invitation to village organizations to do so. The Covid 19 pandemic and the lockdown restrictions meant that many events were postponed in 2020/21, but by 2022 the Redbourn organisations were operating again and contributed to the RCR once more. Happily, the articles on local, general or specialized interests continued to be submitted throughout the year and have created a varied content in the magazine.

It is our policy to deliver a complimentary copy of the magazine to all new residents.

Those responsible for the production and circulation of Common Round in 2022:

<i>Editor</i>	Will Gibbs – <i>up to September 2022</i>
<i>Copy, and design layouts</i>	Grace Sawyer and David Walker
<i>Distribution</i>	Tony Bartlett
<i>Treasurer</i>	Jim May and <i>Classified advertisements</i>
<i>Printing</i>	Jim May and John Ridgwell

REDBOURN COMMON ROUND

INCOME / EXPENDITURE STATEMENT 2022

		2022	2021	
Funds Brought Forward	[A]	£7,838.02	£13,166.52	
CREDITS				
Magazine Sales	Distributor and direct	£5,418.60	£5,750.60	-6%
	Postal	£140.00	£104.00	35%
Post Subscribers Post/pack contribution		£180.00	£156.00	15%
Advertisement Sales		£4,485.99	£4,645.99	-3%
External Services Provided		£381.88	£470.64	-19%
TOTAL INCOME	[B]	£10,606.47	£11,127.23	-5%
DEBITS				
Printing		£5,255.25	£3,690.19	42%
Machine Rental		£1,984.68	£1,955.11	2%
Stationery		£1,000.76	£624.57	60%
Sundry Production Expenses		£384.39	£0.00	
Distribution Expenses		£184.36	£185.86	-1%
TOTAL EXPENDITURE	[C]	£8,809.44	£6,455.73	36%
NETT MOVEMENT IN FUNDS	[B] - [C]	£1,797.03	£4,671.50	-62%
TOTAL FUNDS	[E]= (A + B - C)	£9,635.05	£17,838.02	
Transfer to PCC	[F]	£0.00	£10,000.00	
FUNDS CARRIED FORWARD	[G] = (E + F)	£9,635.05	£7,838.02	
FUNDS SUMMARY				
Current Account	at 31/12/22	£12,213.32	£10,583.90	
Debtors		£235.30	£252.72	
Creditors		-£2,813.57	-£2,998.60	
		£9,635.05	£7,838.02	
Analysis of Debtors				
	2022 Copying invoiced in 2023	£235.30	£252.72	
Analysis of Creditors				
	Machine usage 2022 paid in 2023	£0.00	£30.64	
	Copier click charges Oct to Dec 2022	£1,026.92	£1,163.12	
	2023 Magazine sales received in 2022	£1,699.00	£1,605.20	
	2023 Postal subs received in 2022	£20.00	£120.00	
	Stationery received and used in Dec 2022	£67.65	£44.64	
	2023 Advertising received in Dec 2022	£0.00	£35.00	
		£2,813.57	£2,998.60	

Jim May – Treasurer
February 2023

WEDNESDAY CLUB

After being closed for Covid, the Day Centre (as it was then still known as) restarted slowly. There were a maximum of 12 visitors and we met twice a month, finishing for the summer as usual in July.

During the break, now without the Rev Will Gibbs, the new leadership team and the team leaders looked at how things should best be run in the future. In September the newly named Wednesday Club began weekly with a maximum of 14 guests.

I am pleased to report that the autumn term was a success with only minor problems occurring.

We have a great team of volunteers, with each of the 5 teams bringing something stimulating and different to their sessions.

Ros Mansell – Team member

THE PARISH CHURCH OF ST MARY,
REDBOURN

PAROCHIAL CHURCH COUNCIL

ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2022

MARCH 2023

Charity No. 1130677

St Mary's Church, Redbourn

Annual Report for 2022

Background:

St Mary's PCC has the responsibility of cooperating with the Incumbent, in promoting, in the ecclesiastical parish of Redbourn, the whole mission and ministry of the church, pastoral, social, evangelistic and ecumenical. It also has the responsibility for the care and maintenance of the church and ancillary buildings.

This report relates to the calendar year 2022 which is also the period covered by the church's financial year.

Membership: **For the year 2022**

[illegible]

Committees:

The PCC operates through several committees, which meet between full meetings of the PCC.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Ancillary Buildings Committee:

This committee deals with matters of upkeep, development and stewardship of all the buildings associated with St Mary Redbourn, other than that of the church itself.

Churchyard Committee:

Attends to matters concerning the care and upkeep of the churchyard and grounds.

Charitable Finance Committee:

This committee fosters, reviews and oversees the fundraising, charitable giving and relationships with the nominated charities to be supported by St Mary's Church.

Stewardship Committee:

Considers how best to encourage the use of time, talents and finances in the service of God in this parish.

Youth Committee:

This committee enables the leaders of the various groups for younger members of the church to work closely together in our provision and care of this key age group in our fellowship.

Church Attendance:

There are currently 207 parishioners on the Church Electoral Roll, of which 25 are not resident in the parish. St Mary's seeks to meet the worshipping and spiritual needs of the congregation and community. St Mary's offers a full range of services:- Sundays 8 am Communion service, 9.30 am Eucharist and Family Service, Wednesday Evening Communion Service, Mondays to Fridays Morning and Evening Prayer Services.

Review of the Year:

The full PCC met 8 times during the year. There was an average attendance level for the meetings of 68%. It should be noted that three of the PCC members unfortunately suffered long term illness and were not able to be present at meetings. Church committees met in between PCC meetings and the minutes of their deliberations were received by the full PCC.

September saw the departure of the incumbent to take up a new position at St Albans Abbey. It therefore fell to the two Churchwardens and many others to organise and administer the normal running of the Church. This was a task that they rose to and the day to day running of St Mary's has continued.

Despite the challenging conditions, the PCC has worked hard on a number of key areas in the life of St Mary's including the care of church fabric, pastoral care, community support and our worshipping life together. St Mary's continued to play a key part in the life of the community, which has included friendly phone calls for conversation and pastoral support, collecting and delivering prescriptions and shopping for those who are housebound. The church had its Quinquennial Inspection in November 2021 and quotes have been requested for the works required.

St Mary's, like all churches, suffered a drop in income following Covid but has been able to weather the impact of this reasonably well. The contribution to the Diocesan Common Fund was £124,669 and was paid in full. There will be financial challenges ahead resulting from the impact of increased fuel costs and potentially from the rising cost of living affecting Stewardship giving.

The Russian Orthodox congregation of St Simeon and St Anna continue to offer their liturgy once a month in our church. It remains a highly valued relationship, as is our part within Churches Together in Redbourn and the relationship between the ministers and congregations of the Anglican, Roman Catholic and Methodist churches is cordial and strong.

Our main charity focus for 2022 was Emmaus, for their St Albans branch, raising funds to help the homeless and to provide work and ongoing accommodation. Through many events and activities, several classical concerts from Quartet Camerata, Hymns & Pimms in summer and Beer & Carols in December, and many generous individual donations, the sum of £11,889 was handed over to Emmaus.

We continue to support a local Food Bank by collecting tinned foods and dry goods regularly, which has been greatly appreciated with the ongoing financial pressures on many households.

This year has seen ongoing progress in the upkeep and maintenance of the churchyard through the commitment of volunteers involved in the mowing rota, the ongoing hard work of several people who care for specific flower beds and areas, and the regular and sustained visits from the local probation service.

St Mary's Church continues to benefit from the generous ministry of a wider ministry team which includes two licensed readers, and a retired bishop. Our two Lay Leaders of Worship (LLWs) have had opportunities to plan and lead services. Our pastoral visiting team continues to offer an important ministry to the sick and housebound as does our Bereavement Visiting Team following funerals conducted at or by St Mary's.

We continue to play a full and active part in the life of Wheathampstead Deanery, with four members elected to the Deanery Synod. The Deanery consists of twelve churches across seven benefices who seek to support one another in collegiality, shared worship and joint projects, training and collaboration. The Vicar (whilst in situ) and an additional two members of St Mary's serve on St Albans Diocesan Synod.

The occasional offices are an important part of the wider ministry offered by St Mary's. These have included 26 baptisms, 35 funerals or memorial services, 12 burials, 32 interments of cremated remains, and the solemnisation of 1 marriage.

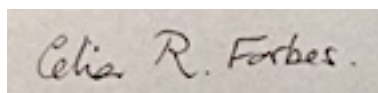
Safeguarding is given the highest priority and attention and Janet Lang, our Parish Safeguarding Officer, has led the way whilst working closely with others in regularly monitoring, reviewing and updating our Safeguarding policies and practices. We continue to use a secure online dashboard to track progress, renewal dates and compliance. DBS checks are carried out for all members of St Mary's who work with children or vulnerable adults and our policies were last reviewed by the PCC in late 2022. The PCC has continued to ensure that we remain compliant with General Data Protection Regulations.

Our links with local schools are a key and valued part of our ministry, and several lessons and assemblies have been conducted online and in person. Several members of St Mary's also serve on the schools' Governing Bodies.

The church owns two residential properties. The Old Church Hall has been occupied and fully let during 2022. The Vicarage Cottage became vacant in the latter part of 2021 and following some significant repairs and improvements a new tenant was secured from April 2022.

In line with requirements, The Parochial Church Council of the Ecclesiastical Parish of St Mary Redbourn is registered with the Charity Commission: 1130677. It is our policy to invest our surplus funds with the CBF Church of England Deposit Fund.

On behalf of the PCC:

A photograph of a handwritten signature in dark ink on a light-colored, slightly textured paper. The signature reads "Celia R. Forbes." in a cursive script.

Celia R. Forbes

Secretary to the PCC

March 2023

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

I report on the accounts of the church for the year ended 31 December 2022 which are set out on pages 5 to 15.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts 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:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs R M Hughes FCA
Wych Elms
20 Brache Close
Redbourn
Herts AL3 7HX

28th March 2023

Parochial Church Council of St Mary's, Redbourn
Statement of Financial Activities
for the year ending 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
INCOME						
<i>Voluntary income</i>	2(a)	173,337	12,228	-	185,565	163,814
<i>Income from church activities</i>	2(b)	33,243	-	-	33,243	24,494
<i>Activities for generating funds</i>	2(c)	13,983	-	-	13,983	35,921
<i>Income from investments</i>	2(d)	26,461	114	-	26,575	22,418
TOTAL INCOME		247,024	12,342	-	259,366	246,647
EXPENDITURE						
<i>Charitable giving</i>	3(a)	28,758	-	-	28,758	30,016
<i>Other church activities</i>	3(b)	211,365	-	-	211,365	190,730
<i>Raising funds</i>	3(c)	7,942	12,257	-	20,199	24,022
TOTAL EXPENDITURE		248,065	12,257	-	260,322	244,768
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)		(1,041)	85	-	(956)	1,879
NET GAINS/(LOSSES) ON INVESTMENTS		(2,790)	(115)	-	(2,905)	3,116
REVALUATION OF INVESTMENT PROPERTY		5,000	-	-	5,000	65,000
NET INCOME/(EXPENDITURE)		1,169	(30)	-	1,139	69,995
TRANSFERS BETWEEN FUNDS		-	-	-	-	-
NET MOVEMENT IN FUNDS		1,169	(30)	-	1,139	69,995
BALANCES BROUGHT FORWARD AT 1 JANUARY 2022		981,019	7,634	1,398	990,051	920,056
BALANCES CARRIED FORWARD AT 31 DECEMBER 2022		982,188	7,604	1,398	991,190	990,051

Parochial Church Council of St Mary's, Redbourn
Balance Sheet
at 31 December 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible Fixed Assets	5(a)	-	-
Investment Assets	5(b)	896,885	894,790
		896,885	894,790
CURRENT ASSETS			
Debtors	7	17,307	15,639
Deposit Funds		91,312	89,478
Cash at bank and in hand		28,926	65,556
		137,545	170,673
LIABILITIES			
Amounts falling due in one year	8 (a)	(23,240)	(50,412)
NET CURRENT ASSETS		114,305	120,261
TOTAL NET ASSETS LESS CURRENT LIABILITIES		1,011,190	1,015,051
LIABILITIES			
Amounts falling due after one year	8 (b)	(20,000)	(25,000)
TOTAL NET ASSETS LESS LIABILITIES		991,190	990,051
PARISH FUNDS	9		
Unrestricted		982,188	981,019
Restricted		7,604	7,634
Endowment		1,398	1,398
		991,190	990,051

Approved by the Parochial Church Council on 28th March 2023 and signed on its behalf by:



Michelle Parry-Slater, PCC Lay Co-Chair

The notes on pages 7 to 15 form part of these accounts

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2022

1. ACCOUNTING POLICIES

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The accounts have been prepared under the historical cost convention except for investment properties, which are included in the accounts at market value.

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.

Incoming Resources

Voluntary Income and Capital Sources

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

Planned giving receivable under Gift Aid is recognised only when received.

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

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by the Charitable Finance Committee and other events are accounted for gross.

Sales of books and magazines from the church bookstall are accounted for gross.

Income from Investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

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

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources Used

Charitable Giving

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 Parish Share is accounted for when paid.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2022

1. ACCOUNTING POLICIES (cont.)

Fixed Assets

Consecrated property and movable Church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.10(2) of the Charities Act 2011.

Movable Church furnishings held by the Vicar and the Churchwardens on special trust for the PCC, and which require a Faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the Church's Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, on individual items under £2,000 or on the repair of movable Church furnishings acquired before 1 January 2001 is written off.

Freehold land and buildings

Freehold land and buildings held for the use of the PCC are included in fixed assets and depreciated over 50 years on a straight line basis.

Property held for investment purposes is included in Investment Assets at market value.

Other fixtures, fittings and office equipment

Equipment used within the Church premises is depreciated on a straight line basis over periods of between five and ten years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December.

Current Assets

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

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

Funds

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

Restricted funds are only used for the specific purposes for which they are held.

Further details on funds held by the PCC are given in Note 9.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2022

2. INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
<i>2(a) Voluntary income</i>					
Planned giving	93,758	-	-	93,758	96,542
Cash collections in Church	11,359	-	-	11,359	11,963
Sundry donations (excl charity collections)	15,919	-	-	15,919	16,342
Gift aid recoverable	26,585	-	-	26,585	26,890
Legacies	2,000	-	-	2,000	1,250
Grants	1,065	-	-	1,065	1,004
Special appeals (incl Gift aid)	22,651	12,228	-	34,879	9,823
	173,337	12,228	-	185,565	163,814
<i>2(b) Income from church activities</i>					
Parish magazine sales	5,739	-	-	5,739	6,011
Fees for weddings, funerals etc	18,566	-	-	18,566	12,969
Transept/Office letting income	6,469	-	-	6,469	5,514
Fees for church clubs and trips	2,469	-	-	2,469	-
	33,243	-	-	33,243	24,494
<i>2(c) Activities for generating funds</i>					
Parish magazine advertising & services	4,961	-	-	4,961	5,302
CFC Fund Raising	9,022	-	-	9,022	30,619
	13,983	-	-	13,983	35,921
<i>2(d) Income from investments</i>					
Dividends and interest	1,721	114	-	1,835	676
Property rental income	24,740	-	-	24,740	21,742
	26,461	114	-	26,575	22,418
TOTAL INCOME	247,024	12,342	-	259,366	246,647

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2022

3. EXPENDITURE

	Unrestricted Funds	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
3(a) Charitable giving					
Donations from Charitable Finance Committee (Note 10(a))	12,997	-	-	12,997	28,922
Other church charitable donations (Note 10(b))	15,761	-	-	15,761	1,094
	<u>28,758</u>	<u>-</u>	<u>-</u>	<u>28,758</u>	<u>30,016</u>
3(b) Other church activities					
Diocesan parish share	124,669	-	-	124,669	127,871
Fees paid to diocese	5,935	-	-	5,935	5,061
Parish office expenses	8,072	-	-	8,072	6,905
Insurance	3,774	-	-	3,774	3,577
Heat, light and water	7,996	-	-	7,996	6,731
Transept management and cleaning	7,056	-	-	7,056	6,281
Organist and choir	7,525	-	-	7,525	7,472
Churchyard expenses	2,858	-	-	2,858	3,059
Church maintenance	11,100	-	-	11,100	5,094
Parish magazine printing	8,809	-	-	8,809	6,456
Expenses for church clubs and trips	1,762	-	-	1,762	238
Other expenses	21,809	-	-	21,809	11,985
	<u>211,365</u>	<u>-</u>	<u>-</u>	<u>211,365</u>	<u>190,730</u>
3(c) Raising funds					
Fund-raising expenses	7,786	-	-	7,786	2,522
CFC fund expenses	-	-	-	-	4,897
Hamper fund expenses	-	12,257	-	12,257	16,518
Stewardship expenses	-	-	-	-	-
Social expenses	156	-	-	156	85
	<u>7,942</u>	<u>12,257</u>	<u>-</u>	<u>20,199</u>	<u>24,022</u>
TOTAL EXPENDITURE	<u>248,065</u>	<u>12,257</u>	<u>-</u>	<u>260,322</u>	<u>244,768</u>

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2022

4. STAFF COSTS AND TRANSACTIONS WITH PCC MEMBERS

The PCC pay remuneration to the Organist, the Transept Hall Caretaker and the Church Secretary. In total the amount paid during the year to these people was £18,387 (2021: £16,359). None of these people are members of the PCC.

No significant payments were made either directly or indirectly to members of the PCC during the year and no contracts were entered into involving PCC members personally or persons with a close family or business connection with them.

5. FIXED ASSETS

5(a) *Tangible fixed assets*

		Freehold land and buildings £	Movable church furnishings £	Office equipment £	Total £
ACTUAL/DEEMED COST	At 1 January 2022	-	15,004	-	15,004
	Additions	-	-	-	-
	At 31 December 2022	-	15,004	-	15,004
DEPRECIATION	At 1 January 2022	-	15,004	-	15,004
	Charge for the year	-	-	-	-
	Disposals	-	-	-	-
	At 31 December 2022	-	15,004	-	15,004
NET BOOK VALUE	At 31 December 2022	-	-	-	-
	At 31 December 2021	-	-	-	-

As disclosed in the accounting policies, consecrated and benefice property are not included in these accounts. This includes the Church, attached Transept Hall and the Vicarage. The Church and Transept Hall are insured for £12.71 million.

Movable church furnishings include the PA system installed in the Church which is now fully depreciated.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2022

5. FIXED ASSETS (cont.).

5(b) Investments

	Investment Properties	Investment Funds	Total
	£	£	£
Market value at 1 January 2022	870,000	24,790	894,790
Disposals	-	-	-
Increase/(Decrease) on annual revaluation	5,000	(2,905)	2,095
Market value at 31 December 2022	875,000	21,885	896,885

Investment properties comprise the Vicarage Cottage located at 45 Church End, Redbourn and the Old Church Hall located at 45B Church End, Redbourn which are let on a commercial basis. As investment properties, the Vicarage Cottage (£425,000 2021: £405,000) and the Old Church Hall (£450,00, 2021: £465,000) are shown at market value and not depreciated.

Investment funds comprise shares in the CBF Church of England Investment Fund. 1,060 shares were held at 31 December 2022 (2021: 1,060).

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £
Investment Assets	894,663	824	1,398	896,885
Current Assets	131,148	6,397	-	137,545
Liabilities: amounts falling due in one year	(23,623)	383	-	(23,240)
Liabilities: amounts falling due after one year	(20,000)	-	-	(20,000)
Fund balance	982,188	7,604	1,398	991,190

7. DEBTORS

	2022 £	2021 £
Gift aid recoverable	9,366	9,234
Other debtors	235	253
Prepayments and accrued income	7,706	6,152
	17,307	15,639

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2022

8. LIABILITIES

8 (a) Short Term Liabilities

	2022 £	2021 £
Amounts falling due in one year:		
Deferred income	4,332	3,250
Loans repayable (see Note 8(b))	-	-
Accruals for utility and other costs	18,908	47,162
	23,240	50,412

8 (b) Long Term Liabilities

	2022 £	2021 £
Amounts falling due after one year:		
Long Term Loans	20,000	25,000

In order to fund a shortfall in building costs relating to the Old Church Hall renovation, a series of interest free long term loans were made to the church in 2017 by several members of the congregation. These will be repaid at various dates over 10 years using the residential letting income from the property. None of the loans are due for repayment in 2023.

9. FUNDS

The headings used for the majority of the fund accounts are self-explanatory such as Church Bells Fund, Transept and Church Hall Funds, Vicars Car Fund, Choir Fund, Churchyard Fund and Common Round Fund, inter alia. These funds are not restricted to their particular heading under the terms of the Charities Act but are generally only used by the PCC for the purpose indicated by the Fund heading.

The General Fund is effectively the reserves of the PCC to be used for any purpose and which will reflect any surplus or deficit made by the PCC in the general running of the Church.

There are some funds held by the PCC which are restricted and can only be used for a specific purpose and these are as follows:

Organ and Piano Fund – Certain contributions to this fund are not restricted, however contributions specifically donated for organ renovation are restricted.

Hall No 1 Fund – Set up for the upkeep of the altar rails.

Baskerville and Trevannion Funds – Restricted funds whose origin and purpose are set out on a board in the Vestry and a tablet in the Chancel.

There are also a number of funds held by the St Albans Diocesan Board of Finance on our behalf which are incorporated into our accounts. There are some restrictions on the use of these funds.

Chancel Fund was originally set up in the 1930's to discharge a landowner's liability for the insurance and repair of the Chancel. It was set up in the sum of £43.11s.8d. Only the income and accumulations of income are available for use.

Land Sale Fund originated as a result of the sale of some land by the PCC and the original capital was £1,200. The income is available to the PCC for general ecclesiastical purposes within the parish.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2022

9. FUNDS (cont.)

The movements on the fund balances during the year were as follows:

	Opening balance at 01/01/2022	Income during year	Expenditure during year	Gain on market value	Transfers between funds	Closing balance at 31/12/2022
	£	£	£	£	£	£
Baskerville Fund	1,712	22	-	-	-	1,734
Chancel Fund (Diocese)	2,938	52	-	(115)	-	2,875
Charitable Finance Committee	-	9,022	12,997	-	3,975	-
Choir Fund	78	-	-	-	-	78
Church Bells Fund	8,231	280	548	-	-	7,963
Church Hall Fund	464,131	14,340	2,537	(15,000)	-	460,934
Church Transept Fund	1,671	6,469	7,365	-	-	775
Churchyard Fund	234	-	-	-	-	234
Common Round Fund	5,128	10,700	8,809	-	-	7,019
Flower Fund	917	-	-	-	-	917
General Fund	17,918	192,986	205,393	-	(3,975)	1,536
Hall No 1 Fund	1,689	22	-	-	-	1,711
Hamper Fund	29	12,228	12,257	-	-	-
Land Sale Fund (Diocese)	30,453	718	-	(2,790)	-	28,381
Organ and Piano Fund	330	-	-	-	-	330
Trevannion Fund	1,309	17	-	-	-	1,326
Vicar's Car Fund	13,472	-	-	-	-	13,472
Vicarage Cottage Fund	436,568	10,400	8,873	20,000	-	458,095
Young People's Work Fund	3,243	2,110	1,543	-	-	3,810
Total	990,051	259,366	260,322	2,095	-	991,190

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2022

10. SPECIAL GRANTS AND COLLECTIONS

	£
10(a) <i>Donations from Charitable Finance Committee</i>	
Mpwapwa	775
Emmaus St Albans	11,889
Symphonia Academic	333
	12,997
10(b) <i>Collections and donations organised by the Church</i>	
Amy Robinson Foundation	11,564
Beacon School	1,643
DEC Ukraine Appeal	2,434
The Friends of St Mary's	120
	15,761
10(c) <i>Collections from funerals paid to charities</i>	
Alzheimer's Research UK	466
Alzheimer's Society	410
Cancer Research UK	254
Emmaus	395
Keech Hospice Care	180
Macmillan Cancer Support	26
Parkinson's UK	293
Redbourn Community Group	1,023
Redbourn Village Hall	762
Rennie Grove	512
RNIB Charity	176
Samaritans	395
Smile Train	807
Stroke Unit at L&D Hospital	130
The Barnardo's Charity	538
The Friends of St Mary's	219
Ty Hafan	129
World Animal Protection	107
	6,822

These amounts are paid to the relevant charities and have not been included in the Statement of Financial Activities.

11. QUINQUENNIAL INSPECTION

There was a Quinquennial Inspection in November 2021. After some delay the architect has drawn up a statement of work which will be put out to tender during Q2 2023, with work expected to commence in Q3.

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

I report on the accounts of the church for the year ended 31 December 2022 which are set out on pages 5 to 15.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

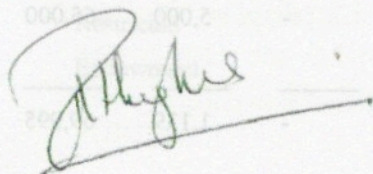
Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts 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:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs R M Hughes FCA
Wych Elms
20 Brache Close
Redbourn
Herts AL3 7HX

28th March 2023

Accounts

THE PARISH CHURCH OF ST MARY,
REDBOURN

PAROCHIAL CHURCH COUNCIL

ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2021

MARCH 2022

Charity No. 1130677

St Mary's Church, Redbourn

Annual Report for 2021

Background:

St Mary's PCC has the responsibility of cooperating with the Incumbent, in promoting, in the ecclesiastical parish of Redbourn, the whole mission and ministry of the church, pastoral, social, evangelistic and ecumenical. It also has the responsibility for the care and maintenance of the church and ancillary buildings of St Mary's Church, Hemel Hempstead Road, Redbourn AL3 7NL.

This report relates to the calendar year 2021 which is also the period covered by the church's financial year.

Membership:

For the year 2021

Incumbent:	The Reverend Will Gibbs	
Licensed Reader:	Mrs Kay Vernon Ms Ailsa Hulme	(Licensed on 19 September 2021)
Churchwardens:	Mr David Mitchell Mr Paul Vernon	
Deputy Churchwardens:	Mr Stephen Gell Mr Alan Simkins Mrs Catharine Pusey	(to 25 April 2021) (from 25 April 2021)
Diocesan Synod Member:	Mr Jim May Dr Clorinda Goodman	(from 1 December 2021)
Deanery Synod Members:	Mr John Davie Ms Ailsa Hulme Mrs Sue May Mrs Michelle Parry-Slater	
Elected Members: <i>plus</i>	The two Deputy Churchwardens Mrs Deni Ennals Mrs Daphne Fisher Mrs Celia Forbes Mr David Forbes Mr Ralph Goold Mr Brian Hayward Mrs Sarah Hill Ms Julia Jeffs Mr Keith McAdam Ms Lesley Poulton Mr David Walker Mr Clive Williams Mr Michael Wood	PCC Secretary PCC Lay Co-Chair

Committees:

The PCC operates through several committees, which meet between full meetings of the PCC.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Ancillary Buildings Committee:

This committee deals with matters of upkeep, development and stewardship of all the buildings associated with St Mary Redbourn, other than that of the church itself.

Churchyard Committee:

Attends to matters concerning the care and upkeep of the churchyard and grounds.

Charitable Finance Committee:

This committee fosters, reviews and oversees the fundraising, charitable giving and relationships with the nominated charities to be supported by St Mary's Church.

Stewardship Committee:

Considers how best to encourage the use of time, talents and finances in the service of God in this parish.

Youth Committee:

This committee enables the leaders of the various groups for younger members of the church to work closely together in our provision and care of this key age group in our fellowship.

Church Attendance:

There are currently 204 parishioners on the Church Electoral Roll, of which 26 are not resident in the parish. During the various stages of the Covid pandemic and the resultant restrictions in force at times, St Mary's adapted the pattern of services on offer in order to be fully compliant with the current regulations. At the same time, the approach sought to meet the worshipping and spiritual needs of the congregation and community, where there was a breadth to people's personal health and circumstances and varying degrees of confidence to attend.

A Saturday evening Eucharist was offered from January until Easter to increase our capacity whilst still allowing for social distancing, and the 9.30 am Eucharist was offered outside on the church lawn from Easter Day until the Patronal Festival whenever the weather permitted. This proved a popular option for many of our regular congregation and also led to some new worshippers joining us for the first time.

A weekly service online was offered through the first nine months of the year. This became a monthly online broadcast when a more usual pattern of services at 8 am and 9.30 am resumed in church in mid-September. The online services allowed an ongoing ministry to those who were continuing to shield and others who live further afield. The creativity and high quality of the productions has been appreciated and valued, as have the very considerable efforts and skills of those producing them.

Review of the Year:

The full PCC met 6 times during the year, with the first four of these meetings held online and the meetings in September and November in person. There was an average attendance level for the meetings of 82%. Church committees met in between PCC meetings and the minutes of their deliberations were received by the full PCC.

Despite the challenging conditions, the PCC has worked hard on a number of key areas in the life of St Mary's including the care of church fabric, pastoral care, community support and our worshipping life together. St Mary's continued to play a key part in the Corona virus community response which has included friendly phone calls for conversation and pastoral support, collecting and delivering prescriptions, shopping for those who were isolating or housebound and a weekly community phone-in which ran until the summer. Following the retirement of our church architect, the PCC conducted an extensive search and recruitment process and, as a result, appointed a new architect in July. The church had its Quinquennial Inspection in November 2021 and will begin to attend to the works that arise from that in the coming months.

St Mary's, like all churches, suffered a drop in income from Transept lettings and loose plate giving during Covid but has been able to weather the impact of this reasonably well. The contribution to the Diocesan Common Fund was £127,871 and was paid in full. There will be financial challenges ahead resulting from the impact of increasing fuel costs and potentially from the rising cost of living affecting Stewardship giving.

The Russian Orthodox congregation of St Simeon and St Anna continue to offer their liturgy once a month in our church, although the pattern has been disrupted at times due to the pandemic. It remains a highly valued relationship, as is our part within Churches Together in Redbourn and the relationship between the ministers and congregations of the Anglican, Roman Catholic and Methodist churches is cordial and strong.

Our main charity focus for 2021 continued with the project called 'Pumps for Mpwapwa' which we began in 2020, seeking to pioneer a solar-powered water pumping and irrigation system in a village in Mpwapwa,

Tanzania where we have longstanding and valued links. The original hope was that St Mary's would raise about half of the money with the rest coming from grants or a matched funding scheme. During the early part of the year, it became apparent that neither was likely to be forthcoming and so we set about raising as much of the £40k as we could. Through events and activities including the St Mary's Arts Festival weekend and Eight Seasons concert, a Christmas Crafts sale, a crowdfunding campaign, several classical concerts from Quartet Camerata, sales of the Vicar's book 'A Minister's Musings', a Lockdown Live concert via Zoom, Virtual Beer & Carols in 2020 and 2021 and many generous individual donations, the whole sum was raised to enable this project to go ahead.

We continue to support a local Food Bank by collecting tinned foods and dry goods regularly, which has been greatly appreciated following the financial pressures on many households during Covid. A second Christmas Hamper Scheme was run in December 2021 to offer festive food hampers, fuel top-ups and modest Christmas presents to 57 households (125 adults and 110 children) suffering from hardship – either long-term or resulting from the pandemic.

This year has seen ongoing progress in the upkeep and maintenance of the churchyard through the commitment of volunteers involved in the mowing rota, the ongoing hard work of several people who care for specific flower beds and areas, and the regular and sustained visits from the local probation service.

St Mary's Church continues to benefit from the generous ministry of a wider ministry team which includes the incumbent, two licensed readers, a retired bishop and an accredited lay minister. Our two Lay Leaders of Worship (LLWs) have sadly had fewer opportunities to plan and lead services but have played their part with memorable online services and some services in the Autumn when worship in church resumed. Our pastoral visiting team continues to offer an important ministry to the sick and housebound as does our Bereavement Visiting Team following funerals conducted at or by St Mary's.

We continue to play a full and active part in the life of Wheathampstead Deanery, with four members elected to the Deanery Synod. The Deanery consists of twelve churches across seven benefices who seek to support one another in collegiality, shared worship and joint projects, training and collaboration. The Vicar and an additional two members of St Mary's serve on St Albans Diocesan Synod.

The occasional offices are an important part of the wider ministry offered by St Mary's but the number of these conducted during 2021 was understandably lower than pre-pandemic levels. However, these have included 12 baptisms, 20 funerals or memorial services, 6 burials, 29 interments of cremated remains, and the solemnisation of 6 marriages.

Safeguarding is given the highest priority and attention and Janet Lang, our Parish Safeguarding Officer, has led the way whilst working closely with others in regularly monitoring, reviewing and updating our Safeguarding policies and practices. We continue to use a secure online dashboard to track progress, renewal dates and compliance. DBS checks are carried out for all members of St Mary's who work with children or vulnerable adults and our policies were last reviewed by the PCC in May 2021. The PCC has continued to ensure that we remain compliant with General Data Protection Regulations.

Our links with local schools are a key and valued part of our ministry, and several lessons and assemblies have been conducted online and in person. Several members of St Mary's also serve on the schools' Governing Bodies.

The church owns two residential properties. The Old Church Hall has been occupied and fully let during 2021. The Vicarage Cottage became vacant in the latter part of 2021 and some repairs and improvements have been carried out whilst vacant with a view to re-letting the property shortly.

In line with requirements, The Parochial Church Council of the Ecclesiastical Parish of St Mary Redbourn is registered with the Charity Commission: 1130677. It is our policy to invest our surplus funds with the CBF Church of England Deposit Fund.

On behalf of the PCC:



The Reverend Will Gibbs

Vicar and Chairman of the PCC

23rd March 2022

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

I report on the accounts of the church for the year ended 31 December 2021 which are set out on pages 5 to 15.

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



Mrs R M Hughes FCA
Wych Elms
20 Brache Close
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Herts AL3 7HX

23rd March 2022

Parochial Church Council of St Mary's, Redbourn
Statement of Financial Activities
for the year ending 31 December 2021

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
INCOME						
<i>Voluntary income</i>	2(a)	154,608	9,206	-	163,814	190,717
<i>Income from church activities</i>	2(b)	24,494	-	-	24,494	20,585
<i>Activities for generating funds</i>	2(c)	35,921	-	-	35,921	11,675
<i>Income from investments</i>	2(d)	22,389	29	-	22,418	24,838
TOTAL INCOME		237,412	9,235	-	246,647	247,815
EXPENDITURE						
<i>Charitable giving</i>	3(a)	30,016	-	-	30,016	14,000
<i>Other church activities</i>	3(b)	190,730	-	-	190,730	196,654
<i>Raising funds</i>	3(c)	7,504	16,518	-	24,022	4,510
TOTAL EXPENDITURE		228,250	16,518	-	244,768	215,164
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)		9,162	(7,283)	-	1,879	32,651
NET GAINS/(LOSSES) ON INVESTMENTS		2,993	123	-	3,116	1,384
REVALUATION OF INVESTMENT PROPERTY		65,000	-	-	65,000	55,000
NET INCOME/(EXPENDITURE)		77,155	(7,160)	-	69,995	89,035
TRANSFERS BETWEEN FUNDS		-	-	-	-	-
NET MOVEMENT IN FUNDS		77,155	(7,160)	-	69,995	89,035
BALANCES BROUGHT FORWARD AT 1 JANUARY 2021		903,864	14,794	1,398	920,056	831,021
BALANCES CARRIED FORWARD AT 31 DECEMBER 2021		981,019	7,634	1,398	990,051	920,056

Parochial Church Council of St Mary's, Redbourn
Balance Sheet
at 31 December 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible Fixed Assets	5(a)	-	-
Investment Assets	5(b)	894,790	826,674
		894,790	826,674
CURRENT ASSETS			
Debtors	7	15,639	12,475
Deposit Funds		89,478	68,809
Cash at bank and in hand		65,556	68,101
		170,673	149,385
LIABILITIES			
Amounts falling due in one year	8 (a)	(50,412)	(31,003)
NET CURRENT ASSETS		120,261	118,382
TOTAL NET ASSETS LESS CURRENT LIABILITIES		1,015,051	945,056
LIABILITIES			
Amounts falling due after one year	8 (b)	(25,000)	(25,000)
TOTAL NET ASSETS LESS LIABILITIES		990,051	920,056
PARISH FUNDS	9		
Unrestricted		981,019	903,864
Restricted		7,634	14,794
Endowment		1,398	1,398
		990,051	920,056

Approved by the Parochial Church Council on 23rd March 2022 and signed on its behalf by:



Chairman

The notes on pages 7 to 15 form part of these accounts

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2021

1. ACCOUNTING POLICIES

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The accounts have been prepared under the historical cost convention except for investment properties, which are included in the accounts at market value.

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.

Incoming Resources

Voluntary Income and Capital Sources

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

Planned giving receivable under Gift Aid is recognised only when received.

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

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by the Charitable Finance Committee and other events are accounted for gross.

Sales of books and magazines from the church bookstall are accounted for gross.

Income from Investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

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

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources Used

Charitable Giving

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 Parish Share is accounted for when paid.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2021

1. ACCOUNTING POLICIES (cont.)

Fixed Assets

Consecrated property and movable Church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.10(2) of the Charities Act 2011.

Movable Church furnishings held by the Vicar and the Churchwardens on special trust for the PCC, and which require a Faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the Church's Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, on individual items under £2,000 or on the repair of movable Church furnishings acquired before 1 January 2001 is written off.

Freehold land and buildings

Freehold land and buildings held for the use of the PCC are included in fixed assets and depreciated over 50 years on a straight line basis.

Property held for investment purposes is included in Investment Assets at market value.

Other fixtures, fittings and office equipment

Equipment used within the Church premises is depreciated on a straight line basis over periods of between five and ten years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December.

Current Assets

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

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

Funds

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

Restricted funds are only used for the specific purposes for which they are held.

Further details on funds held by the PCC are given in Note 9.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2021

2. INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
<i>2(a) Voluntary income</i>					
Planned giving	96,542	-	-	96,542	98,332
Cash collections in Church	11,963	-	-	11,963	8,952
Sundry donations (excl charity collections)	16,342	-	-	16,342	35,969
Gift aid recoverable	26,890	-	-	26,890	33,286
Legacies	1,250	-	-	1,250	-
Grants	1,004	-	-	1,004	401
Special appeals	617	9,206	-	9,823	13,777
	154,608	9,206	-	163,814	190,717
<i>2(b) Income from church activities</i>					
Parish magazine sales	6,011	-	-	6,011	7,473
Fees for weddings, funerals etc	12,969	-	-	12,969	9,362
Transept/Office letting income	5,514	-	-	5,514	3,750
Fees for church clubs and trips	-	-	-	-	-
	24,494	-	-	24,494	20,585
<i>2(c) Activities for generating funds</i>					
Parish magazine advertising & services	5,302	-	-	5,302	5,613
Fund-raising events	30,619	-	-	30,619	6,062
	35,921	-	-	35,921	11,675
<i>2(d) Income from investments</i>					
Dividends and interest	647	29	-	676	898
Property rental income	21,742	-	-	21,742	23,940
	22,389	29	-	22,418	24,838
TOTAL INCOME	237,412	9,235	-	246,647	247,815

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2021

3. EXPENDITURE

	Unrestricted Funds	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
<i>3(a) Charitable giving</i>					
Donations from Charitable Finance Committee (Note 10(a))	28,922	-	-	28,922	12,907
Other church charitable donations (Note 10(b))	1,094	-	-	1,094	1,093
	30,016	-	-	30,016	14,000
<i>3(b) Other church activities</i>					
Diocesan parish share	127,871	-	-	127,871	133,160
Fees paid to diocese	5,061	-	-	5,061	4,192
Parish office expenses	8,987	-	-	8,987	10,478
Insurance	3,577	-	-	3,577	3,643
Heat, light and water	6,731	-	-	6,731	8,854
Transept management and cleaning	4,199	-	-	4,199	4,707
Organist and choir	7,472	-	-	7,472	7,650
Churchyard expenses	3,059	-	-	3,059	2,203
Church maintenance	5,094	-	-	5,094	4,551
Parish magazine printing	6,456	-	-	6,456	6,478
Expenses for church clubs and trips	238	-	-	238	-
Other expenses	11,985	-	-	11,985	10,738
	190,730	-	-	190,730	196,654
<i>3(c) Raising funds</i>					
Fund-raising expenses	2,522	-	-	2,522	-
CFC fund expenses	4,897	-	-	4,897	-
Hamper fund expenses	-	16,518	-	16,518	4,485
Stewardship expenses	-	-	-	-	-
Social expenses	85	-	-	85	25
	7,504	16,518	-	24,022	4,510
TOTAL EXPENDITURE	228,250	16,518	-	244,768	215,164

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2021

4. STAFF COSTS AND TRANSACTIONS WITH PCC MEMBERS

The PCC pay remuneration to the Organist, the Transept Hall Caretaker and the Church Secretary. In total the amount paid during the year to these people was £16,359 (2020: £14,636). None of these people are members of the PCC.

No significant payments were made either directly or indirectly to members of the PCC during the year and no contracts were entered into involving PCC members personally or persons with a close family or business connection with them.

5. FIXED ASSETS

5(a) *Tangible fixed assets*

		Freehold land and buildings £	Movable church furnishings £	Office equipment £	Total £
ACTUAL/DEEMED COST	At 1 January 2021	-	15,004	-	15,004
	Additions	-	-	-	-
	At 31 December 2021	-	15,004	-	15,004
DEPRECIATION	At 1 January 2021	-	15,004	-	15,004
	Charge for the year	-	-	-	-
	Disposals	-	-	-	-
	At 31 December 2021	-	15,004	-	15,004
NET BOOK VALUE	At 31 December 2021	-	-	-	-
	At 31 December 2020	-	-	-	-

As disclosed in the accounting policies, consecrated and benefice property are not included in these accounts. This includes the Church, attached Transept Hall and the Vicarage. The Church and Transept Hall are insured for £11.59 million.

Movable church furnishings include the PC system installed in the Church which is now fully depreciated.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2021

5. FIXED ASSETS (cont.).

5(b) Investments

	Investment Properties	Investment Funds	Total
	£	£	£
Market value at 1 January 2021	805,000	21,674	826,674
Disposals	-	-	-
Increase/(Decrease) on annual revaluation	65,000	3,116	68,116
Market value at 31 December 2021	870,000	24,790	894,790

Investment properties comprise the Vicarage Cottage located at 45 Church End, Redbourn and the Old Church Hall located at 45B Church End, Redbourn which are let on a commercial basis. As investment properties, the Vicarage Cottage (£405,000, 2019: £380,000) and the Old Church Hall (£465,000, 2020: £425,000) are shown at market value and not depreciated.

Investment funds comprise shares in the CBF Church of England Investment Fund. 1,060 shares were held at 31 December 2021 (2020: 1,060).

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £
Investment Assets	892,453	939	1,398	894,790
Current Assets	162,519	8,154	-	170,673
Liabilities: amounts falling due in one year	(48,953)	(1,459)	-	(50,412)
Liabilities: amounts falling due after one year	(25,000)	-	-	(25,000)
Fund balance	981,019	7,634	1,398	990,051

7. DEBTORS

	2021 £	2020 £
Gift aid recoverable	9,234	10,212
Other debtors	253	41
Prepayments and accrued income	6,152	2,222
	15,639	12,475

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2021

8. LIABILITIES

8 (a) Short Term Liabilities

	2021 £	2020 £
Amounts falling due in one year:		
Deferred income	3,250	2,895
Loans repayable (see Note 8(b))	-	-
Accruals for utility and other costs	47,162	28,108
	50,412	31,003

8 (b) Long Term Liabilities

	2021 £	2020 £
Amounts falling due after one year:		
Long Term Loans	25,000	25,000

In order to fund a shortfall in building costs relating to the Old Church Hall renovation, a series of interest free long term loans were made to the church in 2017 by several members of the congregation. These will be repaid at various dates over 10 years using the residential letting income from the property. None of the loans are due for repayment in 2022.

9. FUNDS

The headings used for the majority of the fund accounts are self-explanatory such as Church Bells Fund, Transept and Church Hall Funds, Vicars Car Fund, Choir Fund, Churchyard Fund and Common Round Fund, inter alia. These funds are not restricted to their particular heading under the terms of the Charities Act but are generally only used by the PCC for the purpose indicated by the Fund heading.

The General Fund is effectively the reserves of the PCC to be used for any purpose and which will reflect any surplus or deficit made by the PCC in the general running of the Church.

There are some funds held by the PCC which are restricted and can only be used for a specific purpose and these are as follows:

Organ and Piano Fund – Certain contributions to this fund are not restricted, however contributions specifically donated for organ renovation are restricted.

Hall No 1 Fund – Set up for the upkeep of the altar rails.

Baskerville and Trevannion Funds – Restricted funds whose origin and purpose are set out on a board in the Vestry and a tablet in the Chancel.

There are also a number of funds held by the St Albans Diocesan Board of Finance on our behalf which are incorporated into our accounts. There are some restrictions on the use of these funds.

Chancel Fund was originally set up in the 1930's to discharge a landowner's liability for the insurance and repair of the Chancel. It was set up in the sum of £43.11s.8d. Only the income and accumulations of income are available for use.

Land Sale Fund originated as a result of the sale of some land by the PCC and the original capital was £1,200. The income is available to the PCC for general ecclesiastical purposes within the parish.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2021

9. FUNDS (cont.)

The movements on the fund balances during the year were as follows:

	Opening balance at 1/1/21 £	Income during year £	Expenditure during year £	Gain on market value £	Transfers between funds £	Closing balance at 31/12/21 £
Church Bells Fund	8,423	270	-	-	(462)	8,231
Choir Fund	78	-	-	-	-	78
Church Hall Fund	412,339	13,742	1,950	40,000	-	464,131
Church Transept Fund	292	5,514	6,135	-	2,000	1,671
Churchyard Fund	234	-	-	-	-	234
General Fund	20,589	167,096	175,029	-	5,262	17,918
Organ and Piano Fund	330	-	-	-	-	330
Vicarage Cottage Fund	407,932	8,000	4,364	25,000	-	436,568
Vicar's Car Fund	13,472	-	-	-	-	13,472
Common Round Fund	10,271	11,313	6,456	-	(10,000)	5,128
Young People's Work Fund	3,490	250	497	-	-	3,243
Hall No 1 Fund	1,688	1	-	-	-	1,689
Charitable Finance Committee	-	30,619	33,819	-	3,200	-
Baskerville Fund	1,711	1	-	-	-	1,712
Trevannion Fund	1,308	1	-	-	-	1,309
Chancel Fund (Diocese)	2,789	26	-	123	-	2,938
Land Sale Fund (Diocese)	26,852	608	-	2,993	-	30,453
Flower Fund	917	-	-	-	-	917
Hamper Fund	7,341	9,206	16,518	-	-	29
Total	920,056	246,647	244,768	68,116	-	990,051

Parochial Church Council of St Mary's, Redbourn
Notes to the Accounts
for the year ending 31 December 2021

10. SPECIAL GRANTS AND COLLECTIONS

	£
10(a) <i>Donations from Charitable Finance Committee</i>	
Pumps for Mpwapwa	28,458
Luton Food Bank	464
	28,922

The donation for Pumps for Mpwapwa is accrued as a liability in the accounts and payment was made in March 2022. In total, £41,365 was raised during 2020 and 2021.

10(b) <i>Collections and donations organised by the Church</i>	
Bishop's Harvest Appeal	457
Friends of St Mary's	539
Churches Together	98
	1,094

10(c) <i>Collections from funerals paid to charities</i>	
Cancer Research	488
NRAS (Rheumatoid arthritis charity)	133
NSPCC	133
British Heart Foundation	72
	826

These amounts are paid to the relevant charities and have not been included in the Statement of Financial Activities.

11. QUINQUENNIAL INSPECTION

There was a Quinquennial Inspection in November 2021 and we await the report. The PCC will plan any works that arise from that in the coming months.

Accounts

THE PARISH CHURCH OF ST MARY,
REDBOURN

PAROCHIAL CHURCH COUNCIL

ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2020

APRIL 2021

Charity No. 1130677

St Mary's Church, Redbourn

Annual Report for 2020

Background:

St Mary's PCC has the responsibility of cooperating with the Incumbent, in promoting, in the ecclesiastical parish of Redbourn, the whole mission and ministry of the Church, pastoral, social, evangelistic and ecumenical. It also has the responsibility for the care and maintenance of the Church and ancillary buildings of St Mary's Church, Hemel Hempstead Road, Redbourn AL3 7NL.

This report relates to the calendar year 2020 which is also the period covered by church's financial year. However, with the delay in being able to hold the Annual Meetings for 2019 until September 2020 due to the Covid-19 pandemic, it has led to a rather uneven spacing for the dates of our annual meetings in recent times.

Membership: For the year 2020

Incumbent:	The Reverend Will Gibbs	
Licensed Reader:	Mrs Kay Vernon	
Churchwardens:	Mr David Mitchell Mr Paul Vernon	
Deputy Churchwardens:	Mr Stephen Gell Mr Alan Simkins	
Diocesan Synod Member:	Mr Jim May	
Deanery Synod Members:	Mr John Davie Mrs Julie Henman Ms Ailsa Hulme Mrs Sue May Mrs Michelle Parry-Slater Mrs Jill Whitehouse Mr Michael Wood	(to 20 September 2020) (from 20 September 2020) (from 20 September 2020) (from 20 September 2020) (to 20 September 2020) (to 20 September 2020)
Elected Members: <i>plus</i>	The two Deputy Churchwardens Mrs Deni Ennals Mrs Daphne Fisher Mrs Celia Forbes Mr David Forbes Mr Ralph Goold Mr Brian Hayward Mrs Sarah Hill Ms Ailsa Hulme Ms Julia Jeffs Mr Keith McAdam Mrs Michelle Parry-Slater Ms. Lesley Poulton Mrs Rachel Snow Mr David Walker Mr Clive Williams Mr Michael Wood	(from 20 September 2020) (from 20 September 2020) PCC Secretary (from 20 September 2020) (to 20 September 2020) PCC Lay Co-Chair (to 20 September 2020) (to 20 September 2020) (from 20 September 2020)

Committees:

The PCC operates through several committees, which meet between full meetings of the PCC.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Ancillary Buildings Committee:

This committee deals with matters of upkeep, development and stewardship of all the buildings associated with St Mary Redbourn, other than that of the church itself.

Churchyard Committee:

Attends to matters concerning the care and upkeep of the churchyard and grounds.

Charitable Finance Committee:

This committee fosters, reviews and oversees the fundraising, charitable giving and relationships with the nominated charities to be supported by St Mary's Church.

Stewardship Committee:

Considers how best to encourage the use of time, talents and finances in the service of God in this parish.

Youth Committee:

This committee enables the leaders of the various groups for younger members of the church to work closely together in our provision and care of this key age group in our fellowship.

Church Attendance:

Having prepared a brand-new electoral roll in Spring 2019 as required of us every six years by the Church Representation Rules, a revision of this roll was undertaken in preparation for the Annual Meetings in September 2020 and then again in the spring of 2021. There are 204 parishioners currently on the Church Electoral Roll, of which 26 are not resident in the parish. The average weekly attendance was around 200 prior to the pandemic, but this number has inevitably dropped during this period due to members of the church shielding and with a reduced capacity in the church building due to the social distancing measures in place. However, we suspect that the number of people worshipping with us in some form or other has actually increased due to the number viewing our online services. However, precise numbers for the online services are hard to gauge as they represent the number of views and those watching may be individuals, couples or households but may also, on occasion, include the same viewer accessing the service more than once.

Open air services were held for the 9.30 am service each week in the church grounds from May until the end of September to mitigate the reduced capacity in church and were popular and well attended. As these drew to a close at the end of September, an additional service on a Saturday evening at 5 pm was added to increase the autumn capacity in church. The weekly online services continue to be filmed and scheduled and may well be an ongoing provision in our worshipping life as a church to complement the services in church. We note with interest that they have been accessed by many new people locally, as well as in other parts of the country, North America and parts of Europe.

Review of the Year:

The full PCC met just 4 times during the year due to the pandemic with three of these four meetings online and with an average attendance level of 79%. Committees met in between meetings and minutes of their deliberations were received by the full PCC.

To say that 2020 was a year like no other would be an understatement and only tell a fraction of the story. As the year began, stories were starting to circulate of a virus that was affecting life in China but nothing hinted at the global pandemic that was to ensue and that still casts long shadows over most of the world at the time of writing. We were instructed to lock the doors of the church in March in accordance with the Government guidance and we suspect this was the first time that St Mary's had been locked other than overnight since the English Civil War.

Despite the challenging conditions, the PCC has worked hard on a number of key areas in the life of St Mary's including the care of church fabric, pastoral care, community support and study and nurture. The ongoing focus on scrutinising the church's finances, including budget setting and cost control, have served us well and helped to maintain a healthy financial outlook despite the loss of much letting income and loose plate collections during Covid. The church has played a central part in the Corona virus community response which has included friendly phone calls for conversation and pastoral support, collecting and delivering prescriptions, shopping and a weekly community phone-in. St Mary's enjoys a deserved reputation for strong Stewardship Giving and an appeal early in the pandemic, when there was much financial uncertainty, was very generously responded to. The contribution to the Diocesan Common Fund was £133,160 and paid in full.

The Russian Orthodox congregation of St Simeon and St Anna continue to offer their liturgy once a month in our church, although the pattern has been disrupted at times due to the pandemic. Nonetheless, it remains a valued

relationship, as does that with our partnerships within Churches Together in Redbourn. The Revd Stuart Dyer has now taken on the chairing of this and the relationship between the ministers and congregations of the Anglican, Roman Catholic and Methodist churches is cordial and strong.

Our charity focus for 2020 was a project called 'Pumps for Mpwapwa' seeking to pioneer a solar-powered water pumping and irrigation system in Mpwapwa, Tanzania where we have longstanding and valued links. It quickly became clear that holding a programme of fundraising events in the way planned was not going to be possible under Covid and so it was decided to roll over this support and make it a two-year focus for 2020 and 2021. Despite the challenges, a considerable amount has still been raised including table top sales, a carol singing event and other donations and we are optimistic that 2021 will provide more favourable conditions for further fundraising to make a considerable final total. We continue to support a local Food Bank by collecting tinned foods and dry goods regularly, which has been greatly appreciated following the financial pressures on many households during Covid. For the first time, a Christmas Hamper Scheme was run in December 2020 to offer festive food hampers, fuel top-ups and modest Christmas presents to over 40 households suffering from hardship – either long-term or resulting from the pandemic.

This year has seen ongoing progress in the upkeep and maintenance of the churchyard through the commitment of volunteers involved in the mowing rota, the ongoing hard work of several people who care for some specific flower beds and areas, and the regular and sustained visits from the local probation service.

St Mary's Church continues to benefit from the generous ministry of a wider ministry team which includes the incumbent, a licensed reader, a reader in training, a retired bishop and an accredited lay minister. Our two Lay Leaders of Worship (LLWs) have sadly had fewer opportunities to plan and lead services but have played their part with memorable online services for All Souls' and Remembrance Sunday. Our ordinand, Rachel Snow, undertook a three-month placement in another parish as part of her final year of training and moved in June 2020 to start her Curacy. Ailsa Hulme continues her training for Reader ministry and will be licensed in September 2021. Our pastoral visiting team continues to offer an important ministry to the sick and housebound as does our Bereavement Visiting Team following funerals conducted at or by St Mary's.

We continue to play a full and active part in the life of Wheathampstead Deanery, with four members elected to the Deanery Synod. The Deanery consists of twelve churches across seven benefices who seek to support one another in collegiality, shared worship and joint projects, training and collaboration. One member of St Mary's has now been elected to St Albans Diocesan Synod as well as being the Deanery Lay Chair and the Vicar serves as a Proctor in Convocation on the General Synod of the Church of England.

The occasional offices are an important part of the wider ministry offered by St Mary's but the numbers of these conducted during 2020 were understandably reduced. However, these have included 7 baptisms, 22 funerals or memorial services, 4 burials, 16 interments of cremated remains, and the solemnisation of 2 marriages.

Safeguarding is given the highest priority and attention and Janet Lang, our Parish Safeguarding Officer, has led the way whilst working closely with others in regularly monitoring, reviewing and updating our Safeguarding policies and practices. We continue to use a secure online dashboard to track progress, renewal dates and compliance. DBS checks are carried out for all members of St Mary's who work with children or vulnerable adults and our policies were last reviewed by the PCC in September 2020. The PCC has continued to ensure that we remain compliant with General Data Protection Regulation.

Our links with local schools are a key and valued part of our ministry, and several lessons and assemblies have been conducted online. Several members of St Mary's also serve on the schools' Governing Bodies.

Both the Vicarage Cottage and the Old Church Hall have been occupied and fully let during 2020. The Vicarage Cottage continues to be a challenging building due to its age and the way the building was constructed, and some maintenance work has been carried out during the year to address various issues.

In line with requirements, The Parochial Church Council of the Ecclesiastical Parish of St Mary Redbourn is registered with the Charity Commission: 1130677. It is our policy to invest our surplus funds with the CBF Church of England Deposit Fund.

On behalf of the PCC:



The Reverend Will Gibbs

Vicar and Chairman of the PCC

14th April 2021

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

I report on the accounts of the church for the year ended 31 December 2020 which are set out on pages 5 to 16.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts 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:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs R M Hughes FCA
Wych Elms
20 Brache Close
Redbourn
Herts AL3 7HX

14th April 2021

Parochial Church Council of St Mary's, Redbourn
Statement of Financial Activities
for the year ending 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Total 2019 £
INCOME						
<i>Voluntary income</i>	2(a)	178,891	11,826	-	190,717	194,454
<i>Income from church activities</i>	2(b)	20,585	-	-	20,585	35,149
<i>Activities for generating funds</i>	2(c)	11,675	-	-	11,675	14,862
<i>Income from investments</i>	2(d)	24,785	53	-	24,838	23,091
TOTAL INCOME		235,936	11,879	-	247,815	267,556
EXPENDITURE						
<i>Charitable giving</i>	3(a)	14,000	-	-	14,000	13,606
<i>Other church activities</i>	3(b)	196,654	-	-	196,654	225,424
<i>Raising funds</i>	3(c)	25	4,485	-	4,510	840
TOTAL EXPENDITURE		210,679	4,485	-	215,164	239,870
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)		25,257	7,394	-	32,651	27,686
NET GAINS/(LOSSES) ON INVESTMENTS		1,329	55	-	1,384	3,198
REVALUATION OF INVESTMENT PROPERTY		55,000	-	-	55,000	-
NET INCOME/(EXPENDITURE)		81,586	7,449	-	89,035	30,884
TRANSFERS BETWEEN FUNDS		-	-	-	-	-
NET MOVEMENT IN FUNDS		81,586	7,449	-	89,035	30,884
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020		822,278	7,345	1,398	831,021	800,137
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020		903,864	14,794	1,398	920,056	831,021

Parochial Church Council of St Mary's, Redbourn

Balance Sheet

at 31 December 2020

	Notes	2020 £	2019 £
FIXED ASSETS			
Tangible Fixed Assets	5(a)	-	-
Investment Assets	5(b)	826,674	770,290
		826,674	770,290
CURRENT ASSETS			
Debtors	7	12,475	24,336
Deposit Funds		68,809	67,912
Cash at bank and in hand		68,101	45,776
		149,385	138,024
LIABILITIES			
Amounts falling due in one year	8 (a)	(31,003)	(52,293)
NET CURRENT ASSETS		118,382	85,731
TOTAL NET ASSETS LESS CURRENT LIABILITIES		945,056	856,021
LIABILITIES			
Amounts falling due after one year	8 (b)	(25,000)	(25,000)
TOTAL NET ASSETS LESS LIABILITIES		920,056	831,021
PARISH FUNDS	9		
Unrestricted		903,864	822,278
Restricted		14,794	7,345
Endowment		1,398	1,398
		920,056	831,021

Approved by the Parochial Church Council on 14th April 2021 and signed on its behalf by:



Chairman

The notes on pages 7 to 16 form part of these accounts

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2020

1. ACCOUNTING POLICIES

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The accounts have been prepared under the historical cost convention except for investment properties, which are included in the accounts at market value.

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.

Incoming Resources

Voluntary Income and Capital Sources

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

Planned giving receivable under Gift Aid is recognised only when received.

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

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by the Charitable Finance Committee and other events are accounted for gross.

Sales of books and magazines from the church bookstall are accounted for gross.

Income from Investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

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

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources Used

Charitable Giving

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 Parish Share is accounted for when paid.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2020

1. ACCOUNTING POLICIES (cont.)

Fixed Assets

Consecrated property and movable Church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.10(2) of the Charities Act 2011.

Movable Church furnishings held by the Vicar and the Churchwardens on special trust for the PCC, and which require a Faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the Church's Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, on individual items under £2,000 or on the repair of movable Church furnishings acquired before 1 January 2001 is written off.

Freehold land and buildings

Freehold land and buildings held for the use of the PCC are included in fixed assets and depreciated over 50 years on a straight line basis.

Property held for investment purposes is included in Investment Assets at market value.

Other fixtures, fittings and office equipment

Equipment used within the Church premises is depreciated on a straight line basis over periods of between five and ten years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December.

Current Assets

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

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

Funds

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

Restricted funds are only used for the specific purposes for which they are held.

Further details on funds held by the PCC are given in Note 9.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2020

2. INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Total 2019 £
<i>2(a) Voluntary income</i>					
Planned giving	98,332	-	-	98,332	99,497
Cash collections in Church	8,952	-	-	8,952	19,002
Sundry donations (excl charity collections)	35,969	-	-	35,969	22,123
Gift aid recoverable	33,286	-	-	33,286	31,798
Legacies	-	-	-	-	-
Grants	401	-	-	401	632
Special appeals	1,951	11,826	-	13,777	21,402
	178,891	11,826	-	190,717	194,454
<i>2(b) Income from church activities</i>					
Parish magazine sales	7,473	-	-	7,473	5,888
Fees for weddings, funerals etc	9,362	-	-	9,362	14,375
Transept/Office letting income	3,750	-	-	3,750	9,429
Fees for church clubs and trips	-	-	-	-	5,457
	20,585	-	-	20,585	35,149
<i>2(c) Activities for generating funds</i>					
Parish magazine advertising & services	5,613	-	-	5,613	5,678
Fund-raising events	6,062	-	-	6,062	9,184
	11,675	-	-	11,675	14,862
<i>2(d) Income from investments</i>					
Dividends and interest	845	53	-	898	1,541
Property rental income	23,940	-	-	23,940	21,550
	24,785	53	-	24,838	23,091
TOTAL INCOME					
	235,936	11,879	-	247,815	267,556

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2020

3. EXPENDITURE

	Unrestricted Funds	Restricted Funds £	Endowment Funds £	Total 2020 £	Total 2019 £
3(a) Charitable giving					
Donations from Charitable Finance Committee (Note 10(a))	12,907	-	-	12,907	11,256
Other church charitable donations	1,093	-	-	1,093	2,350
	14,000	-	-	14,000	13,606
3(b) Other church activities					
Diocesan parish share	133,160	-	-	133,160	129,845
Fees paid to diocese	4,192	-	-	4,192	5,288
Parish office expenses	10,478	-	-	10,478	15,556
Insurance	3,643	-	-	3,643	3,648
Heat, light and water	8,854	-	-	8,854	9,359
Transept management and cleaning	4,707	-	-	4,707	4,946
Organist and choir	7,650	-	-	7,650	17,694
Churchyard expenses	2,203	-	-	2,203	6,921
Church maintenance	4,551	-	-	4,551	5,975
Parish magazine printing	6,478	-	-	6,478	8,237
Expenses for church clubs and trips	-	-	-	-	5,990
Other expenses	10,738	-	-	10,738	11,965
	196,654	-	-	196,654	225,424
3(c) Raising funds					
Fund-raising expenses	-	-	-	-	-
Hamper fund expenses	-	4,485	-	4,485	-
Stewardship expenses	-	-	-	-	36
Social expenses	25	-	-	25	804
	25	4,485	-	4,510	840
TOTAL EXPENDITURE	210,679	4,485	-	215,164	239,870

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2020

4. STAFF COSTS AND TRANSACTIONS WITH PCC MEMBERS

The PCC pay remuneration to the Organist, the Transept Hall Caretaker and the Church Secretary. In total the amount paid during the year to these people was £14,636 (2019: £14,266). None of these people are members of the PCC.

No significant payments were made either directly or indirectly to members of the PCC during the year and no contracts were entered into involving PCC members personally or persons with a close family or business connection with them.

5. FIXED ASSETS

5(a) *Tangible fixed assets*

		Freehold land and buildings £	Movable church furnishings £	Office equipment £	Total £
ACTUAL/DEEMED COST	At 1 January 2020	-	15,004	-	15,004
	Additions	-	-	-	-
	At 31 December 2020	-	15,004	-	15,004
DEPRECIATION	At 1 January 2020	-	15,004	-	15,004
	Charge for the year	-	-	-	-
	Disposals	-	-	-	-
	At 31 December 2020	-	15,004	-	15,004
NET BOOK VALUE	At 31 December 2020	-	-	-	-
	At 31 December 2019	-	-	-	-

As disclosed in the accounting policies, consecrated and benefice property are not included in these accounts. This includes the Church, attached Transept Hall and the Vicarage. The Church and Transept Hall are insured for £11.59 million.

Movable church furnishings include the PC system installed in the Church which is now fully depreciated.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2020

5. FIXED ASSETS (cont.).

5(b) Investments

	Investment Properties	Investment Funds	Total
	£	£	£
Market value at 1 January 2020	750,000	20,290	770,290
Disposals	-	-	-
Increase/(Decrease) on annual revaluation	55,000	1,384	56,384
Market value at 31 December 2020	805,000	21,674	826,674

Investment properties comprise both the Vicarage Cottage located at 45 Church End, Redbourn and the Old Church Hall located at 45B Church End, Redbourn which are let on a commercial basis. As let investment properties, the Vicarage Cottage (£380,000, 2019: £350,000) and the Old Church Hall (£425,000, 2019: £400,000) are shown at market value and not depreciated.

Investment funds comprise shares in the CBF Church of England Investment Fund. 1,060 shares were held at 31 December 2019 (2019: 1,060).

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £
Investment Assets	824,461	815	1,398	826,674
Current Assets	131,332	18,053	-	149,385
Liabilities: amounts falling due in one year	(26,929)	(4,074)	-	(31,003)
Liabilities: amounts falling due after one year	(25,000)	-	-	(25,000)
Fund balance	903,864	14,794	1,398	920,056

7. DEBTORS

	2020 £	2019 £
Gift aid recoverable	10,212	11,106
Other debtors	41	664
Prepayments and accrued income	2,222	12,566
	12,475	24,336

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2020

8. LIABILITIES

8 (a) Short Term Liabilities

	2020 £	2019 £
Amounts falling due in one year:		
Deferred advertising income	2,895	3,025
Loans repayable (see Note 8(b))	-	20,000
Accruals for utility and other costs	28,108	29,268
	31,003	52,293

8 (b) Long Term Liabilities

	2020 £	2019 £
Amounts falling due after one year:		
Long Term Loans	25,000	25,000

In order to fund a shortfall in building costs relating to the Old Church Hall renovation, a series of interest free long term loans were made to the church in 2017 by several members of the congregation. These will be repaid at various dates over 10 years using the residential letting income from the property. None of the loans are due for repayment in 2021.

9. FUNDS

The headings used for the majority of the fund accounts are self-explanatory such as Church Bells Fund, Transept and Church Hall Funds, Vicars Car Fund, Choir Fund, Churchyard Fund and Common Round Fund, inter alia. These funds are not restricted to their particular heading under the terms of the Charities Act but are generally only used by the PCC for the purpose indicated by the Fund heading.

The General Fund is effectively the reserves of the PCC to be used for any purpose and which will reflect any surplus or deficit made by the PCC in the general running of the Church.

There are some funds held by the PCC which are restricted and can only be used for a specific purpose and these are as follows:

Organ and Piano Fund – Certain contributions to this fund are not restricted, however contributions specifically donated for organ renovation are restricted.

Hall No 1 Fund – Set up for the upkeep of the altar rails.

Baskerville and Trevannion Funds – Restricted funds whose origin and purpose are set out on a board in the Vestry and a tablet in the Chancel.

There are also a number of funds held by the St Albans Diocesan Board of Finance on our behalf which are incorporated into our accounts. There are some restrictions on the use of these funds.

Chancel Fund was originally set up in the 1930's to discharge a landowner's liability for the insurance and repair of the Chancel. It was set up in the sum of £43.11s.8d. Only the income and accumulations of income are available for use.

Land Sale Fund originated as a result of the sale of some land by the PCC and the original capital was £1,200. The income is available to the PCC for general ecclesiastical purposes within the parish.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2020

9. FUNDS (cont.)

The movements on the fund balances during the year were as follows:

	Opening balance at 1/1/20 £	Income during year £	Expenditure during year £	Gain on market value £	Transfers between funds £	Closing balance at 31/12/20 £
Church Bells Fund	8,311	112	-	-	-	8,423
Choir Fund	78	-	-	-	-	78
Church Hall Fund	374,731	14,340	1,732	25,000	-	412,339
Church Transept Fund	1,154	3,750	7,112	-	2,500	292
Churchyard Fund	234	-	-	-	-	234
General Fund	10,469	187,756	175,817	-	(1,819)	20,589
Organ and Piano Fund	330	-	-	-	-	330
Renewals	1,539	35	693	-	(881)	-
Vicarage Cottage Fund	372,005	9,600	3,673	30,000	-	407,932
Vicar's Car Fund	13,305	-	1,833	-	2,000	13,472
Common Round Fund	8,663	13,086	6,478	-	(5,000)	10,271
Young People's Work Fund	3,924	-	434	-	-	3,490
Hall No 1 Fund	1,681	7	-	-	-	1,688
Charitable Finance Committee	3,074	6,633	12,907	-	3,200	-
Baskervill Fund	1,703	8	-	-	-	1,711
Trevannion Fund	1,303	5	-	-	-	1,308
Chancel Fund (Diocese)	2,701	33	-	55	-	2,789
Land Sale Fund (Diocese)	24,899	624	-	1,329	-	26,852
Flower Fund	917	-	-	-	-	917
Hamper Fund	-	11,826	4,485	-	-	7,341
	831,021	247,815	215,164	56,384	-	920,056

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2020

10. SPECIAL GRANTS AND COLLECTIONS

	£
10(a) <i>Donations from Charitable Finance Committee</i>	
Pumps for Mpwapwa	12,907
	12,907

£9,707 was accrued as a liability at 31st December 2020 held over to 2021 for the same charity.

10(b) *Collections and donations organised by the Church*

Bishop's Harvest Appeal	783
Mothers Union Central HQ	250
Friends of St Mary's	60
	1,093

10(c) *Collections from funerals paid to charities*

Macmillan Cancer Support	120
Redbourn Care Group	878
L & D Hospital (Ward 21)	100
	1,098

These amounts are paid to the relevant charities and have not been included in the Statement of Financial Activities.

11. QUINQUENNIAL INSPECTION

During 2016, a quinquennial inspection of the church was carried out and a report issued by our Architects, Michael Dales Partnership, which identified a number of issues which needed to be addressed within 5 years of their report. All the major items raised have been dealt with. The Friends of St Mary's has funded the repairs.

Parochial Church Council of St Mary's, Redbourn

Notes to the Accounts

for the year ending 31 December 2020

12. TRANSACTIONS WITH CONNECTED CHARITIES

During the year, the following amount was received or accounted for as receivable from a connected charity:

<i>The Friends of St Mary's Church, Redbourn (registered charity number 271677):</i>	£
Churchyard Equipment Maintenance	1,167

This amount is included in the Statement of Financial Activities