

## ST PAUL'S CHURCH, ST ALBANS

Blandford Road, St Albans, Herts, AL1 4JP

Registered charity number 1131697

# ANNUAL REPORT

and summary accounts of the Parochial Church Council

## 2023

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## Introduction

The Parochial Church Council (PCC) is responsible for the employment of full-time and part-time staff team, the upkeep of the church building and the adjoining church halls and rooms, and also for a curate's house.

The PCC is a corporate body established by the Church of England and is registered with the Charity Commission for England and Wales. The charitable purpose of the PCC is to promote, in the parish of St Paul's, the whole mission of the church: pastoral, evangelistic, social and ecumenical.

St Paul's is the parish church for Fleetville, St Albans, in the Diocese of St Albans, and has a population of about 12,000 within its parish.

Data from the Church Urban Fund shows St Paul's to be one of the least deprived parishes in the country. Most homes are owner-occupied, with the largest group of people being in managerial/ administrative/ professional employment. Many have level 4 qualifications and above, and generally people have good health and are not limited by disability in day-to-day activities. There is a high percentage of families in the parish, and a significant minority of Asian/Asian British, along with those of Eastern European, Caribbean and other heritages. Despite the general affluence, a number face financial and other hardships.

## Electoral Roll and Church Attendance

Our electoral roll, published on 4 April 2023, named 272 people as members of St Paul's Church.

Church attendance during 2023 was broadly the same as the previous year with an average of 185 adults and 45 children each Sunday with about 260 adults and 60 children attending regularly.

Numbers of online viewers have reduced from the previous year with our services attracting around 50 views each week.

Our new electoral roll, published on 12 April 2024, names 260 people as members of St Paul's Church.

## Vicar's Report and Review of 2023

It is a joy to reflect back on 2023 as a year in which St Paul's continued to thrive, with many new people engaging with services and activities, across a wide age range. Please read on for an overview of church activities.

### Vision and Values

After much prayer and reflection by the staff team and PCC, the Vicars presented at the APCM in April 2023 a set of vision and values, and some core principles, to help shape our priorities in mission and ministry.

We believe God is calling us to go ...

**Deeper** in relationship with our Heavenly Father, focussed on Jesus and dependent on his Spirit. We seek to grow in our understanding of the Bible and in the gifts and fruit of the Spirit as we become wholehearted disciples.

**Closer** as an authentic community in Jesus where every person is welcomed, loved and empowered to serve, and enjoy life together. We pray and work for unity amidst our diversity, building meaningful relationships which span generations and cultures.

**Wider** as we reach out and overflow with the life-changing love and presence of God in our parish, communities, places of influence and beyond. We are committed to care for God's world and its people. We long for many to know and follow Jesus.

In all that we do we seek to be Jesus-centred, filled and overflowing with the Holy Spirit, guided and inspired by the Bible, expectant and hungry for God our Father to be at work.

Prayer is the engine house of our personal and corporate life and we seek to listen for God's voice.

We want to offer heart-felt and whole life worship to God.

We value and honour people of all ages and recognise the need to invest in younger generations.

We are called to generosity and hospitality.

## Worship and Services

The Sunday 8.30am more traditional service of Holy Communion continued to grow through the year with typical attendance reaching 30. The increase reflects the involvement of both new joiners to church and regular members of the Sunday 10.30am who attend from time to time.

The monthly midweek service of Holy Communion on Wednesdays continues to be valued. Many who attend then remain to participate in the Pop-In Café.

The 10.30am service has continued to thrive as a diverse all-age congregation with Holy Communion celebrated twice a month (once with children included). The team of worship leaders and musicians have grown in confidence with new members getting involved. The youth band leads worship once a month with some of the young people also involved on other Sundays. Many of the older young people serve as part of the youth and kids' ministry teams. A dedicated prayer ministry team offers to pray with people every week but has still not yet returned to its pre-pandemic size. The team is highly valued and there have been some wonderful testimonies of God at work through them.

Alongside the prayerfully prepared sung worship, intercessions, reading, sermon and other elements, most weeks there are additional 'words' or 'pictures' from God which have been brought by a variety of people and which often speak directly to people's lives and situations. Sermon series during the year included the book of Philippians, vision topics (body ministry, prayer, Holy Spirit, sharing faith, authentic community, the bible and worship), aspects of consecration, and periods of following the lectionary readings.

Begun in December 2022, the monthly all-age service was relaunched in order to be more accessible to children and families. 'Sunday Fun Day' begins with 45 minutes of informal community building activities (breakfast, Lego, craft, play) followed by 45 minutes of worship and teaching all together. A large number of families from Tots, SaturDads and other activities joined us. Sunday Fun Days provide an opportunity for the whole of the church family to be the welcome team that day.

'The Gathering', weekly on Sunday evenings, continued throughout the year. These gatherings are held in the Concourse with a relaxed and welcoming feel, café style, aiming to be accessible to newcomers, those

exploring faith, and to teenagers and young adults. Evenings typically include worship, discussion-based Christian learning, and informal prayer. Numbers vary between 20 and 40 attending across a wide age range. Occasional one-offs were also held including a visit by a YWAM creative arts team from Hawaii, and a talk and discussion on Artificial Intelligence in partnership with the diocese.

Easter activities began with prayer stations set up in the church from Palm Sunday and through Holy Week. There was an Agape Supper on Maundy Thursday, and a creative reflective service on Good Friday morning, followed by Easter Trails for children and families in the afternoon in Clarence Park, attended by around 150 people. A traditional Holy Communion service at 8:30am on Easter Day was followed by an all-age Holy Communion at 10:30am which saw the largest Sunday attendance in church that year.

Christmas came early for us at St Paul's this year – the 4<sup>th</sup> and 5<sup>th</sup> of November in fact. The church was decorated, a new carol was rehearsed and a film crew arrived to film the Church of England's Christmas advertising: a series of eight short ads, optimised for social media. They featured specific individuals from the church, sharing what Christmas and attending church means to them, as well as the wider congregation singing the new carol. The ads received more than 24 million views and 106,907 clicks on TikTok, and more than 32 million views overall across paid campaigns.

Our own Christmas events for 2023 began with the Nativity Trail in church for which we welcomed over 450 children from local schools and other groups. 'Carols in the Park' drew about 150 people to Clarence Park for open air carol singing – with the added bonus of a best dressed dog competition. This year 'Beer and Carols', a more contemporary and relaxed café style gathering happened first, with the more traditional 'Carols by Candlelight', taking place the following Sunday. Both attracted good numbers. In contrast we also held a 'Quiet Christmas' service, on a Wednesday morning, for those who value a quieter and more reflective opportunity to mark Christmas. Two Pop-up Nativities on Christmas Eve afternoon were well attended, followed on Christmas morning by a Holy Communion at 8:30am and an all-age celebration at 10:30am.

We are grateful for all those who serve throughout the year to make our services happen – welcomers, stewards, lay assistants, musicians, tech team, leaders and preachers, readers, intercessors and the refreshment team. Thanks too are due to members of the flower team who decorate the church week by week, and especially for the major Christian festivals. Their beautiful displays enhance worship for all and point to the glory of God.

In 2023 we had 13 baptisms, 1 wedding and 7 funerals at St Paul's Church.

### Sharing faith

The final session of the online Leading in Evangelism Learning Hub run by the Church Pastoral Aid Society took place in June 2023. Since then, the Hub have continued to meet to keep evangelism on the agenda for us as a Church and to continue to pray and plan in order that we can make the most of every opportunity presented to us as individuals and as a Church to reach out wider with God's love.

In the spring and autumn we ran successful and well attended Alpha courses on Monday evenings. They attracted a variety of people, several from outside of St Paul's. One guest shared how he had come to be part of Alpha. He was cycling along Hatfield Road when a problem with his bike necessitated him stopping – just outside of St Paul's. He noticed the Alpha banner on the railings and thought 'What have I got to lose?' He signed up, online, 48 hours before the course began! It has been a privilege to see God drawing people to himself and to see such a committed group of people serving on teams to facilitate these initiatives.

On 31 October we set up fairy lights and gazebos outside the church and offered hot chocolate and bags of

hope to commuters and “trick or treaters”. It was good to have a visible presence and there were some encouraging conversations during the evening.

It was notable that several people turned up to our Christmas services and events as a direct result of the Christmas cards that were delivered to homes in our Parish. Thank you to everyone involved in producing and delivering these. Despite rain and wind, a group visited the Oaklands Grange estate to sing carols and deliver Christmas cards. This was well received by the residents and there were some significant conversations that took place – including an opportunity to pray with someone.

## Staffing

Staffing was stable through the first half of the year but in July we said farewell to Rachel Alexander as our Youth Minister, leaving to have a baby and relocating to the south coast where her husband had secured a new job. An initial interview process was unsuccessful, but we were delighted in December to appoint a new Youth Minister on the second time round, and look forward to welcoming Graham Shephard to join us in Spring 2024.

## PCC

It has been a privilege to serve alongside such a wonderful, committed and gifted PCC over the past year. Prayerful and wise – and willing to embrace what the Lord is calling the church to. At the APCM in April we thanked Lindsey McLeod as she stood down as Warden, and welcomed David Hardisty in her place, to serve alongside Jim Wright. We also thanked Sandra Thompson who stood down as Treasurer, to be replaced by Justyn Evans. Of note, Philip Habershon retired from the PCC after 59 years' service. We also said farewell to two PCC members, whilst electing three new members, plus a new appointee to the Deanery Synod.

## Pastoral Care

Caring for one another is part of the DNA of St Paul's - and rightly so. Jesus commands us to “love one another as I have loved you” and we live out our faith when we are able to show that love to those around us, both within the church community and beyond. Pastoral care is the responsibility of the whole church family.

At St Paul's we commit to relationships that demonstrate unconditional love, acceptance and encouragement. We aspire to being present with, listening to and journeying alongside each other as we grow as disciples of Jesus and see transformation by the Holy Spirit in and through our lives. Pastoral care works best within the context of friendships, Home Groups and other settings. It is our privilege and responsibility to look out for and care for one another as a family.

There are two arms to pastoral care – listening and practical help – both are underpinned by prayer.

To complement what is already happening and to provide additional pastoral support to that possible from the clergy, staff team, Home Group leaders and others in church, plans were developed for the formation of a Pastoral Care Team. The first cohort of 16 people participated in a home-produced training course during the latter part of the year. They will get involved in the more time-demanding situations, or those where different skills are needed. They will also pastorally look after those who are not part of a Home Group and help those who are new to St Paul's to become embedded in. The training will be offered again in 2024.

We believe that God will call many to be involved in this team. The team will be supported by a resourcing hub (a few) who will provide training, support, resources and regular opportunities to meet and pray.

## Groups, events & activities

About 140 church members are involved in 11 midweek Home Groups. These groups provide a great community for deeper relationships and for pastoral care, prayer and bible study. Some groups follow themes from the Sunday morning sermon series, whilst others make use of short bible-study courses, either following a theme or a particular bible book.

We run a range of daytime groups open to the community. Once a month we host a lunch club for seniors: offering a two-course meal, friendship, and a short 'thought for the day' on a faith topic. Wednesday Pop-In Café has been a valued place of welcome and connection throughout the year, and regularly includes a guest speaker sharing an interesting life story and the relevance of their faith.

Our activity groups have grown in number and memberships, now covering walking, strolling, crafts, art, gardening, litter picking, games nights and more. Most importantly, they create opportunities for friendship, encouragement, and welcome to newcomers and to friends outside St Paul's.

## Ministry amongst older people

St Paul's seeks to be a church for all ages. In addition to our thriving ministry among children and young people, we value greatly the contribution of older people in the life of the church. Many active older people are serving in a range of key roles and, as mentioned, the church runs a monthly lunch club and a weekly 'Pop In,' both popular with seniors. We seek to provide worship services, including our weekly 8.30am and monthly midweek communions, open to all but which particularly attract older people.

We also liaise closely with the local Anna Chaplaincy team, who provide spiritual and other support to older people, and are working with them on setting up a weekly 'drop in' at Morrisons café.

## Children and Youth

At St Paul's, we believe that children and young people are full members of the body of Christ and we seek to encourage, disciple and challenge each other as we journey together. We champion parents to disciple their kids, and provide space for kids to connect with God. We want them to have fun by participating in creative, active and memorable friendship-building activities. As our young people grow, we want to empower them to be true disciples of Jesus – giving opportunities to grow in leadership, giftings and service.

## Sunday Groups

During 2023 we saw God do many great things in and through our children's groups. We continued to run Base Camp for under 3s, Scramblers for 3 years until end of Year 1, and Adventurers for Years 2-6 on Sunday mornings. Kids' groups started at 10.30am on 2<sup>nd</sup>, 3<sup>rd</sup> and 5<sup>th</sup> Sundays, allowing more space for connecting with God amidst the fun activities. On the 4<sup>th</sup> Sunday the children joined the remainder of the church family for communion before leaving for groups.

We continue to see great fruit from our 1<sup>st</sup> Sunday of the month, Sunday Fun Day, involving a mixture of fellowship, food, and fun activities for all ages, as well as worship, Bible content, discussion, prayer, games and reflection. At these services, we see 52 children on average, a little over our numbers for regular Sundays.

We have 85 children on the registers of our children's Sunday groups (aged 0-11yrs) and our average Sunday attendance is 44 each week. Around 25 volunteers, including some older members of our youth group,



regularly commit to preparing, leading or helping in these Sunday groups during term-time.

Pathfinders continues to run during the Sunday morning service (although not on Sunday Fun Day) for youth in years 7-9. At the beginning of the year, they looked at the Connected Hearts series, exploring who God is and their identity in Him. We then moved into the Good News series which is about making Jesus their own.

During the Autumn Term, the group looked at reading the Bible. We want them to choose to read it and enjoy it. To facilitate this, we looked at lesser-known characters in the Bible and pointed out the modern-day lens we often use when reading the Bible. The group were amused by and discussed lots of the stories and their wider context. They were also able to see bravery, boldness, and some of the outrageous things, that wouldn't have been possible without God, with a new understanding.

We currently have 39 young people listed on our registers in this group, with an average weekly attendance of 12. We have a team of 4 adults and 4 older youth running this group.

The Youth Band has continued to grow in confidence and in number of participants. It has also become part of the regular pattern of worship in Church. Jon Large has led this since Rachel Alexander left.

In April, three young people were baptised, followed by two in November and another in December.

### Events and Other Groups

Young people in years 10-13 meet weekly in term-time on Thursday evenings. There are fewer young people in this age range in Church. Those that do attend church also attend this group. This group has 4 leaders.

Over the year they have built up and encouraged each other and feel this group is their safe space. The group started the year with Practising the Way by John Mark Comer; Be with Jesus, Become Like Jesus, and Do What Jesus Did.

This was followed by Thought for the week to run alongside the Revision Club, which met prior to the Thursday evening meetings during the summer term. The Revision Club was started to provide a dedicated space and time for the young people to meet and work, with food provided at the end. The young people felt supported by Rachel and this group.

Since September the group has been encouraged to rediscover some of the bible characters they knew from their time in the Children's groups – but to review them with more mature eyes, to step back from the story and to see the wider context. We have had some wonderful discussions and laughs as we tried to work out what God was doing and why.

Explore (a fortnightly Friday evening meeting) continued up to July for Pathfinders to bring their friends to church, to play games, and discuss a question of the week. This group served its purpose well, but due to changes in the group dynamic, it ceased in November 2023.

From September, in the absence of a youth minister, the team agreed to hold whole youth socials for years 7-13 allowing both groups to build relationships with each other and to assist transitions. There has been a marked increase in young people joining teams within the church to serve which we have always encouraged and are now seeing the fruit.

In February, Tori and a brilliant team of volunteers ran St Paul's first Holiday Club in over six years. The theme was all about Discipleship to Jesus, using the funny story of Despicable Me and the Minions. The church was



decorated incredibly for the occasion and we saw 62 children through the door – around 50% were not from church families. Some children responded to the gospel message for the first time while the Adventurers children deepened their personal faith.

Rachel and Reuben hosted a sleepover for the older youth, in the church, at Easter. This was a time for the young people to connect with the prayer stations that had been set up for the church to use. There was time for discussion and questions to help them go deeper into the story of Easter and its importance.

In May, Tori and the kids team took 30 children from Adventurers for a Weekend Away. This was the first of its kind to be run by St Paul's, for St Paul's kids. It was a very special time of fellowship, faith and fun. We looked at the story of the Lost Sheep and learned that Jesus is our Good Shepherd.

St Paul's hosted the Illuminate Proms in July. Illuminate is a city-wide youth collective putting on events for all youth across various churches. Due to so many young people missing their prom due to Covid, they decided to have two! There was a prom for years 6-9, followed by another for years 10-13. Both were great fun, well attended and very well received by young people and their parents.

Summer was a busy time with Tori taking seven St Paul's kids away on a Scripture Union Camp called SUBmerge. While the kids' ministry teams took a well-deserved rest the Summer Sundays still brought lots of 'Play and pray' activities for families to take part in together. There was also a series of Summer Wednesdays, where our usual Wednesday Pop-in Café expanded to create space for families from our Tots and Tiny Tots groups.

The annual youth summer BBQ was hosted by David and Tara Hardisty (an event that began in Rachel's first year and a great example of the legacy she leaves). The event is open to Year 6 students who will be moving into youth provision along with young people from both Pathfinders and Thursday night youth groups and any parents who would like to attend. On this occasion, we also said goodbye to Rachel and Reuben.

The Light Party for Kids in October was a great success. We welcomed 102 children and Fiona shared an engaging gospel message about Jesus being the light in the darkness. Children especially enjoyed the craft room and the Silent Disco. We were encouraged to see many families from the community come to this event.

The final youth event before Christmas was the Christmas Party and Sleepover for both the groups. The evening consisted of dessert, games, a reflection, and a much-needed space to just spend time with their friends. The Pathfinder group was collected at 10.30pm. The older group stayed overnight, with further discussion in the evening. The event was concluded with another reflection and breakfast the following morning.

Our other regular groups - Tots, Tiny Tots and SaturDads - have continued to run and grow from strength to strength, providing valuable spaces for parents and carers of younger children. All three groups are working on nurturing a faith-sharing culture within the team so that we might see many come to find Jesus through these groups.

We continued to run First Friday Adventurers, a monthly social for children in Years 2-6 through the start of the year until the summer holidays. Children from church sometimes invited their friends from school, which was great to see! During the summer it was decided to stop running First Friday Adventurers and to do a number of different ad-hoc Adventurers socials. The first social was bowling and the Adventurers had a fantastic time.

In September, Tori and the youth team began planning the “Growing Young Leaders” programme which journeys with a small group (10) of young people through nine months of deepening their faith, meetings with mentors and looking into their leadership gifts and character. We started the programme with 24 hours away in October and then enjoyed a monthly Sunday lunch together with teaching afterwards.

### Schools and Community Work

St Paul's also aims to support children through work in and with schools. We welcomed 90 children from Fleetville Infants into church to learn about Thankfulness at Harvest time. Diane and Tori also did a Harvest assembly for the children at Oakwood Primary.

We welcomed 460 school children, plus their teachers and some parents, to our Nativity Trail for Schools, where we shared the good news of Christmas and children had the opportunity to learn about advent and make a Christmas card.

We also welcomed Reception (90 children) from Fleetville Infants for Easter Sessions where we trialed a new way of doing an Easter Trail to re-tell the Easter Story.

Rachel continued to work with Step (a local charity and one of our mission partners working in secondary schools). We thank God for this partnership, and the seven members of our congregation that volunteer with Step. One of the young people baptised said that a Step lesson was what caused them to seek God.

### Mission

At St Paul's we are committed to mission – sharing God's love, challenging injustice, caring for our world, serving our community and supporting the wider work of God's Church. We give away 15% of all our general income to mission: a full list of the mission organisations that St Paul's supports is given at the end of this report. These organisations are reviewed by PCC on a rolling 3-year programme, with bids invited for any unspent balance at year end. PCC also makes occasional gifts, for example for individuals undertaking mission projects, meeting hardship needs, or when there are humanitarian crises.

Included within this support are 12 'Key Mission Partners', working locally or overseas, with whom we have closer ties. We share updates and remember these partners in our corporate and individual prayer. Each partner is encouraged to have a Mission Link within the congregation and there are a number of prayer support groups where church members can encourage and pray for individual partners. These are often held on Zoom to give a direct contact with the partner.

We are very grateful to our MADGE (Mission, Action, Do, Give, Encourage) group who have set up and encouraged this mission awareness and support. A review took place during 2023 of how mission giving and support is organised which resulted in some minor modifications to the policy and procedures for this. A new group will form to manage the process moving forward.

### Christians Against Poverty

Debt and poverty can be a prison people feel they can never escape but through our partnership with Christians Against Poverty (CAP) we seek to bring hope to those struggling with debt. Our CAP Debt Centre serves St Albans and the surrounding area and is one of over 300 such centres across the UK, providing free debt advice and money education to local people regardless of faith or background. Debt Centre Manager, Rachel Martin, together with her team have worked with numerous people through the year, seeing many

become debt-free. They have also run a number of life skills courses, giving people the tools and understanding to tackle their often-challenging circumstances.

Please continue praying for Rachel and her team and if you would like to know more, or join the support team, please contact Rachel.

## Creation Care

St Paul's has a Creation Care Group that encourages thought, discussion and action which places God's creation at the centre of what we do, why we do it and how we do it. Having achieved a Silver Eco Church award in 2021 we continue to seek ways to be more environmentally sustainable. The PCC has agreed to work to achieve reductions in emissions and urgently examine what would be required to reach net zero emissions by the end of 2030 in order that a plan of action can be drawn up to achieve that target.

## Buildings

Every five years, the Diocese requires a 'Quinquennial inspection' of the church and halls, to identify any areas that may need attention in the short and medium term. Almost all the works highlighted in the last quinquennial inspection carried out in 2019 have been completed. The repainting of the high-level guttering, noted as non-urgent, will be addressed when other high-level works are required and when finance is available. The next inspection is scheduled for March 2024.

We are grateful to Dave Keir, the Volunteer Buildings Manager, and the Maintenance Committee for oversight of the maintenance works required, as well as the small group of volunteers who carry out many maintenance activities. The committee schedules an annual 'walk around' inspection of the buildings inside and outside to identify work required. The intumescent paint is cracking and peeling off in several places on the main columns to the entrance lobby. Initial consultations with experts indicate that this may be a major project to repair involving significant expense. We are seeking further advice to decide the best way forward. The railings in Blandford and Hatfield roads will require repainting in the future when finance permits and the car park wall will also need attention. Garden Rooms 1 and 2 have been redecorated.

Our gas-fired boilers providing central heating and hot water are serviced regularly. Towards the end of the year both boilers began to malfunction repeatedly, requiring expensive calls-out to the maintenance engineer and eventually one boiler ceased to function. Various investigations have been carried out in regard to the best way forward and PCC will take all of this into account in making a decision early in 2024.

In connection with our move towards Net Zero carbon by 2030, work has commenced on replacing all our lighting with LED sources.

Lynn Gower, our caretaker, continues to take excellent care of our building throughout, and we are very grateful to Lynn for all her work in managing lettings and welcoming our community users.

## Risk Management

We have identified the major risks to which the PCC is exposed, and have undertaken risk assessments for all areas of activity. During the year we have reviewed our policies for Health and Safety, Safeguarding, Social Media and GDPR/privacy, for any changes in activities and developments in statutory requirements or recommended practice. We have also completed a professional fire risk assessment as required every five years. We hold a register to log any incidents.

We have continued our use of ChurchSuite to manage contacts and communications, and to ensure all required training is up to date. During the past year we adapted our COVID risk management in line with any government guidance released.

The PCC takes out adequate insurance cover against fire, theft, employer's and public liability and other insurable risks. Clear procedures are in place for the authorisation of expenditure and secure receipt and recording of income.

## Church Governance and Structure

St Paul's Church is guided by and responsible to the Synods of the Church of England and to its appointed Bishops and their officers.

PCC members are trustees under charity law in relation to the legal and financial responsibilities. The PCC has a Standing Committee made up of the Vicars, both Church Wardens, Lay Chair of the PCC, and Treasurer. It considers and makes decisions on matters relating to staffing or finance, as delegated from PCC.

The Finance Committee is made up of the Vicars, one Church Warden, Lay Chair and Treasurer, plus a member of the congregation with financial expertise. There is also a Maintenance Committee with members appointed by the PCC, including the Operations Manager and a Church Warden.

The PCC complies with legal obligations and best practice; ensuring that the financial systems are effective, accounts are properly kept and presented, budgets monitored and that due care is taken over any investments; that the church records are kept properly; that Health and Safety, Fire Safety, Child Protection and Vulnerable Adult, Disability Discrimination and Data Protection have policies and that these are upheld and regularly reviewed; that legal records are well kept and that proper insurance is provided.

The PCC appoints all staff except the Vicars or curate. The diocese provides legal advice on contracts and employment issues. We have a Staff Handbook that clarifies policies and is updated and reviewed annually by the PCC. The Archdeacon checks these legal aspects annually.

Some financial decisions are delegated; the Operations Manager can spend sums up to £500; the Maintenance Group has a ceiling of £2,000; spend above this must be approved by PCC (or by Standing Committee, following delegation from PCC). Spend is reported to PCC at least termly.

The Vicars meet regularly with staff and with the Churchwardens, and Standing Committee meets regularly to discuss PCC business, policy issues, any HR matters and financial decisions delegated to it by PCC.

## Safeguarding

St Paul's 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.

We have a Parish Safeguarding Officer and two deputies. 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.

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. Matters are always considered according to the relevant safeguarding policies and guidance by the Parish Safeguarding Officer, the Vicar and the Diocesan Safeguarding Team.

## Staff

The staff team during the year January-December 2023 was as shown:

*Vicars:* Rev Jono Tregale and Rev Diane Tregale (job-share 1 FTE stipendiary Vicar, job-share 1 FTE Director of Ministries, employed by the PCC)

*Children's, Families & Community Minister:* Tori M-R

*Youth Minister:* Rachel Alexander to July 2023

*Associate Minister:* Rev Peter Crumpler (self-supporting minister, part-time)

*Operations Manager:* Julie McKinlay (part-time)

*Office Administrator:* Cheryl Bannatyne (part-time)

*Caretaker & Bookings Officer:* Lynn Gower

Staff members give individual ministry updates to the PCC through the year.

Once appointed, the management of staff has been delegated by the PCC to the Vicars (or someone they delegate it to) and to the Standing Committee, which deals with any HR issues on behalf of PCC, including any grievance or disciplinary process. Ordained staff are responsible to the Vicars and also responsible and accountable to the Bishop.

In addition to these staff our Lay Reader Mike Ford makes a valued contribution to our worship and church life.

## PCC Members

The appointment of PCC members is governed by and set out in the Church Representation Rules. Most members have either been elected to PCC or Deanery Synod; Deanery Synod representatives are ex officio members of PCC as are the Churchwardens. New members of the PCC are appointed at the Annual Church Meeting (ACM) and are required to complete a trustee registration form.

The following people served on PCC for all or part of the year January-December 2023

**Ex Officio members**

Vicar:	Rev Diane Tregale Rev Jono Tregale	
Associate Minister:	Rev Peter Crumpler	
Churchwardens:	Dr Jim Wright Mrs Lindsey McLeod Mr David Hardisty	to April 2023 from April 2023
Deanery Synod:	Mr Luke Fletcher Mr Philip Habershon Dr Robert M-R Mrs Rachel Laanest Mr Nick Salisbury (PCC Lay Vice Chair)	to April 2023 from April 2023

**Elected Members**

Ms Ellie Cook	
Mr Jon Evans	from April 2023
Mr Justyn Evans	Treasurer from April 2023
Mrs Nike Fakoya	
Mrs Lucy Ginty	
Mr Babatunde Idowu	from April 2023
Mr Nigel Kingsman	to April 2023
Mr Paul Lawrence	
Mr Al Lines	to April 2023
Mrs Elizabeth Marriott	
Mr Brandon Solomon	from April 2023
Mr George Tsafandakis	
Mrs Kathryn Walker	
Mrs Caroline Wilkins	

**PCC Advisors (non-voting members)**

Mrs Tori M-R (Children's, Families & Community Minister)	
Mrs Rachel Alexander (Youth Minister)	to July 2023
Mrs Julie McKinlay (Operations Manager)	
Mr Andy Thomsson (PCC Secretary)	

There were 10 meetings held during the year. The PCC Committees (Finance and Maintenance) were in contact throughout the year, reporting back to the main meeting. The Standing Committee made decisions between meetings as necessary, also reporting back as appropriate.

**Deanery Synod**

St Paul's has a total of four lay members serving on Deanery Synod, providing an important link with the wider structures of the church. There were three meetings of Deanery Synod held in 2023 with presentations on Carbon Reduction, Racial Justice and the mission of the Cathedral. Reports are also regularly provided

from Diocesan Synod and General Synod. An appreciation of Philip Habershon after decades of service to the deanery was given following his retirement.

## Finance Summary

Thank you to each of you who generously gives to St Paul's; your giving funds our mission and the many activities you've been reading about in this report. The main factors influencing our finances this year were:

+	-
<ul style="list-style-type: none"> <li>• Small increase in regular giving</li> <li>• £8k increase in hall lettings</li> <li>• *£22k rent from curate's house</li> <li>• *£11k 'bonus' payment from St. Peter's Churchlands Trust</li> <li>• *Youth Minister role vacant for latter part of the year</li> <li>• £9k reduction in our Parish share contribution compared to 2022</li> </ul>	<ul style="list-style-type: none"> <li>• Increases in various costs (including staff pay, heat and light)</li> <li>• ~£35k spend on repairs to the stoneworks on our buildings (taken from Buildings Fund)</li> </ul>

\*one-offs unlikely to be repeated

We ended 2023 with a ~£65k surplus on our general fund (i.e. income exceeded spending on day-to-day activities by £65k) – however this includes ~£50k of 'one-offs' that we do not expect to be repeated next year (rent from the curate's house, 'bonus' payment from St Peter's Churchlands Trust, and savings from the Youth Minister role being vacant for several months.)

Looking ahead, finance remains a limiting factor. In order to grow our mission and ministry, we will need to increase income and/or make further cost savings.

## Income

After several years of giving declining (mostly due to demographic changes as some of our most generous givers retire and/or move away) it increased slightly during 2023. A number of people who recently joined the church have started to give regularly, and many others who were already giving increased their donations. Thank you to each of you who gives regularly to St Paul's – giving represented ~75% of our income in 2023 and continues to be essential to fund our activities and mission.

Hall rents continued to grow and were £8k higher than in 2022; this was helped by members of the congregation 'spreading the word' about the great facilities we have – please continue to do this! We also received rent of £22k on letting our curate's house.

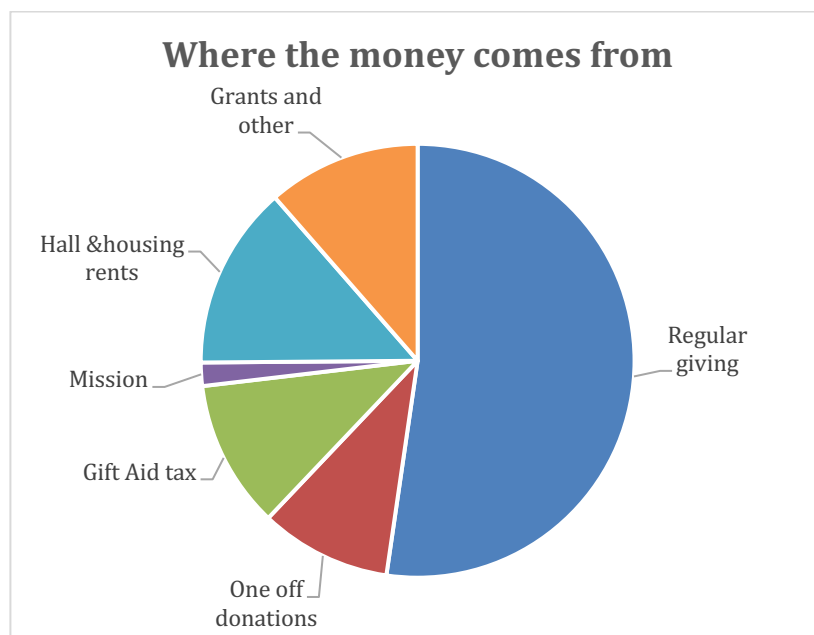
We benefit from a distribution from St Peter's Churchlands Trust (we have a historic connection to St Peter's) – this was £12k higher than last year, mostly due to a one off 'bonus' payment.

We received £500 of grant income from the Diocese towards some of our children's / youth activities. We received £11k more in interest and dividends than in 2022, mostly due to higher interest rates.

Our total income for the year (before specific gifts for missions) increased by £62k as compared to 2022, but note that this includes a number of 'one off' donations, as well as £33k for letting the curate's house and the bonus payment from St Peter's Churchlands that may not be repeated.



2022 £	Income	Unrestricted £	Restricted £	2023 Total £
295,225	Monthly giving	309,592		309,592
51,458	One off Gift Aid & other donations	52,825	1,986	54,811
61,788	Tax recovered	65,364		65,364
1,926	Collections	3,112		3,112
60,043	Hall & housing rents	81,055		81,055
33,000	St Peter's Churchlands	45,000		45,000
5,863	Activities	7,560		7,560
7,279	Grants	0	500	500
3,235	Interest & dividends	13,852	758	14,610
<b>519,817</b>	<b>Total St Paul's Income</b>	<b>578,360</b>	<b>3,244</b>	<b>581,604</b>
8,123	Mission donations		10,295	10,295
<b>527,940</b>	<b>Total Income</b>	<b>578,360</b>	<b>13,539</b>	<b>591,899</b>



## Spending

Our largest two items of spend are our Parish Share and our staff team, together they represent about 70% of our spend (excluding our mission tithe).

Our Parish Share is our contribution to St Albans Diocese. The Diocese pay for all clergy salaries, pensions and training in the area, and parishes contribute according to their clergy numbers, attendance, and ability to pay. Our 2023 Parish share was £9k lower than in 2022, following a diocesan-level review of Parish shares.

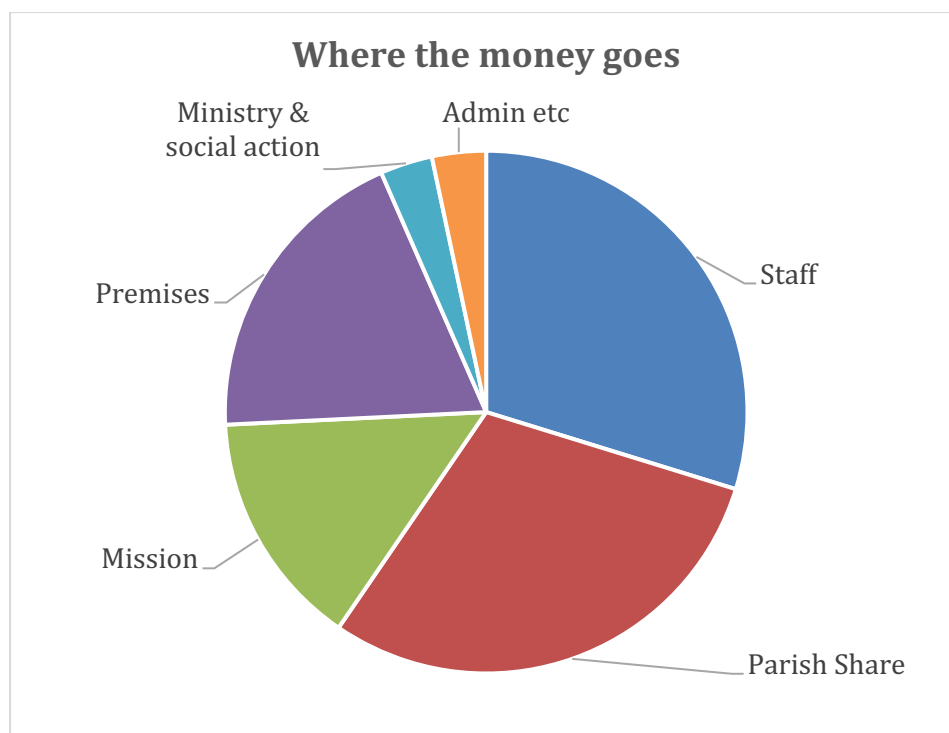
Our wonderful staff team cost £163k in 2023, this is slightly lower than 2022 due to having a Youth Minister vacancy for the last part of the year. In 2023 we employed a full time Children's and Families Minister throughout the year, and a full time Youth Minister (until July, after which the post was vacant), and we paid for 1FTE of our two vicars (0.5 each) - their 1 FTE base salary is separately paid for by the diocese from our Parish share as explained above. The office and support team was unchanged from 2022: two part time

office staff and a full time caretaker & bookings officer.

Other spending this year has mainly covered our regular running costs, largely for our premises and the activities we run. These remained broadly stable, although some items have seen inflation-based increases (our energy bills, for example, were £3k higher than 2022). We also spent ~£35k from the buildings fund on the balance of the costs for the stonework repairs that started in 2022.

In addition, we continue to give away 15% of our income, plus specific fundraising and collections for missions and charities. In total £80k was given in 2023, as listed at the end of this section; we have also transferred the balance of our 15% 'tithe' (~£12.7k) to our mission reserve, to be allocated in 2024 or future years. We now fund the running costs of our CAP debt centre, which supports so many people locally, from our Mission giving.

<b>2022 £</b>	<b>Spending</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2023 Total £</b>
172,361	Parish Share to Diocese	162,980		162,980
168,674	Staff salaries & expenses	160,935	1,950	162,885
69,871	Premises & equipment	105,031		105,031
6,931	Children and Youth work	8,480	500	8,980
10,328	Other ministry and outreach	8,360		8,360
990	Social Action	372		372
19,970	Admin & Governance	15,235		15,235
2,512	Cost of events etc	3,042		3,042
<b>451,637</b>	<b>Total St Paul's Spending</b>	<b>464,435</b>	<b>2,450</b>	<b>466,885</b>
93,118	Mission giving	72,208	8,097	80,305
<b>544,755</b>	<b>Total Spending - Charitable Purposes</b>	<b>536,643</b>	<b>10,547</b>	<b>547,190</b>



## Looking forwards

As already mentioned, we benefitted from a number of 'one-offs' in 2023 that are unlikely to be repeated in 2024, and while we try to limit cost increases, some costs are naturally rising due to inflation.

Consequently, we started the year forecasting a small deficit (£10k), which we expect to reduce slightly due to delays in the start of our Youth Minister. We are keen to grow our income further to enable us to resource all that we believe God is calling us to do over this next season.

We all value and benefit from the life of St Paul's, and recognise that so much depends on the commitment of time, skills, prayer and energy of the St Paul's family. We are very grateful for the financial giving that also underpins all that goes on. We continue to encourage all of us to review our giving regularly, and ask God what He wants us to give to St Paul's and elsewhere. Please pray for the resourcing of our activities, and your part in this.

If you don't currently give – maybe you're new, or haven't quite got round to it yet – please would you prayerfully consider whether you are able to start giving? Visit our website for more information on how to give: <https://www.stpauls-stalbans.org/give>.

## Reserves Policy

We plan for future needs and hold reserves for likely building repairs, development of our facilities, and a salaries reserve to provide protection against fluctuations in income, as well as our general reserve. Balances on our reserves at year-end 2023 are shown below, with 2022 comparison. The amounts shown include the PCC's decision to make transfers between funds as explained below.

<b>Balances on Unrestricted Funds</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
General	82,902	71,806
Building	135,695	138,786
Development	56,028	53,372
Salaries Reserve	93,500	65,000
Mission Tithe	28,247	15,470
<b>Total</b>	<b>396,372</b>	<b>344,434</b>

*General fund:* Our policy is to hold in the General Fund (a) sufficient reserves to cover the next 12 month's forecast deficit (£10k for 2024), plus (b) a margin of £30k for unexpected costs/falls in income so as to give us 'breathing space' to address these. At the end of 2023, PCC decided to transfer £30k to the Building Fund in anticipation of the upcoming Quinquennial inspection, and for expected boiler repair / replacement costs, and £28.5k to the Salaries Reserve to bring it back up to our desired level, while keeping the General Fund above our policy minimum.

*Building fund:* During 2023 we spent ~£35k from the buildings fund on the balance of the costs for the stonework repairs that started in 2022. (We had topped up the buildings fund at the end of 2022 in anticipation of these costs, so that once the repairs had been paid for, its balance was similar to the levels we held before they started). PCC decided to transfer £30k into the Building Fund in anticipation of the upcoming Quinquennial inspection, and for expected boiler repair / replacement costs.

*Development fund:* This fund is intended to be used to enhance our facilities and equipment, or to fund other development projects. We didn't use this fund in 2023. Elements of our AV system are now ~15 years old and will need replacement in due course – this fund is intended to cover that, as well as some provision for new projects.

*Salaries reserve:* PCC policy is to maintain a minimum six months' gross salary costs in our salary reserve. We transferred £28.5k to this reserve to bring it back up to our desired levels.

*Mission tithe fund:* This represents the portion of our mission giving that had not been distributed at the end of the year, and which will be available for distribution in 2024 or future years.

### Grants to Missions and Charities

The following grants and donations were made to missions and charities during 2023\*.

	From General Fund*	From Restricted Donations	Total 2023	Total 2022
	£	£	£	£
2:67 project	1,400	134	1,534	1,400
A Rocha	1,000	-	1,000	900
Anna Chaplaincy to the elderly	500	-	500	500
AZALEA Women's Refuge	550	-	550	561
Alpha - HTB	250	-	250	250
Bible Society	400	-	400	400
CARE for the Family	350	-	350	250
Childrens Society	-	-	-	250
Christian Aid	400	-	400	400
Christians Against Poverty**	8,881	5,998	14,879	13,397
St Albans Communities First	-	-	-	1,000
Credit Union, St. Albans	500	-	500	500
CMJ	900	-	900	900
CMS	900	-	900	900
Concordis	400	-	400	400
Connect	900	-	900	900
CPAS	450	-	450	450
Crusaders	800	-	800	800
Cuban Gospel Network	1,000	-	1,000	-
Evangelical Alliance	350	-	350	250
FEED	200	344	544	200
Mosaic Middle East	-	-	-	1,000
Fusion	250	-	250	250
Grove House				
- Iain Rennie Hospice	450	-	450	1,039
Great Lakes outreach	1,000	-	1,000	1,800
Hatfield Road Day Care Centre	300	-	300	750
Herts Young Homeless	1,000	-	1,000	-
JENGA	4,000	-	4,000	4,000
Japanese Church (RH Stevens)	-	-	-	( 45)

	<b>From General Fund*</b>	<b>From Restricted Donations</b>	<b>Total 2023</b>	<b>Total 2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Kiwoko Hospital	-	-	-	1,000
Leakes (direct)	500	-	500	500
Chaco Church Trust / La Caldera	(2,000)	-	(2,000)	-
Local Schools	420	-	420	300
Luton Roma Trust	1,000	-	1,000	-
Mission Without Borders	1,000	-	1,000	4,500
Mothers Union Literacy	400	-	400	900
New Wine Networks	350	-	350	250
Oak Church, Stevenage	4,000	-	4,000	4,500
Open Door nightshelter	250	-	250	250
Open Doors	400	-	400	400
Prison Fellowship/Angel Tree	-	-	-	150
Scripture Union	550	-	550	550
SHARE Trust - Avondale	3,000	-	3,000	3,000
SHARE Trust -general	1,500	-	1,500	1,500
St Johns Farley Hill	1,000	-	1,000	2,500
St Mary's, Peckham	1,000	-	1,000	-
Sustainable St. Albans	-	100	100	-
STEP	5,000	-	5,000	5,000
TEAR Fund	1,150	536	1,686	1,249
Throw a Starfish	-	-	-	1,800
Teach Beyond	-	-	-	1,500
Townsend School	800	-	800	800
UCCF	250	-	250	250
University of Hertfordshire CU	250	-	250	250
Individuals	23,657	985	24,642	25,568
	<hr/>	<hr/>	<hr/>	<hr/>
	71,608	8,097	79,705	91,069
Vicar & Warden's fund	600	-	600	2,048
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Total</b>	<b>72,208</b>	<b>8,097</b>	<b>80,305</b>	<b>93,117</b>

\* Plus £12.8k mission tithe transferred to mission reserve to be allocated in future years

\*\*includes running costs of our own CAP Debt Centre

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**

**Financial Statements  
for the year ended 31 December 2023**

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## **ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**

### **STATEMENT OF FINANCIAL RESPONSIBILITIES OF THE PAROCHIAL CHURCH COUNCIL**

The law governing the administration of charities requires the trustees to prepare accounts which give a true and fair view of the state of affairs of the charity at the annual accounting date and of its income and expenditure for the year then ended. In the case of a Church of England parish the trustees are the members of the Parochial Church Council (PCC). In preparing these accounts, the PCC is required to:

- Select suitable accounting policies and apply them consistently; and
- Meet legal accounting and reporting criteria.

The PCC is responsible for ensuring that proper accounting records are kept for all funds for which they are responsible. These books must give a true and fair view of the Church's state of affairs and explain its financial transactions. The PCC must also establish and maintain a satisfactory system of control of the Church's books of account, its cash holdings and all receipts and remittances. It is also responsible for safeguarding the assets and taking reasonable steps for the prevention and detection of fraud or other irregularities.

.....  
Chairman

.....  
Treasurer

.....  
Date

.....  
Date



## **INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL, ST PAUL'S, ST ALBANS**

### **Opinion**

We have audited the financial statements of St Paul's, PCC, St Albans ('the charity') for the year ended 31 December 2023 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

### **Other information**

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in

respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

**The extent to which the audit was considered capable of detecting irregularities including fraud**

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following;

- The nature of the industry and sector, control environment and performance;
- results of our enquiries of Management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and review the charity's documentation of their policies and procedures relating to;
  - identifying, evaluating and complying with laws and regulation and whether they were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
  - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
- the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory frameworks that the charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charity's ability to operate or to avoid a material penalty.

**Audit response to risks identified**

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and

- enquiring of management as to actual and potential litigation and claims

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities).

This description forms part of our auditor's report.

### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with the Charities Act 2011. Our audit work has been undertaken so that we might state to the trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

### **Myers Clark (Statutory Auditor)**

Egale 1  
80 St Albans Road  
Watford  
Herts  
WD17 1DL

Date:

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**Balance Sheet at 31 December 2023**

	Notes	2023	2022
		£	£
<b>Fixed Assets</b>			
Tangible fixed assets:			
Property	8A	3,905,819	3,905,819
Equipment	8B	38,334	48,556
Investments	7	34,966	32,433
		<u>3,979,119</u>	<u>3,986,808</u>
<b>Current Assets</b>			
Debtors and prepayments	29,081		21,406
Short term deposits	299,956		241,074
Cash at bank and in hand	102,914		126,545
	<u>431,951</u>		<u>389,025</u>
<b>Less: Current Liabilities</b>			
Amounts falling due within one year	( 22,869)		( 34,870)
<b>Net Current Assets</b>		409,082	354,155
<b>Net Assets</b>		<u>4,388,201</u>	<u>4,340,963</u>
<b>Funds</b>			
Unrestricted	4		
- General		82,902	71,806
- Building Maintenance		135,695	138,786
- Development		56,028	53,372
- Salaries Reserve		93,500	65,000
- Unallocated Mission Tithe		28,247	15,470
- Asset revaluation reserves		3,954,150	3,963,189
		<u>4,350,522</u>	<u>4,307,623</u>
Restricted Funds	5		
- Youth Mission		5,243	5,243
- Christians Against Poverty		2,197	-
Endowment Funds	6	30,239	28,097
		<u>4,388,201</u>	<u>4,340,963</u>

Approved by the Parochial Church Council on 14 March 2024 and signed on their behalf by:

\_\_\_\_\_  
Rev J Tregale  
Chairman

\_\_\_\_\_  
Mr J Evans  
Treasurer

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**Statement of Financial Activities**  
**for the year ended 31 December 2023**

	Notes	Unrestricted Funds	Restricted & Endowment Funds	TOTAL FUNDS	
		£	£	2023	2022
		£	£	£	£
<b>Income and endowments from:</b>					
Donations and legacies	2a)	475,893	12,781	488,674	458,799
Trading activities	2b)	81,055		81,055	60,043
Charitable activities	2c)	7,560		7,560	5,863
Investments	2d)	13,852	758	14,610	3,235
		<u>578,360</u>	<u>13,539</u>	<u>591,899</u>	<u>527,940</u>
<b>Total income and endowments</b>					
<b>Expenditure on:</b>					
Charitable activities	3	( 536,643)	( 10,547)	( 547,190)	( 554,977)
		41,717	2,992	44,709	( 27,037)
Gains and losses on investments		1,183	1,350	2,533	( 4,305)
		<u>42,900</u>	<u>4,342</u>	<u>47,240</u>	<u>( 31,342)</u>
Net income/expenditure					
Balances brought forward		4,307,621	33,338	4,340,959	4,372,301
		<u>4,350,521</u>	<u>37,680</u>	<u>4,388,199</u>	<u>4,340,959</u>
Balances carried forward					

Movements on reserves and all recognised gains and losses are included above.  
The notes on pages 8 to 17 form part of these accounts.

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**Statement of Cash Flows**  
**for the year ended 31 December 2023**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Cash flows from operating activities:</b>		
Net income/(expenditure) for the year	47,240	( 31,342)
Adjustments for:		
- Depreciation charges/ capitalisation/ loss on disposal	10,222	4,794
- Purchase of property, plant & equipment	-	5,428
- (Gains)/Losses on investments	( 2,533)	4,305
- Dividends and interest from investments	( 14,610)	( 3,235)
- (Increase)/Decrease in Debtors	( 7,676)	9,505
- Increase/(Decrease) in Creditors	( 12,002)	5,818
<b>Net cash provided by/(used in) operating activities</b>	<b>20,641</b>	<b>( 4,727)</b>
<b>Cashflows from investing activities:</b>		
Dividends, interest and rents from investments	14,610	3,235
Purchase of property, plant & equipment	-	( 5,428)
<b>Change in cash and cash equivalents in the reporting period</b>	<b>35,251</b>	<b>( 6,920)</b>
Cash and cash equivalents at the beginning of the reporting period:	367,619	374,539
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>402,870</b>	<b>367,619</b>
Made up as to:		
Short-term deposits	299,956	241,074
Cash at bank and in hand	102,914	126,545
	<u>402,870</u>	<u>367,619</u>
	0	0



**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2023**

**1 Accounting Policies**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, and the Statement of Recommended Practice: Accounting and Reporting for Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) – SORP FRS 102 (effective 1 January 2019).

The accounts 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 applying SORP FRS 102 (effective 1 January 2019) rather than the version of the Statement of Recommended Practice referred to in the regulation but which has since been withdrawn.

The accounts are prepared on the basis that the PCC is a going concern, and that the PCC is a public benefit entity under FRS102.

**Recognition of Income and Expenditure**

The statements are prepared on the accruals basis, that is to say, income and expenditure are recognised (i.e included in the accounts) as and when they are earned or incurred, which may be before they are received or paid. Income including legacies is recognised when the inflow of benefits is probable.

Income Tax reclaimed on Gift Aid donations is accrued for all amounts outstanding from HMRC when a claim has been submitted.

**Funds and Reserves**

General "unrestricted" funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. In addition to the general fund, these include the church building maintenance fund, development fund and salaries reserve, which are designated funds set aside for these particular purposes by the PCC. Details of these reserves, including the PCC's policies regarding the level of reserves, are shown at note 4.

Restricted funds are those given for a specified purpose. They include donations for specific missions and charities, as detailed at note 15.

Endowment Funds are another form of restricted fund, where money has been given to the church with the specific instruction that only the investment income may be spent by the PCC. Full details of these funds are given at notes 6 and 7.

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2023**

**Fixed Assets**

Consecrated property

Consecrated land and buildings and moveable church furnishings, consecrated and beneficed property is excluded from the accounts by s10 (2) (c) Charities Act 2011.

No value is placed on moveable church furnishings (including equipment added under faculty) until a sale takes place. The churchwardens hold this property in trust for the PCC, but are unable to authorise a sale until a faculty for disposal is granted by the Diocese. All expenditure on consecrated or beneficed buildings and moveable furnishings is written off in the year in which it is incurred.

Other Land and Buildings

Other land and buildings held on behalf of the PCC for its own purposes (the church halls and staff house) are stated at historical cost, taken under FRS102 as the book value at 31 December 2013. No depreciation is charged against such properties if their residual value is greater than their historical cost. At each reporting date an assessment is carried out to determine whether an asset should be written down (i.e. whether its carrying amount is more than its recoverable amount).

Other fixtures, fittings and office equipment.

Equipment used within the church premises is held at historical cost and depreciated on a straight line basis over its expected useful life. Items with a purchase price of £2,000 or less are written off in the year of acquisition.

**Investments**

Investments are valued at market value at the balance sheet date.

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
for the year ended 31 December 2023

**2. Income and endowments**

	<b>Note</b>	<b>Unrestricted Funds</b>	<b>Restricted &amp; Endowment Funds</b>	<b>Total 2023</b>	<b>Total 2022</b>
		£	£	£	£
<b>a) Donations and Legacies</b>					
Planned giving		309,592		309,592	295,225
Unplanned Gift Aid donations		15,697		15,697	28,066
Tax recovered under Gift Aid		65,364		65,364	61,788
Collections		3,112		3,112	1,926
Donations		37,128	1,986	39,114	22,191
Local authority Covid grant		-		-	500
Diocesan grant for building maintenance		-		-	3,000
Local authority 'Warm Spaces' grant		-		-	2,250
Diocesan grant towards energy costs		-		-	1,279
Diocesan grant for youth work			500	500	250
Donations for Mission			10,295	10,295	8,123
Donations for social action			-	-	1,201
St. Peter's Church Lands		45,000		45,000	33,000
		<u>475,893</u>	<u>12,781</u>	<u>488,674</u>	<u>458,799</u>
<b>b) Trading Activities</b>					
Hall and Church lettings		59,232		59,232	51,222
Rental income		21,823		21,823	8,821
		<u>81,055</u>		<u>81,055</u>	<u>60,043</u>
<b>c) Charitable activities</b>					
Social events		4,215		4,215	1,295
Materials and courses		733		733	304
Fees		2,612		2,612	4,264
		<u>7,560</u>	<u>-</u>	<u>7,560</u>	<u>5,863</u>
<b>d) Investment Income</b>					
Interest and dividends		13,852	758	14,610	3,235
		<u>13,852</u>	<u>758</u>	<u>14,610</u>	<u>3,235</u>
<b>Total income and endowments</b>		<u>578,360</u>	<u>13,539</u>	<u>591,899</u>	<u>527,940</u>

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
for the year ended 31 December 2023

**3. Expenditure**

	Note	Unrestricted Funds	Restricted & Endowment Funds	Total 2023 £	Total 2022 £
<b>a) Charitable activities:</b>					
<b>Mission and charitable giving</b>					
- The Church Overseas: Mission		25,000	-	25,000	33,055
- Relief and development		1,050	536	1,586	4,049
- Home mission		42,638	7,461	50,099	51,277
- Secular charities		2,920	100	3,020	2,689
Vicar & Wardens' Fund grants		600	-	600	2,048
	14	<u>72,208</u>	<u>8,097</u>	<u>80,305</u>	<u>93,118</u>
<b>b) Church expenses</b>					
Parish Share to Diocese		162,980		162,980	172,361
Ministry staff salaries and pension contributions	9	100,439	-	100,439	110,239
Ministry staff expenses, accommodation and training		6,741	1,950	8,691	8,122
Youth & children's work		8,480	500	8,980	6,931
Evangelism and publicity		3,613		3,613	2,875
Pastoral/Materials		140		140	221
Worship and music		2,507		2,507	5,703
Upkeep of services and ministry		1,906		1,906	1,529
Books and SU notes		194		194	288
Social events and hospitality		3,042		3,042	2,224
Social action		372	-	372	990
Church & Hall running expenses:					
- Heat and light		28,596	-	28,596	25,726
- Insurance		6,856		6,856	6,305
- Maintenance		24,557		24,557	22,345
Development/building expenditure		34,800		34,800	15,495
Caretaker's salary and accommodation	9	20,977	-	20,977	18,991
Administration and secretarial salaries	9	32,778	-	32,778	31,322
Consultancy - ICT & Office		2,455	-	2,455	6,692
Office and stationery		6,660		6,660	7,538
Audit fee		6,120		6,120	5,740
Net asset depreciation/(capitalisation)	8	<u>10,222</u>		<u>10,222</u>	<u>10,222</u>
		<u>464,435</u>	<u>2,450</u>	<u>466,885</u>	<u>461,859</u>
<b>Total expenditure on charitable activities</b>		<u><u>536,643</u></u>	<u><u>10,547</u></u>	<u><u>547,190</u></u>	<u><u>554,977</u></u>

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
for the year ended 31 December 2023

**4. Unrestricted Funds**

- a) The Church Building Maintenance Fund is for major repair and maintenance work on church buildings, and major equipment replacement. Repairs include works identified in the quinquennial inspection by the church's architect. The last inspection took place in 2019. During 2023, stonework repairs amounting to £34,800 were undertaken. Transfers of £30,000 were made from the General Fund to provide for future building work.
- b) The Church Development Fund is for the provision of enhanced facilities and equipment, or other development projects.
- c) The Salaries Reserve is an amount set aside to cover our commitments on employee costs in the event of a severe fall in income requiring redundancies. It is calculated to provide approximately six months' gross salary costs.
- d) The General Fund is our general reserve for day to day expenditure. The surplus will be carried forward to help fund running costs in future years.
- e) The PCC makes donations to missions and charities as a tithe, calculated as 15% of unrestricted income. Grants are awarded on account of the tithe during the year. The Unallocated Mission Tithe at the end of the year is carried forward for use in the following year.
- f) The Capitalisation/Depreciation Fund represents amounts charged in the Statement of Financial Activities but not set against the General or other funds.

<b>Fund</b>	<b>Opening Balance 1.1.23 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers between funds £</b>	<b>Closing Balance 31.12.23 £</b>
General	71,806	573,994	501,843	( 61,055)	82,902
Church Building	138,786	1,709	34,800	30,000	135,695
Development	53,372	2,656	-	-	56,028
Salaries Reserve	65,000			28,500	93,500
Mission Tithe	15,470			12,777	28,247
Asset revaluation reserve	3,963,189	1,183	-	( 10,222)	3,954,150
<b>Total</b>	<b>4,307,623</b>	<b>579,542</b>	<b>536,643</b>	<b>-</b>	<b>4,350,522</b>

**5. Restricted Funds**

The balance of fundraising and donations for the 2016 and 2019 youth mission trips, after expenditure, is held in the Youth Mission Fund.

A donation of £2,500 was received in 2023, to enable discretionary assistance to be given to clients of the Christians Against Poverty Debt Centre managed by St Paul's. This donation was only partially used during the year and a balance of £2,197 is being carried forward as a new restricted fund.

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
for the year ended 31 December 2023

**5. Restricted Funds cont.**

Income of £10,295 received for specific mission organisations or activities undertaken by St. Paul's is shown as restricted (note 2) and was fully spent within the financial year (note 3).

**6. Endowment Funds**

The balances on these funds at the balance sheet date, comprising the accumulated surpluses of income over expenditure, available to be spent on these purposes, were as follows:

<b>Fund</b>	<b>Opening Balance 1.1.23 £</b>	<b>Donations £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Closing Balance 31.12.23 £</b>
Choir and Church Music	7,440	-	432	-	7,872
Garden of Rest	4,250	-	206	-	4,456
Poor	2,800	36	118	-	2,954
Investment revaluation	13,607	-	1,350	-	14,957
<b>Total</b>	<b>28,097</b>	<b>36</b>	<b>2,106</b>	<b>-</b>	<b>30,239</b>

The Poor Fund receives income earned on the investments of the Thurnham Charity, a separate charity established by bequest for the assistance of the poor of the parish.

**7 Investments**

The PCC holds investments for the Choir & Church Music Fund and Garden of Rest Fund, each set up with a legacy from a church member. The capital of the Funds, which cannot be spent in the normal course of events, is invested in the Investment Fund of the Central Board of Finance of the Church of England.

The PCC also holds an investment from its General Fund in the Investment Fund. The historical cost of this investment is £10,000.

The market valuations of these investments at the beginning and end of the year were:

	<b>2023 £</b>	<b>2022 £</b>
Choir and Church Music	3,911	3,572
Garden of Rest	11,664	10,653
General Fund	19,391	18,208
<b>Total Funds</b>	<b>34,966</b>	<b>32,433</b>

The change in value of these investments is shown in the Statement of Financial Activities.

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2023**

**8. Fixed Assets**

**a) Land and Buildings**

Property owned by the PCC for its own purposes includes the church hall complex and the curate's house. This is included in the accounts at historical cost. Under FRS102 this is taken as the market value as at 31 December 2013. There has been no movement in the cost, depreciation or net book value of property assets during the year.

**b) Equipment**

The PCC owns capital equipment which is shown in the accounts at its historical cost less depreciation and impairments, as below. Equipment is depreciated over its expected useful life, normally 5 years for ICT and 10 years for other equipment.

Equipment shown below includes PV panels, heating and access control systems, fire sensor system, kitchen appliances, the office photocopier, AV systems in the hall, and cameras and stage lighting in church.

	£
Cost brought forward at 1 January 2023	171,953
Additions less disposals	-
Cost carried forward at 31 December 2023	<u>171,953</u>
Depreciation brought forward at 1 January 2023	123,397
Depreciation in the year	10,222
Depreciation eliminated on disposal	-
Depreciation carried forward at 31 December 2023	<u>133,619</u>
Net Book Value 1 January 2023	<u>48,556</u>
Net Book Value 31 December 2023	<u><u>38,334</u></u>

**9 Staff Costs**

During the year the PCC employed a full-time Youth Minister, Children's Minister and Caretaker, as well as an Operations Manager, Church Administrator and CAP debt advice support worker; and paid for part time additional hours for our Vicars. Total salary costs were as below:

	£
Direct salaries	139,519
Employers NI	5,382
Employer pension contributions	<u>10,680</u>
<b>Total Funds</b>	<u><u>155,581</u></u>

In addition to these salaries the caretaker is provided with accommodation. No staff fell into the over £60,000 pay band.



**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2023**

**9. Staff Costs cont.**

The PCC participates in the Church of England Defined Contributions Scheme (DCS) within the Church Workers Pension Fund. The PCC contributes 8.5% of basic salary and employees can opt, but are not required, to make a contribution.

In addition to paid staff, unpaid volunteers and a self-supporting Minister make a substantial contribution to all the activities of the church, including children's and youth work, music and worship, catering, small group work and administrative support. Given the difficulties of calculating a monetary value for this activity it is not included in the accounts.

**10. Commitments and liabilities**

There were no outstanding liabilities at the year-end.

**11. PCC Members' (trustees) remuneration, expenses and donations**

Expenses totalling £986 were paid to the clergy.

**12. Related Party Interests**

The following related party interests have been identified, and transactions incurred.

Trustee	Related party	Transaction
Lindsey McLeod	Trustee, Open Door, St. Albans	Mission donation £250

During 2023 PCC members made donations to St. Pauls's totalling £71,588.

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2023**

**14. Grants to Missions and Charities**

The following grants and donations were made to missions and charities during the year:

	<b>From General Fund £</b>	<b>From Restricted Donations £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
2:67 project	1,400	134	1,534	1,400
A Rocha	1,000	-	1,000	900
Anna Chaplaincy to the elderly	500	-	500	500
AZALEA Women's Refuge	550	-	550	561
Alpha - HTB	250	-	250	250
Bible Society	400	-	400	400
CARE for the Family	350	-	350	250
Childrens Society	-	-	-	250
Christian Aid	400	-	400	400
Christians Against Poverty	8,881	5,998	14,879	13,397
St Albans Communities First	-	-	-	1,000
Credit Union, St. Albans	500	-	500	500
CMJ	900	-	900	900
CMS	900	-	900	900
Concordis	400	-	400	400
Connect	900	-	900	900
CPAS	450	-	450	450
Crusaders	800	-	800	800
Cuban Gospel Network	1,000	-	1,000	-
Evangelical Alliance	350	-	350	250
FEED	200	344	544	200
Mosaic Middle East	-	-	-	1,000
Fusion	250	-	250	250
Grove House				
- Iain Rennie Hospice	450	-	450	1,039
Great Lakes outreach	1,000	-	1,000	1,800
Hatfield Road Day Care Centre	300	-	300	750
Herts Young Homeless	1,000	-	1,000	-
JENGA	4,000	-	4,000	4,000
Japanese Church (RH Stevens)	-	-	-	( 45)
Kiwoko Hospital	-	-	-	1,000
Leakes (direct)	500	-	500	500
Chaco Church Trust / La Caldera	( 2,000)	-	( 2,000)	-
Local Schools	420	-	420	300
Luton Roma Trust	1,000	-	1,000	-
Mission Without Borders	1,000	-	1,000	4,500
Mothers Union Literacy	400	-	400	900
New Wine Networks	350	-	350	250
Oak Church, Stevenage	4,000	-	4,000	4,500
Open Door nightshelter	250	-	250	250
Open Doors	400	-	400	400
Prison Fellowship/Angel Tree	-	-	-	150
Radio Verulam	-	-	-	150

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2023**

Saltmine Theatre	-	-	-	800
Scripture Union	550	-	550	550
SHARE Trust - Avondale	3,000	-	3,000	3,000
SHARE Trust -general	1,500	-	1,500	1,500
St Johns Farley Hill	1,000	-	1,000	2,500
St Mary's, Peckham	1,000	-	1,000	-
Sustainable St. Albans	-	100	100	-
STEP	5,000	-	5,000	5,000
TEAR Fund	1,150	536	1,686	1,249
Throw a Starfish	-	-	-	1,800
Teach Beyond	-	-	-	1,500
Townsend School	800	-	800	800
UCCF	250	-	250	250
University of Hertfordshire CU	250	-	250	250
Individuals	23,657	985	24,642	25,568
	<hr/>	<hr/>	<hr/>	<hr/>
	71,608	8,097	79,705	91,069
Vicar & Warden's fund	600	-	600	2,048
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Total</b>	<b><u>72,208</u></b>	<b><u>8,097</u></b>	<b><u>80,305</u></b>	<b><u>93,117</u></b>