

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF SAINT MARY THE VIRGIN, WARE

England & Wales - Charity number 1131681

## Details

---

Other names	PCC ST MARY WARE
Status	Registered
Legal form	Previously excepted
Registered	2009-09-17
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	St Mary's Church Church Street Ware Herts SG12 9EF
Phone	01920462539
Email	<a href="mailto:officestmarys@btinternet.com">officestmarys@btinternet.com</a>
Website	<a href="http://www.stmaryware.org.uk">www.stmaryware.org.uk</a>

## Activities

---

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

**Activities:** The PCC is committed to enabling as many people as possible to worship at the Church and to become part of our parish community at St. Mary's Church. It maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

## Classification

---

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

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£136,854	£137,430	-	-
2023-12-31	£247,138	£260,252	-	-
2022-12-31	£192,302	£185,284	-	-
2021-12-31	£123,986	£119,775	-	-
2020-12-31	£107,254	£117,101	-	-

## Trustees

Name	Role	Appointed
YSMENA PENTELOW	Chair	2016-07-09
CAROL PATRICIA TAYLOR		
DEREK DAY		2012-09-07
Elizabeth Finch		2019-04-19
JACQUELINE TURNER		2013-05-31
Jeremy Gavin John		2023-04-30
Kath Kirby		2015-04-26
MIKE WEST		
Margaret Meldrum		2016-04-24
Martin Nicholas Douglas		2020-09-30
Matthew James Whitbourn		2020-09-30
Matthew Wilson		2016-04-24
ROGER HAWKINS		2013-05-31
TIM CROWTHER		

---

# Accounts

---

Charity registration number 1131681 (England and Wales)

**THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## LEGAL AND ADMINISTRATIVE INFORMATION

---

### PCC Members

#### Ex Officio Members:

Incumbent	Rev. Y.R. Pentelow - Chair *
Curate	Rev. J.J. Pass
Retired minister	P.A Voss
Wardens:	S. Austin *
	R.M. Hawkins * to 21 April 2024)
	J.A. Turner * (appointed 21 April 2024)
	M.J. Whitbourn *
Treasurer	G.M. Meldrum * (ex officio from 21 April 2024)
Deanery Synod:	M.J. West
	P. Ballam elected PCC member
	B. Martin elected PCC member

#### Diocesan Synod:

T. Crowther  
E. Horner

#### Elected Members:

D.J. Day - Vice Chair \*  
K.J. Kirby (end of term of office 21 April 2024)  
G.M. Meldrum (to 21 April 2024)  
C.P. Taylor (resigned 21 April 2024)  
E.M. Finch  
M.W. Meldrum  
M.G. Wilson  
J.A. Turner (to 21 April 2024)  
P.A. Hickman (RIP October 2024)  
M.N. Douglas (end of term of office 21 April 2024)  
J.G. John - Secretary from 21 April 2024\*  
A. Dibbs (appointed 21 April 2024)  
N. Villa (appointed 21 April 2024)

\* = Standing Committee Member

#### Charity number

1131681

#### Principal address

St Mary the Virgin Church  
High Street  
Ware  
Herts.  
SG12 9BA

#### Independent examiner

HB Accountants  
Plumpton House, Plumpton Road, Hoddesdon, Herts. EN11 0LB

#### Bankers

CAF Bank  
25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

#### Investment advisors

CCLA Investment Management  
Senator House, 85 Queen Victoria Street, London, EC4V 4ET

---

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## CONTENTS

---

	<b>Page</b>
PCC Members' report	1 - 4
Independent examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the financial statements	8 - 15

---

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT

### *FOR THE YEAR ENDED 31 DECEMBER 2024*

---

The PCC members present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### **Objectives and activities**

St. Mary the Virgin's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting, within the ecclesiastical parish, the whole mission of the Church of England, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church, a 14<sup>th</sup> Century, Grade 1 listed building, and its modern extension.

We, as part of St Albans Diocese, have a Mission Action Plan (MAP). The aim of the MAP is to plan and prioritise a detailed and realistic course of action to establish our vision for the future of St. Mary's Church. The focus is for growth in faith, reach and numbers, creation and responding to the needs of the environment and inclusion and diversity. The MAP and its progress are discussed regularly as part of each PCC meeting. The new MAP can be found on the diocesan website.

Our response to this focus can be found in the section Achievements and Performance.

The normal pattern of Sunday worship is:

- a) The early morning Communion Service at 8.00 a.m. in church and live streamed on Facebook, which provides a quiet, intimate, and reflective environment for worship.
- b) The morning Eucharist at 10.00 a.m. in church and streamed via Zoom. Baptisms take place regularly as part of the morning service as well as separately. A crèche and children's activities are provided during the morning service as well as regular Children's church activities.
- c) Evensong, a traditional format for worship once a month.

Morning Prayer takes place at 9.15 am Monday to Thursday each week. This takes place in church and is also live streamed on Facebook.

Evening prayer takes place at 5.00 pm Monday to Thursday each week.

On Wednesdays a Eucharist service is held weekly at 11.00 am (livestreamed on Facebook for part of the year).

Other services are held during the week to mark particular religious festivals, national commemorations and ecumenical events. All are welcome to attend our regular services.

There is a weekly Eucharist at Snowdrop House and monthly worship at Ashwood and Hillview Nursing Homes.

The Church is open to our community for private prayer every day, usually between 9.00am and 5.30 pm, and is well used by the community and visitors from further afield, including pilgrims walking the London – Walsingham Camino who come to have their Camino passport stamped.

In 2024 the Church Electoral Roll was 140. The usual Sunday attendance has been 80 adults and 3 children, with on average 3 attending predominately online Sunday services. The total attending Easter Eve and Easter Day was 167 with 137 communicants. A total of 1,561 attended Advent services run by St Mary's including Christingle and the Carol Service. In addition we hosted two carols services for external organisations. A total of 450 attended services on Christmas Eve and Christmas Day, with 114 communicants at both services. Amongst other festival services we celebrated Ascension Day with a volunteer choir, sparkling wine and cake. In 2024 we celebrated 11 baptisms, 3 weddings, 1 Thanksgiving for a marriage. There were 11 funerals with a church service this year, and 10 funeral services conducted at a crematorium or cemetery. 7 of those funerals were for members of the congregation.

The PCC members have paid due regard to guidance issued by the Charity Commission in deciding what activities the Church should undertake.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 DECEMBER 2024*

---

### **Achievements and performance**

2024 became a year of St Mary's 'hosting things.' We hosted two meetings of the Deanery Synod, one with a BBQ supported by members of St Mary's, and an Archdeacon's Visitation service. At the latter we welcomed Church Wardens and families from across the Archdeaconry, and learnt that when Church Wardens gather they sing! We hosted a service and lunch for the Week of Prayer for Christian Unity in January; the World Day of Prayer in March; and an event for 'Thy Kingdom Come' in May. And in December St Mary's was the venue for a fundraising carol concert for Herts Air Ambulance, and hosted a Carol Service with Powell's Funeral Services. In their very different ways these were each opportunities for St Mary's community to share our building, offer hospitality, and join with others in worship, reflection and pastoral care. Thank you to everyone who supported these services and events.

Hosting events also responds to our MAP aim to make our building 'a hub and focus,' part of the 'growth in reach' focus. This aim was also part of the impetus behind the development of the lunchtime concert programme and the effort to draw in more art and music events under the umbrella of 'St Mary's Arts'. In line with that 2024 saw a number of weekend concerts and a full line up of lunchtime concerts and a wonderful variety of performers. Children from St Catherine's school now come regularly to lunchtime concerts and we thank performers for their welcome to the students. A big thank you to Mark Kirby and the late Paul Hickman for spearheading this programme; and for all who support with advertising, catering and hospitality. Amongst concert highlights - in August 8 organists came together for a concert in memory of the late Peter Smith.

In April St Mary's Arts together with the Friends of St Mary's ran a 4 day Art Exhibition, showcasing local talent and bringing in large numbers of visitors both local and from much further afield. Again a big thank to you to all who planned, ran and supported this collaborative event. From that exhibition a piece of art was created to form a St Mary's Advent Calendar – copies were sold through the autumn, taking St Mary's, building and people, into homes locally and around the world as the map in the Hall traced through December. Thank you to Belinda and the Faith Development Committee for spearheading that.

As well as visiting for concerts children from St Catherine's VC and St Mary's VC Schools visited through the year for year group visits and school services. Jake and Ysmena visit both schools regularly to lead collective worship. Presdales School returned for their Carol Service this year, and earlier in the Autumn offered an after-school concert. Once again the church was opened for the evening of Halloween to provide a safe and welcoming space.

School holiday craft activities have continued to be well used and provide a positive engagement for our young visitors, and space for families with small children.

As well as continued efforts to manage energy use over 2024 our response to the environment focus of our MAP this year included a return of the Churchyard Count on Nature, and a special Sunday afternoon creation themed songs of praise at which we welcomed both of our school choirs and members of our Snowdrop congregation. Following the installation of Swift boxes in 2024 the Friends of St Mary's organised an informative and well attended talk on swifts.

To support our MAP focus on diversity and inclusion we joined Inclusive Church in 2024. This helps us to indicate to potential visitors and new worshippers that we aim to be as inclusive as possible in all areas and do our best to welcome all who come. As part of that we have also been updating orders of service to include materials to welcome children and those unfamiliar with worship. Children's Church continues to be offered by a small group of committed leaders, a big thank you to them for continuing to ensure provision is made even when numbers remain small.

Pilgrimage has become a theme of our focus on 'growth in faith.' In Lent there was a day pilgrimage to Bury St Edmunds and in May Fr Jake, with Revd Ann Voss and Beverly Hanshaw (ordinand) led a pilgrimage group to Assisi and Rome. Study groups continued to meet on Mondays (two different groups) and Thursdays; and a post confirmation group has run through the year on Sundays.

For the first part of 2024 the choir continued to work with visiting organists to lead our worship. Jill Knight took on a part time interim role providing some stability. We thank her for all her work, including towards the appointment of a new Director of Music, and her continued involvement. Support was also provided by Maddie Bryan, Robert Evans, Edward Dodge, Michael Smith, Celia Higson, Lizzie Hastings-Clarke, Mark Kirby and Ysmena Pentelow. In September we welcomed Stephen Crookes as Director of Music and have delighted in hearing from him and seeing the choir grow over the latter parts of the year. A big thank you to the choir especially in all the changes of the last year – and more.

At the end of the year Lynn Mclean retired after 10 years as Parish Administrator. We had the opportunity to thank her in words and with a gift on Sunday 22<sup>nd</sup> December. She will be much missed. The process towards a new appointment began at the turn of the year.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 DECEMBER 2024*

---

To support the life of the church in all aspects we continue to pay attention to regular planned giving and fundraising. In 2024 a planned giving review was held, which yielded a generous response. Thank you. Fundraising for St Mary's included a Plant Market, a Christmas Fayre and Dickensian Evening. Charitable activity included a lunch and talk by Tony Dodds supporting Tumaini Open School and the Christian Aid 'triathlon' and linked events.

The PCC thanks all members of St Mary's for their continued commitment to the life, ministry and mission of this church. With special thanks to those who take particular roles and responsibilities leading aspects of our life together.

### **Safeguarding Report March 2025**

Bonnie West, as Parish Safeguarding Officer, has reported that the Parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishop's guidance on safeguarding children and vulnerable adults). The PCC has adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement, at their meeting on 4<sup>th</sup> March 2024. The latter two documents are displayed in the Link Way.

Our Parish Safeguarding Officer is Bonnie West, and Lead Recruiter is Anne Crowther. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021.

DBS checks are renewed every three years and all those who have been safely recruited, and all members of the PCC, have completed DBS checks. The Safeguarding Team maintains up to date records of all training and DBS processes, and actively ensures those who need to update are requested to do so. Those requests are followed up as necessary.

Reminders are sent to all who need to update their training, and there will be a number of these in the coming year as the 3 year cycle has come round for several people. Please respond promptly to a request to carry out training, as this ensures we remain actively aware of our part in keeping people safe in the Church.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are in the Best Practice Guidance leaflets in the Choir Vestry, Link Way and Bell Tower. Names of those approved to work with children are displayed in the Choir Vestry and Bell Tower. Safeguarding information is displayed in the Porch and on the church website. There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. No issues of safeguarding concern were reported during 2024.

### **Financial review**

#### **Income**

Gifts and donations income remained stable at £98,551 as compared with £98,314. Income from fundraising and the regular concerts decreased by £2,849. Weddings and hall hire fees dropped by £1,492. Total unrestricted increased by £5,470 to £130,942. Last year, restricted income was very high due to the giving for the nave redecoration project which was completed in that year.

#### **Expenditure**

The parish share was paid in full to St Albans Board of Finance, the cost falling by £3,262 in the year. Utilities and insurance fell by £5,704 due to overpayments in the prior year. A music director was employed from September, the cost being £5,904. Other costs were kept to a minimum, with a tight control maintained on spending. Total unrestricted expenditure decreased by £1,597 to £132,610.

#### **Funds transfer**

A surplus of £23,004 from the grant given by the PCLC for the Nave redecoration project arose. This has meant no transfer of funds from the PCLC was needed this year to cover the Parish secretary 's pay, part of the Director of music's salary and also to cover any shortfall in the general account's transactions.

#### **Investments**

The church holds four endowment funds. These funds have increased by £1,128 in the year.

#### **Conclusion**

The church finances are in a good position. There are sufficient reserves to support all aspects of St. Mary's work in the community.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 DECEMBER 2024*

---

### **Structure, governance and management**

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

At St. Mary's the membership of the PCC consists of the incumbent (our Vicar), Curate, Churchwardens, the Deanery Synod representatives and members elected by those in the congregation who are on the Electoral Roll of the Church.

All trustees must complete a Declaration of Eligibility and sign an agreement to comply with their responsibilities as trustees set out in the Charity Commission's guidance. In addition to this they are encouraged to attend trustee training sessions run by St Albans Diocese. They must also have undertaken a DBS disclosure and undertake appropriate safeguard training.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met seven times during the year, with most present in person, one person regularly attending on Zoom.


Given its wide responsibilities, the PCC has several committees to deal with a particular aspect of Parish life. The committees include Standing (which met six times separately from PCC), Faith Development and Worship, Fellowship and Fundraising, Fabric and Premises, Christian Giving, which are all responsible to the PCC and report back to it regularly, with verbal reports/minutes of their deliberations being received by the full PCC and discussed as necessary.

Major risks have been reviewed and systems and procedures established to manage those risks.

There is no remuneration paid to any member of the PCC or Key management of the entity.

The PCC members who served during the year and up to the date of signature of the financial statements are disclosed on the Legal and Administration Information page of these financial statements.

The PCC members' report was approved by the Board of PCC Members.



.....  
Rev. Y.R. Pentelow

**PCC Chair**

Date: 06/ 04/2025

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## INDEPENDENT EXAMINER'S REPORT

### TO THE PCC MEMBERS OF THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

---

I report to the PCC members on my examination of the financial statements of The PCC of St. Mary the Virgin Church, Ware (the Church) for the year ended 31 December 2024.

#### **Responsibilities and basis of report**

As the PCC members of the Church you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Church's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Church as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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



#### **HB Accountants**

Plumpton House  
Plumpton Road  
Hoddesdon  
Herts.  
EN11 0LB

Dated: *10/4/25* .....

---

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## STATEMENT OF FINANCIAL ACTIVITIES

*FOR THE YEAR ENDED 31 DECEMBER 2024*

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
<b>Income from:</b>									
Donations and legacies	3	98,551	2,530	-	101,081	98,314	111,103	-	209,417
Charitable activities	4	10,672	951	-	11,623	12,154	-	-	12,154
Other trading activities	5	19,887	981	-	20,868	14,142	9,575	-	23,717
Investments		1,832	517	933	3,282	862	361	843	2,066
<b>Total income and endowments</b>		<u>130,942</u>	<u>4,979</u>	<u>933</u>	<u>136,854</u>	<u>125,472</u>	<u>121,039</u>	<u>843</u>	<u>247,354</u>
<b>Expenditure on:</b>									
Raising funds	6	874	-	-	874	1,035	-	-	1,035
Charitable activities	7	131,736	4,820	-	136,556	133,172	126,261	-	259,433
<b>Total expenditure</b>		<u>132,610</u>	<u>4,820</u>	<u>-</u>	<u>137,430</u>	<u>134,207</u>	<u>126,261</u>	<u>-</u>	<u>260,468</u>
Net gains/(losses) on investments		-	-	195	195	-	-	739	739
<b>Net income/(expenditure)</b>		<u>(1,668)</u>	<u>159</u>	<u>1,128</u>	<u>(381)</u>	<u>(8,735)</u>	<u>(5,222)</u>	<u>1,582</u>	<u>(12,375)</u>
Transfers between funds		23,004	(23,004)	-	-	-	-	-	-
<b>Net movement in funds</b>		<u>21,336</u>	<u>(22,845)</u>	<u>1,128</u>	<u>(381)</u>	<u>(8,735)</u>	<u>(5,222)</u>	<u>1,582</u>	<u>(12,375)</u>
<b>Reconciliation of funds:</b>									
Fund balances at 1 January 2024		<u>(13,435)</u>	<u>31,308</u>	<u>19,912</u>	<u>37,785</u>	<u>(4,700)</u>	<u>36,530</u>	<u>18,330</u>	<u>50,160</u>
<b>Fund balances at 31 December 2024</b>		<u>7,901</u>	<u>8,463</u>	<u>21,040</u>	<u>37,404</u>	<u>(13,435)</u>	<u>31,308</u>	<u>19,912</u>	<u>37,785</u>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## BALANCE SHEET

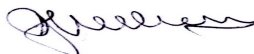
AS AT 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
<b>Fixed assets</b>					
Investments	11		8,717		8,522
<b>Current assets</b>					
Debtors	12	7,267		7,508	
Cash at bank and in hand		31,536		38,621	
		<u>38,803</u>		<u>46,129</u>	
<b>Creditors: amounts falling due within one year</b>	13	<u>(10,116)</u>		<u>(16,866)</u>	
Net current assets			28,687		29,263
<b>Total assets less current liabilities</b>			<u>37,404</u>		<u>37,785</u>
<b>Capital funds</b>					
Endowment funds	14		21,040		19,912
<b>Income funds</b>					
Restricted funds	15		8,463		31,308
Unrestricted funds			7,901		(13,435)
			<u>37,404</u>		<u>37,785</u>

The financial statements were approved by the PCC Members on 06/04/2025

... 

Rev. Y.R. Pentelow  
PCC Chair



G.M. Meldrum  
Treasurer

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2024

---

#### 1 Accounting policies

##### Charity information

The PCC of St. Mary the Virgin Church, Ware is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006).

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Church's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The Church is a Public Benefit Entity as defined by FRS 102.

The Church has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention modified to include the revaluation of fixed asset investments. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the PCC members have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. Thus the PCC members continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the PCC members in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Church.

##### 1.4 Income

Collections are recognised on receipt. Other gifts are recognised once the Church has been notified of the gift, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Church has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from weddings and funerals are accounted for when the bookings have been paid for.

Fund-raising income is accounted for on a receivable basis.

Investment income is accounted for on a receivable basis.

##### 1.5 Expenditure

Expenditure is accounted for on an accruals basis.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

---

#### 1 Accounting policies (continued)

##### 1.6 Tangible fixed assets

Consecrated and beneficed property is excluded from the accounts by 10(2) of the Charities Act 2011. Moveable church furnishings held by the Churchwardens on specialist trust for the PCC, and which a faculty for disposal are accounted for an inalienable property unless consecrated. They are listed in the church's inventory which can be inspected at any reasonable time.

##### 1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

##### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### 1.9 Financial instruments

The Church has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### *Basic financial assets*

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### *Basic financial liabilities*

Basic financial liabilities are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

##### *Derecognition of financial liabilities*

Financial liabilities are derecognised when the Church's contractual obligations expire or are discharged or cancelled.

#### 2 Critical accounting estimates and judgements

In the application of the Church's accounting policies, the PCC members are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### 3 Donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Parish Giving Scheme	53,966	-	53,966	45,005	-	45,005
Other planned giving	5,715	-	5,715	14,140	-	14,140
Other giving	21,000	2,530	23,530	20,961	15,423	36,384
Gift Aid	17,870	-	17,870	17,208	30,680	47,888
Grants receivable	-	-	-	1,000	65,000	66,000
	<u>98,551</u>	<u>2,530</u>	<u>101,081</u>	<u>98,314</u>	<u>111,103</u>	<u>209,417</u>

### 4 Charitable activities

	2024 £	2023 £
Wedding and funeral fees	7,652	9,156
Hall hire	2,357	2,345
Other income	315	653
Church outings	1,299	-
	<u>11,623</u>	<u>12,154</u>
Analysis by fund		
Unrestricted funds	10,672	12,154
Restricted funds	951	-
	<u>11,623</u>	<u>12,154</u>

### 5 Other trading activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fundraising events	<u>19,887</u>	<u>981</u>	<u>20,868</u>	<u>14,142</u>	<u>9,575</u>	<u>23,717</u>

### 6 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
<b>Fundraising and publicity</b>		
Staging fundraising events	<u>874</u>	<u>1,035</u>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### 7 Expenditure on charitable activities

	2024	2023
	£	£
<b>Direct costs</b>		
Staff costs	5,904	-
Parish Share	67,009	70,271
Clergy expenses	2,732	2,441
Utilities and insurance	15,106	20,810
Weddings and funerals	5,037	4,340
Honoraria	6,670	6,288
Church supplies	2,338	3,840
Upkeep of services	2,739	3,708
Printing, postage and stationery	3,910	2,761
Church outings	1,557	-
Legal and professional fees	-	2,700
Nave redecoration	-	124,578
Repairs and maintenance	14,099	9,325
Miscellaneous expenses	5,182	4,229
	<u>132,283</u>	<u>255,291</u>
Grant funding of activities	1,153	1,142
<b>Share of support and governance costs (see note 8)</b>		
Governance	3,120	3,000
	<u>136,556</u>	<u>259,433</u>
<b>Analysis by fund</b>		
Unrestricted funds	132,717	133,172
Restricted funds	3,839	126,261
	<u>136,556</u>	<u>259,433</u>

### 8 Support costs

	Support costs	Governance costs	2024	2023
	£	£	£	£
Accountancy fees	-	3,120	3,120	3,000
	<u>-</u>	<u>3,120</u>	<u>3,120</u>	<u>3,000</u>
Analysed between				
Charitable activities	-	3,120	3,120	3,000
	<u>-</u>	<u>3,120</u>	<u>3,120</u>	<u>3,000</u>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

---

#### 9 PCC Members

None of the PCC members (or any persons connected with them) received any remuneration or benefits from the Church during the year, except for expenses paid to Clergy of £2,732 (2023: £2,225).

#### 10 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Music director	1	-
	<u>          </u>	<u>          </u>
<b>Employment costs</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	5,904	-
	<u>          </u>	<u>          </u>

There were no employees whose annual remuneration was more than £60,000.

#### 11 Fixed asset investments

	Listed investments £
<b>Cost or valuation</b>	
At 1 January 2024	8,522
Valuation changes	195
	<u>          </u>
At 31 December 2024	8,717
	<u>          </u>
<b>Carrying amount</b>	
At 31 December 2024	8,717
	<u>          </u>
At 31 December 2023	8,522
	<u>          </u>

#### 12 Debtors

	2024 £	2023 £
<b>Amounts falling due within one year:</b>		
Gift Aid tax receivable	1,362	1,518
Other debtors	2,673	2,855
Prepayments and accrued income	3,232	3,135
	<u>          </u>	<u>          </u>
	7,267	7,508
	<u>          </u>	<u>          </u>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 13 Creditors: amounts falling due within one year

	2024 £	2023 £
Weddings	4,937	4,340
Accruals	5,179	12,526
	<u>10,116</u>	<u>16,866</u>

#### 14 Endowment funds

Endowment funds represent assets which must be held permanently by the Church. Income arising on the endowment funds can be used in accordance with the objects of the Church and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2024 £	Incoming resources £	Gains and losses £	At 31 December 2024 £
<b>Permanent endowments</b>				
	843	-	-	843
The Gibsy Bequest fund	8,523	-	195	8,718
The Duval Bequest fund	3,235	-	-	3,235
The Light & Air fund	2,000	-	-	2,000
The Murvell Evans fund	5,311	933	-	6,244
	<u>19,912</u>	<u>933</u>	<u>195</u>	<u>21,040</u>

Previous year:	At 1 January 2023 £	Incoming resources £	Gains and losses £	At 31 December 2023 £
<b>Permanent endowments</b>				
The Gibsy Bequest fund	7,784	-	739	8,523
The Duval Bequest fund	3,235	-	-	3,235
The Light & Air fund	2,000	-	-	2,000
The Murvell Evans fund	5,311	843	-	6,154
	<u>18,330</u>	<u>843</u>	<u>739</u>	<u>19,912</u>

The Gisby Bequest: Income arising is used for the purchase of communion vessels.

The Duvall Bequest: Income arising is used for church fabric repairs.

The Light & Air fund: Income arising is used for general purposes.

The Murvell Evans fund: Income arising is used for the poor of the parish.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2024 £
PCC Restricted fund	860	426	(60)	-	1,226
Choir and Music fund	266	182	(256)	-	192
Flowers	752	780	(1,023)	-	509
Organ fund	2,090	110	-	-	2,200
Restoration fund	4,336	-	-	-	4,336
Redecoration fund	-	2,500	(2,500)	-	-
Nave redecoration project	23,004	-	-	(23,004)	-
Charitable fundraising	-	981	(981)	-	-
	<u>31,308</u>	<u>4,979</u>	<u>(4,820)</u>	<u>(23,004)</u>	<u>8,463</u>
<b>Previous year:</b>	<b>At 1 January 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>At 31 December 2023 £</b>
PCC Restricted fund	509	411	(60)	-	860
Choir and Music fund	194	182	(110)	-	266
Flowers	764	805	(817)	-	752
Organ fund	2,025	65	-	-	2,090
Restoration fund	4,336	-	-	-	4,336
Nave redecoration project	28,702	118,880	(124,578)	-	23,004
Charitable fundraising	-	696	(696)	-	-
	<u>36,530</u>	<u>121,039</u>	<u>(126,261)</u>	<u>-</u>	<u>31,308</u>

The Nave redecoration project has been completed. A surplus of £23,004 arose through the large grants given by The Parish Clerks Land Charity, a connected charity. This meant that no transfer of funds from the PCLC was needed in 2024 to cover salaries and general expenses as in previous years.

#### 16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2024 £
General funds	(13,435)	130,942	(132,610)	23,004	7,901
	<u>(13,435)</u>	<u>130,942</u>	<u>(132,610)</u>	<u>23,004</u>	<u>7,901</u>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### 16 Unrestricted funds (continued)

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
General funds	(4,700)	125,472	(134,207)	-	(13,435)

### 17 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Endowment funds 2024	Total 2024
	£	£	£	£
<b>At 31 December 2024:</b>				
Investments	-	-	8,717	8,717
Current assets/(liabilities)	7,901	8,463	12,323	28,687
	<u>7,901</u>	<u>8,463</u>	<u>21,040</u>	<u>37,404</u>
	<u><u>7,901</u></u>	<u><u>8,463</u></u>	<u><u>21,040</u></u>	<u><u>37,404</u></u>
	Unrestricted funds 2023	Restricted funds 2023	Endowment funds 2023	Total 2023
	£	£	£	£
<b>At 31 December 2023:</b>				
Investments	-	-	8,522	8,522
Current assets/(liabilities)	(13,435)	31,308	11,390	29,263
	<u>(13,435)</u>	<u>31,308</u>	<u>19,912</u>	<u>37,785</u>
	<u><u>(13,435)</u></u>	<u><u>31,308</u></u>	<u><u>19,912</u></u>	<u><u>37,785</u></u>

### 18 Related party transactions

There were no transactions with related parties in this year or last year.

### 19 Connected Charity

The Parish Clerks Land Charity is a connected charity. It meets the cost of performing services previously undertaken by the parish clerk and assisting with music and administration expenses. During the year it donated £Nil (2023: £50,000) towards the cost of the nave redecoration at the church. At the discretion of the PCC members any unutilised amounts are available for ecclesiastical purposes in the parish of Ware. The charity can be contacted via the Parish Office.

---

# Accounts

---

Charity registration number 1131681

**THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**



# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## CONTENTS

---

	<b>Page</b>
PCC Members' report	1 - 5
Independent examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the financial statements	9 - 16

---

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT

*FOR THE YEAR ENDED 31 DECEMBER 2023*

---

The PCC members present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

### **Objectives and activities**

St. Mary the Virgin's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting, within the ecclesiastical parish, the whole mission of the Church of England, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church, a 14<sup>th</sup> Century, Grade 1 listed building, and its modern extension.

We, as part of St Albans Diocese, have a Mission Action Plan (MAP). The aim of the MAP is to plan and prioritise a detailed and realistic course of action to establish our vision for the future of St. Mary's Church. The focus is for growth in faith creation and responding to the needs of the environment and inclusion and diversity. The MAP and its progress are discussed regularly as part of each PCC meeting. The new MAP can be found on the diocesan website.

Our response to this focus can be found in the section Achievements and Performance.

The normal pattern of Sunday worship is:

- a. The early morning Communion Service at 8.00 am in church and live streamed on Facebook, which provides a quiet, intimate, and reflective environment for worship.
- b) The morning Eucharist at 10.00 am in church and streamed via Zoom. Baptisms take place regularly as part of the morning service as well as separately. A crèche and children's activities are provided during the morning service as well as regular Children's church activities.
- c. Evensong, a traditional format for worship once a month.

Morning Prayer takes place at 9.15 am Monday to Thursday each week. This takes place in church and is also live streamed on Facebook.

Evening prayer takes place at 5.00 pm Monday to Thursday each week.

On Wednesdays a Eucharist service is held weekly at 11.00 am (livestreamed on Facebook for part of the year).

Other services are held during the week to mark particular religious festivals.

There is a weekly Eucharist at Snowdrop House and during 2023 monthly worship restarted at Ashwood and Hillview Nursing Homes.

The Church is open to our community for private prayer every day, usually between 9.00am and 5.30 pm. The year began with the prayer space moved to the Linkway and morning and evening prayer held in the choir vestry. This was to ensure the safety of the building during the restoration project. The church was fully open again from Easter onwards.

All are welcome to attend our regular services. In 2023 the Church Electoral Roll was 147.

The average attendance has been 70 adults and 4 children, with 3 attending predominately online services. The total attending Easter Eve and Easter Day was 145 with 107 communicants. A total of 1,120 attended Advent services including Christingle and the Carol Service. A total of 473 attended services on Christmas Eve and Christmas Day, with 115 communicants at both services.

We have celebrated 23 baptisms, 8 weddings, 1 thanksgiving for a marriage and held 7 funerals this year. There were 9 funeral services conducted at a crematorium or cemetery. Confirmations included 3 adults. There have been 4 adults and 2 children joining the church family at St Mary's during the year.

The PCC members have paid due regard to guidance issued by the Charity Commission in deciding what activities the Church should undertake.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 DECEMBER 2023*

---

### **Achievements and performance**

The redecoration of the nave meant that the church building was closed for all activities for the first three months of 2023. Church services continued for the most part, but all weekday services and activities took place in the Church Hall.

The first major undertaking was the sponsored Bible Marathon at the end of January. This event over 72 hours involved many volunteers from St Mary's and beyond, providing an uplifting experience to all involved as well as raising much needed funds for the redecoration project. Our thanks to Marion Little and Belinda Martin for the organisation of such a huge event.

A Quiet day in March focused on the Feast of the Annunciation. The Embrace course booklet "The Kingdom of God in Justice and Peace" was used by groups during Lent. The Monday study group and Space on Thursday continued with their own programmes throughout the year. A number of walkers joined in the very wet walk on Easter Monday, walking from Welwyn to St Albans where they met with fellow pilgrims for a lively and uplifting service in the Abbey.

The Foodbank continued to be supported by St Mary's although new premises are now used to distribute food. An increase in the number of clients needing support has required more space. Our thanks to Jackie Turner, Mike Franklin and the team who support this work.

Liz Finch organised part of our MAP response to the environment with a group counting wildlife in the churchyard in June as part of the Churches Count on Nature. Liz also liaised with the Ware Swift Group, who identified St Mary's church tower as a suitable place to install swift nesting boxes. These were finally installed in October with the help of Mike Franklin as tower captain. A survey of our energy consumption has resulted in savings on heat and light.

St Mary's Arts continued with a full year of concerts, some of which took place in the Hall at the beginning of the year. The concerts welcome performers from near and far, while the coffee and cakes provided by the churchyard café are popular with our audiences. Thank you to the organisers Paul Hickman and Mark Kirby for finding such a variety of talent and to Roger Hawkins and the team for the catering. All the events raise much needed funds for the church. Two year groups from St Catherine's School have taken advantage of some performances to introduce their pupils to live music.

Fundraising events this year have included the Plant Market, Christmas Fayre and Dickensian Evening, involving lots of volunteers, organised on different occasions by Derek Day and Roger Hawkins. The coronation was celebrated with music and activities in the churchyard.

Charitable events have included a parish breakfast to support Christian Aid week, a sausage sizzle raising funds for Montgomery Heights and the Christingle service for the Children's Society. The monthly Community Lunches continue as well as the Board Games Café, providing outreach to the wider community in Ware. Both are organised by regular volunteers.

A coach plus choir members travelled to attend the service when our curate, Fr Jake Pass was ordained to the priesthood in St Mary's Church Hitchin at the beginning of June. This was a doubly joyous occasion as Katy Little, a former congregation member was also ordained by the Bishop of Hertford.

The first round of interviews held in September for a new Director of Music was unsuccessful. Music for Sunday mornings, Evensongs and special services has been provided by Celia Higson, Mark Kirby, Lizzie Hastings Clark, Revd. Ysmena Pentelow, Edward Dodge, Maddie Bryan, Robert Evans, Nathan Collins, Michael Smith, Malcolm Entelow, and Kenson Li. Our thanks to them all and the choir for leading worship. Jill Knight provided more stability towards the end of the year, leading some Sunday services as well as choral evensong and the carol service.

Thanks to The Friends of St Mary's for their continuing support for the maintenance of the fabric of the building, particularly the re-decoration project this year.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 DECEMBER 2023*

---

We would like to thank all the volunteers who work so hard to make our church the lively and welcoming community it is. In particular we would like to thank our Churchwardens including Tim Crowther, who retired in April, Roger Hawkins, Matt Whitbourn and Sue Centonze who work tirelessly on our behalf. Graham Meldrum who keeps a check on finances and helps us all to understand the church accounts and finances. We would also like to thank the Parish Administrator, Lynn McLean and Kathleen Kirby PCC Secretary and all the members of the PCC, for their valuable contribution to our ministry and for keeping the church running. We are also grateful to the flower arrangers, cleaners and maintenance team for all they do to make our church attractive and welcoming. Bonnie West keeps us all up to date with the Quarterly Magazine as well as Celia Higson and the group delivering around the parish, particularly at Christmas. Finally, a particular thanks to Ysmena for her leadership and commitment through another year with its many challenges.

### **Fabric Report**

Mike Franklin, chair of the Fabric Committee has made the following report.

2023 saw the delayed completion of the nave redecoration. I hope that you agree that this major project has completely transformed the interior of the church for us and our visitors - be it somewhat more costly than originally envisaged.

#### Nave Redecoration – additional work

Whilst the internal scaffolding was in place the opportunity was taken to carry out additional high-level work including:

- Formal recording of the position of the wall paintings
- Testing of high-level electrical wiring and subsequent remedial work
- Repairs to lead roofing around the North turret
- Repairs to clerestory windows
- Replacement of opening casement to Book Corner's window

#### Other minor works carried out during the year

- Installation of swift nesting boxes in the belfry
- Installation of additional roof drainage in the church hall to prevent water egress
- Repairs to church hall window (by boiler cupboard)
- Replacement of internal lighting in the church hall (with LEDs)

Ongoing tasks carried out included servicing and repairs of the fire extinguishers, heating systems, roof alarm, lightning conductor as well as gutter/hopper clearance.

In addition, Roger Hawkins and Matt Whitbourn have been carefully monitoring the consumption of electricity sometimes on a daily basis. Following this, we have undertaken a number of energy saving initiatives to cut down on costs as well as reducing our carbon footprint.

### **Future plans**

2023 saw the publication of the Quinquennial report. This report will inform the planning of building projects until the next report is published in 2028. The goal of achieving net zero as a church by 2030 will also, of necessity, increasingly inform our plans during this period.

Separately, in 2023, an engineer reported on the acoustics of the church hall. Recommendations to improve the acoustics will be carried out as and when funds permit. The aim is to achieve a 'softer acoustics' whereby speakers can be heard clearly without unwanted reverberation.

### **On-going maintenance and cleaning**

Once again, I'd like to give a big 'thank-you' to the regular cleaning/maintenance team who help look after our church and churchyard. Special thanks to:

- Alan Thomas for his hard work weeding/strimming/pruning and generally caring for the churchyard.
- Ken Butt for his expert handiwork in all areas of maintenance.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 DECEMBER 2023*

---

### Safeguarding Report

Carol Taylor, as Parish Safeguarding Officer, has reported that the Parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishop's guidance on safeguarding children and vulnerable adults). The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement, at their meeting on 6th March 2023. The latter two documents are displayed in the Link Way.

We have a Parish Safeguarding Officer/Lead Recruiter and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. DBS checks are renewed every three years and all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years and completed DBS checks.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are in the Best Practice Guidance leaflets in the Choir Vestry, Link Way and Bell Tower. Names of those approved to work with children are displayed in the Choir Vestry and Bell Tower. Safeguarding information is displayed in the Porch and on the church website.

There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There have been no issues of safeguarding concern reported during 2023.

### Financial review

2023 showed that St Mary's church had sustained its financial position despite the pandemic the energy crisis and the cost-of-living crisis.

The Nave redecoration project was completed in April and all invoices paid by early autumn.

### Income

Giving by various methods and donations remained stable, with fundraising and in particular the regular concerts takings increasing significantly. Weddings and hall hire fees dropped a modest amount. Here are some of the figures:

Total giving including gift aid	£76,353
Donations	£13,642
Fundraising and concerts	£14,838
Weddings/funerals gross fees	£9,156
Nave redecoration project	£118,379

### Expenditure

The parish share was paid in full to St Albans Board of finance the cost had increased this year.

Gas and electric costs increased significantly, and efforts were made to reduce usage where possible. Maintenance, stationery, printing and church supplies costs were reduced by a modest amount.

It was necessary in line with recent years to keep a tight control on spending given the impact of energy prices and inflation. Here are some of the figures:

Parish share	£70,271
Utilities	£20,810
Maintenance	£8,618
Stationery/printing	£2,761
Church supplies	£3,840
Nave redecoration	£124,578

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 DECEMBER 2023*

---

### **Investments**

The church holds various endowment funds, two give a restricted income and the other accrues interest in the fund. In line with recent interest rises the church investments have shown a small increase.

### **Conclusion**

In spite of difficult conditions, namely energy prices and inflation in 2023, the church finances are in a good position. This has been achieved by continued giving in all forms by all connected with St Mary's, together with control of both expenditure and cash flow. There are sufficient funds and reserves to support all aspects of St Mary's work in the community.

### **Structure, governance and management**

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

At St. Mary's the membership of the PCC consists of the incumbent (our Vicar), Curate, Churchwardens, the Deanery Synod representatives and members elected by those in the congregation who are on the Electoral Roll of the Church. All trustees must complete a Declaration of Eligibility and sign an agreement to comply with their responsibilities as trustees set out in the Charity Commission's guidance. In addition to this they are encouraged to attend trustee training sessions run by St Albans Diocese. They must also have undertaken a DBS disclosure and undertake appropriate safeguard training.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The easing of Coronavirus restrictions has allowed all meetings to take place in person this year, whilst attendance by Zoom has remained an option for some. The full PCC met seven times during the year.

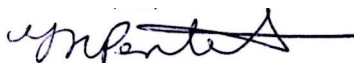
Given its wide responsibilities, the PCC has several committees to deal with a particular aspect of Parish life. The committees include Standing (which met six times separately from PCC), Faith Development and Worship, Fellowship and Fundraising, Fabric and Premises, Christian Giving, which are all responsible to the PCC and report back to it regularly, with verbal reports/minutes of their deliberations being received by the full PCC and discussed as necessary.

Major risks have been reviewed and systems and procedures established to manage those risks.

There is no remuneration paid to any member of the PCC or Key management of the entity.

The PCC members who served during the year and up to the date of signature of the financial statements are disclosed on the Legal and Administration Information page of these financial statements.

The PCC members' report was approved by the Board of PCC Members.



Rev. Y.R. Pentelow  
**PCC Chair**

Date: ....09/05/24..

.....  
.....

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## INDEPENDENT EXAMINER'S REPORT

### TO THE PCC MEMBERS OF THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

---

I report to the PCC members on my examination of the financial statements of The PCC of St. Mary the Virgin Church, Ware (the Church) for the year ended 31 December 2023.

#### **Responsibilities and basis of report**

As the PCC members of the Church you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Church's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Church as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



#### **HB Accountants**

Plumpton House  
Plumpton Road  
Hoddesdon  
Herts.  
EN11 0LB

Dated: ...10/05/24.....

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## STATEMENT OF FINANCIAL ACTIVITIES

*FOR THE YEAR ENDED 31 DECEMBER 2023*

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total 2022 £
<b>Income from:</b>									
Donations and legacies	3	98,314	111,103	-	209,417	88,752	76,413	-	165,165
Charitable activities	4	9,593	-	-	9,593	14,249	-	-	14,249
Other trading activities	5	17,183	8,879	-	26,062	11,728	-	-	11,728
Investments		862	361	843	2,066	433	81	646	1,160
<b>Total income and endowments</b>		<u>125,952</u>	<u>120,343</u>	<u>843</u>	<u>247,138</u>	<u>115,162</u>	<u>76,494</u>	<u>646</u>	<u>192,302</u>
<b>Expenditure on:</b>									
Raising funds	6	1,035	-	-	1,035	-	-	-	-
Charitable activities	7	133,652	125,565	-	259,217	132,158	53,126	-	185,284
<b>Total expenditure</b>		<u>134,687</u>	<u>125,565</u>	<u>-</u>	<u>260,252</u>	<u>132,158</u>	<u>53,126</u>	<u>-</u>	<u>185,284</u>
Net gains/(losses) on investments		-	-	739	739	-	-	(1,045)	(1,045)
<b>Net income/(expenditure) and movement in funds</b>		<u>(8,735)</u>	<u>(5,222)</u>	<u>1,582</u>	<u>(12,375)</u>	<u>(16,996)</u>	<u>23,368</u>	<u>(399)</u>	<u>5,973</u>
<b>Reconciliation of funds:</b>									
Fund balances at 1 January 2023		<u>(4,700)</u>	<u>36,530</u>	<u>18,330</u>	<u>50,160</u>	<u>12,296</u>	<u>13,162</u>	<u>18,729</u>	<u>44,187</u>
<b>Fund balances at 31 December 2023</b>		<u>(13,435)</u>	<u>31,308</u>	<u>19,912</u>	<u>37,785</u>	<u>(4,700)</u>	<u>36,530</u>	<u>18,330</u>	<u>50,160</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

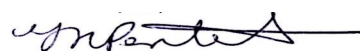
# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## BALANCE SHEET

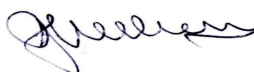
AS AT 31 DECEMBER 2023

	Notes	2023 £	£	2022 £	£
<b>Fixed assets</b>					
Investments	11		8,522		7,784
<b>Current assets</b>					
Debtors	12	7,508		8,028	
Cash at bank and in hand		38,621		44,844	
		<u>46,129</u>		<u>52,872</u>	
<b>Creditors: amounts falling due within one year</b>	13	<u>(16,866)</u>		<u>(10,496)</u>	
Net current assets			29,263		42,376
<b>Total assets less current liabilities</b>			<u>37,785</u>		<u>50,160</u>
<b>Capital funds</b>					
Endowment funds	14		19,912		18,330
<b>Income funds</b>					
Restricted funds	15		31,308		36,530
Unrestricted funds			<u>(13,435)</u>		<u>(4,700)</u>
			<u>37,785</u>		<u>50,160</u>

The financial statements were approved by the PCC Members on .....02/05/24.....



.....  
Rev. Y.R. Pentelow  
PCC Chair



.....  
G.M. Meldrum  
Treasurer

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2023

---

#### 1 Accounting policies

##### Charity information

The PCC of St. Mary the Virgin Church, Ware is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006).

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Church's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The Church is a Public Benefit Entity as defined by FRS 102.

The Church has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention modified to include the revaluation of fixed asset investments. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the PCC members have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. Thus the PCC members continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the PCC members in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Church.

##### 1.4 Income

Collections are recognised on receipt. Other gifts are recognised once the Church has been notified of the gift, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Church has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from weddings and funerals are accounted for when the bookings have been paid for.

Fund-raising income is accounted for on a receivable basis.

Investment income is accounted for on a receivable basis.

##### 1.5 Expenditure

Expenditure is accounted for on an accruals basis.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2023

---

#### 1 Accounting policies (continued)

##### 1.6 Tangible fixed assets

Consecrated and beneficed property is excluded from the accounts by 10(2) of the Charities Act 2011. Moveable church furnishings held by the Churchwardens on specialist trust for the PCC, and which a faculty for disposal are accounted for an inalienable property unless consecrated. They are listed in the church's inventory which can be inspected at any reasonable time.

##### 1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

##### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### 1.9 Financial instruments

The Church has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### *Basic financial assets*

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### *Basic financial liabilities*

Basic financial liabilities are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

##### *Derecognition of financial liabilities*

Financial liabilities are derecognised when the Church's contractual obligations expire or are discharged or cancelled.

#### 2 Critical accounting estimates and judgements

In the application of the Church's accounting policies, the PCC members are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

### 3 Donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Planned Giving Scheme	45,005	-	45,005	42,710	-	42,710
Other Planned Giving	14,140	-	14,140	14,120	-	14,120
Gift Aid	17,208	30,680	47,888	15,975	7,440	23,415
Giving at services and online	5,804	-	5,804	5,008	43,333	48,341
Grants receivable	1,000	65,000	66,000	-	24,800	24,800
Donations	15,157	15,423	30,580	10,939	840	11,779
	<u>98,314</u>	<u>111,103</u>	<u>209,417</u>	<u>88,752</u>	<u>76,413</u>	<u>165,165</u>

### 4 Charitable activities

	2023 £	2022 £
Wedding and funeral fees	9,156	10,726
Other income	437	3,523
	<u>9,593</u>	<u>14,249</u>

### 5 Other trading activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £
Fundraising events	14,838	8,879	23,717	9,312
Hall lettings	2,345	-	2,345	2,416
	<u>17,183</u>	<u>8,879</u>	<u>26,062</u>	<u>11,728</u>

### 6 Expenditure on raising funds

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
<b>Fundraising and publicity</b>		
Staging fundraising events	1,035	-
	<u>1,035</u>	<u>-</u>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

### 7 Charitable activities

	2023	2022
	£	£
Ministry - Parish Share	70,271	67,852
Clergy expenses	2,225	880
Utilities and insurance	20,810	15,782
Weddings and funerals	4,340	4,708
Honoraria	6,995	10,115
Church supplies	3,840	4,739
Upkeep of services	3,708	3,339
Printing, postage and stationery	2,761	3,186
Legal and professional fees	2,700	-
Nave redecoration	124,578	49,871
Repairs and maintenance	8,618	5,315
Church repairs and maintenance - special projects	-	9,118
Miscellaneous expenses	4,229	6,526
	<u>255,075</u>	<u>181,431</u>
Charitable giving	1,142	1,168
Share of governance costs (see note 8)	3,000	2,685
	<u>259,217</u>	<u>185,284</u>
<b>Analysis by fund</b>		
Unrestricted funds	133,652	132,158
Restricted funds	125,565	53,126
	<u>259,217</u>	<u>185,284</u>

### 8 Support costs

	Support costs	Governance costs	2023	2022
	£	£	£	£
Accountancy fees	-	3,000	3,000	2,685
	<u>-</u>	<u>3,000</u>	<u>3,000</u>	<u>2,685</u>
Analysed between Charitable activities	-	3,000	3,000	2,685
	<u>-</u>	<u>3,000</u>	<u>3,000</u>	<u>2,685</u>

### 9 PCC Members

None of the PCC members (or any persons connected with them) received any remuneration or benefits from the Church during the year, except for expenses paid to Clergy of £2,225 (2022: £880).

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

---

### 10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

### 11 Fixed asset investments

	<b>Listed investments £</b>
<b>Cost or valuation</b>	
At 1 January 2023	7,784
Valuation changes	738
	<hr/>
At 31 December 2023	8,522
	<hr/>
<b>Carrying amount</b>	
At 31 December 2023	8,522
	<hr/> <hr/>
At 31 December 2022	7,784
	<hr/> <hr/>

### 12 Debtors

	<b>2023 £</b>	<b>2022 £</b>
<b>Amounts falling due within one year:</b>		
Gift Aid tax receivable	1,518	3,679
Other debtors	2,855	1,404
Prepayments and accrued income	3,135	2,945
	<hr/>	<hr/>
	7,508	8,028
	<hr/> <hr/>	<hr/> <hr/>

### 13 Creditors: amounts falling due within one year

	<b>2023 £</b>	<b>2022 £</b>
Weddings	4,340	4,708
Accruals	12,526	5,788
	<hr/>	<hr/>
	16,866	10,496
	<hr/> <hr/>	<hr/> <hr/>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2023

#### 14 Endowment funds

Endowment funds represent assets which must be held permanently by the Church. Income arising on the endowment funds can be used in accordance with the objects of the Church and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2023	Incoming resources	Gains and losses	At 31 December 2023
	£	£	£	£
<b>Permanent endowments</b>				
The Gibsy Bequest fund	7,784	-	739	8,523
The Duval Bequest fund	3,235	-	-	3,235
The Light & Air fund	2,000	-	-	2,000
The Murvell Evans fund	5,311	843	-	6,154
	<u>18,330</u>	<u>843</u>	<u>739</u>	<u>19,912</u>
	<u><u>18,330</u></u>	<u><u>843</u></u>	<u><u>739</u></u>	<u><u>19,912</u></u>
<b>Previous year:</b>	<b>At 1 January 2022</b>	<b>Incoming resources</b>	<b>Gains and losses</b>	<b>At 31 December 2022</b>
	£	£	£	£
<b>Permanent endowments</b>				
The Gibsy Bequest fund	8,829	-	(1,045)	7,784
The Duval Bequest fund	3,235	-	-	3,235
The Light & Air fund	2,000	-	-	2,000
The Murvell Evans fund	4,665	646	-	5,311
	<u>18,729</u>	<u>646</u>	<u>(1,045)</u>	<u>18,330</u>
	<u><u>18,729</u></u>	<u><u>646</u></u>	<u><u>(1,045)</u></u>	<u><u>18,330</u></u>

The Gibsy Bequest: Income arising is used for the purchase of communion vessels.

The Duval Bequest: Income arising is used for church fabric repairs.

The Light & Air fund: Income arising is used for general purposes.

The Murvell Evans fund: Income arising is used for the poor of the parish.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2023

#### 15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2023 £	Incoming resources £	Resources expended £	At 31 December 2023 £
PCC Restricted fund	509	411	(60)	860
Choir and Music fund	194	182	(110)	266
Flowers	764	805	(817)	752
Organ fund	2,025	65	-	2,090
Restoration fund	4,336	-	-	4,336
Nave redecoration project	28,702	118,880	(124,578)	23,004
	<u>36,530</u>	<u>120,343</u>	<u>(125,565)</u>	<u>31,308</u>

Previous year:	At 1 January 2022 £	Incoming resources £	Resources expended £	At 31 December 2022 £
PCC Restricted fund	3,418	172	(3,081)	509
Child Church fund	343	-	(343)	-
Choir and Music fund	214	25	(45)	194
Flowers	742	696	(674)	764
Organ fund	1,997	28	-	2,025
Restoration fund	4,336	-	-	4,336
Candle fund	2,112	-	(2,112)	-
Nave redecoration project	-	75,573	(46,871)	28,702
	<u>13,162</u>	<u>76,494</u>	<u>(53,126)</u>	<u>36,530</u>

#### 16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2023 £	Incoming resources £	Resources expended £	At 31 December 2023 £
General funds	(4,700)	125,952	(134,687)	(13,435)
	<u>(4,700)</u>	<u>125,952</u>	<u>(134,687)</u>	<u>(13,435)</u>
Previous year:	At 1 January 2022 £	Incoming resources £	Resources expended £	At 31 December 2022 £
General funds	12,296	115,162	(132,158)	(4,700)
	<u>12,296</u>	<u>115,162</u>	<u>(132,158)</u>	<u>(4,700)</u>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

---

### 17 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
<b>At 31 December 2023:</b>				
Investments	-	-	8,522	8,522
Current assets/(liabilities)	(13,435)	31,308	11,390	29,263
	<u>(13,435)</u>	<u>31,308</u>	<u>19,912</u>	<u>37,785</u>
	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total 2022 £
<b>At 31 December 2022:</b>				
Investments	-	-	7,784	7,784
Current assets/(liabilities)	(4,700)	36,530	10,546	42,376
	<u>(4,700)</u>	<u>36,530</u>	<u>18,330</u>	<u>50,160</u>

### 18 Related party transactions

There were no transactions with related parties in this year or last year.

### 19 Connected Charity

The Parish Clerks Land Charity is a connected charity. It meets the cost of performing services previously undertaken by the parish clerk and assisting with music and administration expenses. During the year it donated £50,000 (2022: £24,800) towards the cost of the nave redecoration at the church. At the discretion of the PCC members any unutilised amounts are available for ecclesiastical purposes in the parish of Ware. The charity can be contacted via the Parish Office.

---

# Accounts

---

Charity registration number 1131681

**THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FORTHEYEARENDED31DECEMBER2m2**

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## LEGAL AND ADMINISTRATIVE INFORMATION

---

### PCC Members

#### Ex Officio Members:

Incumbent	Rev. Y.R. Pentelow - Chair*
Curate	Rev. J.J. Pass
Wardens:	T.P. Crowther* R.M. Hawkins * M.J. Whitbourn *
Deaner <sup>y</sup> Synod:	M.J. West - also an Elected Member R. Ogunlewe P. Ballam

#### Elected Members:

D.J. Day - Vice Chair\*  
K.J. Kirby - Secretary\*  
G.M. Meldrum - Treasurer\*  
C.P. Taylor - Safeguarding  
E.M. Finch  
M.W. Meldrum  
M.G. Wilson  
J.A. Turner  
P.A. Hickman  
M.N. Douglas  
M. King  
J.G. John

\* = Standing Committee Member

#### Charity number

1131681

#### Principal address

St Mary the Virgin Church  
High Street  
Ware  
Herts.  
SG12 9BA

#### Independent examiner

HB Accountants  
Plumpton House, Plumpton Road, Hoddesdon, 1-herts. EN 11 0LB

#### Bankers

CAF Bank  
25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME 19 4JQ

#### Investment advisors

CCLA Investment Management  
Senator House, 85 Queen Victoria Street, London, EC4V 4ET

---

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## CONTENTS

---

	<b>Page</b>
PCC Members' report	1 - 5
Independent examiner's report	6
Statement of financial activities	7 - 8
Balance sheet	9
Notes to the financial statements	10 - 18

---

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2022

---

The PCC members present their annual report and financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note I to the financial statements and comply with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### Objectives and activities

St. Mary the Virgin's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting, within the ecclesiastical parish, the whole mission of the Church of England, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church, a 14<sup>th</sup> Century, Grade I listed building, and its modern extension.

We, as part of St Albans Diocese, have a Mission Action Plan (MAP). The aim of the MAP is to plan and prioritise a detailed and realistic course of action to establish our vision for the future of St. Mary's Church. The focus is for growth in faith, Creation and responding to the needs of the environment and Inclusion and diversity. The MAP and its progress are discussed regularly as part of each PCC meeting. The new MAP can be found on the diocesan website.

Our response to this focus can be found in the section Achievement and Performance.

The normal pattern of Sunday worship is:

- a. The early morning Communion Service at 8.00 a.m. in church and live streamed on Facebook, which provides a quiet, intimate, and reflective environment for worship.
- b) The morning Eucharist at 10.00 a.m. in church and on Zoom, incorporates as required, Baptisms and family services. A creche and children's activities are provided during the morning service.
- c. Evensong, a traditional format for worship once a month.

Morning Prayer takes place at 9.15 Monday to Thursday each week. This takes place in church and is also live streamed on Facebook.

Evening prayer takes place at 5.00pm Monday to Thursday each week.

On Wednesdays a Eucharist service is held weekly at 11.00 a.m. (livestreamed on Facebook).

Other services are held during the week to mark particular religious festivals.

The Church is open to our community for private prayer every day, usually between 9.00am and 5.00pm. From September the prayer space moved to the linkway, with morning and evening prayer held in the choir vestry. This was to ensure the safety of the building during the restoration project.

All are welcome to attend our regular services. In 2022 the Church Electoral Roll was 149.

Gathered services resumed in 2022 with on-line options available. The average attendance has been 70 adults and 2 children, with on average across the year, 8 attending online services (Sunday and Morning Prayer). The total attending Easter Eve and Easter Day was 142 with 106 communicants. A total of 503 attended Advent services including Christingle and the Carol Service. A total of 172 attended services on Christmas Eve and Christmas Day, with 104 communicants at both services.

We have celebrated 23 baptisms, 3 weddings, and held 24 funerals this year. We were pleased to host the funeral for Revd. Hugh Wilcox. There were 6 Burials of ashes. Four members of the congregation died this year. Confirmations included 1 adult and 2 under 16. Three families have moved away from Ware during the year while there have been 5 adults and 2 children joining the church family at St Mary's.

The PCC members have paid due regard to guidance issued by the Charity Commission in deciding what activities the Church should undertake.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT (CONTINUED)

### *FOR THE YEAR ENDED 31 DECEMBER 2022*

---

#### **Achievements and performance**

The church building was open for private prayer and services from January until September 2022, since when the church has been closed during the week for then nave re-decoration. Sunday worship continued to take place with scaffolding in place and a team of volunteers cleaned up each Saturday to make the church as clean as possible. A prayer space was created in the linkway, with morning and evening prayer taking place in the choir vestry.

The Quiet Day held at Christ Church, Ware, in March was led by Katy Little with the theme "Who is Jesus Christ for Us today?" A quiet morning was offered during Advent at St Mary's.

A virtual Holy Land Experience was offered in Lent with tour guide Jared Goldfarb leading a tour around Jerusalem's Old City and an evening of bible study based on the tour.

A course, "Living in Love and Faith," was run jointly with Christ Church. A further small group studied the materials at home and gathered for a one-off discussion.

Lent groups considered 'I-low the Bible Speaks'. This was in response to Living in Love and Faith materials.

The Easter Pilgrimage to St Alban's Cathedral resumed in 2022 with a small group joining walkers from St Mary's Welwyn. They joined pilgrims from across the diocese for a rousing service of praise the risen Lord.

Again, walkers joined other pilgrims on the new Camino to Walsingham. The first walk began at Waltham Abbey, finishing at St Mary's and the second continued on to St Michael's, Bishop's Stortford. St Mary's is a formal stopping point on the route and we hold a pilgrims' stamp.

A regular group called Space on Thursdays began in September, meeting in the choir vestry. This includes a reflective service, bible study and Lecto Divina, with each Thursday being a standalone meeting. The Monday study group continues to meet.

As part of the MAP focus on the environment the new cycle rack has been installed with thanks to Paul Hickman, who led the project, Ken Butt for installing the rack and Steve Jupp the contractor who laid the concrete base. Thanks are also due to Ware Town Council for their generous donation to the project.

Liz Finch has completed an initial eco-audit. The focus now is on managing and reducing energy use in the church and hall. Towards the end of the year Martin has been looking into replacement LED lighting for the hall.

A survey of swifts was undertaken in July with the possibility of installing nest boxes on the north side of the church tower below the louvred windows.

The Community lunches have resumed with regular monthly lunches on offer. Roger and the team provide a 2 course meal which is very popular with diners. There is an optional short act of worship for about 15mins before the meal.

The monthly games cafe has also resumed, providing fun and social time for those involved. Thanks to Jackie and the team organising this event.

The food bank has continued to operate throughout the year with its pickup point at St Mary's. We continue to be grateful for Jackie Turner and Mike Franklin's commitment to this project.

Peter Smith retired from his post as organist and choir director after 9 years at St Mary's. A splendid evensong took place in September, amid the scaffolding, with visiting choristers representing many parts of Peter's career of teaching and church music.

We are grateful to visiting organists, including Michael Smith, Robert Evans, Malcolm Pentelow and Celia Higson with pianists, Maddie Bryan, Mark Kirby and Ysmena for playing at Sunday services. Evensongs have been led by Michael Smith, Nathan Collins and the Carol Service by Malcolm Pentelow. Thank you to the choir who have led our music through a difficult few months.

Fundraising events have resumed this year, including the plant sale, Christmas Fayre and Dickensian Evening. Thank you to the organisers and helpers. The Jubilee Tea Party in July was a great success, raising much needed funds for the nave redecoration.

A leaving event for Katy and Alice took place in June, before their move to Hitchin. The next month we celebrated Katy's ordination as well as that of Jake Pass, who we were pleased to welcome as curate at St Mary's. His arrival was celebrated at the 10.00 am service and at evensong the same day.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2022

---

From September, we were joined by ordinand Beverley Hanshaw, who is on a three year part time training programme with the Eastern Region Ministry Course.

St Mary's Arts contributed significantly to money raised during the year. The Monday and Thursday monthly concerts have become a firm fixture in the calendar, with more occasional evening events. The coffee and cakes provided by the churchyard café team are also popular before the concerts. Thank you to the organisers, Paul Hickman and Mark Kirby, for finding such a variety of talent to entertain our audiences. Concerts since September have taken place in the church hall.

Charitable events have again been limited this year. A harvest lunch was held in the autumn to support Montgomery Heights orphanage in Zimbabwe. A sausage sizzle after the All Saints Evensong, with visiting preacher Revd Theresa Musiwacho, also raised funds for Montgomery Heights. House box collections and money donated at the Christingle service was sent to the Children's Society. Collections over Christmas were divided between the church and Shelter.

St Mary's Processional Banners have been restored, thanks to the expertise of Victoria Fairey. The new altar frontal in the Lady Chapel, designed and made by members of the congregation, was dedicated in February.

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. In particular we want to mention our Churchwardens Tim Crowther, Matt Whitbourn, and Roger Hawkins, who have worked so tirelessly on our behalf and Graham Meldrum who helps us all to understand the church accounts and finances. We would also like to thank the Parish Administrator, Lynn McLean, and the flower arrangers, who use their creative talents and Bonnie West who has kept us up to date with the publishing of the Quarterly magazine. Thanks also to Kathleen Kirby PCC Secretary and all the members of the PCC, for their valuable contribution to our ministry and for keeping the church running. Finally, a particular thanks to Ysmena who has worked so hard to keep us all connected and supported through another difficult year.

#### **Fabric Report**

Mike Franklin, chair of the Fabric Committee has made the following report.

Every year, keeping the fabric of the church and hall in good order encompasses ongoing minor decoration and maintenance as well as replacement of worn out or outdated furnishings/equipment. Some years it is necessary to undertake more major restoration projects: 2022 was one of those years.

The need for redecoration of the parts of the church that lie west of the central altar had been apparent for many years and had been noted in the last 2 quinquennial reports. With the PCLC trustees indicating that they were in a position to make a grant towards costs, a successful appeal, and a plan for eliciting grants, the PCC agreed to go ahead with renovating the nave. In addition, because of recent water damage to the west wall of the north transept and some deterioration of paint on the lower wall of the south transept, it was agreed that these areas should also be included in the redecoration. Broadly speaking, the project would include removal and renewal of damaged plasterwork, removal of loose paint/limewash and repainting. While the scaffolding was in place the project would also include examination and possible renewal of fixtures/fittings at a high level.

The project went ahead with work starting on Monday 5<sup>th</sup> September and was to be completed on Wednesday 23<sup>rd</sup> November. Unfortunately, it was not possible to finish the project on time due to failure of the paint. Experts had to be brought in to investigate the failure and analyse existing wall coverings. To summarise; they uncovered multiple layers of a variety of coatings and found that failure largely occurred because past restorations had not removed previous layers to a sound substrate. Different areas of the walls/piers had been treated in different ways. To exacerbate matters, some areas of the church had decorative wall paintings which had been painted over. These wall paintings would need to be recorded and, wherever possible, preserved. All of this meant that different areas of the church would need to be prepared and subsequently primed and overpainted in different ways. This has added cost to the project and delayed completion until 2023.

Minor updates to the fabric have included, replacement of Vestry heater, replacement of three Velux ('Skylights') in the church hall, and replacement of two double glazed windows in the church hall. There has also been the installation of bike rack, repairs to church hall and church roof and modification of rainwater drainage to prevent ingress to N. Transept wall. An inspection was carried out by the fire Brigade as required by law. We were deemed to have adequate fire safety provision. Improvements were suggested and these have already been implemented or are in hand.

A big 'thank-you' to the regular cleaning/maintenance team who help look after our church and churchyard. Special thanks to Alan Thomas for his hard work weeding/strimming/pruning and generally caring for the churchyard, Ken Butt for his expert handiwork in all areas of maintenance and so many of you for taking on extra cleaning duties needed as a result of the nave redecoration.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 DECEMBER 2022*

---

### Safeguarding Report

Carol Taylor, as Parish Safeguarding Officer, has reported that the Parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement, at their meeting on 7th March 2022. The latter two documents are displayed in the Link Way.

We have a Parish Safeguarding Officer/Lead Recruiter and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. DBS checks are renewed every three years and all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years and DBS checks.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are in the Best Practice Guidance leaflets in the Choir Vestry, Link Way and Bell Tower. Names of those approved to work with children are displayed in the Choir Vestry and Bell Tower. Safeguarding information is displayed in the Porch and on the church website.

There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There have been no issues of safeguarding concern reported during 2022.

### Financial review

2022 was a year of sustained recovery following on from the pandemic the previous year.

The year saw both fundraising events and concerts return to improve church income. The Friends of St Mary's have been very generous and supportive throughout the year which is very much appreciated.

Financial giving by various means and donations increased giving St Mary's stability throughout the year.

The end of year accounts however show the PCC general account had a small deficit. The Church nave re-decoration appeal was started in April and is still ongoing, the financial response has been very positive.

#### Income

Total giving by various methods increased slightly.

Income from fundraising activities together with regular concerts dropped slightly.

Gross fees from weddings and funerals and hall lettings were down slightly.

Fundraising for charities allowed for payments to the Children's Society, the Bishops harvest appeal, Montgomery Heights orphanage, Christian aid, Shelter and some others. Here are some of the figures.

Total Giving including Gift Aid	£77,813
Donations	£11,779
Fundraising and Concerts	£9,312
Wedding and funeral gross fees	£10,726
Nave Redecoration Appeal	£75,573

#### Expenditure

The Parish share was revised due to the Curates house change of circumstances, together with an inflation increase.

The Parish share was paid in full for 2022 to St Albans board of finance.

In line with 2021, expenditure for this year was kept under tight control with most church items costing similar amounts.

Church maintenance increased slightly. The gas and electric contracts were renegotiated but increased due to the energy crisis.

Here are some of the figures.

Parish Share	£67,852
Utilities and insurance	£15,782
Repairs and maintenance	£5,315
Printing, postage and stationery	£3,186
Church supplies	£4,739
Projects	£ 9,118
Nave redecoration	£49,871

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## PCC MEMBERS' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2022

---

#### Investments

The church holds endowment funds which are the result of various bequests.

The Gisby bequest fund gives a restricted income whereas other endowments are all capital values accruing interest.

Investments for 2022 overall have shown a small decrease.

#### Conclusion

The church finances are in a healthy position, despite previous Covid restrictions. This has been achieved by continued giving by all connected with St Marys, together with controlled expenditure and cash flow.

There are sufficient funds and reserves to support all aspects of church work in the community.

#### Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

At St. Mary's the membership of the PCC consists of the incumbent (our vicar), Curate, Churchwardens, the Deanery Synod representatives and members elected by those in the congregation who are on the Electoral Roll of the Church.

All trustees must complete a Declaration of Eligibility and sign an agreement to comply with their responsibilities as trustees set out in the Charity Commission's guidance. In addition to this they are encouraged to attend trustee training sessions run by St Albans Diocese. They must also have undertaken a DBS disclosure and undertake appropriate safeguard training.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The easing of Coronavirus restrictions has allowed all meetings to take place in person this year, whilst attendance by Zoom has remained an option for some. The full PCC met 6 times during the year.

Given its wide responsibilities, the PCC has several committees to deal with a particular aspect of Parish life. The committees include Standing (which met 6 times separately from PCC), Faith Development and Worship, Fellowship and Fundraising, Fabric and Premises, Christian Giving, which are all responsible to the PCC and report back to it regularly, with verbal reports/minutes of their deliberations being received by the full PCC and discussed as necessary.

Major risks have been reviewed and systems and procedures established to manage those risks. There is no remuneration paid to any member of the PCC or Key management of the entity.

The PCC members who served during the year and up to the date of signature of the financial statements are disclosed on the Legal and Administration Information page of these financial statements.

Rev. Y. Pentelow

G. Meldrum

The PCC members' report was approved by the Board of PCC Members.



Rev. Y.R. Pentelow

**PCC Chair**

4 April 2023

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## INDEPENDENT EXAMINER'S REPORT

### TO THE PCC MEMBERS OF THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

---

I report to the PCC members on my examination of the financial statements of The PCC of St. Mary the Virgin Church, Ware (the Church) for the year ended 31 December 2022.

#### **Responsibilities and basis of report**

As the PCC members of the Church you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Church's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Church as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



#### **HB Accountants**

Plumpton House  
Plumpton Road  
Hoddesdon  
Herts.  
EN11 0LB

Dated: 4 April 2023

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2022

### Current financial year

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total 2022 £	Total 2021 £
<b>Income from:</b>						
Donations and legacies	3	88,752	76,413	-	165,165	85,829
Charitable activities	4	14,249	-	-	14,249	25,962
Other trading activities	5	11,728	-	-	11,728	11,488
Investments	6	433	81	646	1,160	707
<b>Total income and endowments</b>		<u>115,162</u>	<u>76,494</u>	<u>646</u>	<u>192,302</u>	<u>123,986</u>
<b>Expenditure on:</b>						
Charitable activities	7	<u>132,158</u>	<u>53,126</u>	<u>-</u>	<u>185,284</u>	<u>123,917</u>
Net gains/(losses) on investments		<u>-</u>	<u>-</u>	<u>(1,045)</u>	<u>(1,045)</u>	<u>1,121</u>
<b>Net movement in funds</b>		<u>(16,996)</u>	<u>23,368</u>	<u>(399)</u>	<u>5,973</u>	<u>1,190</u>
Fund balances at 1 January 2022		<u>12,296</u>	<u>13,162</u>	<u>18,729</u>	<u>44,187</u>	<u>42,997</u>
<b>Fund balances at 31 December 2022</b>		<u><u>(4,700)</u></u>	<u><u>36,530</u></u>	<u><u>18,330</u></u>	<u><u>50,160</u></u>	<u><u>44,187</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

**THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE**

**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**Prior financial year**

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total 2021 £
<b><u>Income from:</u></b>					
Donations and legacies	3	84,808	1,021	-	85,829
Charitable activities	4	25,962	-	-	25,962
Other trading activities	5	11,488	-	-	11,488
Investments	6	238	7	462	707
<b>Total income and endowments</b>		<u>122,496</u>	<u>1,028</u>	<u>462</u>	<u>123,986</u>
<b><u>Expenditure on:</u></b>					
Charitable activities	7	<u>122,838</u>	<u>1,079</u>	<u>-</u>	<u>123,917</u>
Net gains/(losses) on investments		<u>-</u>	<u>-</u>	<u>1,121</u>	<u>1,121</u>
<b>Net movement in funds</b>		<u>(342)</u>	<u>(51)</u>	<u>1,583</u>	<u>1,190</u>
Fund balances at 1 January 2021		<u>14,750</u>	<u>11,101</u>	<u>17,146</u>	<u>42,997</u>
<b>Fund balances at 31 December 2021</b>		<u><u>14,408</u></u>	<u><u>11,050</u></u>	<u><u>18,729</u></u>	<u><u>44,187</u></u>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
<b>Fixed assets</b>					
Investments	10		7,784		8,829
<b>Current assets</b>					
Debtors	11	8,028		-	
Cash at bank and in hand		44,844		44,848	
		52,872		44,848	
<b>Creditors: amounts falling due within one year</b>	12	(10,496)		(9,490)	
Net current assets			42,376		35,358
<b>Total assets less current liabilities</b>			50,160		44,187
<b>Capital funds</b>					
Endowment funds	13		18,330		18,729
<b>Income funds</b>					
Restricted funds	14		36,530		11,050
Unrestricted funds			(4,700)		14,408
			50,160		44,187

The financial statements were approved by the PCC Members on 4 April 2023



Rev. Y.R. Pentelow  
PCC Chair



G.M. Meldrum  
Treasurer

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2022

---

#### 1 Accounting policies

##### Charity information

The PCC of St. Mary the Virgin Church, Ware is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006).

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Church's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The Church is a Public Benefit Entity as defined by FRS 102.

The Church has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention modified to include the revaluation of fixed asset investments. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the PCC members have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. Thus the PCC members continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the PCC members in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Church.

##### 1.4 Income

Collections are recognised on receipt. Other gifts are recognised once the Church has been notified of the gift, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Church has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from weddings and funerals are accounted for when the bookings have been paid for.

Fund-raising income is accounted for on a receivable basis.

Investment income is accounted for on a receivable basis.

##### 1.5 Expenditure

Expenditure is accounted for on an accruals basis.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2022

---

#### **1 Accounting policies (continued)**

##### **1.6 Tangible fixed assets**

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

Moveable church furnishings held by the Churchwardens on specialist trust for the PCC, and which a faculty for disposal are accounted for an inalienable property unless consecrated. They are listed in the church's inventory which can be inspected at any reasonable time.

##### **1.7 Fixed asset investments**

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

##### **1.8 Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### **1.9 Financial instruments**

The Church has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### ***Basic financial assets***

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### ***Basic financial liabilities***

Basic financial liabilities are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

##### ***Derecognition of financial liabilities***

Financial liabilities are derecognised when the Church's contractual obligations expire or are discharged or cancelled.

#### **2 Critical accounting estimates and judgements**

In the application of the Church's accounting policies, the PCC members are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

### 3 Donations and legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Planned Giving Scheme	42,710	-	42,710	41,085	-	41,085
Gift Aid recoverable on PGS	12,290	-	12,290	9,596	-	9,596
Other Planned Giving	14,120	-	14,120	14,490	-	14,490
Other Gift Aid	3,685	7,440	11,125	2,400	-	2,400
Giving at services and online	5,008	43,333	48,341	5,040	-	5,040
Grants receivable	-	24,800	24,800	3,300	-	3,300
Donations	10,939	840	11,779	8,897	1,021	9,918
	<u>88,752</u>	<u>76,413</u>	<u>165,165</u>	<u>84,808</u>	<u>1,021</u>	<u>85,829</u>

### 4 Charitable activities

	2022 £	2021 £
Wedding and funeral fees	10,726	12,995
Other income	3,523	12,967
	<u>14,249</u>	<u>25,962</u>

### 5 Other trading activities

	2022 £	2021 £
Fundraising events	9,312	10,539
Hall lettings	2,416	949
	<u>11,728</u>	<u>11,488</u>

**THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**6 Investments**

	Unrestricted funds	Restricted funds	Endowment funds general	Total	Unrestricted funds	Restricted funds	Endowment funds general	Total
	2022	2022	2022	2022	2021	2021	2021	2021
	£	£	£	£	£	£	£	£
Income from listed investments	-	-	646	646	-	-	224	224
Interest receivable	433	81	-	514	238	7	238	483
	<u>433</u>	<u>81</u>	<u>646</u>	<u>1,160</u>	<u>238</u>	<u>7</u>	<u>462</u>	<u>707</u>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

### 7 Charitable activities

	2022	2021
	£	£
Ministry - Parish Share	67,852	65,631
Clergy expenses	880	746
Utilities and insurance	15,782	15,965
Weddings and funerals	4,708	2,407
Honoraria	10,115	8,160
Church supplies	4,739	4,246
Upkeep of services	3,339	2,461
Printing, postage and stationery	3,186	1,431
Nave redecoration	49,871	-
Repairs and maintenance	5,315	3,411
Church repairs and maintenance - special projects	9,118	11,407
Miscellaneous expenses	6,526	4,013
	<u>181,431</u>	<u>119,878</u>
Charitable giving	1,168	1,054
Share of governance costs (see note 8)	2,685	2,985
	<u>185,284</u>	<u>123,917</u>
<b>Analysis by fund</b>		
Unrestricted funds	132,158	122,838
Restricted funds	53,126	1,079
	<u>185,284</u>	<u>123,917</u>

### 8 Support costs

	Support costs	Governance costs	2022	2021
	£	£	£	£
Accountancy fees	-	2,685	2,685	2,985
	<u>-</u>	<u>2,685</u>	<u>2,685</u>	<u>2,985</u>
Analysed between				
Charitable activities	-	2,685	2,685	2,985
	<u>-</u>	<u>2,685</u>	<u>2,685</u>	<u>2,985</u>

### 9 PCC Members

None of the PCC members (or any persons connected with them) received any remuneration or benefits from the Church during the year, except for expenses paid to Clergy of £880 (2021: £746).

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

### 10 Fixed asset investments

	Listed investments £
<b>Cost or valuation</b>	
At 1 January 2022	8,829
Valuation changes	(1,045)
At 31 December 2022	<u>7,784</u>
<b>Carrying amount</b>	
At 31 December 2022	<u>7,784</u>
At 31 December 2021	<u>8,829</u>

### 11 Debtors

	2022 £	2021 £
<b>Amounts falling due within one year:</b>		
Gift Aid tax receivable	3,679	-
Other debtors	1,404	-
Prepayments and accrued income	2,945	-
	<u>8,028</u>	<u>-</u>

### 12 Creditors: amounts falling due within one year

	2022 £	2021 £
Weddings	4,708	6,252
Other creditors	-	253
Accruals	5,788	2,985
	<u>10,496</u>	<u>9,490</u>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2022

#### 13 Endowment funds

Endowment funds represent assets which must be held permanently by the Church. Income arising on the endowment funds can be used in accordance with the objects of the Church and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	Movement in funds		Movement in funds			Balance at 31 December 2022
	Balance at 1 January 2021	Incoming resources	Balance at 1 January 2022	Incoming resources	Revaluations gains and losses	
	£	£	£	£	£	£
<b>Permanent endowments</b>						
The Gatsby Bequest fund	7,708	1,121	8,829	-	(1,045)	7,784
The Duval Bequest fund	3,235	-	3,235	-	-	3,235
The Light & Air fund	2,000	-	2,000	-	-	2,000
The Murvell Evans fund	4,203	462	4,665	646	-	5,311
	<u>17,146</u>	<u>1,583</u>	<u>18,729</u>	<u>646</u>	<u>(1,045)</u>	<u>18,330</u>

The Gatsby Bequest: Income arising is used for the purchase of communion vessels.

The Duval Bequest: Income arising is used for church fabric repairs.

The Light & Air fund: Income arising is used for general purposes.

The Murvell Evans fund: Income arising is used for the poor of the parish.

#### 14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			Balance at 31 December 2022
	Balance at 1 January 2021	Incoming resources	Resources expended	Balance at 1 January 2022	Incoming resources	Resources expended	
	£	£	£	£	£	£	£
PCC Restricted fund	3,386	128	(96)	3,418	172	(3,081)	509
Child Church fund	343	-	-	343	-	(343)	-
Choir and Music fund	290	24	(100)	214	25	(45)	194
Flowers	750	876	(883)	742	696	(674)	764
Organ fund	1,997	-	-	1,997	28	-	2,025
Restoration fund	4,335	-	-	4,336	-	-	4,336
Candle fund	-	-	-	2,112	-	(2,112)	-
Nave decoration project	-	-	-	-	75,573	(46,871)	28,702
	<u>11,101</u>	<u>1,028</u>	<u>(1,079)</u>	<u>13,162</u>	<u>76,494</u>	<u>(53,126)</u>	<u>36,530</u>

**THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

15 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total 2021 £
Fund balances at 31 December 2022 are represented by:								
Investments	-	-	7,784	7,784	(12,012)	-	20,841	8,829
Current assets/(liabilities)	(4,700)	36,530	10,546	42,376	24,310	11,048	-	35,358
	<u>(4,700)</u>	<u>36,530</u>	<u>18,330</u>	<u>50,160</u>	<u>12,298</u>	<u>11,048</u>	<u>20,841</u>	<u>44,187</u>

# THE PCC OF ST. MARY THE VIRGIN CHURCH, WARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

*FOR THE YEAR ENDED 31 DECEMBER 2022*

---

**16 Related party transactions**

There were no transactions with related parties in this year or last year.

**17 Connected Charity**

The Parish Clerks Land Charity is a connected charity. It meets the cost of performing services previously undertaken by the parish clerk and assisting with music and administration expenses. During the year it donated £24,800 towards the cost of the nave redecoration at the church. At the discretion of the PCC members any unutilised amounts are available for ecclesiastical purposes in the parish of Ware. The charity can be contacted via the Parish Office.

---

# Accounts

---

Charity registration 1131681 (England and Wales)

**PCC of St Mary's Ware**  
**Report and financial statements**  
**for 2021**

**Cansdales  
Bourbon Court  
Nightingale Corner  
Little Chalfont HP7 9QS**

# **Saint Mary the Virgin, Ware, Hertfordshire**

## **Annual Report of the Parochial Church Council (PCC)**

for the year ended 31 December 2021

### **Structure, Governance and Management**

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

At St. Mary's the membership of the PCC consists of the incumbent (our vicar), Curate, Churchwardens, the Deanery Synod representatives and members elected by those in the congregation who are on the Electoral Roll of the Church.

All trustees must complete a Declaration of Eligibility and sign an agreement to comply with their responsibilities as trustees set out in the Charity Commission's guidance. In addition to this they are encouraged to attend trustee training sessions run by St Albans Diocese. They must also have undertaken a DBS disclosure and undertake appropriate safeguard training.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The Coronavirus pandemic impacted on all aspects of church life during 2021 so that many meetings have taken place by Zoom or by email, with in person meetings taking place where possible. The full PCC met 9 times during the year.

Given its wide responsibilities, the PCC has several committees to deal with a particular aspect of Parish life. The committees include Standing (which met 4 times separately from PCC), Faith Development and Worship, Fellowship and Fundraising, Fabric and Premises, Charitable Giving, Christian Giving, which are all responsible to the PCC and report back to it regularly, with verbal reports/minutes of their deliberations being received by the full PCC and discussed as necessary.

Major risks have been reviewed and systems and procedures established to manage those risks. There is no remuneration paid to any member of the PCC or Key management of the entity.

### **Objectives and Activities**

St. Mary the Virgin's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting, within the ecclesiastical parish, the whole mission of the Church of England, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church, a 14<sup>th</sup> Century, Grade 1 listed building, and its modern extension.

We, as part of St Albans Diocese, have a Mission Action Plan (MAP). The aim of the MAP is to plan and prioritise a detailed and realistic course of action to establish our vision for the future of St. Mary's Church. This was reviewed by the PCC and renewed during 2021. The PCC Away Day in October, led to discussion of our priorities for the future. The focus will be on growth in faith, Creation and responding to the needs of the environment and Inclusion and diversity. The new MAP has been uploaded to the diocesan website.

Our response to this focus can be found in the section Achievement and Performance.

The normal pattern of Sunday worship is:

- a) The early morning Communion Service at 8.00 a.m. in church and live streamed on Facebook, which provides a quiet, intimate, and reflective environment for worship.
- b) The mid morning Eucharist at 10.00 a.m. in church and on Zoom, incorporates as required, Baptisms and family services. A crèche and children's activities are provided during the morning service.
- c) Evensong, a traditional format for worship once a month.

Morning Prayer takes place at 9.15 Monday to Thursday each week. This takes place in church and is also live streamed on Facebook.

Evening prayer takes place at 5.00pm Monday to Thursday each week.

On Wednesdays a Eucharist service is held weekly at 11.00 a.m. (livestreamed on Facebook).

Other services are held during the week to mark particular religious festivals.

The Church is open to our community for private prayer every day usually between 9.00am and 5.00pm.

All are welcome to attend our regular services. In 2021 the Church Electoral Roll was 149.

Services have been offered in all formats as restrictions changed during 2021. These have been online, in person, gathered worship and a combination of these. This has given the opportunity for everyone to join in as they felt able to do so and has been reflected in a small increase in the number of worshippers.

Families with young children have found it hard to participate with online services but returned later in the year as more normal activities began to be available. The youth group continued mostly via Zoom.

We have celebrated 22 baptisms, 1 thanksgiving for a child, 5 weddings, and held 31 funerals this year. Four members of the congregation died this year. There were 2 adult confirmations.

## **Achievements and Performance**

The church building was open for private prayer only from January until the beginning of March 2021. This was in line with government guidelines and a dispensation for online/remote only worship from Bishop Alan. The PCC met twice via Zoom in January to review and assess the risks. There was a slow return to gathered worship for Holy Week and Easter, following a Health and Safety review. Welcomers kept a record of worshippers at each service as well as encouraging the use of the NHS or QR code.

The Quiet Day in March was offered online with 35 people participating in various aspects of the day. Videos were put together by people from across the diocese based on the poem "Prayer" by George Herbert, which describes prayer as a banquet.

Lent lunches were offered for delivery on Mothering Sunday, as we were unable to gather together, with donations going to USPG.

Small groups walked together locally for the Easter Monday Pilgrimage, devising their own routes, all ending at St Mary's for a short service led by Katy Little.

A silent vigil and the tolling of the bell at 12 noon marked the National Day of Reconciliation in March. Prayer cards and candles were available

The annual Remembrance Service resumed this year with uniformed organisations as usual and Ware Brass providing the music. The service was held outdoors to manage numbers.

Christmas services included the carol service, a crib service on Christmas Eve, Midnight Mass, and a Eucharist on Christmas morning. The carol service was ticketed to manage numbers with mulled wine served outside.

The food bank has continued to operate throughout the year with its pickup point at St Mary's. We continue to be grateful for Jackie Turner and Mike Franklin's commitment to this project.

Study groups and Lent groups were able to continue online.

Music for gathered worship was provided by Mark Kirby playing the piano and by Peter Smith on the organ for Easter services. More regular patterns were resumed with the return of a small choir from the end of May. Easing of Covid regulations allowed evensong from October onwards as more choir members were allowed to sing together.

David Sheppard completed his curacy in June and was appointed Priest in Charge of Buckden and the Offords in the Ely Diocese in July. There was a drop-in open morning for farewells and a final service with presentations on 27<sup>th</sup> June.

Jake Pass has been confirmed as Title Curate for St Mary's from July 2022.

David Holland, our placement student, was accepted for ministry training in Bristol from September.

Fund raising activities this year have included a very successful plant market and other stalls, open gardens, Jazz and fizz in the churchyard and a Christmas Fayre. Thank you to Derek Day and other organisers, helpers and supporters who have contributed significantly to church funds. The 100 Club continues with a monthly draw and with increasing numbers the prizes are growing.

St Mary's Arts was launched in July to expand the number of concerts and performances at St Mary's, with the aim to bring more people into St Mary's and to become a hub for community events. It is hoped to expand events to include art and performance. Paul Hickman has developed the St Mary's Arts website and organises concerts alongside Mark Kirby. There were 18 events between July and December which contributed significantly to money raised during the year. Thankyou to the bar staff and stewards who make these events possible.

Charitable events have again been limited this year but have included money raised for USPG in Lent from donations. A harvest lunch was held in the autumn to support Montgomery Heights orphanage in Zimbabwe. The Bishop's Harvest Appeal was supported at the Harvest festival. House box collections and money donated at the Christingle service was sent to the Children's Society. Christian Aid was the focus of a games' morning organised by the youth group.

As part of the MAP focus on the environment, planning was begun by Paul Hickman, to install a bike rack at the rear of the building, to encourage cycling to church. It is hoped that this will be installed early in 2022.

An initial eco-audit using material provided by A Rocha, which runs the Eco-Church programme to which our diocese has signed up, was completed. This will be followed up in 2022. Thank you to Liz Finch for leading on this so far.

The fabric of the Church has continued to be maintained throughout the year despite all the difficulties provided by the covid pandemic. The fabric committee was able to meet and leadership passed from Bob Ingram to Mike Franklin, following the APCM. Bob was thanked for his diligence in caring for the building.

The upgrading of the lighting in church began early in the year. Martin Douglas used his expertise, consulting with David Lodge, a specialist lighting consultant. This was at no cost to the parish. The work to clean and replace fittings and bulbs was completed by F.M. Suckling Ltd. supervised by Martin during the last two weeks in April. Our thanks to Martin, who was able to procure the necessary parts at advantageous prices.

The chairs for the Lady Chapel were installed in the autumn. One of the ceiling windows in the hall was replaced following a leak. The other windows will be replaced in 2022. The window in the south transept was also sealed.

Once again, our thanks go to those who have helped on "maintenance mornings" and other individual efforts throughout the year. We are particularly grateful to Alan Thomas for his gardening work and to Ken Butt for using all his building and carpentry skills throughout the year and especially for installing a new sink in the vicar's vestry.

Katy Little continued with her caretaking role. We are grateful for her care of the building. Volunteers have gradually been able to resume some cleaning jobs in the church

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. In particular we want to mention our Churchwardens Tim Crowther, Matt Whitbourn, and Roger Hawkins, who have worked so tirelessly on our behalf and Graham Meldrum who helps us all to understand the church accounts and finances. We would also like to thank the Parish Administrator, Lynn McLean, and the flower arrangers, who use their creative talents and Bonnie West who has kept us up to date with the publishing of the Quarterly magazine. Thanks also to Kathleen Kirby PCC Secretary and all the members of the PCC, for their valuable contribution to our ministry and for keeping the church running. Finally, a particular thanks to Ysmena who has worked so hard to keep us all connected and supported through another difficult year.

## **Safeguarding Report**

The Parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may prevent a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishop's guidance on safeguarding children and vulnerable adults). The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement, at their meeting on 15th March 2021. The latter two documents are displayed in the Link Way.

We have a Parish Safeguarding Officer/Lead Recruiter and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. DBS checks are renewed every five years and all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are in the Best Practice Guidance leaflets in the Choir Vestry, Link Way and Bell Tower.

Names of those approved to work with children are displayed in the Choir Vestry and Bell Tower. Safeguarding information is displayed in the Porch and on the church website.

There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There have been two issues of safeguarding concern reported during 2021. These matters have been dealt with according to the relevant safeguarding policies and guidance by the Parish Safeguarding Officer, the Vicar and the Diocesan Safeguarding Team.

## Financial Review

**2021** was a year of gradual recovery from the pandemic.

The second half of the year saw the return of both fundraising events and concerts.

Financial giving by various means and donations increased giving St Mary's stability throughout a difficult period. The Friends of St Mary's gave us a donation to pay for the refurbishment of the church lighting which was very much appreciated. The end of year accounts shows that for the first time in many years the PCC general account remained in surplus thereby there was no necessity to transfer monies from other accounts. Income

Total giving by various methods increased by nearly 10%, with donations more than doubling.

Income from fundraising activities together with regular concerts increased by nearly 70%.

Gross fees from weddings and funerals increased significantly whereas hall letting were down.

Fundraising for charities allowed for payments to the Children's Society, the Bishops harvest appeal, Montgomery Heights orphanage, Christian aid, Shelter and others. Here are some of the figures and others. Here are some of the figures.

TOTAL GIVING INCLUDING GIFT AID	£ 72610
DONATIONS	£ 75900
FUNDRAISING AND CONCERTS	£ 10538
WEDDING AND FUNERAL GROSS FEES	£ 12995

## Expenditure

The Parish share increased due to the Curates house change of circumstances.

The Parish share was paid in full for 2021 to St Albans board of finance.

In line with 2020, expenditure for this year was kept under tight control with most church items costing similar amounts. Church maintenance reduced by 50%. Here are some of the figures.

PARISH SHARE	£ 65631
UTILITIES AND INSURANCE	£ 151122
MAINTENANCE AND REPAIRS &	£ 34111
STATIONERY/PRINTING CHURCH	£ 1430
CHURCH SUPPLIES PR	£ 4246161
PROJECTS	£ 114071407

## Investments

The church holds endowment funds which are the result of various bequests.

The Gisby bequest fund gives a restricted income whereas other endowments are all capital values accruing interest.

Investments for 2021 have shown small increases.

## Conclusion

The church finances are in a strong position, despite a second year of Covid restrictions. This has been achieved by continued giving by all connected with St Mary's, together with controlled expenditure and cash flow.

There are sufficient funds and reserves to support all aspects of church work in the community.

## Administrative Information

St. Mary the Virgin Church, Ware is a 14<sup>th</sup> Century Grade 1 Listed Building and is situated opposite the Priory, at the end of the High Street. It is part of the diocese of St. Alban within the Church of England. The correspondence address is The Parish Office, St Mary the Virgin Church, High Street, Ware, Hertfordshire, SG12 9BA. There is a Parish Administrator, Mrs. Lynn McLean, and the Parish office is normally open on two mornings per week.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered with the Charity Commission (charity no. 1131681).

PCC members are:

Ex Officio Members

Incumbent: The Reverend Ysmena Pentelow  
Rev. David Sheppard (until June 2021)

Warden Mr. Tim Crowther\*  
Mr. Roger Hawkins\*  
Mr. Matthew Whitbourn \*

Deanery Synod: Mr. Michael West  
Mr. Rotimi Ogunlewe  
Mrs. Phyllis Ballam

Elected Members: Mr. Derek Day (Vice Chair) \*  
Mrs. Kathleen Kirby (Secretary)\*  
Mrs. Carol Taylor (Safeguarding)  
Mrs. Jackie Turner  
Mrs. Elizabeth Finch  
Mrs. Margaret Meldrum  
Mr. Matthew Wilson  
Mr. G. Meldrum (Treasurer)\*  
Mr. P. Hickman  
Mr. M. Douglas  
Ms. M. King  
Mr. G. John

\*=Member of Standing Committee

Bankers: CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ  
Accountants: Cansdales, Bourbon Court, Nightingale Corner, Little Chalfont HP7 9QS  
Investment Advisors: CCLA Investment Management Ltd Senator House, 85 Queen Victoria Street, London EC4V 4ET

## **Independent Examiner's Report to the Trustees of the Parish Church of St Mary the Virgin, Ware**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My independent examination work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for my independent examination work, for this report, or for the opinions I have formed.

### **Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;  
or
2. the accounts do not accord with those records

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



James Foskett BSc (Hons), FCA, DChA  
Cansdales Business Advisers Limited  
Chartered Accountants & Business Advisers  
Bourbon Court  
Nightingales Corner  
Little Chalfont  
Bucks, HP7 9QS

Date: 01/06/22

PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, WARE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)  
For the year ended 31 December 2021

	Note	Unrestricted Funds Total	Restricted Funds						Restricted Funds Total	Endowment Funds Total	TOTAL FUNDS	
		PCC General	PCC Restricted	Child Church	Choir/Music	Flower Fund	Organ Fund	Restoration			2021	2020
		£	£	£	£	£	£	£	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>												
Donations and Legacies	2a	83,501			151	870	-	-	1021		84552	92,616
Trading Activities	2b	11,488	-	-	-	-	-	-	-	-	11,488	7,639
Income From Investments	2c	356	127	-	-	0	-	-	127	224	707	500
Income from Church Activities	2d	2592									25,962	24499
Charity Giving		1307									1307	
		<b>122614</b>	127		151	870	-	-	<b>1148</b>	224	<b>123986</b>	<b>125254</b>
<b>TOTAL INCOME</b>												
<b>EXPENDITURE</b>												
Charitable giving	3a	1054	-	-	-	-	-	-	-	-	1054-	-
Church activities	3b	113226	-	-	100	883	-	-	983	-	114209	-
Support costs	3c/d	4416	96						96		4512	117,001
		<b>118,695</b>	96	-	100	883	-	-	<b>1079</b>		<b>119775</b>	<b>117,001</b>
<b>TOTAL EXPENDITURE</b>												
		<b>3918</b>	31	-	51	(12)	-	-	<b>69</b>	224	<b>4211</b>	<b>8253</b>
<b>NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS BEFORE GAINS AND LOSSES ON INVESTMENTS</b>												
TRANSFER BETWEEN FUNDS	10	-	-	-	-	-	-	-	-	-	-	-
	6	-	-	-	-	-	-	-	-	1,121	1,121	-
<b>GAINS &amp; LOSSES IN INVESTMENTS</b>												
		<b>3918</b>	31		51	(12)	-	-	<b>69</b>	<b>1345</b>	<b>5322</b>	<b>8253</b>
<b>NET MOVEMENT IN FUNDS</b>												
Balance carried forward 1st January		14750	3386	343	290	750-	1997	133	6899	17206	38855	26,338
<b>Balance Carried Forward 31st December</b>		<b>18668</b>	3417	340	341	738	1997	133	<b>6968</b>	<b>18551</b>	<b>44187</b>	<b>34591</b>

All St. Mary normal activities are continuing.  
The notes numbered 1 to 11 form part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, WARE

BALANCE SHEET  
For the year ended 31 December 2021  
Notes at end of file

	Unrestricted Funds		Restricted Funds					Restricted Funds	Endowment Funds	TOTAL FUNDS		
	Total						Total	Total	2021	2020		
	PCC General	PCC Restricted	General Account	Children's church	Choir/Music	Flower Fund	Organ Fund	Restoration	£	£	£	£
<b>FIXED ASSETS</b>												
Investments	-	-	-	-	-	-	-	-	-	20,841	20,841	12,973
<b>TOTAL</b>	-	-	-	-	-	-	-	-	-	20,841	20,841	12,973
<b>CURRENT ASSETS</b>												
Cash at Bank & in hand	19,919	3,418	1,869	340	214	743	1,998	4,335	12,917	-	32,836	31,879
<b>TOTAL CURRENT ASSETS</b>	19,919	3,418	1,869	340	214	743	1,998	4,335	12,917	20,841	32,836	31,879
<b>LIABILITIES</b>												
Accruals - independent examination	2,985	-	-	-	-	-	-	-	-	-	2,985	2,985
Wedding deposits/SADBF	6,252	-	-	-	-	-	-	-	-	-	6,252	2,407
Charity donations	253	-	-	-	-	-	-	-	-	-	253	636
Accrued costs	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL CURRENT LIABILITIES</b>	9,490	-	-	-	-	-	-	-	-	-	9,490	6,028
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	10,429	3,418	1,869	340	214	743	1,998	4,335	12,917	20,841	44,187	25,851
LIABILITIES due after more than one year	-	-	-	-	-	-	-	-	-	-	-	-
<b>NET ASSETS</b>	10,429	3,418	1,869	340	214	743	1,998	4,335	12,917	20,841	44,187	38,824
Transfers between funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>THE FUNDS OF THE CHARITY</b>												
Unrestricted	10,429	-	-	-	-	-	-	-	-	-	10,429	14,750
Restricted	-	3,418	1,869	340	214	743	1,998	4,335	12,917	-	12,917	6,898
Endowment	-	-	-	-	-	-	-	-	-	20,841	20,841	12,943
<b>TOTAL CHARITY FUNDS</b>	10,429	3,418	1,869	340	214	743	1,998	4,335	12,917	20,841	44,187	34,591

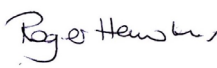
Approved by the Parochial Church Council and signed on it's behalf by

Date: 26/05/2022

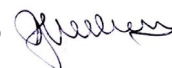
Rev Ysmena Pentelow (Chair)



Roger Hawkins (Churchwarden)



Graham Meldrum (PCC Treasurer)



The notes on pages 11-16 form part of these accounts

**PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, WARE**  
**Registered Charity No. 1131681**

**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**1 ACCOUNTING POLICIES**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value except for investment assets, which are shown at fair value.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved adoption of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) as amended by the Update Bulletin 2 for accounting periods beginning on or after 1 January 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has been withdrawn. The financial statements are prepared in accordance with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investments, which are shown at fair value. The financial statements have been prepared on a going concern basis. There are sufficient reserves to substantiate this.

**Funds**

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

Restricted funds can only be used for the purpose for which they have been given. The income from the endowment funds is unrestricted and is used for the purposes as shown in note 6 to the financial statements. The accounts include all transactions, assets and liabilities for which the Parochial Church Council is responsible in law. They do not include accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

**Income**

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the Parochial Church Council. Planned giving receivable under stewardship is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised.

Grants and legacies to the Parochial Church Council are accounted for as soon as the Parochial Church Council is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the Parochial Church Council is more likely than not. Where a grant towards specific expenditure is notified before the yearend and paid afterwards it is recognised to the extent that the associated expenditure has been incurred.

Income from investments

Interest is accounted for when receivable.

**PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, WARE**  
**Registered Charity No. 1131681**

**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**ACCOUNTING POLICIES - continued**

**Expenditure**

General Expenses are included on an accruals basis inclusive of VAT which is not recoverable. Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the Parochial Church Council.

Activities directly relating to the work of the Church

The 'Parish Share' is accounted for when payable. Any amount unpaid as at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**Support Costs**

Support activities provide the governance infrastructure which allows the PCC to operate and to generate the information required for public accountability.

**Fixed Assets**

Consecrated land and buildings and moveable church furnishings

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

Moveable church furnishings held by the Churchwardens on special trust for the Parochial Church Council, 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 (initially over 4 years) on a straight-line basis.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

**Current Assets**

Amounts owing to the Parochial Church Council as 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 with the bank, CBF Church of England Funds or with Building Societies.

**Gains and Losses on Investments**

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

**Post Balance Sheet Events**

The Coronavirus (COVID-19) has made an impact on businesses. As a result some operations have been restricted. The Trustees are continuing to monitor, assess and act to the current changing environment.

PAROCHIAL CHURCH COUNCIL OF S. MARY THE VIRGIN, WARE

Notes to the Financial Statements  
For the year ended 31 December 2021

1 ACCOUNTING POLICIES

2 INCOME

	Unrestricted	Restricted						Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds						Funds	Funds	2021	2020
	Total							Total	Total		
	PCC General	PCC Restricted	Child Church	Choir/Music	Flower Fund	Organ Fund	Restoration				
	£	£	£	£	£	£	£	£	£	£	£
2a Donations and Legacies											
Planned Giving Scheme	41,085				0		0	-	-	41,085	41,078
Gift Aid/Tax recoverable on PGS	9,596							-	-	9,596	9,176
Other Planned Giving	14,490	120						120	-	14,610	9,835
Other Gift Aid	2,400							-	-	2,400	-
Collections at Services	5,040							-	-	5,040	9,636
Grants - PCLC to PCC	3,300							-	-	3,300	18,000
- English Heritage								-	-	-	-
Donations/Appeals								-	-	-	-
Charities	1307							-	-	1,307	738
From PCC	-			150	140			290	-	290	-
Other Donations	7,590			1	730			731	-	8,321	4,153
	<b>84808</b>	<b>120</b>	<b>-</b>	<b>151</b>	<b>870</b>	<b>-</b>	<b>-</b>	<b>1141</b>	<b>-</b>	<b>85,949</b>	<b>92,616</b>
2b Trading Activities											
Hall Lettings	949	-	-	-	-	-	-	-	-	949	1,176
All events fundraising	10,538	-	-	-	-	-	-	-	-	10,538	6,463
	<b>11,488</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11,488</b>	<b>7,639</b>
2c Investment Income											
Dividends											
- Gisby Bequest		-							224	224	216
- Light & Air		-							-	-	11
- Duval Bequest		3						3		3	18
- Murvell Evans											21
CBF bank Interest	356	4	-	-	0	-	-	4	-	359	233
	<b>356</b>	<b>7</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>7</b>	<b>224</b>	<b>586</b>	<b>500</b>
2d Income from Church Activities											
Bible Notes	173									173	169
Parish Newsletter	545									545	315
PCC & DBF Fees	46									46	15
Pantomime & Cathedral Visits	-									-	-
Wedding/Funeral Fees	12,995									12,995	200
Miscellaneous	12,204									12,204	5,800
	<b>25,962</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25,962</b>	<b>6,499</b>
<b>TOTAL INCOME</b>	<b>121,307</b>	<b>1,307</b>	<b>-</b>	<b>151</b>	<b>870</b>	<b>-</b>	<b>-</b>	<b>1148</b>	<b>224</b>	<b>123986</b>	<b>107,254</b>

PAROCHIAL CHURCH COUNCIL OF S. MARY THE VIRGIN, WARE

Notes to the Financial Statements  
For the year ended 31 December 2021

3 EXPENDITURE

	Unrestricted	Restricted						Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds						Funds	Funds	2021	2020
	Total							Total	Total		
	PCC General	PCC Restricted	Child Church	Choir/Music	Flower Fund	Organ Fund	Restoration				
	£	£	£	£	£	£	£	£	£	£	£
3a Other											
Cost incurred applying for grants	-	-	-	-	-	-	-	-	-	-	-
Stewardship & gift aid envelopes	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
3b Raising Funds											
Expenses Fetes, Bazaars etc.	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
3c Church Activities											
Charitable Giving - Bishop's harvest appeal	1,054									1,054	4,856
- Charities	-									-	2,764
- Stewardship Activities	-									-	-
Ministry - Parish Share	65,631									65,631	60,170
Clergy Expenses	746									746	398
Church Running Expenses (Ins/Gas/Elec)	15,112									15,112	16,860
Weddings and Funerals	2,407									2,407	5,461
Church Repairs & maintenance equip	3,411									3,411	5,285
Redecoration of North Transcept											-
Projects	11,407									11,407	1,084
Upkeep of Services (Altar Req/Books/Prayer cards)											-
- Choir & Robes/Music/Flowers/Candles..	2,461									2,461	2,158
Church Newsletter	-									-	-
Training & education	-									-	-
Childrens Church	-									-	104
Hall Running Costs	-									-	-
Miscellaneous	3,038			100	883			983		4,021	6,506
Salaries/Honoraria - Organists	4,300									4,300	2,430
- Cleaner	853									853	1,079
- Verger	560									560	400
- Administrator	3,300									3,300	3,120
	114,280			100	883			983		115,262	112,675
3d Support Costs											
Bank Charges	-	96						96		96	-
Data Protection	-									-	-
DBS Checks	-									-	-
Stationery/website maintenance	1,431									1,431	1,079
Petty cash	-									-	-
Governance Costs											
Independent Examination + VAT	2,985									2,985	3,247
	4,416	96								4,512	4,326
<b>TOTAL EXPENDITURE</b>	<b>118,696</b>	<b>96</b>	<b>-</b>	<b>100</b>	<b>883</b>	<b>-</b>	<b>-</b>	<b>1,079</b>	<b>-</b>	<b>119,774</b>	<b>117,001</b>

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, WARE

Notes to the Financial Statements (continued)

For the year ended 31 December 2021

		2021	2020
		£	£
<b>4 STAFF COSTS</b>			
Salaries	Organist/Choirmaster & Assistant	4,300	2,430
	Verger	560	400
		<u>4,860</u>	<u>2,830</u>

The Parish Administrator is paid by the Parish Clerks Land Charity  
There are no wages paid to key management or members of the PCC.

		2021	2020
		£	£
<b>5 CHURCH RESTORATION WORK</b>			
Redecoration of North Transept		-	-
Projects		11,407	1,084
Total		<u>11,407</u>	<u>1,084</u>

**6 FIXED ASSETS FOR USE BY THE PCC**

Investments	At Valuation	2021	Additions	Disposals	Movement	2020
		£				£
1) The Gipsy Bequest (Endowment)	Income for the purchase of Communion Vessels 377 Shares in the CBF Investment fund	8,829	-	-	1,121	7,708
2) The Duval Bequest (Endowment)	Income for Church Fabric Repairs In CBF Deposit Account	3,235	-	-	0	3,235
3) The Light & Air Fund (Endowment)	Income unrestricted In CBF Deposit Account	2,000	-	-	0	2,000
		0	-	-	-	
<b>Total Value of Investments at 31 December 2021</b>		<u>14,064</u>	<u>0</u>	<u>0</u>	<u>1,121</u>	<u>12,943</u>
5) The Candle Fund (Endowment)	Income to offset cost of candles	2,112	-	-	-	2,112
6) Murrell Evans charity	Income for the poor of the parish	4,665				4,263
<b>Total Value of Endowment Funds at 31 December 2021</b>		<u>6,777</u>	<u>0</u>	<u>0</u>		<u>6,375</u>

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

		2021	2020
		£	£
<b>7 DEBTORS</b>			
Tax Recoverable		-	-
Administrator salary/independent exam (PCLC)		-	-
Vicarage costs owed by SADBf		-	-
		<u>-</u>	<u>-</u>

		2021	2020
		£	£
<b>8 CREDITORS DUE WITHIN ONE YEAR</b>			
Independent examination fees		2,985	2,985
wedding deposits		0	0
Charity donation - Zimbabwe		253	636
Charity Donation - Bishops Harvest		-	-
SADBf wedding fees		6,252	2,407
		<u>9,490</u>	<u>6,028</u>

**9 CONNECTED CHARITY**

The Parish Clerks Land Charity is a connected charity. It meets the cost of performing services previously undertaken by the parish clerk and assisting with music and administration expenses. At the discretion of the trustees any unutilised amounts are available for ecclesiastical purposes in the parish of Ware. The charity can be contacted via the Parish Office.

**10 TRANSFERS BETWEEN FUNDS**

The Amounts transferred between PCC and Restoration fund are budgeted amounts.

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, WARE

Notes to the Financial Statements (continued)

For the year ended 31 December 2021

		2021	2020
		£	£
<b>11 RELATED PARTY TRANSACTIONS</b>			
Trustee donations received without conditions		-	-
Expenses paid to Rev Y Pentelow		-	-
Expenses paid to other (retired)clergy		-	398
Expenses paid to Clergy		746	

PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, WARE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

For the year ended 31 December 2020

		Unrestricted Funds Total	Restricted Funds					Restricted Funds Total	Endowment Funds Total	TOTAL FUNDS 2020	2019	
	Note	PCC General £	PCC Restricted £	Child Church £	Choir/ Music £	Flower Fund £	Organ Fund £	Restoration £	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>												
Donations and Legacies	2a	91,540	738	2	127	201	8	-	1,076	-	92,616	88,654
Trading Activities	2b	7,639	-	-	-	-	-	-	-	-	7,639	14,377
Income From Investments	2c	0	-	-	1	1	-	-	2	498	500	916
Income from Church Activities	2d	6,499	-	-	-	-	-	-	-	-	6,499	29,602
<b>TOTAL INCOME</b>		<b>105,678</b>	<b>738</b>	<b>2</b>	<b>128</b>	<b>202</b>	<b>8</b>	<b>-</b>	<b>1,078</b>	<b>498</b>	<b>107,254</b>	<b>133,549</b>
<b>EXPENDITURE</b>												
Other	3a	-	-	-	-	-	-	-	-	-	-	-
Raising Funds	3b	-	-	-	-	-	-	-	-	-	-	-
Church Activities	3c/d	109,158	3,305	-	128	292	-	4,118	7,843	-	117,001	134,136
<b>TOTAL EXPENDITURE</b>		<b>109,158</b>	<b>3,305</b>	<b>-</b>	<b>128</b>	<b>292</b>	<b>-</b>	<b>4,118</b>	<b>7,843</b>	<b>-</b>	<b>117,001</b>	<b>134,136</b>
<b>NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS BEFORE GAINS AND LOSSES ON INVESTMENTS TRANSFER BETWEEN FUNDS</b>		<b>(3,480)</b>	<b>(2,567)</b>	<b>2</b>	<b>(0)</b>	<b>(89)</b>	<b>8</b>	<b>(4,118)</b>	<b>(6,765)</b>	<b>498</b>	<b>(9,746)</b>	<b>(587)</b>
	10	-	-	-	-	-	-	-	-	-	-	-
<b>GAINS &amp; LOSSES IN INVESTMENTS</b>	6	-	-	-	-	-	-	-	-	0 -	0 -	975
<b>NET MOVEMENT IN FUNDS</b>		<b>(3,480)</b>	<b>(2,567)</b>	<b>2</b>	<b>(0)</b>	<b>(89)</b>	<b>8</b>	<b>(4,118)</b>	<b>(6,765)</b>	<b>498</b>	<b>(9,746)</b>	<b>(1,562)</b>
Reconciliation of funds												
Balance Brought Forward 1st January		230	5,953	341	290	839	1,989	4,251	13,663	12,445	26,338	27,900
<b>Balance Carried Forward 31st December</b>		<b>-3,250</b>	<b>3,386</b>	<b>343</b>	<b>290</b>	<b>750</b>	<b>1,997</b>	<b>133</b>	<b>6,898</b>	<b>12,943</b>	<b>16,592</b>	<b>26,338</b>

All St. Mary normal activities are continuing.

The notes numbered 1 to 11 form part of these financial statements.

---

# Accounts

---

**PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, WARE**

**REPORT AND FINANCIAL STATEMENTS FOR THE  
YEAR ENDED  
31st December 2020**

Cansdales  
Bourbon Court  
Nightingales Corner  
Amersham  
Buckinghamshire HP7 9QS

# **Saint Mary the Virgin, Ware, Hertfordshire**

## **Annual Report of the Parochial Church Council (PCC)**

for the year ended 31 December 2020

### **Structure, Governance and Management**

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

At St. Mary's the membership of the PCC consists of the incumbent (our vicar), Curate, Churchwardens, the Deanery Synod representatives and members elected by those in the congregation who are on the Electoral Roll of the Church.

All trustees must complete a Declaration of Eligibility and sign an agreement to comply with their responsibilities as trustees set out in the Charity Commission's guidance. In addition to this they are encouraged to attend trustee training sessions run by St Albans Diocese, and the incumbent will spend time with them explaining their duties and the protocols of the PCC. They must also have undertaken a DBS disclosure and undertake appropriate safeguard training.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The Coronavirus pandemic impacted on all aspects of church life after March 2020 so that most meetings have taken place virtually by Zoom or by email. The full PCC met 7 times during the year.

Given its wide responsibilities, the PCC has a number of committees to deal with a particular aspect of Parish life. The committees include Standing (which met 8 times separately from PCC), Faith Development and Worship, Mission and Outreach, Charitable Giving, Christian Giving, Fund Raising and Fabric, which are all responsible to the PCC and report back to it regularly, with verbal reports/minutes of their deliberations being received by the full PCC and discussed as necessary. Most committees have had fewer opportunities to meet this year

Major risks have been reviewed and systems and procedures established to manage those risks. There is no remuneration paid to any member of the PCC or Key management of the entity.

### **Objectives and Activities**

St. Mary the Virgin's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting, within the ecclesiastical parish, the whole mission of the Church of England, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church, a 14<sup>th</sup> Century, Grade 1 listed building, and its modern extension.

We, as part of St Albans Diocese, have a Mission Action Plan (MAP). The aim of the MAP is to plan and prioritise a detailed and realistic course of action to establish our vision for the future of St. Mary's Church and is updated annually. The MAP has identified the overall aim as growth in numbers, faith and reach. The focus this year has been to develop our ministry among children, young people and families, to develop our buildings and grounds as a hub and community focus and to reach out into our Parish. Our response to this focus can be found in the section Achievement and Performance, bearing in mind that our building was closed to all in the spring of this year. It was opened again for individual prayer after a risk assessment in June.

The normal pattern of Sunday worship is:

- a) The early morning Communion Service at 8.00 a.m. which provides a quiet, intimate and reflective environment for worship.
- b) The mid morning Eucharist at 10.00 a.m. incorporates as required, Baptisms and family services. A crèche and children's church are provided during the morning service.
- c) Evensong, a traditional format for worship once a month (usually first Sunday).

Morning Prayer takes place at 9.15 Monday to Thursday each week. From July Morning Prayer in church has routinely been livestreamed with up to 12 present in church and a regular half dozen joining on Facebook.

Evening prayer takes place at 5.00pm Monday to Thursday each week.

On Wednesdays a Eucharist service is held weekly at 11.00 a.m. (livestreamed on Facebook since March).

Other services are held during the week to mark particular religious festivals.

Following the national lockdown in March, services were provided online, using Facebook via the website.

The Church is open to our community for private prayer every day usually between 9.00am and 5.00pm.

All are welcome to attend our regular services. In 2020 the Church Electoral Roll was 148.

In normal times the usual Sunday attendance was 98 adults and 6 children. Since the pandemic began the usual Sunday attendance in church was about 60 adults and up to 5 children. During October around 11 people joined the additional Zoom service.

In the first lockdown about 40 members of the congregation were joining Facebook services (over Holy Week and Easter that was much higher). In addition, visitors have joined both Zoom and Facebook and when we have been in church, we have continued to welcome visitors to services.

In the November lockdown attendance on Zoom was around 50 adults and 3 or 4 children.

Families with children of all ages have found it hard to participate with Zoom/video services. They are worried too about bringing little ones to church as they are concerned that toddlers do not understand social distancing. Families are sometimes joining part of a Zoom service and are bringing children into church when there is no service happening.

We have celebrated 10 baptisms (with a number postponed to 2021), no weddings (all postponed), and held 15 funerals in our Church this year, as well as 23 crematorium or cemetery only funerals. There were no confirmations this year.

## **Achievements and Performance**

The PCC agreed to complete the necessary paperwork to admit children to communion at their meeting in March.

Since the first lockdown the church has been open every day and has been well used.

Pastoral groups were formed at the beginning of the pandemic, to provide support and to help with communication. Service material has been sent by email every week from the first lockdown in March. A weekly pew leaflet with bible readings and notices is included. Contact with families has been maintained with weekly material for children. Apart from lockdown periods, worship has been offered in person and online. The teenage youth group has continued and developed over this year.

Newsletters and notices have been distributed by hand for those not able to access email. All members of the congregation received worship materials for Advent, including candles and chocolate. Worship materials and pastoral care has been offered to the nursing home congregation at Snowdrop House.

There were online devotions for Holy Week and Advent. A Pentecost video service was put together by Katy Little and David Holland and a video reflection was provided through St Mary's for interfaith week in November, as well as a contribution to online materials. St Mary's contributed to the joint churches video service for Ascension Day, whilst the Remembrance Sunday service provided by video was hosted by St Mary's. A drop-in service was offered for All Souls with a prayer trail in the church yard. The usual crib service was replaced by a nativity trail in church on Christmas Eve. A good number of families were able to join in with this.

Weekly School assemblies have gone ahead online with both primary schools. School visits and governor roles have taken place via Zoom/Teams. There was one visit from Pinewood school into church in December. The ATC chaplaincy covered by Ysmena has continued online.

David Holland joined us in January as part of his discernment process. This was disrupted over the summer but he returned in September to continue this process.

David Sheppard was furloughed, by request of the diocese, between June and August. His end of curacy processes did still follow through as expected and he has been signed off, permitting him to apply for a post of greater responsibility. He has been able to continue working with the Waterways chaplaincy.

In September Katy Little began training for ordained ministry with ERM (the Eastern Region Ministry Course) on their full-time context-based programme.

The food bank has continued to operate throughout, with its pick up point at St Mary's, running all year except during the enforced closure from March to the end of June. We are grateful for Jackie Turner and Mike Franklin's commitment to this project.

St Mary's joined a group of churches and other volunteers providing a hot meal for rough sleepers until March, when most participants were offered accommodation. Our volunteers were responsible for one day a week at the WRVS Centre in Hertford.

Pledges following the Christian Giving review were encouraged at a joint breakfast between the two Sunday morning services on 9<sup>th</sup> February. This was a very successful event, and it is hoped to repeat it in the future.

There was a parish quiet day in early March, held at Holy Trinity Church, Bengoe. It was led by the Revd. Susannah Underwood, from the Welwyn Ministerial Team, with the theme of Poems for Lent.

Some study groups have arranged meetings online since the first lockdown including the bible book club.

Charitable events have included individual walks to raise funds for Christian Aid as well as an online auction of goods and promises for Montgomery Heights in Zimbabwe. There was a sale of garden produce and preserves which supplemented the collection for the Bishop's Harvest Appeal. The Children's Society was supported with the annual housebox collection and donations during Advent.

Fundraising opportunities for church have been very limited, but a sale of Christmas hampers, bulbs and table decorations was very successful in early December. The monthly Lunchtime concerts have taken place when the church has been open and we're very grateful to all the performers for taking part and to all the stewards who managed a socially distanced, safe space for the audience.

Music at services over the summer was provided by Mark Kirby, playing the piano. This was much appreciated by the congregation. Our organist, Peter Smith was able to return in September and a small number of singers in the chancel provided some hymns and anthems for morning services. There were two evensongs in the autumn and a service of Vespers and readings for Christmas.

The fabric of the Church has continued to be maintained throughout the year despite all the difficulties provided by the covid pandemic.

The reconstituted Fabric Committee met for the first time on 13<sup>th</sup> February but unfortunately could not subsequently meet in person, although communications with individual members continued by e-mail. Similarly, the appointment of a new Church architect was considerably delayed as interviews arranged for 24<sup>th</sup> March had to be delayed, but finally took place in August and September. With the approval of the Diocesan Advisory Committee, Helen Axworthy of RH Partnership was appointed at the end of September.

Some "major" works had to be postponed (high level masonry repairs, porch floor refurbishment, and improved lighting) until an architect could be appointed: work will continue on these into 2021.

Several "minor" works took place during the year including a repair to the fanlight window in the North West corner of the Church, which was blown out during storm Ciara/Dennis in February. A persistent leak in the Hall roof above the accessible toilet was finally fixed in August and one of the Hall "Skylight" windows was replaced, as it was leaking due to an aged rotting frame. (The other three skylights will require replacing in 2021). Steve Wicks must be thanked for doing the electrical repairs required in the toilet, following the leaks.

Once again, our thanks go to those who helped on the "Maintenance Morning" held in March and other individual efforts through the year (separated because of the virus). We are particularly grateful to Alan Thomas for his gardening work around the Church and to Ken Butt for using all his building and carpentry skills on repairing shelves, curing leaks, fixing tiles etc. throughout the year.

Katy Little took up the caretaking role in September to help towards funding her training. We are grateful for her care of the building when it has been difficult for other volunteers to be involved.

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. In particular we want to mention our Churchwardens Tim Crowther, Matt Whitbourn, and Roger Hawkins, who have worked so tirelessly on our behalf and Graham Meldrum who helps us all to understand the church accounts and finances. We would also like to thank the Parish Administrator, Lynn McLean, and the flower arrangers, who use their creative talents and Bonnie West who has kept us up to date with the publishing of the Quarterly magazine. Thanks also to Kathleen Kirby PCC Secretary and all the members of the PCC, for their valuable contribution to our ministry and for keeping the church running. Finally, a particular thanks to Ysmena who has worked so hard to keep us all connected and supported in this difficult year.

## **Safeguarding**

The Parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may prevent a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishop's guidance on safeguarding children and vulnerable adults). The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults' policy) and the Domestic Abuse statement, at their meeting on 2nd March 2020. The latter two documents are displayed in the Link Way.

We have a Parish Safeguarding Officer/Lead Recruiter and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2016. DBS checks are renewed every five years and all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are in the Best Practice Guidance leaflets in the Choir Vestry, Link Way and Bell Tower. Names of those approved to work with children are displayed in the Choir Vestry and Bell Tower. Safeguarding information is displayed in the Porch and on the church website.

There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There has been one issue of safeguarding concern reported during 2020. This matter has been dealt with according to the relevant safeguarding policies and guidance by the Parish Safeguarding Officer, the Vicar and the Assistant Diocesan Safeguarding Advisor Martyn Headley.

## **Financial Review**

2020 was a difficult year financially given the negative effect the pandemic had on church income. Fortunately, by reducing expenditure to the minimum, the year's overspend was modest and did not cause a serious problem.

### **Income**

The main income for the church is from giving, of which we have different options including various forms of planned giving and collections at services. The total giving, including gift aid, reduced by over 20% mainly due to the reduced number of services, with donations similarly dropping significantly. Fund raising is another important form of income and this year's total reduced by over 40% as events could not take place. Hall booking fees reduced by more than 60%. The net fees from weddings and funerals did not change significantly. Fund raising for charities allowed for payments being made to the Children's Society, the Bishop's Harvest Appeal, Christian Aid, Montgomery Heights Orphanage, Shelter and various other charities.

Total giving £67,547. Donations £3841. Church Fundraising including concerts £6463. Hall hire fees £1175.

### **Expenditure**

The Parish share sent to St Alban's is reduced by about 9% as the church owns the Curate's house. The Parish share was paid in full for 2020 for which we recently received a grateful acknowledgment from St Alban's. Utility costs slightly increased. Maintenance and improvements costs increased due to essential works and some improvements.

Total parish share £60170. Total Utilities £10883. Church maintenance £5285. Stationery/Printing £1078. Church supplies £2158. Payments to charities £2764.

### **Investments**

The church holds endowment funds, which are the result of various bequests. The Gisby bequest fund (377 shares invested in CBF investment fund) gives a restricted income. The other endowments (Duvall, Light & Air and Candle) are all capital values accruing interest rather than investments. These investments have shown a modest increase.

### **Conclusion**

The church finances for 2020 held up well during the Covid 19 pandemic, in what must be described as an unprecedented period of difficulty for the church to negotiate, in terms of maintaining income, reducing expenditure and most especially monitoring cash flow. There are sufficient funds and reserves to support the church and its ongoing work in the community.

## Administrative Information

St. Mary the Virgin Church, Ware is a 14<sup>th</sup> Century Grade 1 Listed Building and is situated opposite the Priory, at the end of the High Street. It is part of the diocese of St. Alban within the Church of England. The correspondence address is The Parish Office, St Mary the Virgin Church, High Street, Ware, Hertfordshire, SG12 9BA. There is a Parish Administrator, Mrs. Lynn McLean, and the Parish office is normally open on two mornings per week.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered with the Charity Commission (charity no. 1131681).

PCC members are:

### Ex Officio Members

Incumbent: The Reverend Ysmena Pentelow  
Revd. David Sheppard

Warden Ms. Katy Little\* (Until October 2020)  
Mr. Tim Crowther\*  
Mr. Roger Hawkins (From October 2020) \*  
Mr. Matthew Whitbourn (From October 2020) \*

Deanery Synod: Mr. Michael West  
Mr. Tim Crowther  
Ms. Pat Parker (until September 2020)

Elected Members: Mr. Derek Day (Vice Chair) \*  
Mrs. Kathleen Kirby (Secretary)\*  
Mrs. Carol Taylor (Safeguarding)  
Mrs. Jackie Turner  
Mrs. Elizabeth Finch  
Mrs. Margaret Meldrum  
Mr. Matthew Wilson  
Mr. Malcolm Furnival Jones (until October 2020)  
Ms. Tina Goodman (until October 2020)  
Mr. Roger Hawkins (until October 2020)  
Mrs. Marina Buswell (Until October 2020)  
Mr. G. Meldrum (Treasurer)\*  
Mr. P. Hickman (from October 2020)  
Mr. M. Douglas (from October 2020)  
Ms. M. King (from October 2020)

Co-opted member: Mr. R. Ingram

\*=Member of Standing Committee

Bankers: CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ  
Accountants: Cansdales, Bourbon Court, Nightingale Corner, Little Chalfont HP7 9QS  
Investment Advisors: CCLA Investment Management Ltd Senator House, 85 Queen Victoria Street, London EC4V 4ET

## **Independent Examiner's Report to the Trustees of the Parish Church of St Mary the Virgin, Ware**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 9 to 16.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My independent examination work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for my independent examination work, for this report, or for the opinions I have formed.

### **Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;  
or
2. the accounts do not accord with those records

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



James Foskett BSc (Hons), FCA, DChA  
Cansdales Audit LLP  
Chartered Accountants & Business Advisors  
Bourbon Court  
Nightingales Corner  
Little Chalfont  
Bucks, HP7 9QS

Date: 16/06/2021

PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, WARE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

For the year ended 31 December 2020

	Unrestricted Funds		Restricted Funds		Child Church		Chor/Music		Flower Fund		Organ Fund		Restoration		Restricted Funds Total		Endowment Funds Total		TOTAL FUNDS		
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	
<b>INCOME AND ENDOWMENTS</b>																					
Donations and Legacies	91,540	738	2	127	201	8	-	1,078	-	92,616	88,854										
Trading Activities	7,639	-	-	-	-	-	-	-	-	7,639	14,377										
Income from Investments	0	-	-	1	1	-	-	2	498	500	916										
Income from Church Activities	6,499	-	-	-	-	-	-	-	-	6,499	29,602										
<b>TOTAL INCOME</b>	<b>105,678</b>	<b>738</b>	<b>2</b>	<b>128</b>	<b>202</b>	<b>8</b>	<b>-</b>	<b>1,078</b>	<b>498</b>	<b>107,254</b>	<b>133,549</b>										
<b>EXPENDITURE</b>																					
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Raising Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Church Activities	109,168	3,305	-	128	292	-	4,118	7,643	-	117,001	134,136										
<b>TOTAL EXPENDITURE</b>	<b>109,168</b>	<b>3,305</b>	<b>-</b>	<b>128</b>	<b>292</b>	<b>-</b>	<b>4,118</b>	<b>7,643</b>	<b>-</b>	<b>117,001</b>	<b>134,136</b>										
<b>NET INCOME/EXPENDITURE AND NET MOVEMENT IN FUNDS BEFORE GAINS AND LOSSES ON INVESTMENTS</b>	<b>(3,490)</b>	<b>(2,567)</b>	<b>2</b>	<b>(0)</b>	<b>(89)</b>	<b>8</b>	<b>(4,118)</b>	<b>(6,765)</b>	<b>498</b>	<b>(9,747)</b>	<b>(1,587)</b>										
<b>TRANSFER BETWEEN FUNDS</b>																					
<b>GAINS &amp; LOSSES IN INVESTMENTS</b>																					
<b>NET MOVEMENT IN FUNDS</b>	<b>(3,490)</b>	<b>(2,567)</b>	<b>2</b>	<b>(0)</b>	<b>(89)</b>	<b>8</b>	<b>(4,118)</b>	<b>(6,765)</b>	<b>498</b>	<b>(9,745)</b>	<b>(1,582)</b>										
Reconciliation of funds	230	5,953	341	290	839	1,989	4,251	13,843	12,445	26,338	27,900										
Balance Brought Forward 1st January																					
<b>Balance Carried Forward 31st December</b>	<b>-3,260</b>	<b>3,386</b>	<b>343</b>	<b>290</b>	<b>750</b>	<b>1,997</b>	<b>133</b>	<b>6,888</b>	<b>12,943</b>	<b>18,892</b>	<b>28,338</b>										

All St. Mary normal activities are continuing.  
The notes numbered 1 to 11 form part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, VARE

BALANCE SHEET  
For the year ended 31 December 2020  
Notes at end of file

	Unrestricted Funds Total	Restricted Funds	Child Church	Charitable	Flower Fund	Organ Fund	Restoration	Restricted Funds Total	Endowment Funds Total	TOTAL FUNDS	
	£	£	£	£	£	£	£	£	£	2020	2019
<b>FIXED ASSETS</b>											
Investments	-	-	-	-	-	-	-	-	-	12,843	12,445
<b>TOTAL</b>	-	-	-	-	-	-	-	-	-	12,843	12,445
<b>CURRENT ASSETS</b>											
Cash at Bank & in hand	20,778	3,366	343	290	750	1,997	4,335	11,101	31,879	23,448	-
<b>TOTAL CURRENT ASSETS</b>	20,778	3,366	343	290	750	1,997	4,335	11,101	31,879	23,448	-
<b>LIABILITIES</b>											
Accruals - independent examination	3,264	-	-	-	-	-	-	-	-	3,264	2,700
Wedding deposits	-	-	-	-	-	-	-	-	-	-	-
Charity donations	2,764	-	-	-	-	-	-	-	-	2,764	279
Accrued costs	-	-	-	-	-	-	-	-	-	-	2,373
Misval's Emma Charity	-	-	-	-	-	-	4,203	4,203	-	4,203	4,203
<b>TOTAL CURRENT LIABILITIES</b>	6,028	-	-	-	-	-	4,203	4,203	-	10,231	9,555
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	14,750	3,366	343	290	750	1,997	132	6,898	12,943	21,648	13,893
<b>LIABILITIES due after more than one year</b>	-	-	-	-	-	-	-	-	-	-	-
<b>NET ASSETS</b>	14,750	3,366	343	290	750	1,997	132	6,898	12,943	21,648	13,893
<b>Transfers between funds</b>	-	-	-	-	-	-	-	-	-	-	-
<b>THE FUNDS OF THE CHARITY</b>											
Unrestricted	14,750	-	-	-	-	-	-	-	-	14,750	230
Restricted	-	3,366	343	290	750	1,997	132	6,898	-	6,898	13,663
Endowment	-	-	-	-	-	-	-	-	-	-	12,445
<b>TOTAL CHARITY FUNDS</b>	14,750	3,366	343	290	750	1,997	132	6,898	12,943	21,648	26,338
	-18,000	0	0	0	0	0	0	1	0	-18,000	0

Approved by the Parochial Church Council and signed on its behalf by

Date: 15/02/2021

Rev. Y. Parrelow (Chair)

*[Signature]*

Tim Crowther (Churchwarden)

*[Signature]*

Mr G Modrum (PCC Treasurer)

*[Signature]*

The notes on pages 14-16 form part of these accounts

**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**1 ACCOUNTING POLICIES**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value except for investment assets, which are shown at fair value.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved adoption of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) as amended by the Update Bulletin 2 for accounting periods beginning on or after 1 January 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has been withdrawn. The financial statements are prepared in accordance with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investments, which are shown at fair value. The financial statements have been prepared on a going concern basis. There are sufficient reserves to substantiate this.

**Funds**

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

Restricted funds can only be used for the purpose for which they have been given. The income from the endowment funds is unrestricted and is used for the purposes as shown in note 6 to the financial statements. The accounts include all transactions, assets and liabilities for which the Parochial Church Council is responsible in law. They do not include accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

**Income**

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the Parochial Church Council. Planned giving receivable under stewardship is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the income is recognised.

Grants and legacies to the Parochial Church Council are accounted for as soon as the Parochial Church Council is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the Parochial Church Council is more likely than not. Where a grant towards specific expenditure is notified before the yearend and paid afterwards it is recognised to the extent that the associated expenditure has been incurred.

Income from investments

Interest is accounted for when receivable.

**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**1 ACCOUNTING POLICIES - continued**

**Expenditure**

General Expenses are included on an accruals basis inclusive of VAT which is not recoverable.

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

Activities directly relating to the work of the Church

The 'Parish Share' is accounted for when payable. Any amount unpaid as at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**Support Costs**

Support activities provide the governance infrastructure which allows the PCC to operate and to generate the information required for public accountability.

**Fixed Assets**

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property is excluded from the accounts by a 10(2) of the Charities Act 2011. Moveable church furnishings held by the Churchwardens on special trust for the Parochial Church Council, 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 (initially over 4 years) on a straight-line basis.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

**Current Assets**

Amounts owing to the Parochial Church Council as 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 with the bank, CBF Church of England Funds or with Building Societies.

**Gains and Losses on Investments**

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

**Post Balance Sheet Events**

The Coronavirus (COVID-19) has made a significant impact on businesses. As a result some operations have been restricted. The Trustees are continuing to monitor, assess and act to the current changing environment.

PAROCHIAL CHURCH COUNCIL OF S. MARY THE VIRGIN, WARE

Notes to the Financial Statements  
For the year ended 31 December 2020

1 ACCOUNTING POLICIES

2 INCOME

	Unrestricted Funds					Restricted Funds					TOTAL FUNDS	
	PCC General	PCC Restricted	Child Church	Choir/Music	Flower Fund	Organ Fund	Restoration	Restored Funds Total	Endowment Funds Total	2020	2019	
<b>2a Donations and Legacies</b>												
Planned Giving Scheme	40,941			2	127	0	8	0	137	41,078	37,378	
Gift Aid/Tax recoverable on PGS	9,176									9,176	8,888	
Other Planned Giving	9,835									9,835	7,185	
Other Gift Aid	-									-	1,589	
Collections at Services	9,836									9,836	9,893	
Grants - PQLC to PCC	18,000									18,000	16,520	
- English Heritage	-									-	-	
Donations/Appraisals												
Bishop's Fund & Harvest Appeal		738							738	738	2,251	
From PCC											230	
Other Donations												
	3,952								201	4,153	4,721	
	91,540	738	2	127	201	8		201	1,078	92,616	88,654	
<b>2b Trading Activities</b>												
Hall Lettings	1,176									1,176	3,566	
Fetes/Bazaars etc.	6,463									6,463	10,811	
	7,639									7,639	14,377	
<b>2c Investment Income</b>												
Dividends												
- Gisby Bequest									216	216	210	
- Light & Air									11	11	14	
- Duval Bequest									18	18	24	
- Mirvell Evans									21	21	427	
Building society/bank interest					1				232	234	241	
					1				2	498	916	
<b>2d Income from Church Activities</b>												
Bible Notes	189									189	189	
Parish Newsletter	315									315	470	
PCC & DBE Fees	15									15	15	
Parishtime & Cathedral Visits												
Wedding/Funeral Fees	200									200	9,219	
Miscellaneous	5,800									5,800	19,689	
	6,439									6,439	28,602	
<b>TOTAL INCOME</b>	105,678	738	2	128	202	8		202	1,078	498	107,254	
											133,549	

PAROCHIAL CHURCH COUNCIL OF S. MARY THE VIRGIN, WARE

Notes to the Financial Statements  
For the year ended 31 December 2020

3 EXPENDITURE

	Unrestricted Funds						Restricted Funds		TOTAL FUNDS		
	PCC General	PCC Restricted	Child Church	Choir/Music	Flower Fund	Organ Fund	Restoration	Total	Total	2020	2019
	£	£	£	£	£	£	£	£	£	£	£
3a Other											
Cost incurred applying for grants											
Stewardship & gift aid envelopes											
3b Raising Funds											
Expenses Fetes, Bazaars etc.											
3c Church Activities											
Charitable Giving											
- Bishop's harvest appeal		738						4,118	4,856	4,858	2,922
- Charities	2,764									2,764	
Ministry - Parish Share	60,170									60,170	58,379
Stewardship Activities	398									398	1,433
Chery Expenses	16,860									16,860	15,093
Church Running Expenses (Ink/Gas/Elec)	5,461									5,461	3,478
Weddings and Funerals	5,285									5,285	3,994
Church Repairs & maintenance equip											
Redecoration of North Transept											
Projects	1,084									1,084	13,495
Uplkeep of Services (Altar ReqrBooks/Prayer cards)											
- Choir & Robes/Music/Flovers/Candles.	2,158									2,158	4,563
Church Newsletter											
Training & education											
Childrens Church	104									104	719
Hall Running Costs											
Miscellaneous	3,519	2,667		128	292				2,987	6,506	10,990
Salaries/Honoraria	2,430									2,430	7,150
- Organists	1,079									1,079	1,514
- Cleaner	400									400	2,910
- Verger											
- Administrator	3,120									3,120	9,120
	104,832	3,305		128	292			4,118	7,843	112,875	129,180
3d Support Costs											
Bank Charges											
Data Protection											
DBS Checks	1,079									1,079	1,729
Stationery/website maintenance											
Petty cash											
Governance Costs	3,247									3,247	3,247
Independent Examination + VAT											
	4,326									4,326	4,876
	108,158	3,305		128	292			4,118	7,843	117,001	134,156

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, WARE  
 Notes to the Financial Statements (continued)  
 For the year ended 31 December 2020

	2020	2019
	£	£
<b>4 STAFF COSTS</b>		
Salaries Organist/Choirmaster & Assistant	2,430	7,150
Verger	400	2,910
	<u>2,830</u>	<u>10,060</u>

The Parish Administrator is paid by the Parish Clerks Land Charity  
 There are no wages paid to key management or members of the PCC.

	2020	2019
	£	£
<b>5 CHURCH RESTORATION WORK</b>		
Redecoration of North Transcept	-	-
Projects	1,084	13,496
Total	<u>1,084</u>	<u>13,496</u>

6 FIXED ASSETS FOR USE BY THE PCC		2020	Additions	Disposals	Movement	2019
Investments	At Valuation	£				£
1) The Gibsy Bequest (Endowment)	Income for the purchase of Communion Vessels 377 Shares in the CBF Investment fund	7,211	-	-	0	7,211
2) The Duval Bequest (Endowment)	Income for Church Fabric Repairs in CBF Deposit Account	3,235	-	-	-	3,235
3) The Light & Air Fund (Endowment)	Income unrestricted in CBF Deposit Account	2,000	-	-	-	2,000
<b>Total Value of Investments at 31 December 2020</b>		<u>12,445</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>12,445</u>
5) The Candle Fund (Endowment)	Income to offset cost of candles	2,112	-	-	-	2,112
<b>Total Value of Endowment Funds at 31 December 2020</b>		<u>14,557</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>14,557</u>

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

	2020	2019
	£	£
<b>7 DEBTORS</b>		
Tax Recoverable	-	-
Administrator salary/independent exam (PCLC)	-	-
Vicarage costs owed by SADBf	-	-
Light & Air dividend	-	-
	<u>-</u>	<u>-</u>

	2020	2019
	£	£
<b>8 CREDITORS DUE WITHIN ONE YEAR</b>		
Independent examination fees	2,700	3,247
wedding deposits	0	0
Charity donation - Zimbabwe	279	-
Charity Donation - Bishops Harvest	-	-
Charity Donation USPG	-	-
Charity Donation - Crisis	-	-
Herts Young Homeless	-	-
Children's Society	-	-
Accrued costs	-	-
SADBf _ wedding fees	2,373	-
Bells - wedding fees	-	-
Murrell Evans Charity	4,203	4,203
	<u>9,555</u>	<u>7,450</u>

**9 CONNECTED CHARITY**

The Parish Clerks Land Charity is a connected charity. It meets the cost of performing services previously undertaken by the parish clerk and assisting with music and administration expenses. At the discretion of the trustees any unutilised amounts are available for ecclesiastical purposes in the parish of Ware. The charity can be contacted via the Parish Office.

**10 TRANSFERS BETWEEN FUNDS**

The Amounts transferred between PCC and Restoration fund are budgeted amounts.

**11 RELATED PARTY TRANSACTIONS**

	2020	2019
	£	£
Trustee donations received without conditions	-	-
Expenses paid to Rev Y Pentelov	-	352
Expenses paid to other (retired)clergy	398	-
Expenses paid to Clergy	-	1,894

PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, WARE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

For the year ended 31 December 2019

	PCC General Funds Total	PCC Restricted Funds	Child Church	Choir/Music	Flower Fund	Organ Fund	Restoration	Restricted Funds Total	Endowment Funds Total	TOTAL FUNDS 2019	TOTAL FUNDS 2018
<b>INCOME AND ENDOWMENTS</b>											
Donations and Legacies	2a	85,283	2,251	-	216	904	-	3,371	-	88,654	91,031
Trading Activities	2b	14,377	-	-	-	-	-	-	-	14,377	10,433
Income From Investments	2c	898	-	-	-	2	15	17	-	916	689
Income from Church Activities	2d	28,167	-	435	-	-	-	435	-	29,602	27,993
<b>TOTAL INCOME</b>		<b>129,726</b>	<b>2,251</b>	<b>435</b>	<b>216</b>	<b>906</b>	<b>15</b>	<b>3,823</b>	<b>-</b>	<b>133,549</b>	<b>130,146</b>
<b>EXPENDITURE</b>											
Other	3a	-	-	-	-	-	-	-	-	-	-
Raising Funds	3b	-	-	-	-	-	-	-	-	-	168
Church Activities	3c/d	131,857	-	811	537	931	-	2,279	-	134,136	136,168
<b>TOTAL EXPENDITURE</b>		<b>131,857</b>	<b>-</b>	<b>811</b>	<b>537</b>	<b>931</b>	<b>-</b>	<b>2,279</b>	<b>-</b>	<b>134,136</b>	<b>136,336</b>
<b>NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS BEFORE GAINS</b>		<b>(2,131)</b>	<b>2,251</b>	<b>(376)</b>	<b>(321)</b>	<b>(25)</b>	<b>15</b>	<b>-</b>	<b>1,544</b>	<b>(587)</b>	<b>(6,190)</b>
<b>AND LOSSES ON INVESTMENTS</b>											
<b>TRANSFER BETWEEN FUNDS</b>	10	-	-	-	-	-	-	-	-	-	-
<b>GAINS &amp; LOSSES IN INVESTMENTS</b>	6	-	-	-	-	-	-	-	-	<b>(975)</b>	<b>(975)</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>(2,131)</b>	<b>2,251</b>	<b>(376)</b>	<b>(321)</b>	<b>(25)</b>	<b>15</b>	<b>-</b>	<b>1,544</b>	<b>(975)</b>	<b>(1,562)</b>
Reconciliation of funds											
Balance Brought Forward 1st January		2,361	3,702	717	611	864	1,974	4,251	12,119	13,420	27,900
Balance Carried Forward 31st December		230	5,953	341	290	839	1,989	4,251	13,663	12,445	28,338
										34,182	27,900

All St. Mary normal activities are continuing.  
The notes numbered 1 to 11 form part of these financial statements.