

## 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

## 2024

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## Introduction

The Parochial Church Council (PCC) is responsible for the employment of staff and for the upkeep of the church building, adjoining church halls and rooms, and 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 12 April 2024, named 260 people as members of St Paul's Church.

Church attendance during 2024 was slightly higher than the previous year with an average of 191 adults and 52 children each Sunday with about 280 adults and 80 children attending regularly at the end of the year.

Numbers of online viewers have also increased slightly from the previous year with our services attracting around 100 views each week.

Our new electoral roll, published on 21 March 2025, names 228 people as members of St Paul's Church.

## Vicar's Report and Review of 2024

It is a joy to reflect back on 2024 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

Having launched in April 2023, our revised set of vision and values has continued to 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 has continued to thrive with typical attendance of 30, including those new to church and 'younger' in age.

The monthly midweek service of Holy Communion on Wednesdays has grown in attendance, reaching up to 30 at times. 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 three different types of service during a month. Holy Communion is normally celebrated once a month and with the children involved (plus on a 5<sup>th</sup> Sunday when occurring, but without the children). Twice a month we have 'Morning Worship', a service of 'word and worship'. 'Sunday Funday' completes the line-up on the 1<sup>st</sup> Sunday of the month.

The team of worship leaders and musicians have grown in confidence with new members getting involved. 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. 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 'celebrating God's word', the book of James, exploring our church vision, meals with Jesus, and periods of following the lectionary readings.

Begun in December 2022, 'Sunday Fun Day' has continued to grow in impact amongst young families in particular who connect through our community groups e.g. Tots, Tiny Tots, and Saturdads. Beginning with 45 minutes of informal community building activities (breakfast, Lego, craft, play), this is followed by 45 minutes of worship and teaching all together. Some families from the community attend faithfully every month – with some beginning to come on other 'regular' Sundays too.

'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 'special focus' evenings were also held exploring topics such as 'God and Disease', Mental Health & Well-being, 'Truth and Trust', and a photographic exhibition about homelessness was also hosted.

Outside of our normal pattern of services we had the rare privilege of hosting an ordination service for our new curate, Martin Watson, in January. Having had to delay the start of his curacy and missing the diocesan ordination at the Cathedral the previous summer, we were pleased that Bishop Jane was able to come to St Paul's to ordain him here. A joyous occasion – and with a typically wonderful feast afterwards.

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 the Easter Trail for children and families in the afternoon in Clarence Park, attended by around 200 people. A traditional Holy Communion service at 8:30am on Easter Day was followed by an all-age Holy Communion at 10:30am.

In June we celebrated our international and cultural diversity with 'Flavours of Home' at a 10:30am service. Multi-cultural elements were weaved through the service – with songs and prayers in different languages – followed by a wide selection of finger foods shared together in the Concourse after the service. When we counted the different nationalities that make up the St Paul's Church family we were amazed that it came to over 40. One of our prayers over the past year has been that we would become more diverse as a congregation.

Into November, at very short notice, we were asked to provide content for the Church of England online service for Advent Sunday. Sermon, prayers and liturgy were duly recorded and with the addition of video footage from the previous year when we were the focus of the national Church of England Christmas advert, a service was put together to enable people unable to attend church to be part of worship online.

Our own Christmas events for 2024 began with the Nativity Trail in church, to which we welcomed over 450 children from local schools and other groups. 'Carols in the Park' drew about 200 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 two weeks' later. 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. In total we had attendance of about 2,000 for our special Christmas services / events.

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 2024 we had 7 baptisms, 4 dedications, 3 re-affirmations, 5 weddings and 12 funerals at St Paul's Church.

## Sharing Faith

Sharing faith continues to be a major focus for us as a Church, and the Sharing Faith Hub meets termly to take note of what God has been doing and review all that we do as a church through the lens of reaching out wider with the love of Christ and enabling people to journey towards faith.

The Sharing Faith Hub reflected on the fruit of people coming to services, activity groups and Alpha as a result of the Christmas and Easter cards delivered to the parish. They sensed it was right to produce cards to be delivered to our Parish at the end of the summer ready for the beginning of the new academic year. These bore fruit – with one person coming to Alpha as a direct result of the autumn card and others coming to our Sunday services for the first time.

From January to March we ran Alpha courses for Adults and Youth, beginning with a shared meal at two long banquet tables and then dividing into sessions for under and over 18s. 48 people engaged with Alpha during this time (24 in each age category) and it was wonderful to hear stories of God at work amongst our guests. During the summer term, people were arriving at St Paul's wanting to know more about Jesus. Through the summer we hosted some Monday evening sessions showing episodes of 'The Chosen' and leading discussion and prayer afterwards. In September we ran Alpha again, with another 24 guests participating. It was wonderful to baptise some of our Alpha guests in December.

Conversations at Tiny Tots, Tots and Saturdads have continued to go deeper and it has been encouraging to welcome many families to Sunday Fun Days from these groups. We have also welcomed families to Sunday Fun Day who came to the Nativity Trail or who were present at school assemblies we have taken. We have been encouraged that some of our children and young people have been inviting friends to come along to some of the socials for Adventurers and Pathfinders.

## Staffing

As mentioned, Martin joined us in January to begin his curacy and has settled in so well with his family. He has contributed to all aspects of church life and taken key responsibility for developing certain aspects of our ministry. It was a delight to gather at the Cathedral in the summer for his second ordination as Priest.

With Rachel Alexander having moved on from being our Youth Minister the previous summer, we were delighted to welcome Graham Shephard to the team in March 2024. Graham has settled in well and continues to have great impact on the young people. Tori Moerman-Redding, our Children's, Families and Community Minister, began adoption leave in October, at which point we were able to employ a part-time trainee youth worker as part of a national Church of England scheme. Lauren Lomax will be with us for two years and will support our ministry among both children and young people.

## 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 reappointed David Hardisty and Jim Wright as Church Wardens. We also said farewell to two PCC members, electing two new members.

## 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, we developed the Pastoral Care Team. During 2024, the pastoral care team grew to 25 trained members and we are grateful to them all.

### Groups, events & activities

About 150 church members are involved in 14 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 across the church. St Paul's monthly lunch club and weekly 'Pop-In Cafe' are both very 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 continue to liaise closely with the local Anna Chaplaincy team, who provide spiritual and other support to older people, and worked with them on setting up a weekly 'drop in' at Morrison's cafe, that has become a welcome place of connection.

### Children

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 exhort each other as we journey together. We champion parents to disciple their kids. As our young people grow, we want to empower them to be disciples of Jesus. We are committed to enabling children and children's ministry to grow deeper in relationship with God. Whilst they are with us we aim to provide space for kids to connect with God. We want them to have fun by participating in creative, active and memorable friendship-building activities. And we want to encourage them in reaching out wider with God's love and creating opportunities for children's ministry to facilitate this.



## Deeper (Sunday Groups)

During 2024 we saw God do many great things in and through our children's groups. We continued to run Base Camp for under 4s, Scramblers for 4 to 7-year-olds and Adventurers for school years 2-6 (7 to 11-year-olds).

We have 84 children on the registers of our children's Sunday groups (aged 0-11yrs) and our average Sunday attendance is 40 children each week. Around 30 volunteers, including some older members of our youth group, regularly commit to preparing, leading or helping in these Sunday groups during term-time.

We continue to see great fruit from our 1st 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. Numbers of children present continued to increase slightly during 2024 with an average of 59 attending on months not affected by school holidays. A good number of families who are part of Tots, Tiny Tots and Saturdads, or who have participated in the Nativity Trail have begun joining us and some come regularly each month.

In May, Tori and the team took 24 children from Adventurers for a Weekend Away discovering more about the story of Jonah whilst having lots of fun and exploring God's creation.

In September 2024, 15 young people moved from Primary to Secondary school. Tori visited each child at home to hear about their experiences of children's ministry and to help them prepare for Pathfinders and moving to secondary school.

## Closer

A termly SEN Families lunch took place, giving families opportunities to share the joys and burdens of special educational needs together. From January to July, ad hoc socials took place for Adventurers. And from September, these happened at St Paul's in order to keep costs down for families. In July, ahead of the summer holidays, 92 children and adults joined in the St Paul's Families BBQ and nerf war.

## Wider

In January, Tori welcomed a 'Beavers' group to St Paul's. They learned about Christian worship, sang a worship song and prayed together for their faith badge. One of the Beavers signed up for Holiday Club!

In February, Tori and a brilliant team of 40 volunteers ran an Egyptian themed Holiday Club, looking at the story of Moses and how God saved his people in the Passover events then and through Jesus now.

Easter and harvest assemblies took place in Fleetville infants and Oakwood Primary schools and the Tots enjoyed an Easter egg hunt and story time in church.

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. The average number of children attending these groups during the year was nine for Tiny Tots (babies to walking), 50 for Tots (walking to 5 years), and 30 for Saturdads (under-5s). 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 welcomed 440 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 are encouraged that some of our Adventurers children have been inviting friends to join them at the socials we have been running.

## Youth

The team in youth are also committed to the church values of Deeper, Closer, Wider, and aim to provide a space where our young people can build authentic friendships with their peers, deepen their relationship with Jesus, have the freedom to ask questions and be real about the challenges they face, and are equipped to share the love of Jesus with their friends. As our young people grow, we want to empower them to be true disciples of Jesus and ignite a love for God in their hearts which builds a lasting faith.

### Sunday Groups

Pathfinders runs during the Sunday morning service for youth in school years 7-9. Pathfinders is run by a team of five, with three committed adult volunteers. This past year they spent time looking at the fruits of the spirit, exploring how to pray, responding to the questions young people brought. During 2024 our pathfinders Sunday group grew significantly with a high of 21 young people attending (quite a squeeze in the youth area). The Y7s who came up from adventurers had a smooth transition and have almost all settled in well. This process was helped by running Pathfinders throughout August (something which had not been done before) with a focus on games and building friendships.

Sunday Fun Day continues to thrive. We've seen new youth join in action squad and it remains a place where many who attend Tots, Tiny Tots and Saturdads but do not normally attend church feel welcome. It is so encouraging to see new faces and families every month.

### Weekday Groups

Older youth (school years 10-13) runs on a Thursday evening with regular attendance now between six and nine young people. It is run by a team of six and this past year we have focused on spending more time in prayer, listening to God, and reflecting on where we saw Him working. We ran a weekly thought for the week, led by a different member of the team. In the autumn term we focussed on Jesus's "I am" statements from John's gospel to really dig into who Jesus claimed to be in his own words. And towards the end of the year, we spent time going through Youthscape's "Unfold" looking at encounters with Jesus. It was a new and fun way to explore the Bible together, and it was great to see our youth starting to lead each other in this. We've also had one young person join us who had no prior connection to St Paul's. She expressed a sense of feeling really welcome and enjoying the group.

In the build-up to exams we also ran revision sessions before the older youth sessions, with a couple of hours for revision before eating a meal together and going on to youth. These were times where relationships were really strengthened between the young people but also between the young people and the youth team. It was a pleasure to be able to support St Paul's youth through the difficult exam season.

### Youth Socials

These now run twice monthly on a Friday night for all ages and we have had some amazing engagement. Nearly 40 young people came to our Mac 'n' Cheese and Pizza meal, we've also run an escape room challenge, laser tag evening, bonfire BBQ in November and our Christmas social was a wonderful time of fun, games, carols and a talk on good news. These all serve to give our young people a safe space to have fun, develop friendships and introduce their friends to church.

## Deeper

*Youth Alpha:* 26 young people signed up for youth Alpha and 20 came regularly, the feedback was unanimously positive. Leaders reported honest and open conversations about young people's faith. The Holy Spirit evening was a time where God really met some young people powerfully.

*Worship Jams:* We had two of these at the end of 2024 with as many as 11 young people joining us in relaxed space to explore worship and using our gifts to serve God in worship. It has been wonderful to watch our young people grow in this area.

*Regular discipleship groups:* Pathfinders and Older youth have been amazing spaces to deepen our relationship with Jesus.

*Fusion student linkup course for our youth heading to University (August/September 2024):* This was led by Diane and Jono with Graham joining in for the last few sessions. It was a great resource to equip our young people as they go off to university.

## Closer

*Shared Meals:* Our first youth meal, with 37 young people, was a great opportunity for fellowship and connection. Sharing food together has helped build a sense of community among the group. We had a BBQ in November and Pizza evening in December.

*Inclusive Youth Environment:* It's been so encouraging to see young people with special educational needs get more involved in our youth socials and in pathfinders.

*Pathfinders keeping running over August:* This had not happened before and really helped connect our new year 7s to the group and make sure our young people had a place to be over the summer holidays on a Sunday morning.

*Twice monthly all-youth socials:* These had around 30-40 young people (and friends!) joining in. Themes including, Escape rooms, Scavenger hunt, Games at clarence park, Laser Tag, Church Games, Bonfire BBQ.

*Adventurers weekend away:* Graham helped Tori with the first evening of the Adventurers weekend away, this was such a great time to get to know the year 6s who would join us in September.

*267 weekend away:* This was a great time to be a part of some wider youth work in the area and also spend time with six of our young people who attended.

*Youth and Families BBQ (July 2024):* This was kindly hosted by Tara and David Hardisty, and was a great time to celebrate the end of term and the newcomers to pathfinders.

*SUBmerge (July 2024):* SUBmerge (a Scripture Union camp) was an amazing chance to build stronger connections with the young people. Six of our youth went and there were 37 young people in total. It was great fun and really helped us get to know each other better and deepen our relationship with God.

## Wider

*Friends coming to youth socials:* We've focussed on making sure our young people know they can invite their friends to youth events and so far we've seen seven new faces regularly.

*Giving our young people confidence in their faith:* Engaging with questions and doubts and helping them to have confidence in the hope they have in Jesus.

*Engaging with STEP and going into local schools:* Having worked with STEP at Verso for the Beaumont Y10 retreat day on justice in July, Graham will complete his STEP training in early 2025 and be able to join them in local schools.

## 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.

## Christians Against Poverty

St Paul's is also home to Christians Against Poverty's St Albans Debt Centre, managed by Rachel Martin, who shares the following update:

In one of the wealthiest countries in the world, it should be a given that every UK household's income covers the cost of, at the very least, food, shelter, heating and other essentials. However, this is not the case. In over 50% of cases, local CAP clients were unable to afford their living costs without borrowing money at least once in the last 12 months.

More than 50% of my clients are reliant on benefits as their sole source of income. As this number rises, CAP is determined to see benefits rise, as well as wages set at a level sufficient to meet people's basic needs.

The need for CAP's holistic debt help is clear, and we are committed to serving as many as we possibly can, while we challenge the systems and structures that create or exacerbate the need.

Sadly, when asked, 45% of local clients said they had considered or attempted suicide as a way out of debt before seeking help. Through our face-to-face services, we are able to address and respond to the needs of our clients – offering hope in a seemingly hopeless situation, shining a light in a dark place.

For those trapped in the wreckage of debt and poverty, CAP and St Paul's are ready to help. Together we can lift some of the weight whilst introducing them to the loving, supportive community of Church. The St Albans Centre continues to work at capacity, reaching around three new clients each month. At Christmas 25 homes received hampers and were invited to Christmas services.

Please continue to pray for the work of CAP and all those involved locally. If you have any questions, or wish to find out more about becoming involved, please contact Rachel Martin.

## Creation Care

As a church we recognise that we have a responsibility to care for God's wonderful creation – Creation Care – in our life together and as individuals.

Our response to the Church of England's mandate for churches to get to Net Zero Carbon by 2030 requires an energy audit, which was commissioned (to be completed spring 2025). We can then decide how to take forward its recommendations.

In the meantime, around a dozen of the Creation Care group met to discuss areas where we could work to be more environmentally sustainable and identified a series of actions, which we are progressing. One of these is to create a new display for the concourse, to be accessible and attractive to the many visitors to our building as well as to our own congregation.

St Paul's hosted a Repair Fair in October 2024 and will host another in October 2025. We are also planning to mount up to 12 swift nesting boxes on the church, led by the Gardening Group.

## Buildings

Every five years the Diocese requires a "Quinquennial Inspection" of the church and halls by an architect to identify any areas that might need attention. The latest inspection took place early in spring 2024 and identified a long list of maintenance and repair work required in the short and medium term. All the works categorised as requiring completion within 12 months have now been completed.

We are grateful to the Maintenance Committee (Dave Keir, Bob Kemp, Martin Marriot, David Thomas and Alex Veal - plus Mike Ford, who looks after the lighting in the buildings) for delivery of many of the maintenance works required to keep the buildings fit for purpose. Thank you, also, to the small number of volunteers who respond when the call goes out for support for specific projects such as room decorating. Dave Keir, who has served as Volunteer Buildings Manager for several years, stepped down at the end of 2024. We thank Dave for leading the work of the Maintenance Committee and overseeing the demanding schedule of maintenance activities and arranging contractors for the more complicated jobs.

It is now 15 years since the church renovations were completed and signs of wear and tear are starting to show. One of our two central heating boilers suddenly ceased to function early in 2024, requiring replacement. The inverter for our solar panels also required replacing and several leaks in the roof of the large hall have proved a challenge to repair.

Progress with developing our plan for working towards Net Zero Carbon by 2030 have been frustrated by hiccups and administrative problems with the national church plans for providing grants for delivery of the work. We hope to achieve movement on this in 2025 in order to engage specialists to advise us on options for reducing our carbon footprint for heating and lighting our buildings.

Thank you to Lynn Gower, our caretaker, who takes excellent care of our buildings and also manages lettings and is a welcoming and friendly face for 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.

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 and Vulnerable Adult Protection, 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 and 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 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.

We have a volunteer Parish Safeguarding Officer, and the Youth and Children and Families Ministers are also appointed as PSOs. 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 2024. 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 2024 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 (adoption leave from October 2024)

*Youth Minister:* Graham Shephard (from March 2024)

*Youth Work Trainee:* Lauren Lomax (part-time, from September 2024)

*Curate:* Rev Martin Watson (from January 2024)

*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 2024

### ***Ex Officio members***

Vicar:	Rev Diane Tregale Rev Jono Tregale
Associate Minister:	Rev Peter Crumpler
Curate:	Rev Martin Watson
Churchwardens:	Dr Jim Wright Mr David Hardisty
Deanery Synod:	Mr Luke Fletcher Dr Robert M-R Mrs Rachel Laanest Mr Nick Salisbury (PCC Lay Vice Chair)

### ***Elected Members***

Mrs Laura Bull	from April 2024
Ms Helen Chilton	from April 2024
Ms Ellie Cook	
Mr Jon Evans	
Mr Justyn Evans	Treasurer
Mrs Nike Fakoya	
Mrs Lucy Ginty	to April 2024
Mr Babatunde Idowu	
Mr Paul Lawrence	
Mrs Elizabeth Marriott	to April 2024
Mr Brandon Solomon	
Mr George Tsafandakis	
Mrs Kathryn Walker	
Mrs Caroline Wilkins	

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

Mrs Tori M-R (Children's, Families & Community Minister)	
Mr Graham Shephard	from March 2024
Mrs Julie McKinlay (Operations Manager)	
Mr Andy Thompson (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 2024 with presentations on Townsend Church of England School, and the Year of Spiritual Renewal and Well-being. Reports are also regularly provided from Diocesan Synod and General Synod.

## 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>£35k from two legacies (which we have earmarked for future building / development projects)</li> <li>£10k increase in hall lettings</li> <li>£20k grant from Diocese towards Youth work</li> <li>A number of one-off gifts</li> <li>Increased regular giving</li> <li>Higher gift aid claim</li> </ul>	<ul style="list-style-type: none"> <li>Increase in staff team (Youth Minister, Youth intern)</li> <li>Increases in various costs (eg heat and light)</li> <li>No rent from curate's house</li> <li>~£19k spend on replacing boiler</li> </ul>

Excluding the legacies (and before transfers to other unrestricted funds), we ended 2024 with a ~£65k surplus on our general fund (i.e. income exceeded spending on day-to-day activities by £65k) – this includes a number of generous one off gifts that were about £30k higher than initial budget, increased hall lettings, a bonus payment from St. Peter's Churchlands Trust, and a small increase in regular giving.

## Income

Although the demographic of our givers continues to change (some of our most generous givers have retired, relocated or died), overall giving increased slightly during 2024: a number of people who recently joined the church have started to give regularly, and others who were already giving increased their donations or gave generous one-off gifts. Thank you to each of you who gives regularly to St Paul's – giving represented ~75% of our income in 2024 and continues to be essential to fund our activities and mission.

We received legacies totalling £35k, generously left to us through the wills of two of our members.

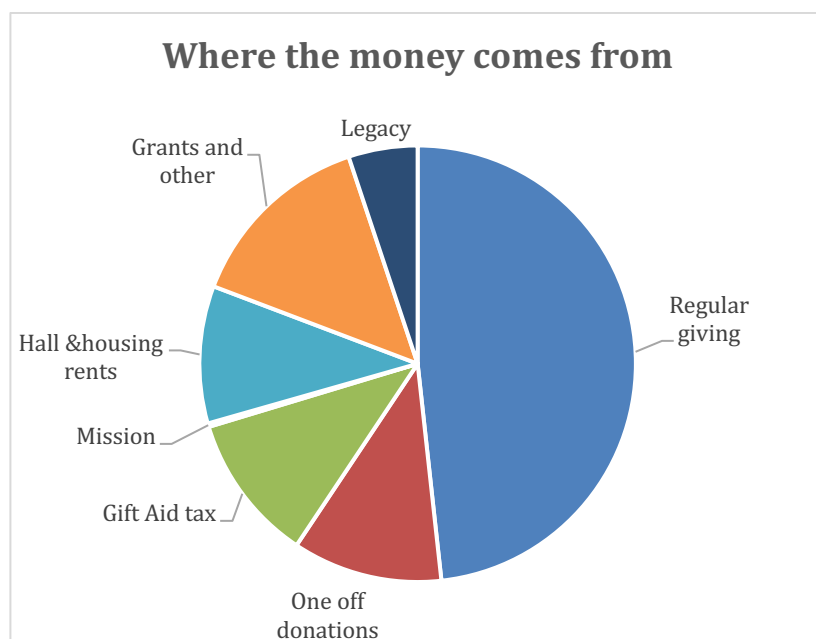
Hall rents continued to grow and were £10k / 18% higher than in 2023; this was due to a combination of price increase and extra hires; this was helped by members of the congregation 'spreading the word' about the great facilities we have – please continue to do this!

We benefit from a distribution from St Peter's Churchlands Trust (we have a historic connection to St Peter's) – this was £47,250 in 2024, £2,250 higher than last year.

We received a £20k grant from the Diocese towards our Youth Work and expect to receive a second and third tranche of the same amount, in 2025 and 2026.

Our total income for the year (before specific gifts for missions) increased by £92k compared to 2023 but note that this includes a number of 'one off' donations, £35k from legacies, and £20k Diocesan grant.

2023 £	Income	Unrestricted £	Restricted £	2024 Total £
309,592	Monthly giving	330,001		330,001
62,507	One off Gift Aid & other donations	66,798	6,471	73,269
65,364	Tax recovered	74,988		74,988
3,112	Collections	2,657		2,657
81,055	Hall & housing rents	69,646		69,646
45,000	St Peter's Churchlands	47,250		47,250
7,560	Activities	11,211		11,211
500	Grants	0	20,500	20,500
14,610	Interest & dividends	16,757	779	17,536
0	Legacy	35,000		35,000
<b>589,300</b>	<b>Total St Paul's Income</b>	<b>654,308</b>	<b>27,750</b>	<b>682,058</b>
2,599	Mission donations		1,754	1,754
<b>591,899</b>	<b>Total Income</b>	<b>654,308</b>	<b>29,504</b>	<b>683,812</b>



## Spending

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

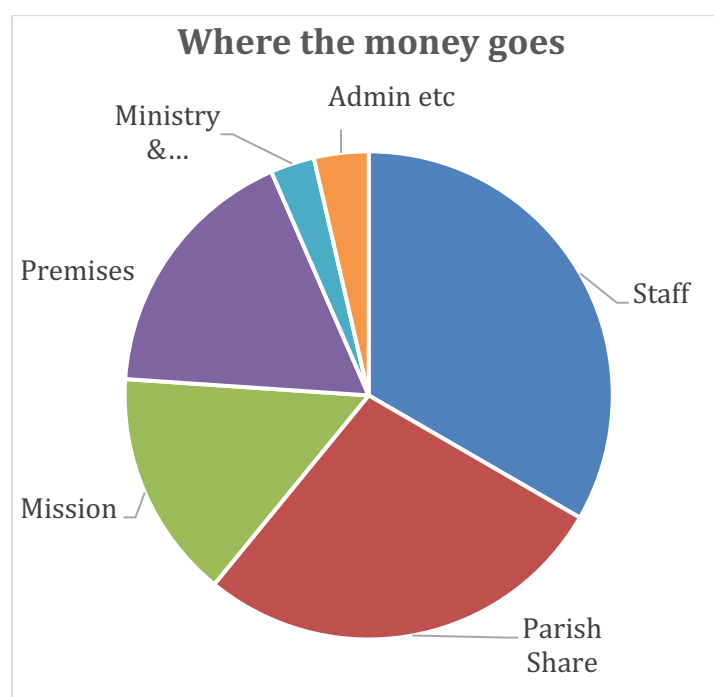
Our wonderful staff team cost £199k in 2024, this is higher than 2023 as we had two new staff members (a Youth Minister and a Youth Intern) and increased the hours of our Administrator (from 0.6 FTE to 0.8 FTE). In 2024 we employed a Children's and Families Minister, a Youth Minister (from March), a Youth Intern (from October), 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 consists of two part time office staff (1.4FTE combined) and a full time caretaker. Our Curate's salary is also covered by the Diocese from our Parish share.

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.

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 £5k higher than 2023). We also spent ~£19k from the buildings fund replacing a broken boiler.

In addition, we continue to give away 15% of our unrestricted income, plus specific fundraising and collections for missions and charities. In total ~£90k was given in 2024, as listed at the end of this section; we have also transferred the balance of our 15% 'tithe' (~£13.6k) to our mission reserve, to be allocated in 2025 or future years. We continue to fund the running costs of our CAP debt centre, which supports so many people locally, from our Mission giving.

<b>2023 £</b>	<b>Spending</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2024 Total £</b>
162,980	Parish Share to Diocese	164,451		164,451
162,885	Staff salaries & expenses	178,540	20,500	199,040
105,031	Premises & equipment	103,838		103,838
8,980	Children and Youth work	8,507	0	8,507
8,360	Other ministry and outreach	8,916		8,916
372	Social Action	0	0	0
15,235	Admin & Governance	17,052	0	17,052
3,042	Cost of events etc	4,521		4,521
<b>466,885</b>	<b>Total St Paul's Spending</b>	<b>485,825</b>	<b>20,500</b>	<b>506,325</b>
80,305	Mission giving	81,836	8,639	90,475
<b>547,190</b>	<b>Total Spending - Charitable Purposes</b>	<b>567,661</b>	<b>29,139</b>	<b>596,800</b>



## Looking forwards

The demographic of our givers continues to change; a number of our most generous givers have recently signalled to me that their circumstances have changed and they need to reduce or stop their giving – all for very good reasons – retirement, redundancy, relocation, or sometimes death.

As already mentioned, we benefitted from a number of 'one-offs' in 2024 that are unlikely to be repeated in 2025, and while we try to limit cost increases, some costs are naturally rising due to inflation. Consequently we are currently forecasting our 2025 finances will be in the zone of breakeven.

To continue to maintain our current level of giving, we rely on new givers and existing givers reviewing what they give.

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 2024 are shown below, with 2023 comparison. The amounts shown include the PCC's decision to make transfers between funds as explained below.

<b>Balances on Funds</b>	<b>2024 £</b>	<b>2023 £</b>
General	96,434	82,902
Building	162,649	135,695
Development	77,776	56,028
Salaries Reserve	111,500	93,500
Mission Tithe	41,885	28,247
<b>Total</b>	<b>490,244</b>	<b>396,372</b>

*General fund:* Our policy is to hold in the General Fund (a) sufficient reserves to cover any forecast deficit for the next twelve months, plus (b) a margin of at least £30k for unexpected costs/falls in income so as to give us 'breathing space' to address these. At the end of 2024, PCC decided to transfer £43.5k to the Building Fund in anticipation of future maintenance costs, £21.25k to the Development Fund to fund future Development project(s), and £18k 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 2024 we spent ~£19k from the buildings fund on replacing the boiler. (We had topped up the buildings fund at the end of 2023 in anticipation of these costs). PCC decided to transfer £43.5k into

the Building Fund in anticipation future maintenance costs, some of which were identified during the Quinquennial inspection.

*Development fund:* this fund is intended to be used to enhance our facilities and equipment, or to fund other development projects. We used ~£2k from the Development Fund in 2024 as part of a small project to finalise the concourse and a few other areas of the Church. 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. PCC decided to transfer £21.25k into the Development Fund to cover future Development project(s).

*Salaries reserve:* PCC policy is to maintain a minimum six months' gross salary costs in our salary reserve. We transferred £18k 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 2025 or future years.

## Grants to Missions and Charities

The following grants and donations were made to missions and charities during 2024\*.

	From General Fund	From Restricted Donations	Total 2024	Total 2023
	£	£	£	£
2:67 project	1,400	-	1,400	1,534
A Rocha	900	-	900	1,000
Anna Chaplaincy to the elderly	500	-	500	500
AZALEA Women's Refuge	550	-	550	550
Alpha – HTB	250	-	250	250
Bible Society	400	-	400	400
CARE for the Family	350	-	350	350
Christian Aid	400	-	400	400
Christians Against Poverty	6,000	480	6,480	14,879**
Credit Union, St. Albans	500	-	500	500
CMJ	2,900	-	2,900	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
Evangelical Alliance	350	-	350	350
FEED	200	-	200	544
Fusion	250	-	250	250
Grove House				
- Iain Rennie Hospice	-	-	-	450
Great Lakes outreach	-	-	-	1,000
Hatfield Road Day Care Centre	300	-	300	300
Herts Young Homeless	1,000	-	1,000	1,000
JENGA	4,000	-	4,000	4,000
Kiwoko Hospital	1,000	-	1,000	-
Leakes (direct)	500	-	500	500
Chaco Church Trust / La Caldera	-	-	-	( 2,000)
Local Schools	600	-	600	420
Luton Roma Trust	1,500	-	1,500	1,000
Mission Without Borders	3,000	-	3,000	1,000
Mothers Union Literacy	400	-	400	400
New Wine Networks	350	-	350	350
Oak Church, Stevenage	3,500	-	3,500	4,000
Open Door Nightshelter	250	-	250	250
Open Doors	400	-	400	400
Scripture Union	550	-	550	550
SHARE Trust - Avondale	3,000	-	3,000	3,000
SHARE Trust - general	-	-	-	1,500
St. Johns Farley Hill	1,000	-	1,000	1,000
St. Mary's, Peckham	1,500	-	1,500	1,000
Sustainable St. Albans	-	-	-	100
STEP	4,500	-	4,500	5,000
TEAR Fund	3,650	264	3,914	1,686
Townsend School	800	-	800	800
UCCF	250	-	250	250
University of Hertfordshire CU	250	-	250	250
WORTH	2,000	-	2,000	
Women's Refuge	-	150	150	
Individuals	26,800	860	27,660	24,642
	79,500	1,754	81,254	79,705

Vicar & Warden's fund	929	0	929	600
Social Action - CAP Debt centre**	<u>1,407</u>	<u>6,885</u>	<u>8,292</u>	
<b>Total</b>	<b><u>81,836</u></b>	<b><u>8,639</u></b>	<b><u>90,475</u></b>	<b><u>80,305</u></b>

\* Plus £13.6k 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 2024**

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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 2024 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 2024 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 2024**

	Notes	2024	2023
		£	£
<b>Fixed Assets</b>			
Tangible fixed assets:			
Property	8A	3,905,819	3,905,819
Equipment	8B	31,108	38,334
Investments	7	36,324	34,966
		<u>3,973,251</u>	<u>3,979,119</u>
<b>Current Assets</b>			
Debtors and prepayments	31,209		29,081
Short term deposits	414,772		299,956
Cash at bank and in hand	84,055		102,914
	<u>530,036</u>		<u>431,951</u>
<b>Less: Current Liabilities</b>			
Amounts falling due within one year	( 26,715)		( 22,869)
<b>Net Current Assets</b>		503,321	409,082
		<u></u>	<u></u>
<b>Net Assets</b>		<u>4,476,572</u>	<u>4,388,201</u>
<b>Funds</b>			
Unrestricted	4		
- General		96,434	82,902
- Building Maintenance		162,649	135,695
- Development		77,776	56,028
- Salaries Reserve		111,500	93,500
- Unallocated Mission Tithe		41,885	28,247
- Asset revaluation reserves		3,947,925	3,954,150
		<u>4,438,169</u>	<u>4,350,522</u>
Restricted Funds	5		
- Youth Mission		5,243	5,243
- Christians Against Poverty		1,740	2,197
Endowment Funds	6	31,417	30,239
		<u>4,476,569</u>	<u>4,388,201</u>

Approved by the Parochial Church Council, and then presented to the Annual Parochial Church Meeting on 6th April 2025; 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 2024**

	Notes	Unrestricted Funds	Restricted & Endowment Funds	TOTAL FUNDS	
		£	£	2024	2023
		£	£	£	£
<b>Income and endowments from:</b>					
Donations and legacies	2a)	556,694	28,725	585,419	488,674
Trading activities	2b)	69,646		69,646	81,055
Charitable activities	2c)	11,211		11,211	7,560
Investments	2d)	16,757	779	17,536	14,610
		<u>654,308</u>	<u>29,504</u>	<u>683,812</u>	<u>591,899</u>
<b>Total income and endowments</b>					
<b>Expenditure on:</b>					
Charitable activities	3	( 567,661)	( 29,139)	( 596,800)	( 547,190)
		86,647	365	87,012	44,709
Gains and losses on investments		1,001	356	1,357	2,533
		<u>87,648</u>	<u>721</u>	<u>88,369</u>	<u>47,242</u>
Net income/expenditure		87,648	721	88,369	47,242
Balances brought forward		4,350,521	37,680	4,388,201	4,340,959
		<u>4,438,169</u>	<u>38,401</u>	<u>4,476,570</u>	<u>4,388,201</u>
Balances carried forward		<u>4,438,169</u>	<u>38,401</u>	<u>4,476,570</u>	<u>4,388,201</u>

Movements on reserves and all recognised gains and losses are included above.  
The notes on pages 10 to 19 form part of these accounts.

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**Statement of Cash Flows**  
**for the year ended 31 December 2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Cash flows from operating activities:</b>		
Net income/(expenditure) for the year	88,369	47,242
Adjustments for:		
- Depreciation charges/ capitalisation/ loss on disposal	7,226	10,222
- Purchase of property, plant & equipment	-	-
- (Gains)/Losses on investments	( 1,357)	( 2,533)
- Dividends and interest from investments	( 17,536)	( 14,610)
- (Increase)/Decrease in Debtors	( 2,128)	( 7,677)
- Increase/(Decrease) in Creditors	3,846	( 12,003)
<b>Net cash provided by/(used in) operating activities</b>	<b>78,420</b>	<b>20,641</b>
<b>Cashflows from investing activities:</b>		
Dividends, interest and rents from investments	17,536	14,610
Sale of fixed assets	-	-
Purchase of property, plant & equipment	-	-
<b>Change in cash and cash equivalents in the reporting period</b>	<b>95,956</b>	<b>35,251</b>
Cash and cash equivalents at the beginning of the reporting period:	402,870	367,619
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>498,826</b>	<b>402,870</b>
Made up as to:		
Short-term deposits	414,772	299,956
Cash at bank and in hand	84,055	102,914
	<b>498,827</b>	<b>402,870</b>
	<b>-1</b>	<b>0</b>



**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2024**

**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 13.

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 5 and 6.

**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.

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2024**

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 2024

**2. Income and endowments**

	Note	Unrestricted Funds £	Restricted & Endowment Funds £	Total 2024 £	Total 2023 £
<b>a) Donations and Legacies</b>					
Planned giving		330,001		330,001	309,592
Unplanned Gift Aid donations		29,301		29,301	15,697
Tax recovered under Gift Aid		74,988		74,988	65,364
Collections		2,657		2,657	3,112
Donations		37,497	44	37,541	39,114
Diocesan grant for youth work			20,500	20,500	500
Donations for Mission			1,754	1,754	2,599
Donations for social action			6,427	6,427	7,696
St. Peter's Church Lands		47,250		47,250	45,000
Legacies		35,000		35,000	-
		<u>556,694</u>	<u>28,725</u>	<u>585,419</u>	<u>488,674</u>
<b>b) Trading Activities</b>					
Hall and Church lettings		69,646		69,646	59,232
Other rental income		-		-	21,823
		<u>69,646</u>		<u>69,646</u>	<u>81,055</u>
<b>c) Charitable activities</b>					
Social events		4,396		4,396	4,215
Materials and courses		234		234	733
Fees		6,581		6,581	2,612
		<u>11,211</u>	<u>-</u>	<u>11,211</u>	<u>7,560</u>
<b>d) Investment Income</b>					
Interest and dividends		16,757	779	17,536	14,610
		<u>16,757</u>	<u>779</u>	<u>17,536</u>	<u>14,610</u>
<b>Total income and endowments</b>		<u><u>654,308</u></u>	<u><u>29,504</u></u>	<u><u>683,812</u></u>	<u><u>591,899</u></u>

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
for the year ended 31 December 2024

**3. Expenditure**

	Note	Unrestricted Funds	Restricted & Endowment Funds	Total 2024 £	Total 2023 £
<b>a) Charitable activities:</b>					
<b>Mission and charitable giving</b>					
- The Church Overseas: Mission		26,000	150	26,150	25,000
- Relief and development		6,450	264	6,714	1,586
- Home mission		44,400	1,340	45,740	50,099
- Secular charities		2,650	-	2,650	3,020
Vicar & Wardens' Fund grants		929	-	929	600
Social action - CAP Debt Centre		1,407	6,885	8,292	
	14	<u>81,836</u>	<u>8,639</u>	<u>90,475</u>	<u>80,305</u>
<b>b) Church expenses</b>					
Parish Share to Diocese		164,451		164,451	162,980
Ministry staff salaries and pension contributions	9	94,099	20,500	114,599	100,439
Ministry staff expenses, accommodation and training		12,561	-	12,561	8,691
Youth & children's work		8,507	-	8,507	8,980
Evangelism and publicity		3,692		3,692	3,613
Pastoral/Materials		76		76	140
Worship and music		2,053		2,053	2,507
Upkeep of services and ministry		2,718		2,718	1,906
Books and SU notes		377		377	194
Social events and hospitality		4,521		4,521	3,042
Social action				-	372
Church & Hall running expenses:					
- Heat and light		33,853	-	33,853	28,596
- Insurance		7,154		7,154	6,856
- Maintenance		35,752		35,752	24,557
Development/building expenditure		19,853		19,853	34,800
Caretaker's salary and accommodation	9	23,605	-	23,605	20,977
Administration and secretarial salaries	9	48,275	-	48,275	32,778
Consultancy - ICT & Office		1,652	-	1,652	2,455
Office and stationery		8,950		8,950	6,660
Audit fee		6,450		6,450	6,120
Net asset depreciation/(capitalisation)	8	<u>7,226</u>		<u>7,226</u>	<u>10,222</u>
		<u>485,825</u>	<u>20,500</u>	<u>506,325</u>	<u>466,885</u>
<b>Total expenditure on charitable activities</b>		<u>567,661</u>	<u>29,139</u>	<u>596,800</u>	<u>547,190</u>

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2024**

**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 2024. Transfers of £43,500 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. Transfers of £21,250 were made from the General Fund to provide for future 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. Transfers of £18,000 were made from the General Fund to ensure we keep this at the right level.
- 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 1.1.24 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers between funds £</b>	<b>Closing Balance 31.12.24 £</b>
General	82,902	650,502	547,809	( 89,161)	96,434
Church Building	135,695	1,490	18,035	43,500	162,650
Development	56,028	2,316	1,818	21,250	77,776
Salaries Reserve	93,500			18,000	111,500
Mission Tithe	28,247			13,637	41,884
Asset revaluation reserve	3,954,150	1,001	-	( 7,226)	3,947,925
<b>Total</b>	<b>4,350,522</b>	<b>655,309</b>	<b>567,662</b>	<b>-</b>	<b>4,438,169</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.

Donations were received in 2023 and 2024 to enable discretionary assistance to be given to clients of the Christians Against Poverty Debt Centre managed by St Paul's. These donations have only been used in part and a balance of £1,740 is being carried forward as a restricted fund.

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
for the year ended 31 December 2024

**5. Restricted Funds cont.**

Income of £8,181 received for specific mission organisations or activities undertaken by St. Paul's is shown as restricted (note 2). The funds were all 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 1.1.24 £</b>	<b>Donations £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Closing Balance 31.12.24 £</b>
Choir and Church Music	7,872	-	422	-	8,294
Garden of Rest	4,457	-	195	-	4,652
Poor	2,954	44	161	-	3,159
Investment revaluation	14,956	-	356	-	15,312
<b>Total</b>	<b>30,239</b>	<b>44</b>	<b>1,134</b>	<b>-</b>	<b>31,417</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 parishioner. 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>2024 £</b>	<b>2023 £</b>
Choir and Church Music	4,000	3,911
Garden of Rest	11,931	11,664
General Fund	20,393	19,391
<b>Total Funds</b>	<b>36,324</b>	<b>34,966</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 2024**

**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 2024	171,951
Additions less disposals	-
Cost carried forward at 31 December 2024	<u>171,951</u>
Depreciation brought forward at 1 January 2024	133,617
Depreciation in the year	7,226
Depreciation eliminated on disposal	-
Depreciation carried forward at 31 December 2024	<u>140,843</u>
Net Book Value 1 January 2024	<u>38,334</u>
Net Book Value 31 December 2024	<u><u>31,108</u></u>

**9 Staff Costs**

During the year the PCC employed a full-time Youth Minister, Children's Minister, Youth Intern and Caretaker, as well as a part time 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	165,062
Employers NI	8,433
Employer pension contributions	<u>12,334</u>
<b>Total Funds</b>	<u><u>185,829</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 2024**

**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**

The Vicars are both employees and trustees, they are each employed by the PCC on a 0.5 FTE basis and jointly received total remuneration from the PCC of £41,712 (the Diocese employs them for their other 0.5 FTE each). They also received reimbursement for expenses incurred, totalling £5,353 (these include childrens and youth activities, cost of services, AV equipment, maintenance, catering for various activities, etc.)

Three other trustees claimed reimbursement of expenses incurred totalling £78 for supplies purchased for various activities (eg alpha, youth. lunch club)

**12. Related Party Interests**

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

Trustee	Related party	Transaction
Laura Bull	Mother is Trustee of Open Door, St. Albans	Mission donation £250

During 2024 PCC members made donations to St. Pauls's totalling £87,847.



**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2024**

**13. 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 2024</b>	<b>Total 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
2:67 project	1,400	-	1,400	1,534
A Rocha	900	-	900	1,000
Anna Chaplaincy to the elderly	500	-	500	500
AZALEA Women's Refuge	550	-	550	550
Alpha - HTB	250	-	250	250
Bible Society	400	-	400	400
CARE for the Family	350	-	350	350
Christian Aid	400	-	400	400
Christians Against Poverty	6,000	480	6,480	14,879
Credit Union, St. Albans	500	-	500	500
CMJ	2,900	-	2,900	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
Evangelical Alliance	350	-	350	350
FEED	200	-	200	544
Fusion	250	-	250	250
Grove House				
- Iain Rennie Hospice	-	-	-	450
Great Lakes outreach	-	-	-	1,000
Hatfield Road Day Care Centre	300	-	300	300
Herts Young Homeless	1,000	-	1,000	1,000
JENGA	4,000	-	4,000	4,000
Kiwoko Hospital	1,000	-	1,000	-
Leakes (direct)	500	-	500	500
Chaco Church Trust / La Caldera	-	-	-	( 2,000)
Local Schools	600	-	600	420
Luton Roma Trust	1,500	-	1,500	1,000
Mission Without Borders	3,000	-	3,000	1,000
Mothers Union Literacy	400	-	400	400
New Wine Networks	350	-	350	350
Oak Church, Stevenage	3,500	-	3,500	4,000
Open Door nightshelter	250	-	250	250
Open Doors	400	-	400	400
Scripture Union	550	-	550	550
SHARE Trust - Avondale	3,000	-	3,000	3,000
SHARE Trust - general	-	-	-	1,500
St. Johns Farley Hill	1,000	-	1,000	1,000
St. Mary's, Peckham	1,500	-	1,500	1,000
Sustainable St. Albans	-	-	-	100
STEP	4,500	-	4,500	5,000
TEAR Fund	3,650	264	3,914	1,686
Townsend School	800	-	800	800
UCCF	250	-	250	250
University of Hertfordshire CU	250	-	250	250
WORTH	2,000	-	2,000	

**ST. PAUL'S PAROCHIAL CHURCH COUNCIL, ST. ALBANS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2024**

Women's Refuge	-	150	150	
Individuals	26,800	860	27,660	24,642
	<hr/>	<hr/>	<hr/>	<hr/>
	79,500	1,754	81,254	79,705
Vicar & Warden's fund	929	0	929	600
Social Action - CAP Debt centre	1,407	6,885	8,292	
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Total</b>	<b>81,836</b>	<b>8,639</b>	<b>90,475</b>	<b>80,305</b>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>