

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, LUTON

England & Wales · Charity number 1132078

## Details

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Other names	LUTON ST MARY'S PCC
Status	Registered
Legal form	Previously excepted
Registered	2009-10-12
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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## Activities

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

**Activities:** A vibrant Anglican church in the heart of Luton. To encounter God is to find truth, meaning and freedom. St Mary's Church exists because all of that is possible. Led by God's Holy Spirit and guided by his words in the Bible - we worship and follow his Son, Jesus Christ who has opened up the way back to God. Where God leads - we want to follow..

## Classification

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

## Geography

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

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£283,900	£278,679	-	-
2023-12-31	£252,616	£330,604	-	-
2022-12-31	£263,730	£305,963	-	-
2021-12-31	£212,098	£235,641	-	-
2020-12-31	£200,154	£221,473	-	-

## Trustees

Name	Role	Appointed
<b>Rev MICHAEL CHRISTOPHER JONES</b>	Chair	2013-10-07
Andrew Beale		2025-04-27
Andrew George Rodell		
Anne Adams		
Bethany Ruth Whiting		2023-04-30
Dr Michael Ivor Carter		2023-04-30
GORDON JOSEPH SHROSBREE		
JOHN RICHARD SPURGEON		
Lorna Davitt		2025-04-27
Margaret Elizabeth Birtwhistle		2023-04-30
PETER GEORGE MICHELMORE ADAMS		2017-04-24
Rachel Gill		2025-04-27
SUSAN MARGARET CARTER		
Samson Ndebele		2023-04-30
Stephen Hudson		2023-04-30
Sulaman Sunny		2022-04-10
Waju Areogun		2025-04-27
Yasmin Milligan		2020-10-11

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, LUTON**

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# Accounts

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LUTON PARISH CHURCH ST MARY'S  
ANNUAL REPORT FOR 2024  
APRIL 27 2025

## INTRODUCTION

*By Mike Jones*

If you are a member of St Mary's, thank you for your support, devotion to the Lord, continuous giving, and creativity. Each of us is precious in the eyes of the Lord, and together, we form St Mary's.

If you are reading this report from elsewhere, we hope this gives you a good insight into our vibrant church.

As vicar, I am immensely grateful for everyone here and proud of what we have accomplished in 2024. Our focus has been building deeper relationships through knowing seven people. Cultural Ambassadors and new thanksgiving service have enhanced our worship, welcome and community; while outreach ministries such as youth have multiplied.

The writing of this report comes with an immense gratitude for the energy and initiative our members as brothers and sisters in Christ have shown. You have enriched my life, and I am confident in our future because I walk with you, and together, we walk with the Lord.

As you read this document, please join me in giving thanks, in praying for our future and in praying for me as I pray for you.

## WHO WE ARE AND WHAT WE DO

*by Mike Jones*

### **Our JOURNEY - So Far**

Over recent years our identity as a church has been shaped by successive seasons, from a sense of "Rebooting" after COVID through "Phoenix Rising", culminating in our current prophetic calling that "the leaves of the tree are for the healing of the nations." This progression reflects our growing understanding of God's purpose for St. Mary's in Luton's diverse community.

This year we have the sense that St Mary's is a gift that we have received from God that we want to be opening and giving to others.

### **Our WHY - Our Vision and Purpose**

**Vision:** Our sense of vision emerges from our key verse, "the leaves of the tree are for the healing of the nations." The deep sense that we are called to fulfil the vision of heaven in Revelation that we are called to worship together as nations, to live in peace and to follow Christ together.

In 2024, we actively encouraged members to deepen relationships by getting to know at least seven other people in church, creating stronger

connections across our diverse congregation and embodying our vision of healing across nations.

**Purpose:** We seek to be a vibrant international church where people meet Jesus, love like Jesus and live out his healing love for Luton.

These are expressed through our:

- Children, youth and family ministry.
- Peace, reconciliation and intercultural ministry.
- Hospitality and welcome through our medieval building and heritage ministry.
- Being a Mature Christian Family: Welcome and community building, worship, discipleship and growing to maturity.
- Practical service, community building and mission.

### **Our reality / context**

- Town Centre Changes: The Power Court (Luton Town Football Club Developments) is being built next door. There are new housing developments, many social needs, and poverty. These all bring us multiple challenges and opportunities
- Staff changes: Regular changes in staff mean we get new insights but also spend much time training people
- Visa policy impact from January 2025 will probably lead to a reduced Nigerian and South Asian attendance.

### **Our WHO - The People we serve / Seek to Reach**

Over the last few years, we have been particularly called to serve three of the cultural streams that reflect Luton's makeup, the international Anglican community and our calling to be a healing presence:

- British and European heritage
- African heritage
- South Asian heritage

Subgroups of these include:

- Seekers and explorers
- Local community
- Church family
- Visitors, heritage and culture enthusiasts.

### **Our VIEW - What is God Doing? And Where is The Need?**

#### **What is God Doing?**

Discerning what we sense God saying:

- We are at a stage of discerning at this point. Insights include:
- The sense of a train pulling into St. Mary's from elsewhere. We can read this as resources, or we

can see this as an express train rushing into the station.

- The need to move ahead but slowly
- The need to maintain relationships and not lose what we have through external pressure.
- That St Mary's is a gift that we have received, and we are called to give on and open.
- Prayer Week: "Sense: God will move by His Spirit in St. Mary's. How that looks is not necessarily clear - but God encourages and intends/wants to move.

### ***What do we see God doing?***

- We have had white British Lutonians coming to faith and being the basis for our next Alpha which will be happening in 2025. People often have a desire to improve their wellbeing. So, we plan an Alpha with a wellbeing element. This ties into the vicar's skillset in brain science, formation and wellbeing.
- We have had a wave of Nigerian sincere Christians coming in - though often with scant amounts of time to volunteer.
- On Sundays, there are new people every week; whenever we open the door, people come into the building.
- In youth, we are seeing more young people of a different faith or none engaging with our youth programmes.
- We have seen a huge growth in children, primarily Nigerian, coming to church on Sunday.

### ***The Missional Need / Opportunities***

- **Children, Youth and Family:**
  - Schools and family needs: Boost children and families work / schools' work.
  - Youth needs: Boost youth work.
- **Peace, Reconciliation and Intercultural Ministry:**
  - People from multiple backgrounds seeking Christ / seeking fellowship:
  - Peace and reconciliation needs in town: Boost peace work.
- **Hospitality Through our Medieval Building and Heritage Ministry:**
  - We would like to open the church more often midweek.
  - Power Court, heritage, Medieval heritage opportunities.
  - Requirement to develop the grounds to be safe; desire to be more welcoming; open the

building more (with an events person to organise this) - better hospitality.

- Develop our heritage offer, with a heritage administrator.
- Develop the grounds as an External Zone of the new Luton Town Football Club next door.
- **Being a Mature Christian Family:** Welcome and Community building, worship, discipleship and growing to maturity:
  - Welcome and community building:  
**Town Centre Welcome/Need to Boost:**  
Improve town centre  
welcome/accessibility/building is open and safe.
  - Worship, discipline and growing to maturity:
    - **Practical Service and Mission:**
      - Locally enormous social needs
      - Football Club being built next door

### ***Other Church Needs Across the Deanery and Reflected at St. Mary's***

**Financial sustainability:** Running a budget deficit and the reality of Being a Major Church. (In this we are blessed to have the 'Friends of Luton Parish church' behind us, giving us help when needed)

**Leadership/volunteers:** We have a good number of volunteers (over 100 compared to a national average of 60 for a church of our type). However, there is a lack of volunteers/leaders to resource missional work. This is not because people would not like to be more involved but because of the socio-economic realities of many of our people.

**The need to be simple, sustainable and joyful.** One of the vicar's burdens is for us to be simple, sustainable and joyful. This is partly in response to the pressure of leading an organisation. In everything we do we want to be aligned with our purpose - not just keeping the building going - but also need to have an eye for how to enable the building to cover its costs.

**Minor building improvements:** We need to make buildings more accessible, visible, welcoming.

**Major building improvements:** Need for major improvements to make it safe, accessible and usable.

### ***St Mary's as a "Major Church"***

Historic England initiated research into churches like St. Mary's because they wanted to understand how "buildings that looked like cathedrals, ministered like cathedrals and were the size of, or bigger than cathedrals, but were funded as parish

churches coped with their challenges and opportunities". Our designation is that we are a Major Parish Church which means that we have a significant heritage value, are listed Grade I and have a footprint of over 1000m<sup>2</sup>, and have a role in addition to those of a local parish church because we make a civic, cultural and economic contribution to wider communities in the diocese and the county

## Our PRAYER and DISCERNMENT

We are at an exciting stage of praying and discerning the future. As you read this report please pray for God's leading and fruit.

## 2024 HIGHLIGHTS OF THE YEAR

*by Mike Jones*

2024 was a year of growth, development, and new initiatives at St Mary's Church despite some challenges:

**(a) Exploring who we are:** We continued our journey of identity through the prophetic theme "the leaves of the tree are for the healing of the nations." We also launched monthly thanksgiving services that have brought new energy to our worship pattern and created space for diverse expressions of gratitude."

**(b) Serving Luton and Mission:** The Peace Centre remained active in addressing community tensions, particularly in response to the Holy Land conflict's impact on our diverse Luton community. Our work with The Feast continued to build trust across religious divides among young people. Cathy Nobles conducted workshops to help people understand the complexities of the Israel-Palestine situation.

We've continued our commitment to justice and reconciliation. Peter Adams spent significant time maintaining community relations during periods of tension, including responding to activities by extreme right groups targeting asylum seekers.

In youth engagement, our ministry has more than doubled its groups. The Impact program, our partnership with Youthscape, and the new detached youth work in Manor Park have helped us reach hundreds of young people, many from different faiths or none.

**(c) Nurturing Young People and Families:** Despite staff transitions, our Young Church maintained consistent attendance of 15-23 children weekly. We celebrated the return of special events, including our first children's Easter activity since before the pandemic. Our youth ministry partnership with The Feast and with Youthscape resulted in vibrant

activities including the Youth Lock-In and the Luton Unite Christmas Ball which drew over 100 young people from across town.

**(d) Intimacy with Jesus:** We've adapted our worship approach with new leadership from Ijay Omotade, while exploring different avenues like video worship and the community choir, the 4<sup>th</sup> Sunday Thanksgiving Service, and the Christmas Experience. This year, we celebrated 19 baptisms, including 4 adult baptisms, and confirmed 11 people. The Holy Spirit continues to work through our diverse services, from the reflective 9am gatherings to the vibrant 10:30am services and the growing Wednesday devotionals.

**(e) Living Building:** We've enhanced our hirings with the appointment of Ant Noble as Events Coordinator, hosting significant events like the University of Bedfordshire graduations, concerts by Luton Music Club and Luton Choral Society, and the Luton 2040 Annual Conference. Welcome Wednesday continues to flourish with growing attendance, particularly at our special services which drew over 40 people. The Coffee Pop-up initiative is prepared to launch in early 2025, thanks to funding from the Verulam Trust.

**(f) Building Community:** Small groups have continued to provide meaningful connections throughout the year. Groups like The Seekers, Bible Study Groups, and special activities like the Men's Activity Weekend have helped deepen relationships. Our international community has grown, with Joseph Adewale establishing a team of Cultural Ambassadors to welcome people from Africa and the Indian subcontinent, and initiating a monthly service of Dynamic Praise & Worship in African style after the second service.

This has strengthened our intercultural ministry and helped newcomers feel more quickly at home. This initiative will be instrumental in integrating our growing international congregation.

**(g) A Locally Financed Fellowship:** Through increased generosity and careful management, we achieved a small surplus at the end of 2024, breaking a trend of deficits over the past decade. The new giving machine has helped facilitate card donations with Gift Aid. Our hirings have also provided valuable income for building maintenance.

**(h) What God is Doing:** Our church continues to see new people every Sunday, particularly from both British and international backgrounds. We have witnessed indigenous British Lutonians coming to faith. Our international congregation continues to grow, particularly with Nigerian Christians, and we've seen significant growth in children coming to church on Sundays.

Looking ahead, we're mindful of the upcoming Power Court development with Luton Town Football Club and are cultivating a positive relationship with our future neighbours. We are also preparing for the potential impact of new visa policies from January 2025 that may affect our Nigerian and South Asian attendance.

It's been a privilege to work alongside all of you this year. Together, we've made a real difference, and I'm confident we'll continue to do so in the future, with the Lord as our guide. Thank you for all you do. Let's continue to pray and work together!

## LOOKING UPWARD

### WORSHIP

by Mike Jones

#### a) Sunday 9 am - our early gathering.

This is a quieter, more reflective service. It is a wonderful opportunity to encounter God through liturgy, sacrament, and stillness. The 50-55 minute service includes elements such as hymns and Holy Communion. We follow the lectionary with occasional topical series. Afterwards we chat together over tea and coffee.

*Our monthly 9 am schedule has been:*

1st Sunday - Holy Communion

2nd Sunday - Peace Service

3rd Sunday - Hymns at 9

4th Sunday - Holy Communion

5th Sunday - Holy Communion

#### **Music**

We enjoy beautiful music with Andrew Rodell, John Spurgeon, and Phoebe Yu playing organ and Andrew Beale playing the cello during communion.

#### b) Sunday 10:30 am - with children and youth

Blending old and new styles of worship, we open the Bible together to learn more about God and how to live as Christians in the 21st century. We take time to reflect on where we are.

*Our monthly term-time 10:30 am schedule was:*

1st Sunday - All Age worship

2nd Sunday - Holy Communion & Peace Service

3rd Sunday - Holy Communion

4th Sunday - Thanksgiving Service (if 5 Sunday month then Morning Worship).

5th Sunday - Thanksgiving Service

The 4th Sunday - Thanksgiving Service was newly established to create space for our diverse

congregation to express gratitude in culturally meaningful ways.

Young Church and Youth run concurrently with this service, other than on the 1st Sunday, when we are all together.

Our crèche facility is in the Meeting Room where you can now watch and hear the stream via Twitch.

#### *Our monthly 12pm Schedule*

1<sup>st</sup> Sunday Dynamic Praise and Worship

Joseph has initiated a monthly service of Dynamic Praise & Worship in African style after the second service, further enriching our worship offerings.

#### **Music**

10:30am music is being led by Ijay who is now leading us twice a month. Thank you to everyone who serves. A highlight this year has been the community choir for Easter Sunday and other specials.

We have learned about using videos in worship. We use video in worship to reduce the pressure on our musicians. This happens on All Age Sundays and other Sundays when needed.

#### c) Welcoming Wednesdays 11am

We have a devotional at 11am led by a wide range of people. Sometimes this is a service of the Word, other times, Holy Communion, or a devotional. The service is followed by the opportunity to sit together and have some refreshments.

#### d) Other Languages

Shona Language Service: This service started in autumn 2011 and is based around our members from Zimbabwe, who expressed a desire to worship in their own language. They meet on the 3rd Sunday afternoon of each month, with between 30 and 60 people attending.

## OCCASIONAL OFFICES.

by Ulrike Hunt

During 2024, we had 19 baptisms. We baptised 5 infants, 2 toddlers, 8 children and 4 adults - two of whom were baptised in a paddling pool outside the South door on a chilly September morning! We also had a thanksgiving service for 1 child.

There was a confirmation service on 13<sup>th</sup> October 2024, when 11 people were confirmed (2 adults, and 9 under 16s).

Our clergy officiated at 6 funerals, including that of Lucie Moore (formerly married to Gavin Shuker).

We had 3 weddings, including that of Alyssa and Dhurmesh. And we had two services of thanksgiving for marriage.

We had the privilege of hosting the Lord Lieutenant's Princess of Wales Carol Service on 6<sup>th</sup> December. We also hosted Wenlock Junior Academy four times over the year.

## SCREENS-AUDIO-STREAMING (SAS)

*by Adam Whiting*

This year we have welcomed new members to the SAS team at 9am and 10:30am.

At its core, our ministry exists to support and enable worship. We are a team of ordinary people with jobs and responsibilities, and we may not always achieve perfection. However, our team has continued to grow, and we welcome anyone who feels called to contribute their skills or willingness to learn. Please reach out to Adam if you would like to join us and learn the basics of our technology. You don't need to be a tech expert, but a good ear and a desire to learn are essential.

This year we continue to stream our services at 9am on YouTube and 10.30am on Twitch. The stream goes through to crèche, so they can watch the service in the Meeting Room. We also get lovely comments from people online thanking us for the services.

Our ministry encompasses:

**Screens:** Cueing up the next reading passage, song verse, or camera shot to be displayed on the monitors and projectors around the church.

**Audio:** Managing the sound desk, mixing sound from preachers, readers, service leaders, singers, and musicians.

**Streaming via YouTube/Twitch:** Enabling those who cannot attend in person to continue worshipping from the comfort of their homes and providing a bank of recorded services for later viewing.

## LOOKING ACROSS CHURCH

### YOUNG CHURCH, SCHOOLS TEAM AND YOUTH YOUNG CHURCH

*by Adam Whiting and Harika Gade*

#### Leadership and Attendance

2024 began on an exciting note for Young Church with the recent addition of Katie Smith as the new Children and Families Worker who had joined at the end of 2023. In January, the Young Church

leadership team consisted of Katie Smith, Eleanor Savage, Titilayo Adewale, and Angela Symonds. With this team of dedicated leaders, Young Church was able to restart two groups with the support of additional volunteers.

The first quarter of the year saw consistent weekly attendance of 15-23 children, which continued throughout the year. By autumn, the average attendance had stabilised at 15-23 children per week, indicating more regular participation which supported the children's faith development. The Young Church demographic reflected the diverse ethnic backgrounds present in the broader St Mary's church community.

#### Transition in Leadership

Due to visa constraints, it was known from the outset that Katie's time with us would be brief. In June, her final month, Katie created recordings and handover notes to ensure a smooth transition for her successor. This preparation proved valuable when Harika joined the team as the new Children and Family Worker in August, allowing her to benefit from some of Katie's training despite Katie having returned to America.

#### Special Events

At Easter, Katie organised a successful activity afternoon for children on Good Friday. This marked the first children's Easter event since before the pandemic in 2020 and was celebrated as a significant achievement.

In August, Harika had the opportunity to participate in the Canterbury Holiday Club, a five-day event. This was a lively and well-organized event aimed at engaging children in creative and active activities. Harika attended this as a training event and to gather ideas for our own church.

#### Programme Structure

The church continued the regular pattern with the first Sunday of each month designated as an all-age service, while the remaining three Sundays holding Young Church activities.

While there were initial plans to run two different age groups, a shortage of helpers led to the decision to operate as a single group again. The leadership team adapted their teaching approach by incorporating singing and dancing to enhance the children's experience.

#### Leadership and Support

Angela Symonds, Titilayo Adewale, Eleanor Savage, and Harika led the Young Church, with Simon Shirley and Carol Stevens providing regular assistance with registration. Their willingness to lead when requested was greatly appreciated, and they performed admirably. Moving forward, the team

implemented a co-leading approach to ensure leaders received support from Harika.

### Teaching Resources and Approach

The Young Church utilised 'Energise' materials from Urban Saints, which proved to be an excellent resource for deepening the children's faith and making lessons more engaging and meaningful.

From October 2024 until the present, there has been a focus on making lessons more interactive by involving children in the teaching process. The children were encouraged to help share Bible stories, answer questions, and participate in activities. This approach not only enhanced their understanding but also built their confidence and created a more dynamic, collaborative environment where children took ownership of their learning.

### Communication and Engagement

Throughout 2024, Young Church witnessed the children's growing understanding of faith and enthusiasm for participating in lessons and craft activities. The dedicated team of leaders and volunteers received ongoing training and support to ensure they felt equipped to effectively engage with the children. We are so grateful for the support of all the volunteers. We could not do this ministry without the support of the team. Despite leadership transitions, the Young Church maintained consistent attendance and continued to provide meaningful spiritual education for the children of St Mary's.

## SCHOOLS TEAMS

*by Andy Fisher, Ruth Boctor, Yasmin and John Milligan.*

The schools work has had an active 2024. The team were busy with relevant Easter activities for Holy Week, and by a Christingle focus before Christmas.

We have had several Primary Schools visit St Mary's and a special link has been fostered with Linden Academy within the parish. This involves visits to St Mary's and assemblies at the school. A highlight of the year was the visit of Downside Primary who brought 150 Year 3 children for Christingle activities in December.

School visits tend to focus on aspects of the Christian faith such as baptism, communion and worship. There is also a strong interest in the history of the church building.

It is an extremely rewarding to see so many local school children discovering life at St Mary's.

## YOUTH

*By Adam Whiting and Peter Hunt*

2024 started strongly, building upon our successes from 2023. In January, we continued our youth ministry through three weekly groups: Impact (our midweek outreach group in partnership with The Feast), Deeper Impact (our midweek Bible study group), and Sunday Youth. During the year we began three other groups: a detached young group, a 16+ student group, and the Minecraft group.

January focused on planning our winter/spring residential, which we delivered in early February. We took 21 young people and 6 leaders to Littlehampton for a weekend away – our furthest trip yet. The group included young people of different faiths as well as guests from Germany. During our stay, we engaged in three Scripture focused sessions, organised a selfie search game in Arundel, and enjoyed worship led by our musically talented young people. Also in February, we joined Luton Unite (a collaboration between local churches and Youthscape) for the Weekend at Home event, which offered biblical teaching, games, and group activities while young people slept at home.

In May, we began our *Detached Youth Work* in partnership with Youthscape. This initiative brings youth work to the streets, primarily focusing on Manor Park (Manor Road/Windmill Road), an area previously known for high crime levels. Our aim is to provide a safe presence in this deprived area, connecting with hundreds of young people who pass through the park. We are planning to expand this work to include a skateboarding group in spring 2025.

April saw two new launches: our *Digital Youth Work* through a Minecraft server, and our *16+ Student Group*. The latter was established for sixth-form students seeking deeper conversations than those at Impact. Starting with five young people in Years 12 and 13, it has grown to include students aged 16-23. This biweekly group shares meals and discusses life and faith.

2024 Summer was the second time we had partnered with Luton Unite for the Satellites youth camp. There were a record number of participants – 49 young people from churches across town, including 13 from our church. For many, it was their first summer camp experience, and the impact was significant.

In August, we welcomed Peter Hunt to the staff team as Youth Work Intern. Having grown up in our youth ministry, Peter feels called to youth ministry himself and chose to take a gap year including heading to Australia for a Discipleship Training School with YWAM. Following this, Peter will join

Moorlands College to study Applied Theology and Youth and Community Work. He has been an invaluable asset to St Mary's throughout the year.

September brought changes to our team. We bid farewell to Casper Muller, who relocated for work, and welcomed Molly Kemp as our newest team member. Molly now leads Sunday Youth every third Sunday. We are grateful for our dedicated Sunday youth volunteer team, which includes Peter Hunt, Fiona Duggan, Molly Kemp, Ty Mundy, Ellis Wang, Andy Fisher. We are also very thankful for our Impact (midweek) team: Peter Hunt, Ulrike Hunt, Ellis Wang.

We are particularly blessed to partner with The Feast for Impact, receiving additional support from their youth worker, Kristina Druce.

October featured our third Youth Lock-In, attracting 18 young people for an all-night event at the church. Activities included a Nerf War and an inflatable gladiator arena, and the overwhelming positive feedback suggests we will organise similar events in the future. Also in October, we expanded our detached work by visiting Chiltern Academy during lunch times on Thursdays to meet with young people and discuss the groups and resources available through both our church and Youthscape.

While November maintained our regular programming, December brought exciting activities. The Luton Unite Christmas Ball, hosted at St Mary's, drew over 100 young people from across town. The event featured a DJ, video games room, and various activities. Our Impact Christmas Special was equally successful, with over 20 young people participating in communal meals, games, and both "Silly" and traditional Secret Santa exchanges.

Though our in-person groups flourished throughout the year, we observed declining engagement with our Minecraft server. After the new school year began, we decided to suspend this digital initiative temporarily and reassess our approach to digital youth work.

I conclude this report with immense pride in our youth ministry. The dedication of our volunteers, who invest their valuable time in supporting young people, is truly inspiring. Our current cohort of young people is a blessing, and it's remarkable to witness their development into strong young adults.

## PASTORAL CARE

*by Sue Carter (Pastoral Care Pastor)*

The Pastoral Care Team has continued to meet about every four weeks both in person and via Zoom. The Pastoral Team consists of Mike Jones, Ulrike Hunt, Chris Adams, Margaret Birtwhistle, Sue

Carter, Andy Pike, and Joseph Adewale. We pray for all those we have discussed at the end of the meeting.

Safeguarding is an agenda item each time we meet. Trish Pinner has taken over as Safeguarding Officer for St Mary's now that Martin Watson has left the church having been ordained.

The PrayerNet continues to be a good way of communicating prayer needs to a group of about 30 people who have committed to pray for anyone in need. Prayer requests can be added via the Church Office, Sue Carter via the Pastoral phone (07483 898 276) or any members of the PrayerNet Team. Others are welcome to join the PrayerNet. Please contact Sue Carter via the Pastoral phone for more details.

Rev. Chris Adams has continued to take Home Communion to any who requests it. Rev. Dr Andy Pike has given up his role of being hospital chaplain once he became our Associate Vicar, but has done some home and hospital visits to church members during the year.

As usual, at Christmas, some of our members who are not able to come to church at all or through the colder months of the year, were remembered with a small gift and a card from St Mary's. This year we gave gifts to 12 households. These gifts were all delivered by the team and well received.

The 'St Mary's, Luton: Community' Facebook page continues to be a good way of sharing information and news. This is a closed group and only available to those who are or have been members of the church. Members of the church can request to join the group via Facebook.

This year there has been less emphasis of donating a jar or tin to our Food Bank Box at the back of church, but it continues in a small way to help those in need in our congregation. Most Sundays we receive food & flowers from M&S which have reached their 'Best Before Date'. This is collected by either Robbie & Rachel Gill or Angela Symonds. Church members are encouraged to take what they need - or take it and give it away. Some weeks there is so much food, that some food is taken immediately to Noah, which they distribute to some of the homeless people in Luton.

The Pastoral Team now have a small amount of money donated by church members to help anyone who is struggling with heating bills or buying food. If you, or anyone in church that you know, would benefit from some money from this fund, please contact Sue Carter via the Pastoral phone or [suecarter@stmarysluton.org](mailto:suecarter@stmarysluton.org)

## SMALL GROUPS

by Cathy Nobles

Small Groups in St. Mary's have always seemed to be a part of building our church community. Besides the groups that are listed below, there are many other informal groups that meet. Here are the groups that have formally been running. Through this year, some groups have met on zoom, but most have been in person.

*Bible Study with Angela Symonds.* There are 2 groups meeting weekly with one group meeting on Tuesday and the other on Thursday.

*The Calm Zone Group* meets quarterly led by Ruth Jones

*Seekers* coordinated by Alison Elliott regularly brings together a group of our older members.

*Restarting* is led by Mike Jones on Wednesdays at 11:30

*Sunday Get Together Home Group* meets on Thursday at 4:00 on Zoom.

Other groups which are also small groups are

*The Bellringers* who meet weekly on Tuesdays, and

*The Community Choir* which also meets weekly on Tuesdays

*Men's Activity groups:* meeting when organised

*Women's Joy Zone and Women's breakfast:* meeting on an occasional basis

As we look to the future, my hope would be that more small groups would form so that anyone coming to the church on Sunday can find a smaller group to relate to during the week. It is a great way to help those who are new to St. Mary's to meet new friends. As you can see from the groups listed above, there are lots of different types of small groups. We have had a book club in the past, and perhaps you are interested in starting up a new book club. Small groups can form around hobbies and games whatever suits you and your ideas. Small groups are a wonderful way to build our community.

*Samples from the small groups:*

**'The Seekers'.**

By Alison Elliott

We continue to seek - & to find, however old we get. We never 'know it all'!

We're not terribly active - and we do have some mobility problems, - so we now meet just once a month. (Our combined age is over 1353!) We meet in the Church Lounge to enjoy refreshment, prayer and bible study together, and to celebrate Birthdays.

The Group originally started about 30 years ago as a 'Care Group' - so, while fellowship, prayer bible and study are important elements, we also care for each other. Membership has inevitably changed a lot over the years, but it never ceases to amaze and delight me how everyone continues to care for and support each other through the ups and downs of growing a bit older. Some are unable to get to Church or to meetings any longer, but they continue under our 'umbrella of care' - to be 'phoned, written to, visited and prayed for.

We were delighted last Summer to be treated to tea at Luton Hoo by Allen Bell to celebrate his 90<sup>th</sup> Birthday! It was a very special occasion and a great treat for us all.

In the Autumn Term, Cathy Nobles came to talk to us and to share thoughts about 'Getting Older'! (Several of the Group didn't really feel she was qualified to address the subject!) It's something we all struggle with and question but probably don't really talk about honestly enough. Cathy brought wisdom and understanding to the subject - and helped us to see the 'positives' - as well as allowing us to share our moans and worries about the 'negatives'. Thank you, Cathy! (She is now an 'honorary' member of the Group!)

We have grown in number slightly this year, which is lovely, but we do try to keep it as small a group as possible, to enable us to get to know each other well, and so to trust each other enough to share deep feelings and concerns. We believe this is an important part of our fellowship.

I'm just so privileged to be a part of such a special group of people!

### **Two Bible Study Groups**

by Angela Symonds

Throughout 2024, we have an online Zoom group on Tuesday evenings, and an 'in person group' on Thursdays, meeting in the church. The two groups run parallel. Both groups are small - five or six in each, and we usually do some very enjoyable hard work on understanding the Bible. Clive Barratt took the Thursday group through Ezra in January when I was away. Once I got back in February we worked on Hebrews and then Esther. In line with the sermon series on Sundays. In 2025 we hope to study Tom Wright's Book Jesus and the Powers. As we read God's Word, we gain strength from the Holy Spirit working within us to keep us closer to Christ as we are constantly challenged to live our lives more and more in accordance with God's word. The more we study the Bible, the more we realise the strength we get from Christ as a result.

## Men's Activity Weekend

by Andy Fisher, Steve Hudson, Jason Hunt, Paul Connelly.

In October 2024 thirty men from St Mary's (and friends) went to YHA National Forest for our annual activity weekend. We walked, cycled, and had fun and fellowship together. We joined together for a thought provoking, reflective service on the Saturday evening led by Andy Gardner. It was a great weekend, enjoyed by all. In October 2025 we are visiting Eyam Youth Hostel in Derbyshire. All gents are welcome!

## Men's Breakfasts and Curry Nights

by Clive Barrett

Throughout the last year The men of St Mary's have enjoyed the fare of several curry establishments as well as full English breakfasts at CJ cafe. Also, what started as a men's day out with a guided tour of four palaces of London, ably led by Albert, was opened out for ladies, and a good time was had by all. More of the same with possible extra events planned for 2025.

## Women's Joy Zone and Women's breakfast

by Ruth Jones

On a warm July evening last summer Ruth Jones and the Calm Zone small group hosted the Joy Zone. This was our second gathering opportunity for St Mary's women since breakfast at the vicarage earlier on in the year. The idea is to gather women in our diversity at St Mary's and have a relaxed and fun time getting to know each other.

We were a smaller group of 14, with 35 women previously at the breakfast. We laughed, ate lots of shared food, played games and danced at the vicarage again. It was wonderful to have different ages enjoying time together, some for the first time.

Look out for another event soon! If you are creative and organised and would like to help organise more events just chat to Ruth

## LOOKING OUTWARD

### THE PARISH



This is the geographical parish incorporating the Town Centre, Hightown, the Luton Hoo Estate (below the river), and the Someries Castle area below the airport.

### ST. MARY'S CHAPLAINCY

by Cathy Nobles and Anne Adams

Luton Community Chaplaincy (LCC) and St. Mary's celebrated our fourth year of partnership centred around Welcome Wednesday each week.

Four years ago, St. Mary's and the Luton Community Chaplaincy agreed to partner together to host Welcome Wednesday. LCC would provide four LCC chaplains who are trained and are members of St. Mary's. The church also provides other volunteers who come weekly. This team opens the doors of the church from 10:30 - 1:30 weekly.

Our purpose on Wednesday is to have an open door where everyone is welcome to come in and have a cup of coffee or tea and enjoy some fellowship.

Included in this time is a 11:00am service as well. This service began the year with an attendance of around 6 - 10 people and has steadily grown this year to 15 to 20. Our two Christmas focussed services each had over 40 people attending!

We began early in the year to see a group of people who arrived at 10:30 and began to develop a community. As the year progressed most of that group came to the 11:00 service and stayed to have drinks and fellowship for another hour. In getting to know each other, they also began to take an interest in each other's needs.

We have also seen this year a rise in the number of people coming to Welcome Wednesday with issues of mental health. They have been able to sit down with one of the team and talk about these struggles and most have had prayer. We have also continued having a steady influx of University of Bedfordshire students coming in to pray each week.

There has also been a steady stream of people who come most Wednesdays who want to see the building and explore our amazing heritage. Conversations with them help develop an understanding of the mission of St. Mary's.

We are very grateful to our team of chaplains and volunteers who have enabled the church to be open every Wednesday throughout 2024. If you are interested in being part of this ministry, please talk to either of us.

## ST MARY'S CENTRE FOR PEACE AND RECONCILIATION

*by Peter Adams*

There is a huge need for peace - in our world, our nation, our town and in our own lives. This means there has been a considerable need for our work. This is the geographical parish incorporating the Town Centre, Hightown, the Luton Hoo Estate (below the river), and the Someries Castle area below the airport.

s individuals and the work of the Centre. As we write the awful murders committed by 19 year old Nicholas Prosper in Luton in September 2024, and still more awful extent of the crimes he sought to commit, are becoming fully understood. The judge stated in her sentencing that: "You intended to unleash disaster on the community of Luton." While as a Centre we had no part in resolution of this, we can only anticipate the devastating impact this would have brought on our community and give thanks that Prosper's intent was denied to him.

The core foundation of our work remains an understanding of the peace that God works in our hearts and minds, and thus our attitudes and character. The series on the fruits of the Holy Spirit in our lives during Lent 2024 was a core part of that focus. So too the liturgy of the monthly peace service seeks to instil in our being the core disciplines of a peaceful life. Peace within a church, especially one as diverse as St Marys, can never be taken for granted, and as we increasingly pursue a future as an intercultural church, that will remain a foundation stone of our work.

As we leave church through the north door we are all challenged by the message on our glass doors to "Live at peace with all." Our work as a Centre in

the town and beyond is both challenging and fruitful. The terrible war in Gaza and continuing violence in the Holy Land was a backdrop to our work through 2024, both within the town and beyond. For Peter it remained a continuing challenge in community relations, and especially during the local and general election campaigns. The Holy Land and wider Middle East remains a focus for Cathy's work, and she, along with Mike, led two further work-shops for people in churches around Luton to think about the conflict. In September we hosted the Musalaha women's tour with two brave young women of Palestinian Christian and Jewish Israeli origins jointly sharing their stories and experience of working together for peace in the land.

Our Knife Phoenix is a regular reminder of the impact knife crime has in the town. Peter supported several knife crime related workshops in the town and that work culminated in the visit in August of Phoenix's bigger relative! The Knife Angel, standing 22 feet tall and made of tens of thousands of knives sourced from amnesty bins around the nation, spent a month in St George's Square where various of those involved in working on this were seeking to draw attention to this issue. Phoenix with Peter's support, joined his big cousin on launch day, and at the end of the Angel's visit, Mike led a vigil starting beside Phoenix, calling at our Tree of Hope, and making its way to the foot of the Angel.

Parallel with this, the summer riots that followed the Southport murders provoked huge concern. The Community Cohesion Contingency Group met early on to assess our local situation and ensure we were ready to respond as a community should any protest arise here, but we were very thankful it was not needed. The possibility of similar incidents being utilised by the far right to provoke further rioting remains a concern and the Centre is currently being asked by the Council to do some evaluation of the state of community relations here.

We know that peace will remain a huge need in the years ahead, and we have recently begun to review what lies ahead for the Centre. As we approach our tenth anniversary in September 2026 we would hope that in our next report we will have a sense of what God has for us.

## MISSION

*by Anne Adams*

St Mary's is a church that seeks to look outwards to Luton and the world through giving, prayer, relationship, serving and sending.

Locally, we are part of Luton Deanery on both the Chapter and Synod. We are active members of Churches Together In Luton and we are on Luton Council of Faiths.

Our outreach is holistic, and we seek to serve through the various parachurch organisations in town which mostly operate within the parish. St Mary's members are employed, volunteer, give, pray and/or sit as trustees on missions that include:

*Foodbank* - One of our members is on the board. This has again been a very active year for the Foodbank and all donations of food are very welcome.

*Luton Community Chaplaincy (LCC)* was initiated by St Mary's and several of our members are chaplains. This has chaplains in the Mall, the Town Hall, Asda and the Magistrates Court.

The St Mary's team of chaplains have been active all through the year enabling welcome Wednesday to function, and most importantly, having many helpful conversations with visitors. This work is also enabled by a small team of volunteers.

*Mission Direct* helps people to make a practical lasting difference to some of the world's most vulnerable people by going on short overseas mission trips. One of our members works for Mission Direct.

*Street Pastors* provide a caring Christian presence in the town centre every Friday and Saturday night from 10pm to 4am. Our building acts as the base when pastors are on the streets.

*The Feast* - one of our members works for the Feast. The Feast brings together teenagers from different faiths and cultures to build friendships, explore faith and change lives. The Feast and St Mary's often work jointly with young people.

*Luton & Dunstable Hospital Volunteers* - several members volunteer in the hospital

*Youthscape* is a nationwide youth charity. Youthscape-Luton seeks to reconnect the Christian community with young people and to make a positive difference to their lives through its work in local secondary schools with young people from all backgrounds. Some church members work or volunteer with Youthscape - Luton.

*Tree House* - this is the Chaplaincy within the University of Bedfordshire. We have a good relationship with the Chaplain and her team and hosted the University carol service.

St Mary's gives away 10% of undesignated church income to support mission, both within Luton and internationally. In 2024 we have given just over £12,000. A significant proportion of that contributes to the support our two mission partner families:

*Matt and Andrea Vaughan* working with Interserve in partnership with the Anglican Church in multicultural Birmingham.

*Peter and Becky Clemison* working with YWAM in the Philippines developing play-based therapy for children alongside their work against trafficking.

During 2024 *Kylie and Bhim Bahadur* moved from NE India to settle and make home in Ireland. They have left their role at the Church Mission Society, and we continue to pray for them as they make all the adjustments involved in such a big move.

We contributed to the costs of Peter Hunt's Discipleship Training School in early 2025 in Australia.

Of the amount we give away, 10% is sent to provide disaster relief where needed. An amount has been sent donated to the relief work in the Caribbean following Hurricane Beryl.

We have also made donations to several organisations with whom we have links as they serve our town and those in need within it. Those organisations are Level Trust, NOAH, Mission Direct, The Feast, Azalea, Youthscape, Luton Community Chaplaincy, and St Mary's Peace Centre.

## LEADERSHIP AND OPERATIONS

### LEADERSHIP

#### TRAINING & CLERGY

*by Mike Jones*

St Mary's continues to be a place for equipping and sending. This year has been a year of training and celebration for clergy and staff.

- Rev. Dr Andy Pike completed his curacy. We are delighted that he is now Associate Minister. Rev. Canon Joseph Adewale is our curate.
- Martin Watson was ordained in January 2024 and is now curate.
- We are thankful for all that Rev. Chris Adams our retired minister does.
- Grantley Finlayson now has PTO ( Permission to Officiate) with us after retiring from Biscot. Welcome Grantley and Gladys!

#### SAFEGUARDING

*by Mike Jones / Trish Pinner*

##### 1. Introduction

Safeguarding is a strength at St Mary's not least due to the excellent work in this area. We have a rigorous DBS check regime.

Trish Pinner is the PSO and is supported by Mike Jones and Ulrike Hunt.

### **Safeguarding is a standing agenda item at PCC.**

**Other Safeguarding Meetings:** We regularly discuss safeguarding issues at the Pastoral Minister's Group (Rev. Mike Jones, Rev. Chris Adams, Rev. Dr Andy Pike, Sue Carter, Anne Adams, Ulrike Hunt, Margaret Birtwhistle).

### **We work in line with Church of England Safeguarding Policy and Practice Guidance.**

For case work we take advice from our PSO and the Diocesan Safeguarding Team

**2. Formal Obligation.** PCCs are formally obliged to report to the APCMs on whether the PCC 'has complied with the duty under section 5 of the Safeguarding and clergy discipline measure 2016 (duty to have due regard to House of Bishops guidance on safeguarding children and vulnerable adults).' We have indeed done so.

### **3. Safeguarding Roles.**

Details of Parish Safeguarding Officer: Trish Pinner. Contact her at: [safeguarding@stmarysluton.org](mailto:safeguarding@stmarysluton.org)

Details of DBS Recruiter and Verifier. Ulrike Hunt.

### **4. Safeguarding Policy, Guidance and Information -Details of Parish Safeguarding Policies here.**

We refer to five policies.

National Policy Church of England: Parish Safeguarding Handbook. Promoting a Safer Church.

National Policy: Central Council of Bellingers (2015): Safeguarding in Children in Towers

Diocesan Policy: Responding to Domestic Abuse

Local Policy: Safeguarding of Adults who are Vulnerable. Edited and ratified March 2023.

Local Policy: Safeguarding of Children. Edited and ratified March 2023.

### **5. Safer Recruitment and People Management**

*Which areas of the Safer Recruitment and People Management Guidance are the parish compliant with?*

The SGO (Safeguarding Officer) believes that we are compliant in all areas.

*Which areas of the Safer Recruitment and People Management Guidance will the parish be focusing on going forwards?*

The SGO believes that nothing needs to be acted on at present.

### **6. Opportunities, challenges and risks in safer recruitment and people management.**

We deal with these issues as they arise.

Number of safeguarding concerns shared with Parish Safeguarding Officer. Five

### **7. Our Action Plan: Next Steps -What areas of safeguarding will the parish be focusing on?**

Continuously checking that we are compliant in all area.

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## **PCC SECRETARY REPORT**

*by Angela Symonds*

*'Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God' Philippians 4:6-7*

As a PCC although we must spend most of our time discussing practical things we always begin with a Devotional time and prayer. God uses this time to put key thoughts in our minds so that we try to discuss all the issues on each agenda with a Christian mindset.

As well as the ongoing topic of how the Power Court development and Luton Town Football club's wonderful new stadium will affect St Mary's church and churchyard - a regular topic at PCC at the moment - the other two main issues we have discussed this year have been, firstly, LLF (Living in Love and Faith) - current discussions around sex and marriage in the Anglican church, and, secondly, that we have become part of the Major Churches Network - a network of large churches which hold strategic positions in the country - through this there is some financial and practical help. In May, Adrian Daffern who describes himself as "the planning officer for cathedrals and major churches" visited us to understand our Luton context and gave us practical suggestions for urgently needed improvements like better access for disabled members.

We meet in a beautiful medieval grade 1 listed building which must also be practical for the use of this generation and maintained in a good state of repair for future generations. As we are a very multicultural church set in one of the poorest parishes in the country, we often have to spend time discussing how to finance our complex needs, having to deal with big issues like roofs, drainage and heating, as well as how to finance routine things like the increased heating and lighting bills and a new cooker for the kitchen. In this area, we often give thanks for the help the 'Friends' give us.

A report from the Safeguarding Officer is included in every PCC meeting, and all PCC members are up to date with CofE requirements, so I can report to the APCM that the PCC 'has complied with our duty under section 5 of the Safeguarding and clergy discipline measure 2016'.

The PCC appointed Katie Smith in January as the Children and Family worker, but unfortunately, having begun to set up a good system, she had to return to America in June for Visa and family reasons, so in (August) Harika Gade took over. We are all hoping that she will settle in well and make a good contribution. We also confirmed Ant Noble's appointment as Events Coordinator.

Our Curate, Joseph Adewale, is helping us set up a team of 'Cultural Ambassadors' to welcome people who come from Africa (especially Nigeria), and the Indian Subcontinent (especially India and Pakistan). We have also been considering how to adjust our worship styles to help people from different backgrounds to feel more comfortable and accepted

John Mascoll gave us a helpful generational historical background to the issue of the slave trade. This reminded us that this may well be an issue for others in the congregation. We are fortunate in not having any statues to deal with in the church, but we still need to deal with the issues involved in peaceful ways. Peter Adams spoke of the 'Black Lives Matter' campaign and reminded us of the work of the CofE Racial justice action group.

With the help of YWAM, the Coffee Pop-up will begin early in 2025.

As a PCC we thank everyone who gives their time to helping and serving in the church.

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## DEANERY SYNOD REPORT

*by John Spurgeon*

As usual, last year Deanery Synod met in February, June, October and November. Peter Adams, from St Mary's, remained the Lay Vice-Chair throughout and Christchurch has provided the secretarial support, the vicar being assistant Area Dean.

In February we were hosted by St Thomas's Stopsley, where the main presentation was from Paul Prosser, speaking about NOAH. Paul gave a PowerPoint presentation on Noah's work with the homeless in Luton and its future plans. Their work is rooted in the Christian faith and is open to all. Noah has three dimensions - Welfare provision and mental health outreach through the drop-in centre, retail through four charity shops and a training academy to improve English and IT skills. Up to 20 rough sleepers use the centre daily; the number of rough sleepers in Luton was 208 per year but has

probably increased substantially by 2025. We were advised of the Stopsley Chaplaincy team (joint between St Thomas's and Baptist Churches) which operates out of the local Costa and which includes a parish nurse.

St Christopher's welcomed us in June when Cllr. Tom Shaw (Luton BC - housing) and Tom Abrahams (Diocesan net-zero officer) presented on our call towards a Carbon Neutral Church. Cllr. Shaw heads up the Community Energy Trust for Luton which aims towards carbon neutrality by 2040, and he would welcome a church representative to be involved in this. Grants are available to, for instance, churches and halls for installation of energy saving and carbon reducing schemes. Tom drilled down into the opportunities and challenges faced by parishes in following this lead and asks all parishes to complete a Path to Net Zero questionnaire to identify where grants are most needed. St Mary's would be interested in the implications on church heating in particular.

We were the hosts in October when Mike outlined the changing surrounds of the church and how it was used as the church for several town-scale events (and beyond). Luke Lerner (former curate here) led in a presentation on Serving our community - towards a Neighbourhood Hub model. Starting with the social injustice of poverty and experienced in Luton, the Council's aim of nobody living in poverty by 2040 would lead to community networks and hubs covering debt, skills and learning. National Lottery funding was available. Such a project has worked through the doctor's surgery adjacent to St Andrew's (his church) which engaged with schools, reduced anti-social behaviour towards the church, renewed church life, increased hirings and made social connections. Stephen Moore presented a second focus at this meeting, on Growing Younger and More Diverse, where funding was available from central church funds in extending God's kingdom to those in need and how we should understand his missional heart for Luton. Ongoing exploration with churches should lead to a funding bid by late spring 2025. It was also announced that Archbishop (now former archbishop) Welby was to visit Luton in January 2025. This has of course now been cancelled.

At St Hugh's in November, we again tackled the Growing Younger and More Diverse subject. Stephen Moore had now visited and worked with the Luton clergy to identify common themes and needs. An informative chart was circulated showing parishes and what they saw as their strengths. Connections were made between churches with similar visions. St Mary's strengths included Children & families, Schools, Youth, Intercultural, Peace, Town Centre. Synod discussed these emerging themes. The next

stages are a process of discernment, development of an outline proposal for Luton, referral back to Synod, and having the bid for resources ready by May. An audio presentation by our own Anne Adams was heard in which she publicised the programme of guest speakers, quiet days, pilgrimages and retreats being organised in the Diocese this year for its Year of Spiritual Renewal and Wellbeing. In other business, Synod was asked to pray into the process of finding a new Archbishop of Canterbury and for the unity of the CofE which was under threat.

## OPERATIONS

### SENIOR ADMINISTRATOR REVIEW

*by Ulrike Hunt*

2024 was another very full year. The office remains a very busy place, especially on a Wednesday. We decided to “close” the office on a Monday, as this is our meetings day. It gives us a chance to have *some* uninterrupted work time.

We have seen several changes in staffing over 2024. Marsha left her cleaning role in the February but is very happy to do the odd bits here and there as necessary. We are thankful for that.

Bethany Whiting joined the team as cleaner in April 2024.

Ant Noble joined us in May as Events Co-ordinator.

This has made a huge difference to Ulrike’s workload. Having someone who manages hirings has meant we have been able to secure more regular hirings, as well as host some bigger events e.g. concerts.

Ant has also been a great help to Adam in the process of migrating our work from Google to Microsoft. This has been an ongoing project for the best part of 2024.

Katie Smith left us in June, and Harika Gade joined the team as Children and Families Worker in August.

Alan Holmes and his volunteers - David Fok and Glenn Burton, who come in every Tuesday to help Alan and who we lovingly call Alan’s Army - continue to be an incredible asset to the church, saving us a lot of money each year by their skill in fixing and maintaining an ever-growing list of issues around the building that need attention.

The staff team meet every Monday morning, to pray, plan and discuss. Anne Adams has been chairing these meetings in her role as staff support. Over the autumn 2024, she has started to take more of a back seat in staff meetings, with Andy Pike taking over in leading our staff meetings.

We will have some more major staff changes in 2025, which will have an impact on the team, and on the wider church. Please pray that the Lord sends us the workers that we will need going forward.

### ELECTORAL ROLL FIGURES

*by Ulrike Hunt*

We had 195 people on our published 2024 electoral roll, of which 167 live outside the parish. This is an addition of 7 people from our 2023 published electoral roll.

Year	In Parish	Out of Parish	Total on Roll
2020	11	142	153
2021	11	145	156
2022	19	168	187
2023	22	166	188
2024	28	167	195

### HIRINGS REPORT

*by Ulrike Hunt*

Various people hire our building for all sorts of events - workshops, classes, concerts and much more. The hiring of our building provides the church with valuable income, much needed to be able to maintain our amazing building.

In 2024, we have seen our hall used as a venue for training for various groups, including Luton Borough Council, as well as Luton Music Service.

We continued to host the Luton Music Club, who put on music concerts regularly on a Monday evening. We have become their preferred venue, and they now pretty much exclusively come to us.

The University of Bedfordshire held their graduations in our building again in 2024 after a year’s break.

We also hosted a couple of big events e.g. Luton Choral Society concert and the Luton 2040 Annual conference.

Various people hire the hall for weddings and wakes, and various other functions.

The hirings committee (Andrew Beale, Steve Hudson, Ant Noble and Ulrike Hunt) met several times over the year to discuss hiring tariffs and ways we can improve our service. Andrew’s experience as a hotelier is invaluable to this.

It has been vital to have an Events Co-ordinator (Ant Noble) who manages the hirings of the building from advertising, to managing bookings and hosting the

various hirers on the day of their booking. We are acutely aware that we need to continue to increase our capacity to receive and manage hirings - not just our hall, but also the church building. We would like to be able to host more heritage days and concerts in the main church. This not only gives us exposure to the town as a "live" building and enables us to be a blessing for our town but provides us with the income we need to ensure the building is well maintained.

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## WARDENS' REPORT

*by Sue Carter*

### Wardens' Report 2025

During the last year the congregations have continued to grow, both numerically and in ethnic diversity. The 9am now has an established identity with the clergy robed and three hymns played on the organ. We have increased the number of hymn books to 70 and often, most are being used. We sometimes have families attending the early service. Communion is celebrated twice a month at this service, with communion at the 10.40am service on the other weeks of the month. The Refreshments team are amazing at setting up from 7.30am. Tea & coffee is available both before and after the 9am service.

The second service starts at 10.40am when most of the congregation have arrived. We are noticing that we are 'Growing Younger & More Diverse' with many families coming from Nigeria and South Asia, as well as others from European countries and UK. The Welcomers do a great job of welcoming newcomers and helping to introduce them to others in the congregation. Once a month we are encouraged to wear name badges to help us get to know each other. This year our curate, Rev. Joseph Adewale, has done a great job keeping in touch with the Nigerians in the congregation, and once a month we are now having a service of 'Dynamic Praise & Worship' after the second service, for those who want to worship in an African style. This is gaining in attendance.

Welcome Wednesday continues to grow as a congregation. We have noticed that there are more Lutonians coming to this service, and some great relationships deepening between those who attend. Communion, now celebrated once a month at this service, has been very well received.

Worship at St Mary's has changed over the last year as we have lost most of our musicians. We are grateful for our faithful organists of Andrew Rodell, John Spurgeon, Phoebe Yu and more recently Jack Nnamonu from Nigeria (and studying at the university) - who play at the 9am service. Ijay

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Omotade - a worship leader from Nigeria, leads worship with her guitar once or twice a month. Gordon Shrosbree also leads occasionally, with his guitar. On other Sundays we sometimes use videos to lead the worship. It would be good to pray for God to send us more worship leaders & musicians.

The Bell Ringers are practicing every Tuesday evening with ages ranging from children to retired people. They are now ringing once a month, with the support of ringers from Houghton Regis and Caddington.

Staff Team - We are grateful to our clergy who serve faithfully week on week. Mike Jones is supported by Andy Pike, who became our Associate Vicar (Self Supporting) at the end of his curacy. Joseph Adewale has continued to be our curate this year. Chris Adams (retired clergy) continues to support the ministry team. Adam Whiting continues as our Youth Minister, and Harika Gade was appointed in the summer as our Children's and Family Worker working for 12 hrs per week. Ulrike Hunt works part time as our Senior Administrator assisted by Ant Noble who joined the team as our Hirings and Event Co-ordination. Bethany Whiting is working part-time as our cleaner.

Church Wardens Sue Carter and John Mascoll have continued to serve this year. They have met with the Area Dean for the Annual Visitation.

During the year, representatives of St Mary's have met with Luton Town Football Club and their architects, as they have submitted their plans to build a new stadium at Power Court. We are grateful for the good relationship we have with the club, and the consideration that is being shown to us as their neighbours. The plans for the construction of the stadium were approved in December 2024 by Luton Borough Council.

A large church, such as St Mary's, could not exist with just the paid team.

We are very grateful to more than 100 volunteers who make 'church' happen. If you are not yet part of a volunteer team, please contact the Church Office and let them know what gifts and abilities you could bring to serve the church.

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## FABRICS AND ORNAMENTS (BUILDINGS REPORT)

*By Sue Carter - Church Warden*

The **Building Liaison Team** (BLT) have met 5 times during the year. Alan Holmes has been co-opted on to the BLT and is working for the church on a paid on an ad hoc pro rata basis. We are very grateful to Alan, for his knowledge and expertise in carrying out many jobs for us.

Following the Ecclesiastical Insurance Inspection we have reviewed our 'Managing Asbestos' policy, the 'Working at Height policy' and the 'Hot working policy'. A bin outside the church hall has been removed at the request of the insurers. We have also reviewed the 'Tower Tours' policy and the 'Fire and Emergency Policy'.

The **Quinquennial Inspection** was carried out in 2023. Following that we have gradually been working through the items needing attention. Category 1 items have been completed, and we are working through Categories 2 and 3.

- The mat by the West Door was replaced at the beginning of 2024
- Lead flashing work on the church roof needs to be completed. The lead has been purchased, but we are waiting for a dry period for this to be installed.
- There is outstanding work on the stonework which needs completing.
- Clearing storm gullies and channels is an ongoing job
- Treatment of moss and algae from the roof has been done
- Repair of a concrete hopper and rusting down pipe is still to be done.

The Diocesan Net Zero Officer has visited us several times in the last year and has made some suggestions as to how we could reduce our carbon footprint. In the winter the NZO suggested we install temperature and humidity loggers - which has been done. The temperature of the church remains at a fairly steady 16.5 deg. C all year.

**Church Hall Copper Roof** - Every time it has rained in the last year the roof has leaked with the hall getting wet. We have consulted with our architect who agrees that it has probably reached the end of its life. Previously the roof has been patched with asphalt, but this hasn't resolved the problem. In the summer parts of the roof were 'painted' with a waterproof covering which seemed to have worked initially, then other leaks have sprung up! We will consider a permanent solution when we put in bids for re-ordering of the church, church hall and the grounds.

**Church Hall heating** is working well since a new boiler was installed. However, when the hall is not in use, the offices are not being heated. Small electric heaters are now used to heat rooms in that situation.

**Heating water in church.** Until a more permanent solution to providing refreshments in church, a second small water heater has been purchased. A Coffee Pop Up hopes to be started in 2025. The

machine has been purchased with a grant from Verulam Trust.

**5 Yearly Electrical Inspection** has been undertaken. Alan has been able to do most of the recommendations, with a few items completed by an electrician.

**Fire Safety Inspection** has been done. As a result, a Fire Risk Assessment has been carried out by a company. Fire Safety Door props have been fitted to the office door and kitchen door, which in a fire will automatically close the door. Fire Wardens need to be identified and trained.

**Bell Inspection** was done in the autumn with recommendations made. Grants have been applied for to cover the costs - so far unsuccessfully. Estimated cost £33k. We are one of a few churches in the county with 12 bells, and now we are ringing them monthly, so we must make sure they are safe.

**Disposing of unwanted items after the West Door area was tidied,** it was decided that we no longer used or needed a Jacobean Lectern, or kneelers. (Some of the kneelers are being kept) Church members have been invited to take a kneeler, the others we are planning to give away.

One of our **Stained-glass windows** has a piece of glass missing. We are waiting on receiving quotes for the repair.

The Hall Projector no longer works. Other solutions are being considered.

**Church Properties** - Annual inspections have been carried out at the Wychwood Avenue and the Sutherland Place houses. The boiler at Wychwood Avenue could no longer be serviced, so was replaced before Christmas.

The 'Friends' - St Mary's welcomed the 'Friends' to its annual service in October when we heard from Stephen Moore who is working with St Mary's and the other CofE churches in Luton to develop a major programme funded by the national church. They also hosted the annual concert in July, and other events which raise money to support our church maintenance and building projects.

We are now looking to the future of St Mary's with the new Luton Town Football Stadium as our next-door neighbours. During the next year we will seek God's guidance as to what we do with the beautiful building we have inherited.

## FINANCIAL REPORT

*by Anne Adams*

The Finance Team meets six times a year, reports to PCC and has the delegated role of managing the

finances of St Marys. The Finance Team members are Andrew Rodell, our treasurer, Andrew Beale who heads a small team who work on raising income from the use of our buildings, John Milligan who looks after all matters relating to insurance, Mike as vicar, and Sue Carter and John Mascoll as wardens. I (Anne Adams) chair the team and together we share what wisdom and experience we have to manage the financial aspects of St Mary's church life. I am so grateful to each team member, especially Andrew as our treasurer. The amount of work done by the team is often unseen and is significant. We are also very grateful to our auditors, Miller and Co.

All the detail is shown in our accounts for 2024 and Andrew as Treasurer has written a report there. At the end of 2023 we had large deficit (because we had invested in new chairs and renewing the hall heating) and last year in my finance report I wrote this: *What is God saying to us? We believe God to provide for our ministry needs - He does that through our giving and through using our gifts, talents, creativity and what is in our hands to do and use. This is a challenge that belongs to us all, and we are all part of the answer.*

Thank you for taking that to heart and for responding throughout 2024. The Finance Team is delighted to report that at the end of 2024 we had a small surplus, this after a trend of around 10 years of end of year deficits. This is largely due to the generous giving of our church family, and we want to say thank you for playing your part in supporting the ministry of St Marys.

Here are some financial headlines from 2024:

Altogether, income from giving was just short of £30,000 more than expected. One off gifts and "unplanned" giving have seen a significant increase. This is amazing and very welcome. Our encouragement would be to ask if we can increase our "planned" giving in 2025, either using the Parish Giving Scheme or regular direct gifts through your bank. Planned giving enables us to budget more accurately, but, of course, one-off gifts are welcome too and are part of the managing our finances in a changing world that we all must do.

The new giving machine has played its part. This was installed during 2024 and allows card giving to be Gift Aided. The new machine was funded by the Diocese.

Other income streams (hirings, sale of merchandise, sundry fund raising) have also increased slightly. A

big thank you to all who work to raise funds in these ways.

Expenditure in 2024 is overall down against 2023, this is skewed by the one-off expenditure in 2023 to replace the hall boiler and chairs.

The amounts in some restricted funds (e.g. Inkerman Street Hall fund and 34 Wychwood Avenue funds) have increased and some money was released from the Inkerman Street Fund into the general fund. However, as repairs on these buildings become necessary, these funds may not give the same benefit in another year.

These factors support (and mask) the overall increase in general expenditure (e.g. rising utility costs etc), which we are all aware of. The staff team and budget holders are doing a careful job in keeping expenditure as low as possible.

The costs of building maintenance and repair remain unpredictable and expensive.

As a church family we are looking at future opportunities for ministry and asking God for our next steps. It is a huge encouragement to see the trend of our financial position being steady, rather than continuing the downward trend of the last few years. This doesn't mean we can relax. Already in 2025, we have seen some unexpected items of expenditure that will have to be provided for. It does mean we can look forward with anticipation to what God will do within us and in Luton. Let's continue to grow in our faithfulness to give towards the ministry of our church, asking God how we can each play our part.

## WHO IS WHO AT ST MARY'S STAFF AND VOLUNTEERS IN 2024

by Ulrike Hunt & Mike Jones

*If you volunteer and are not on the list, we would like to thank you. We ask you to tell us what you do so we can add you next year. We value all our team and love inviting you to our regular connection events.*

### CLERGY, WARDENS AND STAFF

**Incumbent:** Mike Jones

**Clergy:** Chris Adams, Dr Andy Pike, Joseph Adewale. Grantley and Gladys Finlayson have been slowly coming on board over 2024, with Grantley leading some 9 am services

**Churchwardens:** Sue Carter and John Mascoll

**Staff Team:** Ulrike Hunt (Senior Administrator), Bethany Whiting (cleaner), Adam Whiting (youth and community minister / IT manager), Ant Noble (events co-ordinator), Anne Adams (staff support), Sue Carter and John Mascoll (church wardens).

Alan Holmes is on site as an ad-hoc site manager, working closely with Anthony Moss. We are thankful for all the repairs they are doing around the site.

## PCC & SYNODS

On the PCC following the 2024 APCM were

*Retiring in 2025:* Andrew Rodell, Anne Adams, Alfred Vellah, Sulaman Raice Sunny.

*Retiring in 2026:* Angela Symonds, Gordon Shrosbree, Bethany Whiting and Steve Hudson

*Retiring in 2027:* Samson Ndebele, Yasmin Milligan, Margaret Birtwhistle. 1 vacancy

*General Synod representative:* Peter Adams

*Deanery Synod Retiring in 2026:* John Spurgeon, Michael Carter, Cathy Nobles. Cathy has resigned so we have one vacancy for 2025 APCM.

## A-Z OF VOLUNTEERS

### PCC SUB COMMITTEES:

**Buildings Liaison Team:** Anne Adams, Sue Carter, Mike Jones, Ulrike Hunt, Ant Noble and Alan Holmes, Anthony Moss (January - June)

**Finance Committee:** Anne Adams (Chair), Andrew Rodell (Treasurer), Andrew Beale, Mike Jones, Sue Carter, John Milligan

**HR Group:** Anne Adams, Sue Carter, Ulrike Hunt. Carol Stevens re-joined us in summer 2024 to chair this group

**Hirings Group:** Andrew Beale, Ulrike Hunt, Ant Noble and Stephen Hudson

**Standing Committee:** Vicar, Wardens, Treasurer, Lay Vice Chair.

**Way Ahead / COG:** This team, made up of clergy, wardens, former wardens and a few others, prays about the future of church and discusses strategic issues. It is a subcommittee of PCC. Members include Anne Adams, Peter Adams, Joseph Adewale, Sue Carter, Penny Fisher, Ruth Jones, John Mascoll, Andy Pike, Gordon Shrosbree.

### OTHER VOLUNTEERS IN 2024

**All Age Team:** Andy Fisher, Jason Hunt, Ulrike Hunt, Adam Whiting, Mike Jones and Andy Pike. Summer Church also included the help of Ruth Jones.

**Bring and Share lunches:** Sue Carter, Anne Adams and Ulrike Hunt

**Chalice:** Brendan Owen, Barzil Gweshe, Jean Godden, John Milligan, Nick Bowman, Clive Barratt, Anthony Moss, Samson Ndebele

**Cleaning:** Shafayatul Islam has been very generous with his time, coming in to clean the church, especially when cover is needed. Marsha Dorgan-Bratt also continues to help with cleaning the brass on a voluntary basis.

**Flowers:** the flower arrangements we see around church were put together by Jennifer Randall and Janet Owen. This year's Christmas Tree was decorated by Ruth Jones.

**Home Communion:** John Mascoll, Andy Pike, Joseph Adewale.

**Litter Picking:** We are thankful John Mascoll, Yasmin Milligan and Dennis Smith who regularly pick litter in our church yard.

**Men's Ministry lead:** Clive Barrett

**Men's Weekend:** Andy Fisher, Jason Hunt, Steve Hudson and Paul Connelly

**Maintenance:** Alan Holmes, Glenn Burton and David Fok

**Missionary Liaison:** Anne Adams, Michael Carter and Angela Symonds

**Organists:** Andrew Rodell, John Spurgeon, and Phoebe Yu regularly play at 9 am services. We also welcomed Jack Nnamonu.

**Peace Centre:** Mike Jones, Peter Adams, Cathy Nobles

**Pianists:** Malcolm Kirby and Andrew Rodell

**Sacristans:** Sacristans work behind the scenes to prepare communion each week. Our sacristans in 2024 were Lorna Davitt, Paul Parson, Yasmin Milligan, Rachel Gill and John Mascoll

**S.A.S:** the wonderful people who sort out our screens, audio and streaming each week in

2024 were: Adam Whiting, Alan Holmes, Angela Andrews, Andy Pike, Chukwuma Jideopor, Emmanuel Ugmuamoke, Jason Hunt, Joseph Adewale, Mark Miller, Mike Jones, Paul Connelly. Waju Areogun also joined the team

**Schools Ministry:** Andy Fisher, Ruth Boctor, Yasmin Milligan, John Milligan, Ruth Boctor and Margaret Birtwhistle

**Service Facilitators:** enable the smooth running of a service by unlocking the building, ensuring security, supporting the welcomers, and locking the building up again. They also ensure legal aspects of the service, such as counting people at each service, is done.

Service Facilitators in 2024 were: Margaret Birtwhistle, Paul Savage, Rachel and Robbie Gill,

Sue Carter, Sulaman Raice Sunny, Charles Ofunne and Ulrike Hunt.

**Refreshments:** we now serve refreshments between the services at the back of church.

Clive Barratt and Jennifer Randall are the stalwarts who normally set this up. (We would love more people to join this team!) Yasmin and John, Alyssa and Rodica and Paul and Michelle Parson then help serve refreshments and clear it all away again at the end of the morning. We have also had Ioana Frincean join the team

**Service Leaders and Preachers:** the clergy have enjoyed the support of Chris Adams, Angela Symonds, Anne Adams, Cathy Nobles and Peter Adams, Michael Carter, John Mascoll, Ulrike Hunt and Grantley Finlayson over 2024 in leading services and speaking. We also enjoyed various visiting speakers including Stephen Moore and Antoinette Mutabazi.

**Small Groups:** Alison Elliott and Margaret Birtwhistle run a monthly group for our older folk. Angela Symonds runs the Thursday and Tuesday Bible Study groups. Cathy Nobles runs various short-term small groups.

**Trust Administration:** Joan Turner managed the Agnes Poulton Trust, while Rebecca Orrin continued to manage the St Mary's Charitable Trusts.

**Friends of Luton Parish Church:** John Spurgeon,

**Welcomers:** This team welcomes people on a Sunday morning. They create a warm welcome for newcomers and visitors, guiding them to their seats, letting them know where the toilets are and helping them know what is on for the children. They also do an amazing job at introducing newcomers to more established members of the congregation to create connection and belonging.

Welcomers in 2024 were: Albert Timson, Angela Symonds, Cathy Nobles, Margaret Birtwhistle, Paul Parson, Paul Savage, Rachel and Robbie Gill, and Steve Hudson

**Welcoming Wednesday:** the chaplains from the Luton Community Chaplaincy and volunteers from St Mary's who ran this weekly in 2024 were: Anne Adams, Cathy Nobles, John Spurgeon, Margaret Birtwhistle, Yasmin Milligan, Edna Omigie, Alison Elliott, Michael Carter and Marsha Dorgan-Bratt.

**Worship Band:** we don't currently have a worship band as such at our 10:30 services.

We are thankful for Ijay Omotade, who has led worship as well as lead the Community Choir.

We are also thankful for the involvement of other worship leaders, including Gordon Shrosbree, Ruth Jones, Alex Du Rand and Jean Du Rand

We also very much appreciate music from Andrew Beale, Andrew Rodell, John Spurgeon, Phoebe Yu and Jack Nnamonu.

**Young Church Team leaders and helpers:** Young Church was led by Katie Smith and Harika Gade, Eleanor Savage, Ruth Boctor, Angela Symonds and Titilayo Adewale.

Young Church helpers were Carol Stevens, Champa Channaiah, Ebenezer Wusu, Ioana Frincean, Mariatu Allen, Naomi Ng'ang'a, Mounika Gade, Sheyi Jimo, Simon Shirley.

We can do with a lot more volunteers on Young Church, especially as we would love to have two groups, rather than just one.

Big thanks to Lee and Trish Pinner who facilitate the **Creche** with support from Bethany Whiting and Charlotte Fulton, and various parents.

**Youth Leaders** The youth team, headed up by Adam Whiting, was Fiona Duggan, Andy Fisher and Molly Kemp, with help from Tychique Mundy and Ellis Wang.

Impact on a Thursday evening is run by Adam Whiting with Feast youth worker Kristina Druce, and supported by Ellis Wang and Ulrike Hunt

## STRUCTURE, GOVERNANCE & MANAGEMENT

**PCC Constitution:** The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity, previously excepted but now registered with the Charity Commission.

PCC meets six times during the year.

**Church Wardens:** These are key members of the church with important responsibilities. There are two wardens who are elected every year by what is called the Vestry Meeting or the Annual meeting of Parishioners. This happens immediately prior to the Annual Parochial Church Meeting. They are on the church council (PCC).

**PCC Members:** Members of the PCC are either ex-officio (Clergy, Churchwardens and General Synod, Diocesan Synod and Deanery Synod Representatives); elected by the Annual Parochial Church Meeting (APCM) or co-opted in accordance with the Church Representation Rules.

Most PCC members are appointed at the APCM. The number on PCC is determined by Church of England rules as follows: 6 representatives where the electoral roll (ER) is less than or equal ( $\leq$ ) to 50; 9

representatives when ER ≤ 100; and a further 3 representatives for every 100 (or part thereof) up to a maximum of 15. Our ER is between 101-199 so we have up to 12 places for laity on the PCC to be nominated at the APCM. Church Representation rules require about 1/3 of members retire each year so we elect people so that no more than 4 are scheduled to retire on any given year.

We have up to three lay representatives on **Deanery Synod** (the number for church sized 100-199). They are elected every three years. We also have one member of **General Synod**, a national body of the C of E). Our PCC membership is therefore: 12 nominated by APCM; 2 wardens; 3 deanery synod representatives; 1 General Synod representative plus the clergy. Membership lists and vacancies are shown elsewhere.

**Subcommittees and working parties:** By law, the PCC has a sub-committee to help the day to day running of St Mary's, which is the Standing Committee, which rarely meets. It has the power to transact the business of PCC between its meetings, subject to any directions given by the Council. It is comprised of the Vicar, Lay Vice Chair, Wardens and Treasurer.

The Church Oversight Group (COG) meets nine times a year, chaired by the incumbent and acts as a reference group also reporting to PCC. It is made up of former wardens, those with significant ministry / experience and others who may be invited on for period of time.

We also have four subcommittees/teams: Finance, Buildings Liaison, Human Resources (HR) and Church Oversight Group. The significant Hirings Team reports to Finance. We will be looking to upgrade the role of this team as business development becomes more significant to the church for us to remain financially sustainable. Missions Group also recommends with the vicar allocations to mission.

**Risk Management** is done by PCC, Incumbent, Building Committee, Wardens, Staff and other members.

**Accounting Policy:** The Financial Statements have been prepared in accordance with accounting policies on an accruals basis except for investments which are at market value and comply with statutory requirements and the PCC's governing document, the Church Accounting Regulations 2006, the Charities Act 2011, Accounting and Reporting by Charities - the Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial

Reporting Standard applicable in the UK and republic of Ireland (FRS 102).

## FAQ: UNDERSTANDING THE C OF E

One question we get asked is how does the local church fit into the national Anglican Church?

Firstly, we are not funded from the national church. As a church we must fund ourselves.

We are structurally a part of the Church of England which is organised into two halves called provinces; each led by an archbishop. We are in the Southern Province led by Archbishop of Canterbury;

Each province is built from dioceses. We are part of the Diocese of St Albans. Each diocese has deaneries: we are part of the deanery of Luton. The clergy from each deanery meet together monthly for a packed lunch (no expense spared!). Luton's deanery works well together and has "deanery values". Each deanery is divided into parishes.

The parish priest and the bishop are responsible for the 'cure of souls' in their parish. That includes everyone. And this explains why parish priests are so involved with the key issues and problems affecting the whole community.

A classic Anglican expression is that the Church of England is "episcopally led (there are 108 bishops) and synodically governed." St Mary's members are on Deanery Synod (matters around Luton), Diocesan Synod (matters around St Alban's Diocese) and General Synod (national matters).

## CONTACT DETAILS

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Facebook: [facebook.com/stmarysluton](https://facebook.com/stmarysluton)

Instagram: [stmarysluton](https://www.instagram.com/stmarysluton)

Youtube: [www.youtube.com/StMarysLuton](https://www.youtube.com/StMarysLuton)

Bank: Barclays Bank plc

Independent Auditor: Miller & Co

Investment Advisers: Brewin Dolphin Bell Lawrie Ltd.

MIKE JONES (CHAIRMAN)

MARCH 2025 ON BEHALF OF ST MARY'S PCC



**Accounts for the  
year ended  
31<sup>st</sup> December 2024**

## Treasurer's Report

The overall net surplus for the year before gains on investments was £354 (2023: deficit £76,768). This appears to be a large improvement on 2023 but you are reminded that 2023 included the expenditure on a new boiler for the hall (£54,928) and the purchase of the new church chairs (£14,566) from our reserves. The comparative figure for 2023 should be £8,494 which is still a good improvement overall.

### Income and Expenditure

Income rose overall by 12.8% during 2024 over that in 2023 and this was largely the result of increased giving and donations received. Expenditure increased by 9% over that in 2023 after taking into consideration the special projects as above. All costs were very well controlled and mainly below budget even though running costs increased again in 2024 compared to 2023. Thanks go to those controlling these costs.

### Investments

The PCC holds fixed asset investments that are the results of legacies from previous generations of worshippers of St Mary's. As the PCC derive an income from their investments this will hopefully increase again in 2025 as a result of these investments. The market value of our investments continues to be affected by the events in Ukraine and Gaza and global energy prices.

### Reserves Policy

The PCC has a policy on the amount of investments that it holds as a reserve. This states that they will retain reserves at a maximum level of six months expenditure and a minimum level of three months expenditure. This is regarded as responsible stewardship because of the liabilities accepted by the PCC. As at the end of 2024 the value of investments held increased in value but was still above the level required in this policy. This was regarded

as acceptable as the PCC recognize that the value of investments can go both up and down.

### Public Benefit

When planning our activities for the year, the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community.

### Fundraising

Some of our church family raised significant amounts during 2024 by doing sponsored activities and the money raised went to church funds. This was amazing and

we are very grateful. Is this something you could do during 2025?

### Outlook 2025

The outlook for 2025 financially is a deficit again because of our hiring out the church buildings is forecast to be lower and the increased costs of

running a large listed church building. The PCC accepted a indicative budget that gave a deficit of £43,600 for the year. Can you help us fill this gap? We were able to have a better outturn in 2024 because of increased giving and support from our congregation which is wonderful. We need to continue this increased support of the worshipping

community of St Mary's. Therefore, the challenge, as before, is to tithe and pledge our income to the Church and Give in Grace for the exciting new developments in the life of St Mary's church and don't forget to Gift Aid!

I should like to thank all those who have helped in the administration of the finances during the year without whom my tasks would be all the greater.

**Andrew Rodell**  
Honorary Treasurer  
27 March 2025

*Can you help us by  
fundraising in 2025?*

*Our projected deficit  
in 2025 could be  
£43,600.  
Can you help us fill  
this gap?*

## Statement of Responsibilities

The PCC trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the PCC trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements, the PCC trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Church Accounting Regulations 2006, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Report of the Auditors to the Trustees of Luton St Mary's Parochial Church Council

### Opinion

We have audited the financial statements of Luton St Mary's Parochial Church Council (the 'PCC') for the year ended 31 December 2024, which comprise the statement of financial activities, balance sheet 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 Financial Reporting Standard 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, including its income and expenditure, 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 Church accounting Regulations 2006 and 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 PCC 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 PCC's ability to continue

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2024**

as a going concern for a period of at least twelve 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, 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**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require 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
- the PCC has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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 2, 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**

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below.

### **Extent to which the audit was considered capable of detecting irregularities including fraud**

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to these risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

#### *Identifying and assessing potential risks related to irregularities*

In identifying and assessing 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 sector, control environment and financial performance;
- the results of our enquiries of management about their own identification and assessments of the risks of irregularities;
- any matters we identified having obtained and reviewed the PCC's policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations 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 matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of 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 framework that the PCC operates in, focussing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements such as the Charities Act 2011.

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

#### *Audit response to risk identified*

Our procedures to respond to risks identified included the following:

- Reviewing the financial statement disclosures to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate material misstatement due to fraud;
- In addressing the risk of fraud through management override of controls, the testing of the appropriateness of journal entries and other adjustments and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/library/standards-codes-policy/audit-assurance-and-ethics/auditors-responsibilities-for-the-audit/>. This description forms part of our auditor's report.

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2024**

**Use of our report**

This report is made solely to the PCC's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the PCC's 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 PCC and the PCC's trustees as a body, for our audit work, for this report, or for the opinions, we have formed.

*Miller & Co  
Statutory Auditor  
Chartered Accountants  
5 Imperial Court, Laporte Way  
Luton, Bedfordshire  
08 April 2025*

Miller & Co is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

**Accounting Policies**

**General information and basis of preparation**

The address of the registered office is given in the administrative details section of the annual report. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, UK Generally Accepted Accounting Practice and comply with the PCC's governing document and the Church Accounting Regulations 2006.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Financial Statements have been prepared on a going concern and accruals basis under the historical cost convention modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The financial statements include all transaction, assets and liabilities for which the PCC is responsible. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years unless otherwise stated.

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2024**

**Funds**

Unrestricted funds are available for use at the discretion of the PCC trustees in furtherance of the general objectives of the PCC and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the PCC trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the PCC for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used in accordance with the objects of the charity either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

**Income recognition**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the PCC is legally entitled to the income, the amount can be reasonably measured and it is probable that the income will be received.

*Voluntary income and capital sources*

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

*Other ordinary income*

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

*Investments*

Dividends, interest and tax recoverable on such income are accounted for when receivable.

Realised gains or losses are recognised when investments are sold.

*Government grants*

Government grants are recognised using the performance model and are recognised in other income when the grants proceeds are received or receivable.

**Expenditure recognition**

All expenditure is accounted for on an accruals basis and is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

*Grants*

Grants and donations are accounted for when paid over, when awarded or in accordance with the PCC's mission giving policy.

*Activities directly relating to the work of the Church*

The diocesan parish share is accounted for when payable.

*Operating leases*

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

*Resources expended*

Resources expended are allocated to expenditure categories on a time spent, usage or direct allocation basis.

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2024**

**Fixed Assets**

*Consecrated land and buildings and movable church furnishings*

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

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

*Property Improvements*

Property improvements on properties held in trust by St. Albans Diocesan Board of Finance are included at original cost. Depreciation is charged at 2% on cost less estimated residual value. As the estimated residual value is not materially different to cost, no provision is made for depreciation of property improvements. The premises at Inkerman St. held in the trust accounts are included at valuation by independent valuers at the time of lease renewal in 1994.

**Financial instruments**

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

*Investments*

Investments are initially recognised at the amount payable that normally includes transaction costs. Subsequently, they are measured at fair value with changes recognised in net gains / (losses) on investments in the SOFA. The PCC has a policy that they will retain investments as reserves at a maximum level of six months expenditure and a minimum level of three months expenditure.

*Other Financial Assets*

Basic financial assets are initially recognised at transaction value and subsequently carried at amortised cost, using the effective interest rate method. Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible. Short-term deposits and investments include cash held on deposit either with the CBF Church of England Funds or at the bank.

Stocks are stated at the lower of cost and estimated selling price less costs to sell.

*Financial liabilities*

Basic financial liabilities are initially recognised at transaction value and subsequently carried at amortised cost, using the effective interest rate method. Trade and other payables are classified as current liabilities if payment is due within one year or less. If not they are presented as non-current liabilities.

**Going Concern**

The financial statements have been prepared on a going concern basis, as the PCC believe that no material uncertainties exist. The PCC have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements. The budgeted income and expenditure is sufficient with the level of resources to enable the PCC to continue as a going concern.

## Notes to the Trust Accounts

### The Parochial Church Council as Managing Trustee and Beneficiary

The Parochial Church Council (P.C.C.) is the beneficiary and/or is responsible for the administration of a number of charitable trusts. Brief details as supplied by the St Albans Diocesan Board of Finance in 1992 are set out below.

#### **1. Ainsworth Bequest**

The income from the capital sum is to be paid to the P.C.C. for upkeep of the church and churchyard as long as the grave of S.E. & A. Ainsworth is maintained. The grave must be maintained from the general funds of the P.C.C. This trust was closed during 2024.

#### **2. Cumberland Grave Bequest Churchwardens' Charity**

The income is to be used for the general purposes of the Parish of Luton provided the family graves are maintained.

#### **3. Cumberland Dinner Bequest Churchwardens' Charity**

In 1993 the Diocesan Advisor advised that the income from the trust could be used to purchase food for previous members of the congregation who are no longer able to come to Church because of age.

#### **4. The Grice Bequest**

The Diocesan Board of Finance is the Custodian Trustee of this trust fund. The P.C.C. is the Managing Trustee and is responsible for using the income arising from the sum invested by the Board for the general purposes of the Church.

#### **5. Luton St. Mary 1990 Youth Trust**

"The object of the Charity shall be the furthering of the religious and other charitable work of the Church of England in the ecclesiastical Parish of Luton St. Mary" and "without prejudice to the generality.....shall include the advancement of youth work in connection with the Church of England within the Parish of Luton St. Mary or in association with that Parish." The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee.

#### **6. The Sylvia Ruby Porter Music Trust**

This trust was created in 1994 by a gift from S.H. Porter. The objects of the trust are the furtherance of the religious and other charitable work of the Church of England principally by the support and provision of music in the Ecclesiastical Parish of Luton St. Mary or in connection with that Church. Only the income may be used. The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee.

#### **7. Inkerman Street**

The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee of an endowment of an ecclesiastical charity. A Scheme made by the Charity Commissioners dated 22<sup>nd</sup> February 1990 provides for the clear yearly income from the lease of premises to be used for the religious and other charitable purposes of the Church of England in the Ecclesiastical Parish of Luton.

### The P.C.C. as Beneficiary

#### **8. The Gates Trust**

This relates to the John Gates Charity and the Gates and Clemans Charity. The Diocesan Board of Finance is the Trustee and is to pay over the clear yearly income of the charity for application towards furthering the religious and other charitable work of the Church of England. The P.C.C. of Luton St. Mary benefits to the extent of 1/12<sup>th</sup>.

**Trusts moved to the Parochial Church Council on merging with St Matthews**

Following the merger of St Matthews's parish into St Mary's Parish in 2021, the following trusts became the responsibility of the P.C.C. as managing trustee and beneficiary.

**9. The Holyoak Fund**

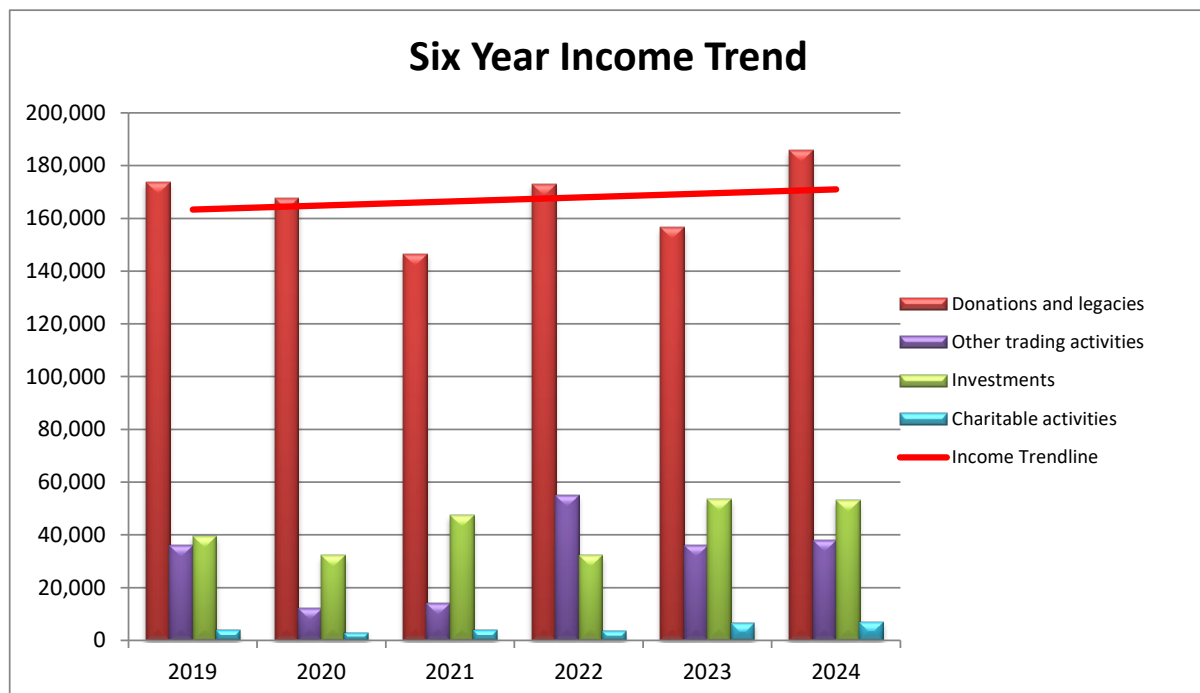
The income from the capital sum is to be used for the general purposes of the parish.

**10. The Hempshall Fund**

The income from the capital sum is to be used for the general purposes of the parish.

**Six Year Financial Record (excluding Heating Fund)**

Total Funds	2019	2020	2021	2022	2023	2024
	£	£	£	£	£	£
<b>Income and Endowments from:</b>						
<i>Donations and legacies</i>	173,744	167,575	146,625	172,998	156,411	185,892
<i>Other trading activities</i>	35,990	12,197	14,154	5,493	36,145	37,948
<i>Investments</i>	39,534	32,095	47,555	3,220	53,530	53,007
<i>Charitable activities</i>	3,738	2,808	3,764	3,594	6,530	7,053
<b>Total Income and Endowments</b>	<b>253,006</b>	<b>214,675</b>	<b>212,098</b>	<b>263,730</b>	<b>252,616</b>	<b>283,900</b>
<b>Expenditure</b>						
<i>Raising funds</i>	4,110	3,729	1,964	4,007	5,658	3,708
<i>Charitable activities</i>	251,885	241,964	233,677	269,217	323,726	279,838
<b>Total Expenditure</b>	<b>255,995</b>	<b>245,693</b>	<b>235,641</b>	<b>273,224</b>	<b>329,384</b>	<b>283,546</b>
Gain/(loss) on investments	17,765	1,627	20,736	(32,739)	(1,220)	4,867
<b>Net Income/(expenditure)</b>	<b>14,776</b>	<b>(29,391)</b>	<b>(2,807)</b>	<b>(42,233)</b>	<b>(77,988)</b>	<b>5,221</b>
<b>Market Value of Investments Held</b>	<b>180,210</b>	<b>180,637</b>	<b>250,051</b>	<b>215,923</b>	<b>212,790</b>	<b>216,437</b>



STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
		£	£	£	£	2024 £	2023 £
<b>INCOME AND ENDOWMENTS FROM:</b>							
Donations and legacies	1(a)	169,466	14,571	1,855	-	185,892	156,411
Other trading activities	1(b)	32,997	3,129	1,822	-	37,948	36,145
Investments	1(c)	9,176	34,291	6,581	2,959	53,007	53,530
Charitable activities	1(d)	7,053	-	-	-	7,053	6,530
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>218,692</b>	<b>51,991</b>	<b>10,258</b>	<b>2,959</b>	<b>283,900</b>	<b>252,616</b>
<b>EXPENDITURE ON:</b>							
Raising Funds	2(a)	3,459	249	-	-	3,708	5,658
Charitable activities	2(b)	258,240	19,284	2,314	-	279,838	323,726
<b>TOTAL EXPENDITURE</b>		<b>261,699</b>	<b>19,533</b>	<b>2,314</b>	<b>-</b>	<b>283,546</b>	<b>329,384</b>
<b>Net Income/(expenditure)</b>		<b>(43,007)</b>	<b>32,458</b>	<b>7,944</b>	<b>2,959</b>	<b>354</b>	<b>(76,768)</b>
Net gains/(losses) on investments		4,867	-	-	-	4,867	(1,220)
<b>Net Income/(expenditure)</b>		<b>(38,140)</b>	<b>32,458</b>	<b>7,944</b>	<b>2,959</b>	<b>5,221</b>	<b>(77,988)</b>
Transfers between funds	4	20,059	(10,600)	(6,500)	(2,959)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>(18,081)</b>	<b>21,858</b>	<b>1,444</b>	<b>-</b>	<b>5,221</b>	<b>(77,988)</b>
<b>RECONCILIATION OF FUNDS</b>							
Total funds brought forward		141,765	180,612	57,533	-	379,910	457,898
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>123,684</b>	<b>202,470</b>	<b>58,977</b>	<b>-</b>	<b>385,131</b>	<b>379,910</b>

**BALANCE SHEET AT 31 DECEMBER 2024**

	Note	2024 £	2023 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	5	36,984	36,984
Investments	10(a)	216,437	212,790
		<u>253,421</u>	<u>249,774</u>
<b>CURRENT ASSETS</b>			
Stock		409	-
Debtors	6	22,180	36,314
Short term deposits		87,429	87,227
Cash at bank and in hand		66,424	81,122
		<u>176,442</u>	<u>204,663</u>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	7	33,482	63,277
<b>NET CURRENT ASSETS</b>		<u>142,960</u>	<u>141,386</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>396,381</u>	<u>391,160</u>
<b>LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR</b>	8	11,250	11,250
<b>NET ASSETS</b>	11	<u><u>385,131</u></u>	<u><u>379,910</u></u>
<b>FUNDS</b>			
Unrestricted Funds			
- General Fund	9	123,684	141,765
- Designated Funds	14	202,470	180,612
		<u>326,154</u>	<u>322,377</u>
Restricted	15	58,977	57,533
Endowment	16	-	-
<b>TOTAL FUNDS</b>		<u><u>385,131</u></u>	<u><u>379,910</u></u>

The financial statements were approved by Parochial church Council on 27th March 2025 and signed on its behalf by:

A G Rodell  
(Hon Treasurer)

The Revd Canon M C Jones  
(Chairman)

## NOTES TO THE FINANCIAL STATEMENTS

### 1 INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
					2024	2023
	£	£	£	£	£	£
<b>1(a) Donations and legacies</b>						
<i>Incoming resources from donors</i>						
Planned Giving:						
Gift Aid	95,415	10,279	-	-	105,694	98,371
Income tax recoverable	18,728	1,184	-	-	19,912	17,048
Other Planned Giving	5,922	67	-	-	5,989	3,719
Collections at all services	13,973	-	-	-	13,973	9,660
Sundry Donations	6,842	-	-	-	6,842	1,786
	<u>140,880</u>	<u>11,530</u>	<u>-</u>	<u>-</u>	<u>152,410</u>	<u>130,584</u>
<i>Other voluntary income</i>						
Grants toward work of church and major repairs	22,682	-	1,855	-	24,537	15,353
Donations, appeals, etc.	5,904	3,041	-	-	8,945	10,474
Legacies	-	-	-	-	-	-
	<u>28,586</u>	<u>3,041</u>	<u>1,855</u>	<u>-</u>	<u>33,482</u>	<u>25,827</u>
<b>Total Donations and legacies</b>	<u>169,466</u>	<u>14,571</u>	<u>1,855</u>	<u>-</u>	<u>185,892</u>	<u>156,411</u>
The income from donations and legacies in 2023 was £156,441 of which £3,357 was attributable to restricted, £13,427 was attributable to designated and £139,627 was attributable to unrestricted funds.						
<b>1(b) Other trading activities</b>						
<i>Charitable and ancillary trading</i>						
Fundraising Income	2,351	396	-	-	2,747	2,509
Church hall lettings	14,678	-	-	-	14,678	21,503
Contributions for use of the Church	15,765	-	-	-	15,765	6,970
Course fees income	-	-	1,822	-	1,822	1,472
	<u>32,794</u>	<u>396</u>	<u>1,822</u>	<u>-</u>	<u>35,012</u>	<u>32,454</u>
<i>Other activities</i>						
Insurance claims and receipts	-	2,733	-	-	2,733	3,553
Photocopying receipts	203	-	-	-	203	138
	<u>203</u>	<u>2,733</u>	<u>-</u>	<u>-</u>	<u>2,936</u>	<u>3,691</u>
<b>Total other trading activities</b>	<u>32,997</u>	<u>3,129</u>	<u>1,822</u>	<u>-</u>	<u>37,948</u>	<u>36,145</u>
The income from other trading activities in 2023 of £36,145 of which £1,472 was attributable to restricted, £3,304 was attributable to designated and £31,639 to unrestricted funds.						
<b>1(c) Investments</b>						
Dividends and interest	9,176	3,306	6,581	2,959	22,022	22,145
Rent	-	30,985	-	-	30,985	31,385
<b>Total Investments</b>	<u>9,176</u>	<u>34,291</u>	<u>6,581</u>	<u>2,959</u>	<u>53,007</u>	<u>53,530</u>
The income from investments in 2023 was £53,530 of which £2,677 was attributable to endowments, £6,857 was attributable to restricted, £35,736 was attributable to designated and £8,260 was attributable to unrestricted funds.						
<b>1(d) Charitable activities</b>						
Fees-weddings, funerals	7,053	-	-	-	7,053	6,530
The income from charitable activities in 2023 of £6,530 was all attributable to unrestricted funds.						

2 EXPENDITURE

	Basis of Allocation	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
		£	£	£	£	2024	2023
						£	£
<b>2(a) Raising funds</b>							
Publicity	Direct	241	249	-	-	490	-
Wedding and funeral fees paid	Direct	2,256	-	-	-	2,256	4,733
Senior Administrator salary	Time spent	962	-	-	-	962	925
		<u>3,459</u>	<u>249</u>	<u>-</u>	<u>-</u>	<u>3,708</u>	<u>5,658</u>
The expenditure on raising funds in 2023 of £5,658 was all attributable to unrestricted funds.							
<b>2(b) Charitable activities</b>							
<i>Grants</i>							
Missionary and charitable giving:							
Relief and development agencies	Direct	9,060	-	-	-	9,060	8,000
Home missions and other Church Societies	Direct	4,348	3,100	-	-	7,448	6,440
		<u>13,408</u>	<u>3,100</u>	<u>-</u>	<u>-</u>	<u>16,508</u>	<u>14,440</u>
<i>Activities relating to the work of the Church</i>							
Ministry: Parish Share	Direct	78,189	-	-	-	78,189	75,251
Clergy expenses	Direct	1,850	-	-	-	1,850	2,221
Clergy house repairs/running costs	Direct	-	6,540	-	-	6,540	4,768
Senior administrator salary and expenses:	Direct	17,928	-	-	-	17,928	17,235
Youth worker salaries	Direct	28,811	-	-	-	28,811	26,984
Children & Family worker salary	Direct	-	6,861	-	-	6,861	699
Training	Direct	1,242	-	-	-	1,242	596
Youth	Direct	4,126	-	-	-	4,126	3,073
Children's Church, Creche, Chimps	Direct	967	-	-	-	967	631
Upkeep of services	Direct	1,486	-	-	-	1,486	1,699
Worship Groups	Direct	41	-	-	-	41	587
Inkerman Street Costs	Direct	-	2,733	-	-	2,733	2,647
Church - running expenses	Direct	31,833	-	-	-	31,833	27,354
Church maintenance - routine	Direct	9,605	-	-	-	9,605	6,978
Audio/amplification	Direct	591	-	-	-	591	549
Church hall running costs	Direct	14,144	-	-	-	14,144	16,700
Site agent salary	Direct	10,769	-	-	-	10,769	11,296
Outreach	Direct	5	-	-	-	5	1,075
Wedding ministry	Direct	-	-	-	-	-	7
Pastoral	Direct	166	50	-	-	216	829
Network Groups	Direct	99	-	-	-	99	8
Special projects	Direct	3,100	-	-	-	3,100	69,484
Sundry expenses	Direct	2,565	-	2,314	-	4,879	8,097
Office expenses	Usage	7,216	-	-	-	7,216	7,541
Events Co-ordination salaries	Direct	9,338	-	-	-	9,338	6,757
Cemetery Administration salary	Direct	13,503	-	-	-	13,503	9,192
		<u>237,574</u>	<u>16,184</u>	<u>2,314</u>	<u>-</u>	<u>256,072</u>	<u>302,258</u>
<i>Governance costs</i>							
Office expenses	Usage	1,989	-	-	-	1,989	1,989
Stewardship costs	Direct	42	-	-	-	42	-
PCC admin. costs	Direct	1,242	-	-	-	1,242	1,459
Hospitality	Direct	2,025	-	-	-	2,025	1,110
Senior Administrator salary	Time spent	723	-	-	-	723	695
Subscriptions	Direct	200	-	-	-	200	769
Bank charges	Direct	1,037	-	-	-	1,037	1,006
		<u>7,258</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>7,258</u>	<u>7,028</u>
<b>Total Charitable activities</b>		<u>258,240</u>	<u>19,284</u>	<u>2,314</u>	<u>-</u>	<u>279,838</u>	<u>323,726</u>

The expenditure on charitable activities in 2023 was £323,726 of which £2,094 was attributable to restricted, £67,713 was attributable to designated and £253,919 was attributable to unrestricted funds.

3(a) STAFF COSTS

Wages and salaries  
Pensions costs

2024	2023
£	£
88,400	74,312
1,892	1,577
<b>90,292</b>	<b>75,889</b>

The average monthly number of employees in the year was 8 made up of 7 administrative and 1 youth worker none of whom earned £60,000 p.a. or more. The Cemetery Administrator is sub-contracted to The Luton Church Burial Ground Trust for which the P.C.C. received £13,682 during 2024 (2023: £11,761).

3(b) TRANSACTION WITH MEMBERS OF P.C.C.

Peter Adams has received support in respect of his Inter-Cultural Relations work amounting to £3,250 in 2024 (2023: £3,000) and most of this is fully funded from specific donations received. Payments were made to members of the P.C.C. in respect of stewarding events in the church fully funded by the hirers. They were to John Mascoll an amount of £225 in 2024 (2023: £150), and Anthony Moss Enil in 2024 (2023: £90).

The total amount of donations without conditions totalled £29,473 (2023: £26,882). No members of the PCC were reimbursed expenses (2023: none)

4 TRANSFERS BETWEEN FUNDS

**Restricted Funds to Unrestricted Funds**  
Luton St Mary 1990 Youth Trust contribution to Youth Worker costs  
**Endowment Funds to Unrestricted Funds**  
Trust Funds  
**Designated Funds to Unrestricted Funds**  
General Fund to Peace and Reconciliation Fund  
Inkerman Street Fund to General Fund  
Girls Worker Fund to General Fund

2024	2023
£	£
(6,500)	(5,000)
(2,959)	(2,677)
400	400
(11,000)	-
-	(10,362)
<b>(10,600)</b>	<b>(9,962)</b>

5 FIXED ASSETS FOR USE BY THE PCC

**Tangible fixed assets**  
*Property Improvements at cost*  
34 Wychwood Avenue, Luton

2024	2023
£	£
36,984	36,984

These costs represent the amount spent by the PCC on extending and improving the above property. Whilst the freehold interest in these properties is held under trust by the St Albans Diocesan Board of Finance (DBF) for the benefit of St Marys, they make this property available for use by the PCC.

6 DEBTORS

HMRC - Gift Aid  
Accounts receivable  
Prepayments and accrued income

2024	2023
£	£
16,796	16,477
4,221	17,797
1,163	2,040
<b>22,180</b>	<b>36,314</b>

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

Creditors for goods and services  
Choir Fund  
Recitals Fund  
Mission giving and collections not paid by 31 December  
Other creditors and deferred income

2024	2023
£	£
4,717	6,467
777	777
554	554
10,710	13,813
16,724	41,666
<b>33,482</b>	<b>63,277</b>

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR

Rent deposit for Inkerman Street

2024	2023
£	£
11,250	11,250
<b>11,250</b>	<b>11,250</b>

9 GENERAL FUND

Balance b/fwd  
Net movement in funds  
Balance c/fwd

2024	2023
£	£
141,765	199,137
(18,081)	(57,372)
<b>123,684</b>	<b>141,765</b>

**General Fund**

All transactions relating to the general ecclesiastical and charitable activities of Luton St. Mary are contained in this fund.

10 INVESTMENTS

(a) Stocks and Shares

Holding at 31/12/24 Description	Market Value	
	2024 £	2023 £
<u>Other UK Fixed Interest</u>		
6,250 Man Fixed Interest	6,388	5,944
4,500 Nat West Bank 9% Cumulative Preference	6,327	5,859
<u>Government Bonds</u>		
3,500 UK Government 3.5% Bonds 2025	3,493	3,495
5,000 UK Government 3.5% Gilts 2045	4,097	4,626
<u>Investment Trust</u>		
1,000 Merchants Trust Ord 25p	5,510	5,580
3,000 Mercantile Investment	7,140	6,645
<u>Unit Trusts</u>		
2,075 Ishares II USD TIPS UCITS ETF GBP DIS	9,887	10,166
10,250 Biopharma Credit	7,232	6,754
20,100 Maitland Institutional	18,449	13,283
4,250 Link Fund Gresham House	5,689	5,784
- Royal London AM Ethical Bond	-	5,829
6,350 Schroder Unit Trust Global Equity	6,858	6,864
9,500 Schroder Unit Trust Asian Income	7,494	7,067
<u>UK Equities</u>		
950 Ishares Core	7,534	7,154
2,500 T Bailey Fund Serv TB Eventlode Income	6,500	6,461
<u>Global Equities</u>		
- US Industries	-	184
1,875 Fidelity UCITS US	16,172	13,777
4,225 Lion Trust Global	10,295	9,265
100 Vanguard Funds	8,965	7,090
5,000 JP Morgan AM UK Ltd US Equity Income C	7,335	6,710
2,025 Premier Portfolio PM European	6,338	6,061
3,250 Blackrock FM European	5,994	6,019
3,500 Jupiter Japan	6,084	5,133
1,200 Worldwide Healthcare Trust	3,780	3,732
1,000 Impax Enviro Markets	3,850	4,000
<u>Commodities</u>		
275 Ishares Physical	11,126	8,675
600 Blackrock World Mining Trust	2,886	3,522
<u>Absolute Return</u>		
3,100 Gresham House Energy Storage	1,423	3,379
2,825 Link Fund Sol Ruffer Total Return	9,497	6,803
<u>Property and Other Investments</u>		
2,525 Tritax Big Box Rei Ordinary	3,351	4,265
3,150 Atrato Onsite Energy	2,407	2,262
2,200 LXI Reit Plc Ord	3,962	4,192
- Digital 9 Infrastructure	-	1,785
- Hipgnosis Songs Fund	-	2,322
5,125 Sequoia Economic	4,038	4,377
3,275 The Renewables Inf Ord	2,810	3,727
<u>Cash</u>		
£3,526 Brewin Nominees Deposit Account	3,526	3,999
	<b>216,437</b>	<b>212,790</b>
	<b>197,455</b>	<b>206,741</b>

Cost value

(b) Movements in Market Valuation

	2024 £	2023 £
<u>Quoted Investments</u>		
Market valuation at 1 January	208,791	206,056
Additions	8,533	44,013
Disposals	(9,280)	(40,058)
	<b>208,044</b>	<b>210,011</b>
Change in market valuation	4,867	(1,220)
Market valuation at 31 December	<b>212,911</b>	<b>208,791</b>
Cash balances at brokers	3,526	3,999
<b>Total Market valuation at 31 December</b>	<b>216,437</b>	<b>212,790</b>

The fair value of listed investments is determined by reference to the middle market price at close of business at the balance sheet date.

11 ANALYSIS OF NET ASSETS BY FUND

	2024				
	Fixed Assets	Current Assets	Current Liabilities	Creditors more than one year	Fund Balance
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	253,421	(115,127)	31,201	-	107,093
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,268	-	-	6,268
Children and Family Worker Fund (Designated)	-	14,106	392	-	13,714
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Pastoral Support Fund (Designated)	-	638	-	-	638
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	1,934	-	-	1,934
Wychwood Avenue Renting (Designated)	-	33,812	371	-	33,441
Inkerman Street Fund (Designated)	-	50,348	-	11,250	39,098
Former St Matthews General Fund	-	11,236	1,518	-	9,718
Former St Matthews Legacies Fund	-	6,165	-	-	6,165
Former St Matthews Church Maintenance Fund (Designated)	-	13,917	-	-	13,917
Former St Matthews Re-ordering Fund (Designated)	-	45,532	-	-	45,532
Former St Matthews Youth Outreach Fund (Designated)	-	4,420	-	-	4,420
<b>Total</b>	<b>253,421</b>	<b>117,465</b>	<b>33,482</b>	<b>11,250</b>	<b>326,154</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	23,682	-	-	23,682
Fabric Fund	-	4,070	-	-	4,070
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	6	-	-	6
Cumberland Trust Fund	-	2,064	-	-	2,064
City Life Church Week of Guided Prayer Fund	-	2,191	-	-	2,191
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
<b>Total</b>	<b>-</b>	<b>58,977</b>	<b>-</b>	<b>-</b>	<b>58,977</b>
<b>Total Funds</b>	<b>253,421</b>	<b>176,442</b>	<b>33,482</b>	<b>11,250</b>	<b>385,131</b>
	2023				
	Fixed Assets	Current Assets	Current Liabilities	Creditors more than one year	Fund Balance
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	249,774	(51,282)	61,665	-	136,827
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Children and Family Worker Fund (Designated)	-	8,671	-	-	8,671
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Pastoral Support Fund (Designated)	-	625	-	-	625
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	1,783	-	-	1,783
Wychwood Avenue Renting (Designated)	-	30,381	-	-	30,381
Inkerman Street Fund (Designated)	-	28,713	-	11,250	17,463
Former St Matthews General Fund	-	11,100	1,518	-	9,582
Former St Matthews Legacies Fund	-	5,898	-	-	5,898
Former St Matthews Church Maintenance Fund (Designated)	-	13,835	-	-	13,835
Former St Matthews Re-ordering Fund (Designated)	-	42,420	-	-	42,420
Former St Matthews Youth Outreach Fund	-	4,308	-	-	4,308
<b>Total</b>	<b>249,774</b>	<b>147,036</b>	<b>63,183</b>	<b>11,250</b>	<b>322,377</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	23,754	-	-	23,754
Fabric Fund	-	2,215	-	-	2,215
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	6	-	-	6
Cumberland Trust Fund	-	2,145	94	-	2,051
City Life Church Week of Guided Prayer Fund	-	2,543	-	-	2,543
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
<b>Total</b>	<b>-</b>	<b>57,627</b>	<b>94</b>	<b>-</b>	<b>57,533</b>
<b>Total Funds</b>	<b>249,774</b>	<b>204,663</b>	<b>63,277</b>	<b>11,250</b>	<b>379,910</b>

12 TRUSTS

	Unrestricted	Designated	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	Funds	2024	2023
	£	£	£	£	£	£
<b>Income from Central Board of Finance</b>						
Ainsworth Bequest	-	-	-	23	23	46
Chancel Fund	-	-	-	28	28	27
Cumberland Grave Bequest	-	-	-	85	85	84
Cumberland Dinner Fund	-	-	-	153	153	150
Grice Bequest (1977-1992)	-	-	-	397	397	391
Sylvia Ruby Porter Music Trust	-	-	-	976	976	961
71 Cardigan Street	-	-	-	1,022	1,022	1,007
Holyoak Trust	95	-	-	-	95	94
Herrod-Hempshall Bequest	62	-	-	-	62	61
<b>Income from Diocesan Board of Finance</b>						
Gates and Clemans Charity	-	-	-	428	428	10
<b>Rent for Inkerman Street</b>						
	21,385	-	-	-	21,385	6,342
<b>Total Trust Income</b>	<b>21,542</b>	<b>-</b>	<b>-</b>	<b>3,112</b>	<b>24,654</b>	<b>9,173</b>
<b>Luton St Mary 1990 Youth Trust</b>						
<b>INCOMING RESOURCES</b>						
Income from investments	-	-	6,428	-	6,428	6,330
<b>TOTAL INCOMING RESOURCES</b>	<b>-</b>	<b>-</b>	<b>6,428</b>	<b>-</b>	<b>6,428</b>	<b>6,330</b>
<b>RESOURCES USED</b>						
Activities directly relating to the work of the Church	-	-	-	-	-	-
<b>TOTAL RESOURCES USED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TRANSFERS BETWEEN FUNDS</b>	<b>-</b>	<b>-</b>	<b>(6,500)</b>	<b>-</b>	<b>(6,500)</b>	<b>(5,000)</b>
<b>NET MOVEMENT IN FUNDS</b>	<b>-</b>	<b>-</b>	<b>(72)</b>	<b>-</b>	<b>(72)</b>	<b>1,330</b>
<b>BALANCES BROUGHT FORWARD</b>						
AT 1 JANUARY 2024 (2023)	-	-	18,364	-	18,364	17,034
<b>BALANCES CARRIED FORWARD</b>	<b>-</b>	<b>-</b>	<b>18,292</b>	<b>-</b>	<b>18,292</b>	<b>18,364</b>

TRUST ACCOUNTS BALANCE SHEET AT 31 DECEMBER 2024

	Market value	Cost	
	31/12/24	2024	2023
	£	£	£
<b>FIXED ASSETS</b>			
<b>Investments</b>			
Ainsworth Bequest - 74 shares (closed 2024)	-	-	50
Chancel Fund - 44 shares	1,017	46	46
Cumberland Grave Bequest - 136 shares	3,145	100	100
Cumberland Dinner Bequest - 244 shares	5,642	1,340	1,340
Grice Trust - Capital - 632 shares	14,614	3,871	3,871
71 Cardigan Street - Capital - 1629 shares	37,667	9,975	9,975
Sylvia Ruby Porter Music Trust - 1556 shares	35,979	10,000	10,000
Luton St Mary 1990 Youth Trust			
Capital - Central Board of Finance 10244 shares	236,869	68,600	68,600
Holyoak Trust - 152 shares	3,515	-	-
Herrod-Hempshall Bequest - 98 shares	2,266	-	-
Lease of Inkerman Street	50,000	-	-
<b>TOTAL FIXED ASSETS</b>	<b>390,714</b>	<b>93,932</b>	<b>93,982</b>
<b>CURRENT ASSETS</b>			
Luton St Mary 1990 Youth Trust			
Creditor - Luton St Mary P.C.C.	(643)	(643)	(643)
Income - C.B.F. Deposit Fund	643	643	643
<b>TOTAL CURRENT ASSETS</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL ASSETS</b>	<b>390,714</b>	<b>93,932</b>	<b>93,982</b>
<b>BOOK VALUE OF FUNDS</b>	<b>390,714</b>	<b>93,932</b>	<b>93,982</b>

Income from the various trusts managed by St Mary's P.C.C. is included here together with the Gates Trust which relates to the Gates and Clemans Charity managed by the Diocesan Board of Finance. The P.C.C. of Luton St Mary's benefits to the extent of 1/12th.

13 GRANTS - MISSIONARY AND CHARITABLE GIVING

	Unrestricted	Designated	Restricted	TOTAL FUNDS	
	Funds	Funds	Funds	2024	2023
	£	£	£	£	£
<b><u>Church Overseas</u></b>					
Tearfund	960	-	-	960	-
Caribbean relief after hurricane Beryl	500	-	-	500	-
CMS - Kylie & Bhim Bahadur	-	-	-	-	1,750
Musalha UK work in the Holy Land	-	-	-	-	1,100
Lutheran Mid East Syrian Appeal	-	-	-	-	1,005
Peter & Becky Clemison	3,800	-	-	3,800	3,500
Interserve - Matt & Andrea Vaughan	3,800	-	-	3,800	3,500
Unallocated funds	-	-	-	-	(4,855)
	<b>9,060</b>	<b>-</b>	<b>-</b>	<b>9,060</b>	<b>6,000</b>
<b><u>Home Missions and other Church Societies</u></b>					
Youthscape	400	-	-	400	400
Noah Enterprises	470	-	-	470	500
Luton Town Centre Chaplaincy	400	-	-	400	400
The Feast	1,000	50	-	1,050	400
CPAS	-	-	-	-	250
Azalea	400	-	-	400	400
Wenlock C of E Junior School	-	-	-	-	440
Alex Du Rand	-	-	-	-	1,750
Luton Council of Faiths - Short tail trail	-	50	-	50	-
The Level Trust	470	-	-	470	500
Cathy Nobles	-	-	-	-	500
Peace Centre/Peter Adams	650	3,000	-	3,650	3,400
Mission Direct	400	-	-	400	900
Unallocated funds	158	-	-	158	(1,400)
<b>Total</b>	<b>4,348</b>	<b>3,100</b>	<b>-</b>	<b>7,448</b>	<b>8,440</b>
<b>TOTAL GRANTS</b>	<b>13,408</b>	<b>3,100</b>	<b>-</b>	<b>16,508</b>	<b>14,440</b>

14 DESIGNATED FUNDS

	At 1 January 2024	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2024
Set Aside Fund	6,368	(100)	-	6,268
Special Needs Children's Fund	4,000	-	-	4,000
Children and Family Worker Fund	8,671	5,043	-	13,714
Inkerman Street Fund	28,713	21,385	(11,000)	39,098
Peace and Reconciliation Fund	1,783	(249)	400	1,934
Wychwood Avenue Rent Fund	30,381	3,060	-	33,441
Youth Activities Fund	7,691	-	-	7,691
Fresh Expressions Fund	8,904	-	-	8,904
Capital Projects Fund	22,913	-	-	22,913
Pastoral Support Fund	625	13	-	638
Former St Matthews Church Maintenance Fund (Designated)	13,835	82	-	13,917
Former St Matthews Re-ordering Fund (Designated)	42,420	3,112	-	45,532
Former St Matthews Youth Outreach Fund	4,308	112	-	4,420
	<b>180,612</b>	<b>32,458</b>	<b>(10,600)</b>	<b>202,470</b>

	At 1 January 2023	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2023
Set Aside Fund	6,368	-	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	(10,362)	-
Children and Family Worker Fund	2,318	6,353	-	8,671
Inkerman Street Fund	6,672	22,041	-	28,713
Peace and Reconciliation Fund	383	1,000	400	1,783
Wychwood Avenue Rent Fund	25,070	5,311	-	30,381
Youth Activities Fund	7,691	-	-	7,691
Fresh Expressions Fund	8,904	-	-	8,904
Capital Projects Fund	22,913	-	-	22,913
Pastoral Support Fund	-	625	-	625
Former St Matthews Church Maintenance Fund (Designated)	13,775	60	-	13,835
Former St Matthews Re-ordering Fund (Designated)	93,138	(50,718)	-	42,420
Former St Matthews Youth Outreach Fund	4,226	82	-	4,308
	<b>205,820</b>	<b>(15,246)</b>	<b>(9,962)</b>	<b>180,612</b>

14 DESIGNATED FUNDS cont'd

**Set Aside Fund**

For all non-specific gifts and bequests the PCC has a policy of setting aside 10% of the value in order to provide a fund to be able to give donations to the needs of individuals or churches.

**Inkerman Street Fund**

Created from the settlement of repair liability incurred by Luton Borough Council, when tenants of Inkerman Street hall, this fund provides for the repairs to the building not falling within the liability of tenants.

**Children and Family Worker Fund**

Created to fund the employment of a person to support the needs of children and families in the congregation and the outreach to school visits funded by members of the congregation.

**Capital Projects Fund**

Set-up to create a fund for any capital based projects in the future related to our grade 1 listed building funded from the PCC's policy on the allocation of any non-specific legacies in excess of £10,000.

**Wychwood Avenue Rent Fund**

Set-up to administer the transactions relating renting out the property at 34 Wychwood Avenue

**Peace and Reconciliation Fund**

Set-up to administer the transactions relating the running of the Peace and Reconciliation Centre which will be self-funding through grants and donations received.

**Special Needs Fund**

Set-up from a donation to provide additional help to children with special needs in the church.

**Youth Activities Fund**

Set-up from a legacy specifying that support be given to young people to help them take part in church youth activities.

**Heating Project Fund**

Set-up to administer the replacement heating system project

**Fresh Expressions Fund**

Set-up to administer grants from the Diocese in support of an ordination candidate

**Former St Matthews Church Maintenance Fund**

Set-up to cover the costs of maintenance of the church

**Former St Matthews Re-ordering Fund**

Set-up from the proceeds of sale of the church hall this fund is designated for repair and upkeep of church owned buildings

**Former St Matthews Church Youth Outreach Fund**

Set-up to promote outreach to youth in the parish.

**Pastoral Support Fund**

Set-up to provide help to those in need during the cost of living crisis

15 RESTRICTED FUNDS

	At 1 January 2024	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2024
Magnificat Fund	6	-	-	6
Luton St Mary 1990 Youth Trust	23,754	6,428	(6,500)	23,682
Fabric Fund	2,215	1,855	-	4,070
Cumberland Dinner Fund	2,051	13	-	2,064
Organ Repair Fund	21,323	-	-	21,323
Former St Matthews Music and Instruments Fund	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	433	-	-	433
Former St Matthews Cecilia Robin Fund	17	-	-	17
City Life Church Week of Guided Prayer Bursary Fund	2,543	(352)	-	2,191
	<u>57,533</u>	<u>7,944</u>	<u>(6,500)</u>	<u>58,977</u>

	At 1 January 2023	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2023
Magnificat Fund	6	-	-	6
Luton St Mary 1990 Youth Trust	22,425	6,329	(5,000)	23,754
Fabric Fund	1,458	757	-	2,215
Cumberland Dinner Fund	2,088	37	-	2,051
Organ Repair Fund	21,323	-	-	21,323
Former St Matthews Music and Instruments Fund	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	433	-	-	433
Former St Matthews Cecilia Robin Fund	17	-	-	17
City Life Church Week of Guided Prayer Bursary Fund	-	2,543	-	2,543
	<u>52,941</u>	<u>9,592</u>	<u>(5,000)</u>	<u>57,533</u>

**Fabric Fund**

All transactions related to maintenance of the fabric of the church building are contained in this fund that receives certain income, including bequests, specific to that purpose. Other persons or bodies have a liability for repairs to the chancel although it is impossible to trace them all. Trinity College Oxford has acknowledged that its responsibility amounts to 58.5%.

**Magnificat Fund**

The fund was created to administer the transactions relating to the awarding of an Inter-faith work grant.

**Luton St Mary Youth Trust**

Set-up to control the income and expenditure relating to the employment of a Youth Worker within the church with the funds generated by the endowment trust created after the sale of the church's youth activity premises in Gloucester Road, Luton.

**Organ Repair Fund**

Created to provide a fund for future repairs to the organ in the church in order to keep it in good condition.

**Cumberland Dinner Fund**

This fund was created to provide food support to older housebound people in the congregation.

**Former St Matthews Music and Instruments Fund**

Set-up from a donation to promote the music in the church

**Former St Matthews Acts 2:45 Fund**

Set-up from sale of possessions to follow the principle in Acts 2:45 to support the poor

**City Life Church Week of Guided Prayer Bursary**

16 ENDOWMENT FUNDS

	At 1 January 2024	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2024
Trusts Fund	-	2,959	(2,959)	-
	-	2,959	(2,959)	-

	At 1 January 2023	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2023
Trusts Fund	-	2,676	(2,676)	-
	-	2,676	(2,676)	-

*Trusts Fund*

This was created to administer the income from the endowment funds where Luton St Marys is the managing trustee and are held by St Albans DBF as custodian trustee. The income is for general ecclesiastical purposes.

17 OTHER COMMITMENTS

The P.C.C. have liabilities under a rental lease for a photocopier with Control Print Solutions and Grenke Leasing entered into in April 2024 for a period of five years. The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Not later than one year	2,377	3,254
Later than one and not later than five years	7,725	2,870
	<b>10,102</b>	<b>6,124</b>

Lease payments recognised as an expense in the year totalled £3,161 (2023: £3,254)

18 FINANCIAL INSTRUMENTS

The carrying amounts of the charity's financial instruments are as follows:

**Financial assets**

Measured at fair value through the statement of financial activities:

- Fixed asset listed investments (note 10)

2024	2023
£	£

216,437	212,790
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The income, expenses, net gains and net losses attributable to the charity's financial instruments are as follows:

*Income and expense*

Financial assets measured at fair value through the statement of financial activities:

7,055	6,378
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*Net gains and losses (including changes in fair value)*

Financial assets measured at fair value through the statement of financial activities:

4,867	(1,220)
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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, LUTON**

England & Wales - Charity number 1132078

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# Accounts

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APRIL 21, 2024  
ST MARY'S LUTON ANNUAL REPORT FOR 2023

## INTRODUCTION

By Mike Jones

2023 was a year of progress and growth for us at St Mary's.

I want to express my heartfelt gratitude to everyone for your dedication, positive outlook, devotion to the Lord, continuous giving, and creativity. Each of us is precious in the eyes of the Lord, and together, we form the church.

I am immensely proud of what we, the people of St Mary's, have accomplished this year. The creativity, kindness, and competence demonstrated by our community have been truly remarkable. This year, our members John Mascoll and Peter Adams were honoured with awards, which stand as signs of the service we, as a church, continue to give to Jesus. Thank you for all the energy and initiative you have shown this year - by paid and unpaid brothers and sisters in Christ. Walking together has enriched my life, and I am confident in our future because I walk with you, and together, we walk with the Lord.

## HIGHLIGHTS OF THE YEAR

Despite staff pressures, including Long COVID and the lack of an assistant administrator, St Mary's Church has made significant progress in various areas:

**(a) Exploring who we are:** The church has been exploring our identity and values through discussions on "Who are we?" and emphasising a journey with the Bible. St Mary's is a place of generous orthodoxy, providing much unseen pastoral care. Preserving our historic evangelical heritage while being a presence for peace and conversation in discussions at deanery and national church level.

**(b) Serving Luton and Mission:** The Peace Centre and individual ministries have been working to serve the local community. Collaborating with The Feast has led to growth in trust across religious divides among youth.

*The church actively works to overcome injustice.* The Bishop of St Albans awarded John Mascoll, one of our churchwardens, with the Order of St Alban during evensong at St Albans Cathedral on September 23rd. This was an award given for his long and faithful service to the Lord, and to St Mary's. It was part of a journey of righting the wrongs of past injustice that John has suffered.

*Peter Adams, Cathy Nobles and Mike Jones also are engaged in working for peace.* The Archbishop of Canterbury awarded Peter Adams the Hubert Walter Silver Scarab beetle medal for Reconciliation and Interfaith Cooperation at the

Lambeth Awards ceremony - a tribute to all his work towards Peace and Reconciliation.

*Engaging Younger People and Planting New Congregations.* We have been planning for a new service with the university which will launch in 2024. There is improved trust, mission and credibility through the Peace Centre, and engagement with Luton's young people through The Feast.

**(c) Nurturing Young People and Families:** The church has rebooted its 0-18 ministry to engage with families and provide relevant programming for children, which is key to a vibrant church and sustainable finance.

**(d) Intimacy with Jesus:** Worship services, The Retreat in Daily Life, prayer initiatives, and regular Bible reading emails facilitate a profound connection with Christ. The Holy Spirit is working in services, and people are journeying to faith through baptisms. Ijay Omotade has begun leading the worship after many years of service by Richard Cowling. We have experimented with worship nights with YWAM and have developments planned for 2024.

**(e) Living Building:** St Mary's is developing our hirings including the amazing concert by the Royal Philharmonic Orchestra at the beginning of the year. Welcoming Wednesday continues to be a joy. It provides a safe and friendly presence in the town centre.

The church is exploring a coffee pop-up, heritage, and connecting with the football club. Networking with other major churches helps learn from others facing similar challenges.

**(f) Building Community,** we continued to connect with people through physical and online means, small groups, phone calls and cards and letters and visits and gifts and practical help.

Thank you to Sue, Ulrike and the pastoral team & front office who have worked so hard. As I think of the Men's Ministry, the Small Group Life, New Wine, Amazing pastoral support, and discipling people - all different aspects of our church life - I give thanks that all these initiatives have yielded fruit.

**(g) A Locally Financed Fellowship.** As a church we are a locally financed community. God provides, mostly through the generosity of his people. If you have worshipped with us for six months or more you are part of the St Mary's family - we would ask you to ask the Lord how you can help us and support us financially so that our worship and ministry can continue. We are not subsidised from outside so everything we do is financed from within.

Please pray for God to "give us our daily bread" and pray for entrepreneurs to emerge from our

community so that we can bring social renewal to our town over the next years.

**(h) What God is Doing.** A profound point of the year was when the Bible verse “the leaves of the tree are for the healing of the nations” came into focus as prophetically we sense that this is both what is happening and what we are called to.

The church's commitment to healing nations informs our actions. Worship services, prayer, pastoral support are core to who we are while the living building efforts signal growth, sustainability, and desire to reach into the local community.

I'm so grateful for our diversity, energy, and initiative at St Mary's. I am grateful that you are journeying with us as we seek to follow the Lord.

It's been a privilege to work alongside you this year. Together, we've made a real difference, and I'm confident we'll continue to do so in the future, with the Lord as our guide. Thank you for all you do. Let's keep up the great work!

## LOOKING UPWARD

### WORSHIP

by Mike Jones

#### a) Sunday 9 am - our early gathering.

This is a quieter, more reflective service. It is a wonderful opportunity to encounter God through liturgy, sacrament, and stillness. The 50-55-minute service includes elements such as hymns and Holy Communion. We follow the lectionary with occasional topical series. Afterwards we chat together over tea and coffee.

*Our monthly 9 am schedule has been:*

1st Sunday - Holy Communion

2nd Sunday - Peace Service

3rd Sunday - Holy Communion

4th Sunday - Hymns at 9

5th Sunday - Holy Communion

#### **Music**

We enjoy beautiful music with Andrew Rodell, John Spurgeon, and Phoebe Yu playing organ. This year a lovely addition was Andrew Beale playing the cello during communion.

#### b) Sunday 10:30 am - with children and youth

Blending old and new styles of worship, we open the Bible together to learn more about God and how to live as Christians in the 21st century. We take time to reflect on where we are.

*Our monthly term-time 10:30 am schedule was:*

1st Sunday - All Age worship

2nd Sunday - Holy Communion & Peace Service

3rd Sunday - Morning Worship

4th Sunday - Holy Communion

5th Sunday - Variable

Young Church and Youth run concurrently with this service, other than on the 1st Sunday, when we were all together.

In 2023 we moved our crèche facility to the Meeting Room where you can now watch and hear the stream via Twitch (new for 2023).

#### **Music**

10:30am music has changed around with the Cowlings moving to Scotland. Thank you to Richard for all that you and the family did over so many years. We are now being led by Ijay who is leading us twice a month now. Thank you to everyone who serves. We plan to have a community choir for Easter Sunday 2024.

We have learned about using videos in worship. This reduces the pressure on our musicians, and we use it on All Age Sundays and other Sundays when needed.

#### c) Welcoming Wednesdays 11am

We have a devotional at 11am led by a wide range of people. Sometimes this is a service of the Word, other times, Holy Communion, or a devotional. The service is followed by the opportunity to sit together and have some refreshments.

#### d) Other Languages

Shona Language Service: This service started in autumn 2011 and is based around our members from Zimbabwe, who expressed a desire to worship in their own language. They meet on the 3rd Sunday afternoon of each month, with between 30 and 60 people attending.

## OCCASIONAL OFFICES.

by Ulrike Hunt

During 2023, there were 6 baptisms for infants and children.

We also held 2 adult baptism services, with 9 adults baptised in those services: 5 people were baptized on 21<sup>st</sup> May 2023, at a joint service with Central Baptist Church; 4 young men were baptized on 6 August 2023, when we had baptisms outside in our church yard!

We also had a confirmation service on 22 October 2023, when 15 people (7 children, and 8 adults) were confirmed by the Bishop of Bedford.

We had 3 weddings in 2023.

Our clergy officiated at 8 funerals, including that of Ellen Ibbett and Jean Barker.

## SCREENS-AUDIO-STREAMING (SAS)

by Adam Whiting

This year has been an exciting time of growth for our Audio, Visual and Streaming ministry. At the start of the year, we were inspired by the exceptional sound and visuals showcased by the Alchemic Sonic Environment and the Royal

Philharmonic Orchestra. It opened our eyes to the possibilities achievable with the right equipment and a willingness to learn.

As a team our focus has been on enhancing the worship experience, ensuring that everyone can participate fully, regardless of their circumstances. We have worked diligently to improve the projection of images and the audio quality for those watching our livestreams. While our improvements may not always be noticeable, we are constantly making small adjustments and testing new ideas week by week.

For our 9am service, we have continued streaming on YouTube. However, for the 10.30am service, we have transitioned to Twitch. This decision was made to reduce the risk of copyright infringement when using recorded worship music and to improve the experience for families in the crèche. We have set up a screen in the crèche, allowing parents to watch the service live and ensuring they can still engage in worship while caring for their little ones. We have also aimed to simplify our Audio, Visual and Streaming ministry, making it more accessible. By doing so, we can offer enhanced services for hirings and weddings, potentially increasing the church's income.

At its core, our ministry exists to support and enable worship. We are a team of ordinary people with jobs and responsibilities, and we may not always achieve perfection. However, our team has continued to grow, and we welcome anyone who feels called to contribute their skills or willingness to learn. Please reach out to Adam if you would like to join us and learn the basics of our technology. You don't need to be a tech expert, but a good ear and a desire to learn are essential.

As a reminder, our ministry encompasses:

**Screens:** Cueing up the next reading passage, song verse, or camera shot to be displayed on the monitors and projectors around the church.

**Audio:** Managing the sound desk, mixing sound from preachers, readers, service leaders, singers, and musicians.

**Streaming via YouTube/Twitch:** Enabling those who cannot attend in person to continue worshipping from the comfort of their homes and providing a bank of recorded services for later viewing.

We have exciting ideas in the pipeline that will further enhance the experience and flexibility of our ministry. Keep an eye out for these developments in the next year or two.

## LOOKING ACROSS CHURCH

### YOUNG CHURCH, ALL AGE AND SCHOOLS TEAM

#### YOUNG CHURCH

*by Ruth Boctor*

We have had regular Young Church three Sundays a month for the past fourteen months.

Emily Shepherd was with us at the beginning of 2023 but sadly had to finish her commitment.

We have had 3 leaders. Eleanor Savage, Titilayo Adewale and myself, along with a regular rota of volunteers recruited by Ulrike.

Finding enough helpers, as always, has been a struggle for young church in 2023, so we are very grateful to Simon Shirley and Carol Stevens who have remained a constant support throughout the year.

We have had between 12 - 21 children at sessions averaging about 15 each week from a variety of ethnic backgrounds reflecting very much the church community at St Mary's.

The age range was 3-11 years so broad and maybe the biggest challenge was making YC appropriate and fun for this wide age range.

We covered different characters in the Bible, looking at the way God used them. We have used Energize material from Urban Saints and included games and craft ideas from other sources. Energize is very good in terms of applying the stories. Angela Symonds joined our leadership team in September which has been a great help. We have now recruited a new family worker, Katie Smith, so we look forward to seeing YC develop further in this coming year.

#### SCHOOLS TEAMS

*by Andy Fisher*

The schools work has continued to grow during 2023. The team were very busy with Christingle services before Christmas. We have had several schools visit St Mary's, but a special link has been fostered with Linden Academy within the parish. This has included school assemblies and visits to the church.

#### YOUTH

*by Adam Whiting*

2023 was a better year following the difficulties of 2022. Adam was back in action full time and was working hard to relight the fire in the youth ministry. In January the youth embarked on the return of the Youth Weekend Away! 18 young people and 6 leaders went away to Felden Lodge in

Hemel Hempstead for a weekend full of activities and worship.

We welcomed some new volunteers to the team in 2023. Casper Muller joined us in September and Ellis Wang joined us in October. Both are strong members of the team and are essential to the delivery of the youth ministry.

Sunday youth continued to be headed up by Fiona Duggan with support from Adam. It has been supported by Tychique Mundy, Jean Godden, Casper Muller and Andy Fisher, while Peter Hunt stepped into the role of young leader. Sunday youth looked at a whole range of topics this year including the exploration of 'What Is God's Plan for Me?' and 'Where is God in the hard times.' We welcomed the year 6's up a little early this year to take the pressure off young church and they have been a real asset to youth, bringing a totally different dynamic to the ministry.

'Impact' continued in partnership with 'The Feast' with Adam Whiting and Kristina Druce heading this up with support from Tychique Mundy, Ulrike Hunt, Jean Godden, and Ellis Wang. This year Impact has grown and become more inclusive than ever, with more young people from various backgrounds and different faiths finding Impact a safe place for them to grow in community with one another. We regularly have 20 young people every week with more coming as they promote it to their friends. We still eat together once a month and have spent time journeying through different dialogue methods that help us communicate our opinions effectively without talking negatively about others. We are looking to expand Impact in 2024 into a much bigger project.

In summer this year, St Mary's youth ministry partnered with Luton Unite (a collection of churches and Youthscape) to attend a summer camp together. This is the first one that we have physically been to since before Covid, so much of the youth had never been to a camp before. We decided to attend Satellites which is led by the Youthscape team. In the end we, along with Luton Unite, took over 40 young people which meant we had an amazing time, even if one of the marquees did take off in the tornado speed winds on the second day. Huge thanks to the youth team for supporting the decision to go with Luton Unite, especially to Olly and Fiona Duggan who catered for the more than fifty people in the group. The youth got so much from this camp that we have decided, and are already making plans, to go again in 2024 with an even bigger group! I know, we must be mad!

Later in the year, we had a very busy December. We joined the University carol service and the Luton Unite Christmas ball, as well as our own Christmas special. The Christmas ball welcomed

over a hundred young people to it which was incredible to see and our Christmas special was amazing.

Looking into 2024 we have some exciting plans coming up including restarting our digital youth ministry.

Every year I like to add a small note to say I am so proud of this youth ministry! From the volunteers that give their time to the young people's resilience I am so blessed to be able to work with these amazing people. I am so proud of each and every one of them and can see this cohort of young people being the church leaders of tomorrow.

## PASTORAL CARE

*by Sue Carter (Pastoral Care Pastor)*

The Pastoral Care Team has continued to meet about every four weeks both in person and via Zoom. The Pastoral Team consists of Mike Jones, Ulrike Hunt, Chris Adams, Anne Adams, Margaret Birtwhistle & Sue Carter, and more recently Joseph Adewale. Margaret joined us mid-year with responsibility for our older members. (She is also helping Alison Elliott with the Seekers small group.) Andy Pike is also informed of all pastoral issues. We pray for all those we have discussed at the end of the meeting.

Safeguarding issues is a regular item flagged up at each meeting. Martin Watson has continued to be our local Safeguarding Officer through this year.

The PrayerNet continues to be a way of communicating prayer needs to a group of about 30 people who have committed to pray for anyone in need. Prayer requests can be added via the Church Office, Sue Carter via the Pastoral phone (07483 898 276) or any members of the PrayerNet Team.

Rev Chris Adams has continued to take Home Communion to any who requests it.

Rev Dr Andy Pike has been hospital Chaplain throughout the year at the Bedfordshire Hospitals. Andy has been able to visit some of our members during their stay in hospital.

At Christmas some of our members who are not able to come to church at all or through the colder months of the year, were remembered with a small gift and a card from St Mary's. These were all hand delivered by the team and well received.

The 'St Mary's, Luton: Community' Facebook page continues to be a good way of sharing information and news. This is a closed group and only available to those who are or have been members of the church. Members of the church can request to join via Facebook.

We have encouraged members to add a jar or a tin to the Foodbank Box in the church through the

year if they can afford to, and for members who need help to take items from the box. Also, Robbie & Rachel Gill often bring a box or more of 'Best Before' food and flowers from M&S. Church members are encouraged to take what they need - or take it and give it away. Thank you to Robbie & Rachel for collecting it and bringing it to church.

The Pastoral Team now have a small amount of money donated by church members to help anyone who is struggling with heating bills or buying food. If you, or anyone in church that you know, would benefit from some money from this fund, please contact Sue Carter via the Pastoral phone or [suecarter@stmarysluton.org](mailto:suecarter@stmarysluton.org)

This year it is with sadness, that we remember those who are no longer with us but with the Lord.

Ellen Ibbett died 22.12.2022

Jean Barker died 9.6.2023

Gordon Savage died 29.8.2023

Sandy Crossman died 15.9.2023

John Wray (adult son of Hazel Wray) died 9.10.2023

Ken Rose died 6.12.2023

## SMALL GROUPS

*by Cathy Nobles*

Small Groups in St. Mary's have always seemed to be a part of building our church community. Besides the groups that are listed below, there are many other informal groups that meet.

Here are the groups that have formally been running. Through this year, the groups have met through zoom and where possible in person.

1. Community Bible Study meets on Wednesday at 7:30 pm.
2. Sunday Get Together Home Group meets on Thursday at 4 pm on zoom.
3. "The Seekers" group meets once a month in church.
4. The Calm Zone Group meets once a month.
5. The Men's Group has met three times for Men's Breakfasts and twice for a Curry Night. There was also a Men's weekend away.
6. Zoom Bible Study meets on Tuesday evenings at 8:00pm.
7. In Person Bible study meets on Thursday evenings at 7.30pm in church.

8. As we look to the future, my hope would be that more small groups would form so that anyone coming to the church on Sunday can find a smaller group to relate to during the week. It is a great way to help those who are new to St. Mary's meet new friends. As you can see from the groups listed above, there are lots of different types of small

groups. We have had a book club in the past, and perhaps you are interested in starting up a new book club. Small groups can form around hobbies and games whatever suits you and your ideas. It is a wonderful way to build our community.

*Samples from the small groups:*

### Snippet from 'The Seekers'

*by Alison Elliott*

Our Small Group call ourselves 'The Seekers'. We continue to seek - and to find, however old we get. We never know it all!

During the last year we have continued to meet together once a month in the Church Lounge for fellowship (with each other and with God), prayer and Bible study, and for celebrations - we almost always find something to celebrate. There's the fact that we've made it to another meeting, of course, - and Christmas and Easter and somebody's Birthday most months - and this year we had the Coronation as well!

For the last few years, we have been blessed with Chantal O'Donnell's gift of teaching, but sadly she left last summer to move to an even more beautiful part of the country! We hope others will benefit from her gifting in due course.

Amazingly, (or, probably not, because I think God had it up his sleeve!) - Margaret Birtwhistle offered to come and join us, with all her invaluable gifting and experience. We are so grateful and pleased to have her.

We all continue to get a little bit older - and sometimes struggle with increasing ailments - and life in general, but we can keep in touch between meetings, to pray for each other and to support each other.

I'm really privileged to be a part of such a special group of people!

### Men's Activity Weekend

*by Andy fisher*

In March 2023, twenty-eight men from St Mary's (and friends) went to Wells-next-the-Sea YHA for our annual activity weekend. We walked, cycled, and had fun and fellowship together. We all joined together for a wonderful, reflective service on the Saturday evening. In 2024 we plan to visit the YHA National Forest in October.

### Two Bible Study Groups

*by Angela Symonds*

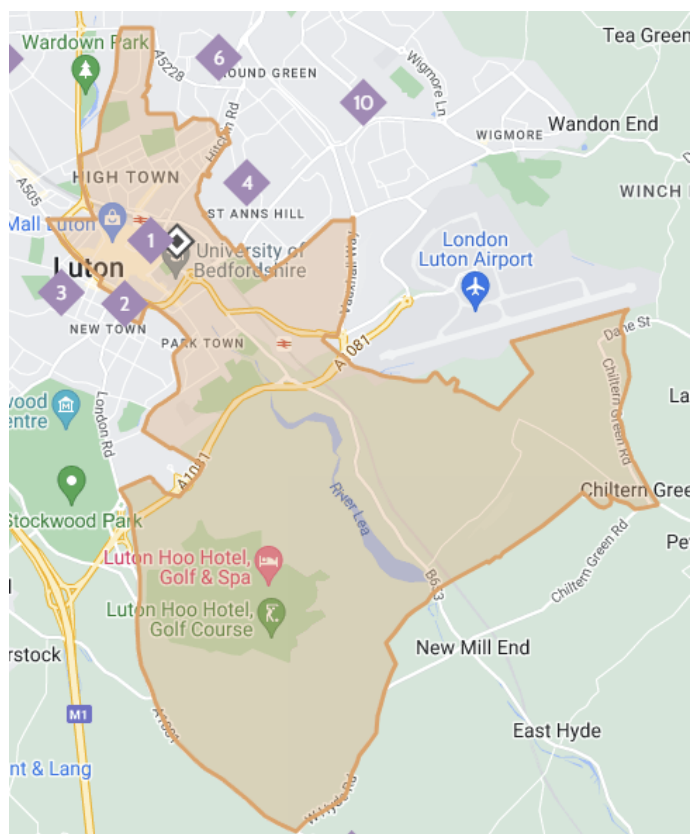
In 2023, our formerly 'Ladies' bible study group metamorphosed into two groups for anyone who would like to come, so men are welcome too. We

have an online Zoom group on Tuesday evenings, and an ‘in person group’ on Thursdays, meeting in the church. The two groups run parallel. Both groups are small - five or six in each, and we usually do some very enjoyable hard work on understanding the Bible. In line with the sermon series on Sundays, and with the help of Tom Wright’s books, we have worked through John’s Gospel and Ephesians. As we read, we also gain strength from the Holy Spirit working within us to keep us closer to Christ as we are constantly challenged to live our lives more and more in accordance with God’s word. The more we study the Bible, the more we realise the strength we get from Christ as a result. In 2024, initially, we are hoping to complete the book of Hebrews.

## LOOKING OUTWARD

### THE PARISH

This is the geographical parish incorporating the Town Centre, Hightown, the Luton Hoo Estate (below the river), and the Someries Castle area below the airport.



### ST. MARY’S CHAPLAINCY

*by Cathy Nobles and Anne Adams*

The partnership between St Mary’s and Luton Community Chaplaincy continued for its third year, being centred around Welcome Wednesday each week.

The Chaplaincy team is made up of three women from St. Mary’s; this was the first church-based team that Luton Community Chaplaincy has sponsored. The agreement would be that our Chaplains would be available to care for the people who might come in our door each Wednesday with prayer or a listening ear.

Having the doors open each Wednesday with an 11:00am service as well, has meant that a small community has formed. The service at 11:00am normally has an audience of 10-15. They are the regulars who then stay for fellowship.

We have seen this year a rise in the number of people coming to Welcome Wednesday with mental health issues. They have been able to sit down with one of the team and talk about these struggles and most have had prayer. There has been a steady influx of University of Bedfordshire students coming in to pray each week. Often in small groups of friends who are all wanting to spend time with God.

There have also been the people who come most Wednesdays who want to see the building and those conversations help develop an understanding of the mission of St. Mary’s.

### ST MARY’S CENTRE FOR PEACE AND RECONCILIATION

*by Peter Adams*

After a slower pace of activity during and after Covid times, especially out and about in Luton and sometimes beyond, 2023 has proved to be a lot busier for us as we seek the ‘peace and welfare’ of our town and all in it.

Cathy, Mike and occasionally Peter led and preached in our monthly second Sunday Peace service. We continually seek to make our own inner peace, our peaceable responses to the ups and downs of life and all we do and say as Christians in Luton our core focus. While not badged under the theme of peace, our focus during Lent 2024 on the fruit of the Holy Spirit in our lives will be very much a part of that focus. The challenge to seek a peaceable approach to our discussion of sexuality, same sex blessings and the CofE’s LLF project in the church has been a key focus. Mike and Cathy also continue to pursue teaching and mentoring people in St Mary’s and way beyond on living joyful and peaceable lives.

Very active community protest, leafletting and very aggressive online activity by Patriotic Alternative (PA), Britain’s most extreme right group, early in the year outside The Old Palace Lodge Hotel in Dunstable where asylum seekers were being housed led to a packed meeting at

Dunstable Priory. Peter along with Martin Watson who was spending time with us as a part of his ordination training were asked to attend the meeting by the rector, to understand, mediate as needed and advise on future response. A lot of aggressive voices were followed by a very angry tirade to Dunstable MP Andrew Selous, and as a result an online recording went viral. PA continued to show up over the next few months, including leafletting in north Luton. This kept us busy in both towns as we and others kept an eye on the possibility of further protest and attack on the large number of asylum seekers being housed in Luton.

Knife crime in the town remains a problem, and our Phoenix made of knives from amnesty bins gives a focus to our activity. The death of a young man in Biscot in September 2023 led to many community meetings in which Peter was very involved. In July the possibility of a visit of the Knife Angel was raised and is now settled for summer 2024. The twenty-two-foot Angel made of tens of thousands of knives will be somewhere near the Town Hall, and our Phoenix will be his partner in focusing many in the town to the realities of this horrific issue in our community. Phoenix will be busy in 2024, also spending time at St Andrews in Blenheim Crescent where Rev Luke Lerner, the co-creator, is now vicar, and also two visits to Norwich where the parents of a young man who died two years ago aged 18 have become national activists on the issue.

Our other focus has been the Holy Land and the impact of war there on our Luton community. Cathy Nobles is a trustee of Musalaha, who work for reconciliation there, and we hosted three days of public meetings and conversations involving their director Daniel Munayer in June. Since the October 7<sup>th</sup> attack on Israel by Hamas and the subsequent invasion and war in Gaza the conflict has become the centre of our activity. Cathy continues to support the work of Musalaha in the land, but most of our activity has been here in the Luton community. Cathy has used her deep understanding and thirty years of experiencing the reality of the conflict as it works out in the lives of all in Israel and Palestine to running workshops for people to think about the conflict, first for our church but now also for other churches in Luton. Peter is spending a lot of time on community relations in Luton. All this work will continue to dominate our focus in 2024 as the war continues and its aftermath and the resulting ongoing fractured relations in our community and on the political landscape impact us, especially as elections loom.

## MISSION

*by Anne Adams*

St Mary's is a church that seeks to look outwards to Luton and the world through giving, prayer, relationship, serving and sending.

Locally, we are part of **Luton Deanery** on both the **Chapter** and **Synod**. We are active members of **Churches Together In Luton** and we are on **Luton Council of Faiths**.

Our outreach is holistic, and we seek to serve through the various parachurch organisations in town which mostly operate within the parish. St Mary's members are employed, volunteer, give, pray and/or sit as trustees on missions that include: **Foodbank**. One of our members is on the board. This has again been a very active year for the Foodbank and all donations of food are very welcome.

**Luton Community Chaplaincy (LCC)** was initiated by St Mary's and a number of our members are chaplains. There are chaplains in the Mall, the Town Hall, Asda and the Magistrates Court.

The St Mary's team of chaplains have been active all through the year enabling welcome Wednesday to function, and most importantly, having many helpful conversations with visitors. This work is also enabled by a small team of volunteers.

**Mission Direct** helps people to make a practical lasting difference to some of the world's most vulnerable people by going on short overseas mission trips. One of our members works for Mission Direct. In 2023 the Bishops Harvest Appeal showcased a Mission Direct project in Uganda. We were able to contribute £500 total to Bishop's appeal - a combination of congregational specific gifts and top up from Missions budget.

**NOAH**, which shows Christian care and compassion to the homeless of Luton is mainly located in the parish. Some of our members volunteer with NOAH.

**Street Pastors** provide a caring Christian presence in the town centre every Friday and Saturday night from 10pm to 4am. Our building acts as the base when pastors are on the streets.

**The Feast** - one of our members works for the Feast. The Feast brings together teenagers from different faiths and cultures to build friendships, explore faith and change lives. The Feast and St Mary's often work jointly with young people.

**Luton & Dunstable Hospital Volunteers** - several members volunteer in the hospital

**Youthscape** is a nationwide youth charity. Youthscape - Luton seeks to reconnect the Christian community with young people and to make a positive difference to their lives through its work in local secondary schools with young people

from all backgrounds. Some church members work or volunteer with Youthscape - Luton.

**Tree House** - this is the University Chaplaincy and during 2023 a new Chaplain was appointed. We hosted the annual University Carol Service and are working with the Chaplain to explore a joint project in 2024.

**Missions Group:** Michael and Sue Carter, Anne Adams, and Angela Symonds support our missionaries and decide on overseas missions giving.

**St Mary's gives away** 10% of undesignated church income to support mission, both within Luton and internationally. In 2023 we have given almost £13,000. Thus, we have supported three couples in their work, one couple based with Interserve in Birmingham, one in N E India and the other in the Philippines. Of the amount we give away, 10% is sent to provide disaster relief where needed. An amount has been sent for the Syrian earthquake relief and to Musalaha, working for peace in the Middle East.

We have also made donations to several organisations with whom we have links as they serve our town and those in need within it. Those organisations are Level Trust, NOAH, Mission Direct, Azalea, Youthscape, Luton Community Chaplaincy, The Feast, St Mary's Peace Centre, Wenlock School Deanery support fund.

## LEADERSHIP AND OPERATIONS

### LEADERSHIP

#### TRAINING

by Mike Jones

St Mary's continues to be a place for equipping and sending. This year has been a year of training and celebration for clergy and staff.

- Rev Dr Andy Pike is continuing his curacy. He is now a hospital chaplain as well as a psychologist in private practice. He is in his third year of curacy as an SSM (Self-Supporting Minister) and plans to stay on with us as Associate Minister.
- Rev Canon Joseph Adewale has moved from PTO (Permission to Officiate) to stipendiary curate for two years. He is an experienced priest transferring from Nigeria.
- Congratulations to Crispen Nyatsuro who has been ordained and is in SSM curacy.
- Martin Watson will be ordained in January 2024.
- I am thankful for all that Rev Chris Adams our retired minister does.

- Sadly, Rev Catherine Moss continues to pause her ministry at St Mary's because of ill health.

## SAFEGUARDING

by Mike Jones / Trish Pinner

### 1. Introduction

Safeguarding is a strength at St Mary's not least due to the excellent work in this area over a long period by Martin and Sara Watson. They have trained Adam Whiting and the rest of the team. We have a rigorous DBS check regime.

Now that Martin has moved on to his curacy, we are thankful that Trish Pinner has taken over from the Watsons now as PSO.

**Safeguarding is a standing agenda item at PCC.**

**Other Safeguarding Meetings:** We regularly discuss safeguarding issues at the Pastoral Minister's Group (Rev Mike Jones, Rev Chris Adams, Rev Dr Andy Pike, Sue Carter, Anne Adams, Ulrike Hunt, Margaret Birtwhistle).

**We work in line with Church of England Safeguarding Policy and Practice Guidance.**

**For case work** we take advice from our PSO and the Diocesan Safeguarding Team

**2. Formal Obligation.** PCCs are formally obliged to report to the APCMs on whether the PCC 'has complied with the duty under section 5 of the Safeguarding and clergy discipline measure 2016 (duty to have due regard to House of Bishops guidance on safeguarding children and vulnerable adults).' We have indeed done so.

**3. Safeguarding Roles -**

**Details of Parish Safeguarding Officer:** Trish Pinner. Contact her at:

safeguarding@stmarysluton.org

**Details of DBS Recruiter and Verifier.** Ulrike Hunt.

**4. Safeguarding Policy, Guidance and Information -Details of Parish Safeguarding Policies here.**

We refer to 5 policies.

National Policy Church of England: *Parish Safeguarding Handbook. Promoting a Safer Church.*

National Policy: Central Council of Bellingers (2015): *Safeguarding in Children in Towers*

Diocesan Policy: *Responding to Domestic Abuse*

Local Policy: *Safeguarding of Adults who are Vulnerable.* Edited and ratified March 2023.

Local Policy: *Safeguarding of Children.* Edited and ratified March 2023.

**5. Safer Recruitment and People Management**

**Which areas of the Safer Recruitment and People Management Guidance are the parish compliant with?**

The SGO (Safeguarding Officer) believes that we are compliant in all areas.

**Which areas of the Safer Recruitment and People Management Guidance will the parish be focusing on going forwards?**

The SGO believes that nothing needs to be acted on.

This year we are reorganizing after the change of PSO.

**6. Opportunities, challenges and risks in safer recruitment and people management.**

We deal with these issues as they arise.

**Number of safeguarding concerns shared with Parish Safeguarding Officer. Two**

**7. Next Steps** -What areas of safeguarding will the parish be focusing on?

We will continue to adjust what we are doing for safeguarding of vulnerable adults now that Margaret Birtwhistle has joined the team and develop our systems now that Trish Pinner has taken over from Martin Watson.

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**PCC SECRETARY REPORT**

*by Angela Symonds*

*Ephesians 4:32 - "Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you."*

PCC has been a happy place this year as two members were given special awards, and Rev. Joseph Adewale's visa was agreed, so he was licensed as our Curate on September 30th.

The Archbishop of Canterbury awarded Peter Adams the Hubert Walter Silver Scarab beetle medal for Reconciliation and Interfaith Cooperation at the Lambeth Awards ceremony on 22nd June - a tribute to all his work towards Peace and Reconciliation.

The Bishop of St Albans awarded John Mascoll, one of our Church wardens, with the Order of St Alban during evensong at St Albans Cathedral on September 23rd. This was an award given for his long and faithful service to the Lord, and to St Mary's.

We give thanks that the new chairs were in place before the May PCC meeting. An additional bonus is that the church is now much improved acoustically - hopefully making it more attractive to hirers.

After many hitches the hall heating is now up and running.

Safeguarding

We continued to focus on keeping up to date with safeguarding requirements, and updating all our policies, as a result, the Church of England has upgraded us to a Level 3 Conforming Church. We now have to keep up the good work.

Trish Pinner took over from Martin Watson as our safeguarding officer from December 2023

Bible and Prayer

A good week of prayer in January helped to focus our minds on reaching the extended parish. Hosting the Retreat in Daily life in October encouraged us to deepen our own walk with God. As well as other teaching, we also worked through John's Gospel and Ephesians in sermons during the year.

Peter Adams kept us updated on Power Court, the new Football Stadium and related developments, as well as continuing to think about how St Mary's should develop in the 21<sup>st</sup> century.

We continue to have a mini foodbank at the back of church that members of the congregation stock, and people can take from as they need.

Bishop Richard's visit in May only emphasised again what we already know - that Luton is one of the most multicultural towns in the UK, especially in having a high proportion of Muslims, and also that we live in one of the most deprived areas in the country, so, for us, the issues of poverty and homelessness are pressing.

In 2023, Church members took part in the LLF process and our clergy were not seeking to bless same sex couples. As a church we welcome all and we recognise that others will have a different position. In 2024 we will continue to clarify our position.

The congregation's financial support for a new Children and Family worker really encouraged us to go ahead with this, and Katie Smith joins us in the New Year.

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**DEANERY SYNOD**

*by John Spurgeon*

Deanery Synod met in February, June, October and November 2023. Peter Adams, from St Mary's, remained the Lay Vice-Chair throughout and Christchurch has provided the secretarial support, the vicar being assistant Area Dean.

In February Sarah and James Hargreaves, from Engage Worship, gave a presentation of their work with local churches, where they had provided training and resources for use in worship, with the aim of engaging young people and families. Following the then recent vote in General Synod, the very topical subject of prayers for couples in same sex relationships was introduced by the Area Dean following a statement issued by the Diocesan Bishop. There could be no illusion about the depth of disagreement that existed amongst both the clergy and laity and the majority of Luton clergy might not want to use the prayers. When the prayers are authorised a public statement would be issued locally and a phone number provided for those enquiring about the prayers. Peter made a plea for unity and mutual understanding. Finally,

an update was provided on the number of asylum seekers in Luton and the challenges this presents. In June the Area Dean reported that there had been no feedback on Jairo Nyaongo's presentation on racial justice in our churches the previous November. The main business was a presentation by Azalea on the range of work that they cover with victims of sex-trafficking in Luton. Volunteers contact women on the streets, engaging them in conversations to build positive relationships which continued through one-to-one counselling and support. A related online mentoring service for men who wish to change their behaviour, Flint, was introduced through a video. Ruth emphasised the importance of faith and sharing the gospel in their work. All can be involved by volunteering and giving of funds and practical work. Finally, Peter thanked those who would be standing down from Synod this time.

We had an opportunity to visit Holy Trinity church, Biscot, in October, which is now within the new Parish of St Augustine with Holy Trinity (Biscot). Kate Ford, giving advisor for the Diocese, spoke of the range of support available to parishes in order to assist them in encouraging generous giving, stressing the importance of communication. There was also a report on the Cathedral Re-visioning process, which is a project to engage widely before drawing up a plan for the future. Sadly, Lynda Logan had to announce that she had left as East of England Ambulance Chaplain, not least because of the approach of the senior management to the chaplaincy service. Probably the most moving element of this meeting was the number of members who left the meeting afterwards, and walked the few hundred yards to the site of a recent fatal stabbing where they stood in sympathy with the mainly young people holding a vigil.

In November, Helen Burgess and Antoinette Mutabazi spoke on the University Chaplaincy service. This covers both campuses and is based at the Tree House Community and Faith Centre. It is Christian led but multi-faith and is now recognised as a student support service. There is a Christian Union but this has to be run by students who recruit a leadership team; unfortunately, this had not happened for this year. Churches could help the chaplaincy by providing new volunteers and prayer for inspiration and discernment. News was given from the various parishes including addressing the subject of safety of young people, the need for accommodation for asylum seekers now deemed homeless, and a new charity "Chaplaincy at London Luton Airport" will have been set up by the time this report is printed. Finally, Rev. Dan Drew (St Luke's) spoke of those who had helped us in growing in faith and how we should invest in youth work and training. Young

people were interested in their elders if we were interested in them. He saw a more strategic approach in the Deanery as churches work together to develop a joint strategy and employ a programme and oversight manager for Luton, using some of the significant available CofE strategic funding.

A key focus for synod over the coming year will be the nationally funded Strategic Mission and Ministry Investment Board (SSMIB funded Luton project). Its overall focus is the churches of Luton but with strong focus on St Mary's and its place in the fast-regenerating town centre. Its aim is to help the church in Luton to be healthy and growing in our diverse town.

## OPERATIONS

### SENIOR ADMINISTRATOR REVIEW

*by Ulrike Hunt*

2023 was a very full year.

We are thankful that the staff team was on the whole healthy and functioning well throughout 2023 after a 2022 where there was a lot of sickness and staff absence.

Our staff and volunteer team looks very different from the team in 2022.

Emily Shephard left us in January 2023, having realised the role of Children and Family worker was not for her. We appointed Jay Huffman in May as an Assistant Administrator. Unfortunately, this also didn't work out and Jay left us in November 2023. John Mascoll joined the staff team as warden in April 2023 and Joseph Adewale joined us as curate in the summer.

More volunteers joined different teams such as the welcome team, the chalice team and the sacristans team, as well as the young church and youth teams.

### ELECTORAL ROLL FIGURES

*by Ulrike Hunt*

We had 188 people on our published 2023 electoral roll, of which 166 live outside the parish. This is an addition of 1 person from our 2022 published electoral roll.

Year	In Parish	Out of Parish	Total on Roll
2019	8	155	163
2020	11	142	153
2021	11	145	156
2022	19	168	187
2023	22	166	188

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## HIRINGS REPORT

by *Ulrike Hunt*

Various people hire our building for all sorts of events - workshops, classes, concerts and much more. The hiring of our building provides the church with valuable income, much needed in order to be able to maintain our amazing building.

We started off the year hosting the Royal Philharmonic Orchestra for a week, culminating in an amazing musical experience on 8<sup>th</sup> January 2023. We also hosted the London Movie Orchestra at a candle-lit concert in March, the Vauxhall Male Voice Choir in June, and a sound art event (Equinoks) in September.

We continued to host the Luton Music Club, who put on concerts regularly on a Monday evening, as well as Salsa dancing on a Thursday evening.

The hall has been hired for meetings and workshops on a number of occasions, including by Luton Borough Council. Having a warm hall in the autumn certainly makes a huge difference!

The hirings committee (Andrew Beale, Ulrike Hunt and Jay Huffman) met several times over the year and at the end of the year added Anthony Moss and Steve Hudson to their number.

We are acutely aware that we need to increase our capacity to manage hirings as well as to market ourselves as a location for conferences and events. To this end, we will be appointing an Events Coordinator in 2024.

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## WARDENS' REPORT

by *Sue Carter*

### Services

In 2023 the congregation has continued to grow slowly with a greater diversity of nationalities worshipping together. The 9am service is a more traditional robed service, with liturgy, hymns played on the organ. (Thanks to Andrew Rodell and John Spurgeon, with Phoebe Yu filling in when Andrew and John are not available). The service has a fairly stable congregation of 35-40 people. Thank you to our refreshments team (who set up at 7.30am!) and have hot drinks available before and after the early service, so that the two congregations can meet.

The 10.30 service has morphed into the 10.40 service, which is when the majority of the congregation have arrived!

Welcome Wednesday continues steadily to have about 15 people to the short devotional service at 11am each week. During the course of the morning others come in and out of the church, some to look around, others to pray quietly and others to speak to members of the team.

In March 2023 we held a 'Service of Remembering' for those who had lost loved ones.

**Worship at St Mary's** - we have lost several of our musicians over recent years and finally the Cowling family moved to Scotland in the summer, leaving us with few who could lead us. (Thank you Richard for the years you have led us in worship with other members of the Cowling Family!) From the autumn onwards, we started to use recorded music for two Sundays a month. It seems to be working well with musicians playing for the other two weeks.

**Shared Meals** We have enjoyed several Bring & Share meals in the hall during the year as well as the Seder Meal on Maundy Thursday

**The King's Tree** On the day following the King's Coronation, we invited Susan Lousada, The Lord Lieutenant of Bedfordshire, to come and ceremonially plant an Oak Tree - *Quercus robur Fastigiata*, to celebrate this occasion. The Lord Lieutenant then joined us for the 10.30 service when she was able to answer questions from the children and young people about the Coronation Ceremony which she had attended the day before.

**DAC (Diocesan Advisory Committee) Applications** - we were finally given permission to replace the upholstered wooden chairs for the new lightweight stackable chairs for the church. The old chairs were given to churches in Marsh Farm and Husborne Crawley who were delighted to receive them. The new chairs were first used for the Friend's Concert in the summer when Luton Youth Music performed in the church. The feedback after the concert was very positive, with people saying that the acoustics had improved with the new chairs. We are appreciating the versatility of the building. Because of the new chairs, there are increased bookings from hirers!

The hall boiler was installed in the autumn, with improved heating to the offices as well as the hall.

**Heritage Days** have included tours of the building as well as Tower Tours led by Peter Adams. Peter led a group of people up & down the tower from Historic England. Views from the top are wonderful, and the view will continue to be interesting as the development of the Power Court site gets underway.

**Bell Ringers** During the year our bell ringers were very few in number, so Beryl Gardner appealed to the church over a couple of weeks for new members to come to a Bell Ringing Taster Evening in October. About a dozen people attended along with Local Radio Presenter, Roberto Perrone, who recorded the event which was put out on BBC 3CR the following day. Ringers from Caddington & Houghton Regis came to help on the evening. Bell ringing training has continued on Tuesday evenings at St Mary's with a core team of ringers each week.

**Staff Team** This year we have continued to see a few changes to our staff team.

Joseph Adewale from Nigeria became our curate. He was ordained in Nigeria where he had worked as Bishop's Chaplain. With so many from Nigeria in our congregation, it's great to have Joseph on team. He and his family are living in St Matthew's Vicarage.

Andy Pike continues as a Self-Supporting Minister (SSM) and will be finishing his curacy in summer 2024. Andy was appointed Hospital Chaplain at The Luton & Dunstable and Bedford Hospitals, working there part time, as well as continuing to work part time as a Clinical Psychologist.

Jay Huffman was appointed as an assistant administrator, but after the probationary period it was felt that he wasn't the right person for the job.

#### **Ordinands**

Crispen Nyatsuro was ordained as Deacon in June 2023 at St Albans Abbey and is now an SSM at The Church of the Transfiguration in Kempston.

Martin Watson was ordained as Deacon at St Paul's Church, St Albans in January 2024, delayed because of family circumstances. He will serve his curacy there.

#### **Church Wardens**

After 5 years as Church Warden, Anthony Moss stood down from that role, but continues to be very involved in the care of the buildings as our Warden Emeritus.

John Mascoll was elected as Church Warden in April along with Sue Carter.

We continue to be grateful to all the team for their hard work at St Mary's, to Mike Jones as Vicar, to Andy and Joseph as our curates, and to Chris Adams - our retired minister, and also to Adam Whiting our Youth Minister, Ulrike Hunt our Senior Administrator and to Marsha Dorgan-Bratt our church cleaner. We also thank all the church members who help to make church happen - too many of you to list!

Thank you all!

## **FABRICS AND ORNAMENTS (BUILDINGS REPORT)**

*by Anthony Moss*

### **EXTENSIONS HEATING**

If you remember last year's report, you'll recall that I was confident that there would be good news this year on the Hall and Extensions heating project. My confidence was well-founded! I'm pleased to say that in 2023 the system was thoroughly refurbished. A new more efficient boiler was installed; there are new, much quieter and better heaters in the hall itself and the foyer and there are radiators where there weren't

before - in the front office, the corridor and the Underground. In addition, the system is much easier to programme and control both for ours and the hirers' requirements. We are all very happy with it. A big win indeed!

### **HALL LIGHTING**

The hall lighting was in serious need of improvement. A number of the incandescent strips had failed. The replacement of these was not an easy task. The use of ladders was completely out of the question. Instead, scaffolding had to be hired and erected. You will note that the hall roof slopes, so that as we moved down the hall, the height of the scaffolding needed to be reduced. All this was done under the able supervision of Alan Holmes, our site agent. All the lighting strips were replaced as they were all of the same vintage and would likely have failed at some point

### **QUINQUENNIAL INSPECTIONS**

The Quinquennial Inspections (QI) for both the Church and the Extensions were done last year. These are both extensive documents and the building team has examined them and assessed what can be done within our very limited budget. The work identified by the architect is categorised as 1) Urgent, 2) essential - to be done within 12 months 3) to be done within 5 years, 4) to be done within the next 10 years, 5) items requiring specialist advice, 6) routine maintenance and 7) monitoring. (NB, we are taking care of these last two categories).

The urgent items have been completed, namely the replacement of the failed expansion tank in the church boiler room and the inspection of fire-fighting equipment. Following the latter, its recommendations were put into place which involved sourcing replacements for failed and out-of-date kit.

The team is gradually working its way through categories 2 and 3. Some of the jobs in these categories will require external contractors. Some may even not be done due to lack of funds. As you know, we have a champagne church and have only beer money to maintain it! However, thanks to the competence and long experience of Alan, some jobs can be tackled in-house. Work done in 2023 included: safety tape installed on step nosings throughout, repair of missing downpipe and channel, upkeep and protection of crumbling masonry and effigies and improving the state of the external timber frame of the high-level window above Chancel Arch - lots of linseed oil used!

For these works and others, we remain most grateful to the Friends of Luton Parish Church who have assisted us with the finance.

## MISCELLANEOUS

As part of his regular hours, Alan has kept the place running, doing a variety of jobs, too numerous to mention, but including such things as repairing water heaters that went bang, new door hinges, repairing locks etc. A particular highlight this year included the reinstatement of the corridor parquet floor which needed digging up because a section of heating system pipe needed to be replaced completely as it was leaking. This was a right mess, but you would never know it had been done now!

## FINANCIAL REPORT

by Anne Adams

The Finance Team meets six times a year, reports to PCC and has the delegated role of managing the finances of St Mary's. The Finance Team members include: Andrew Rodell, our treasurer; Andrew Beale who heads a small team who work on raising income from the use of our buildings; John Milligan who looks after all matters relating to insurance; Mike as vicar; and Sue and John as wardens. I (Anne Adams) chair the team and together we share what wisdom and experience we have to manage the financial aspects of St Mary's church life. I am so grateful to each team member, especially Andrew as our treasurer. The amount of work done by the team is often unseen and is significant. We are also very grateful to our auditors, Miller and Co.

All the detail is shown in our accounts for 2023 and Andrew as treasurer has written a report there. The main financial headlines for 2023 were:

We made an appeal for additional giving to fund the post of the Children's worker. This resulted in an amazing commitment from the church of £13,000 per year for three years. We now have Katie in this post. A big thank you to all who were able to join in by responding to this appeal.

Our general giving has not dropped by much during the year - this is amazing as we are all experiencing the squeeze of the increasing cost of living, thank you to all who give. The ministry of the church happens as a direct result of our giving. We have made two large investments in our building during 2023. Replacing our church chairs cost £26,760 and was paid for from the chair replacement fund and our general funds. The broken heating in the church hall was replaced at a

cost of £54,928 (this included the leaks which were subsequently discovered). This was paid for from a fund transferred to St Mary's when St Matthew's church was closed and had been set aside for major items such as this.

Both investments had become necessary to enable us to offer a warm flexible building to our congregations and to those who want to hire the building. We have already seen the benefits of both investments.

The increasing cost of living has hit our expenditure, as you would expect. A significant increase was the new gas contract for heating the church - this was an 86% increase meaning that during December our gas bill was £4000! Costs for our other utilities and all the general costs of running the church have increased.

The hiring of our building contributed an income of £30,000. During 2023 we hosted the Royal London Philharmonic Orchestra for a week of workshops culminating in an experimental concert. We also have several regular users and have increased the number of musical concerts in this amazing venue. We did not host any graduations for the University of Bedfordshire in 2023 but are pleased they are returning in 2024. We are working to explore how we can increase the income from hirings. A big thank you to all who work to make this all happen. The bottom line for St Mary's is that because of our two large investments, mentioned above, there is a total deficit of £78,000 at the end of 2023. PCC decided that the two major projects were of such importance that they have essentially been taken from our reserves. The actual deficit for the day to day running of the ministry of St Mary's was £8,500. Looking forward we have again had to ask PCC to accept a large deficit budget for 2024. In these changing times we cannot ignore the financial trends.

What is God saying to us? We believe God to provide for our ministry needs - He does that through our giving and through using our gifts, talents, creativity and what is in our hands to do and use. This is a challenge that belongs to us all, and we are all part of the answer.

## WHO IS WHO AT ST MARY'S STAFF AND VOLUNTEERS IN 2023

by Ulrike Hunt & Mike Jones

*If you volunteer and are not on the list, we would like to thank you. We ask you to tell us what you do so we can add you next year. We value all our team and love inviting you to our regular connection events.*

## CLERGY, WARDENS AND STAFF

**Incumbent:** Mike Jones

**Clergy:** Chris Adams, Dr Andy Pike, Joseph Adewale.

**Churchwardens:** Sue Carter and John Mascoll

**Staff Team:** Ulrike Hunt (Senior Administrator), Marsha Dorgan-Bratt (cleaner), Adam Whiting (youth and community minister), Anne Adams (staff support), Sue Carter and John Mascoll (church wardens). Anthony Moss has remained on the staff team on an ad-hoc basis as warden emeritus.

Alan Holmes is on site as an ad-hoc site manager, working closely with Anthony Moss. We are thankful for all the repairs they are doing around the site.

## PCC & SYNODS

On the PCC following the 2023 APCM were

*Retiring in 2024:* Yasmin Milligan, Samson Ndebele, and Margaret Birtwhistle

*Retiring in 2025:* Andrew Rodell, Anne Adams, Alfred Vellah, Sulaman Raice Sunny.

*Retiring in 2026:* Angela Symonds, Gordon Shrosbree, Bethany Whiting and Steve Hudson

*General Synod representative:* Peter Adams

*Deanery Synod:* John Spurgeon, Cathy Nobles, Michael Carter

## A-Z OF VOLUNTEERS

### PCC SUB COMMITTEES:

**Buildings Liaison Team:** Anne Adams, Sue Carter, Mike Jones, Ulrike Hunt, Anthony Moss

**Finance Committee:** Anne Adams (Chair), Andrew Rodell (Treasurer), Andrew Beale, Mike Jones

**HR Group:** Anne Adams, Sue Carter, Ulrike Hunt

**Hirings Committee:** Andrew Beale, Ulrike Hunt, Jay Huffman (between May and November).

**Standing Committee:** Vicar, Wardens, Treasurer, Lay Vice Chair.

**Way Ahead / COG:** This team, made up of clergy, wardens, former wardens and a few others, prays about the future of church and discusses strategic issues. It is a subcommittee of PCC. Members include Anne Adams, Peter Adams, Joseph Adewale, Sue Carter, Penny Fisher, Ruth Jones, John Mascoll, Catherine Moss (off sick), Andy Pike, Gordon Shrosbree.

### OTHER VOLUNTEERS

**All Age Team:** Andy Fisher, Jason Hunt, Ulrike Hunt, Adam Whiting, Mike Jones and Dr Andy Pike. Summer Church also included the help of Ruth Jones and Carly Pike.

**Bring and Share lunches:** Sue Carter, Anne Adams and Ulrike Hunt

**Chalice:** Brendan Owen, Barzil Gweshe, Jean Godden, John Milligan, Nick Bowman, Clive Barratt, Anthony Moss, Samson Ndebele

**Flowers:** the flower arrangements we see around church were put together by Jennifer Randall. Other decorations by Ruth Jones and others.

**Home Communion:** John Mascoll, Dr Andy Pike, Joseph Adewale.

**Litter Picking:** We are thankful for Yasmin Milligan and John Mascoll who regularly pick litter in our church yard.

**Men's Ministry lead:** Clive Barrett

**Men's Walking Weekend:** Andy Fisher, Jason Hunt, Steve Hudson and Paul Connelly

**Missionary Liaison:** Michael Carter and Angela Symonds

**Organists:** Andrew Rodell, John Spurgeon and Phoebe Yu regularly play at 9 am services. Roy Meek and Roger Carter play for weddings and funerals

**Peace Centre:** Mike Jones, Peter Adams, Cathy Nobles

**Pianists:** Malcolm Kirby and Andrew Rodell

**Sacristans:** Sacristans work behind the scenes to prepare communion each week. Our sacristans in 2023 Paul Parson, Yasmin Milligan and Rachel Gill joined Lorna Davitt and John Mascoll

**S.A.S:** the wonderful people who sort out our screens, audio and streaming each week in

2023 were: Adam Whiting, Alan Holmes, Angela Andrews, Dr Andy Pike, Chukwuma Jideopor, Graham Eaton, Jason Hunt, Joseph Adewale, Martin Watson, Mike Jones, Paul Connelly, with Mark Miller starting to come on board

**Schools Ministry:** Andy Fisher, Ruth Boctor, Yasmin Milligan, John Milligan, Ruth Boctor and Margaret Birtwhistle

**Service Facilitators:** enable the smooth running of a service by unlocking the building, ensuring security, supporting the welcomers, and locking the building up again. They also ensure legal aspects of the service, such as counting people at each service, is done.

Service Facilitators in 2023 were: Anne Adams, Anthony Moss, Clair Griffin, Rachel and Robbie Gill, Sue Carter, Sulaman Raice Sunny, Ulrike Hunt.

**Refreshments:** we started the year with refreshments in the hall after the service. However, very few people went. One Sunday we took a visitor to the hall for refreshments to meet others, and only two other people were there! So it was decided to have refreshments at the back of church between the services.

Clive Barratt and Jennifer Randall are the stalwarts who normally set this up. (We would love more people to join this team!) Yasmin and John,

Alyssa and Rodica and Paul Parson then help serve refreshments and clear it all away again at the end of the morning.

**Service Leaders and Preachers:** the clergy have enjoyed the support of Angela Symonds, Anne Adams, Cathy Nobles and Peter Adams, Michael Carter, John Mascoll, Ulrike Hunt and Joseph Adewale over 2023 in leading services and speaking. We also enjoyed various visiting speakers including the Clemisons, Matt Vaughan, Stephen Hoyland at the start of the Retreat in Daily Life, and Mark Edison at our Friends Service. A special thanks to Chris Adams who covers so many services.

**Trust Administration:** Joan Turner managed the Agnes Poulton Trust, while Rebecca Orrin continued to manage the St Mary's Charitable Trusts.

**Various volunteers:** Michael Carter led us in the seder meal on Maundy Thursday in 2023, with food provided by Sue Carter. We are also thankful to Shafayatul Islam, who so faithfully cleaned for us when cover was needed in 2023.

**Welcomers:** This team welcomes people on a Sunday morning. They create a warm welcome for newcomers and visitors, guiding them to their seats, letting them know where the toilets are and helping them know what is on for the children. They also do an amazing job at introducing newcomers to more established members of the congregation in order to create connection and belonging.

Welcomers in 2023 were: Albert Timson, Angela Symonds, Cathy Nobles, Chantal O'Donnell (before she left Luton in summer 2023), Margaret Birtwhistle, Paul Parson, Rachel and Robbie Gill, and Steve Hudson

**Welcoming Wednesday:** the chaplains from the Luton Community Chaplaincy and volunteers from St Mary's who ran this weekly in 2023 were: Anne Adams, Cathy Nobles, John Spurgeon, Margaret Birtwhistle, Yasmin Milligan, Edna Omigie, Alison Elliott, Michael Carter.

**Worship Band:** The worship was led by Richard Cowling until he left Luton in August 2023.

Other worship leaders included Ruth Jones, Alex Du Rand and Jean Du Rand and Lucy Kileo. More recently, Ijay Omotade has been leading worship on a regular basis. Musicians and singers included Andrew Beale, Andrew Rodell, Katie Smith, Rodica Shirley, and Rosemary Rodell.

**Young Church Team leaders and helpers:** Young Church was led by Eleanor Savage, Ruth Boctor and Titilayo Adewale. Young Church helpers were: Carol Stevens, Champa Channaiah, Ebenezer Wusu, Lisa Tull, Lizzie Douglas, Harika Gade, Naomi Ng'ang'a, Ola Adebawale, Peggy Scott, Ranjita Shaw, Simon Shirley, Sisi Wang, Wandy Vellah .

**Youth Leaders** The youth team, headed up by Adam Whiting, was Fiona Duggan, Caspar Muller and Andy Fisher, with help from Tychique Chiamala, Melody Abubakar and Ulrike Hunt. Impact on a Thursday evening is run by Adam Whiting with Feast youth worker Kristina Druce, Ellis Wang, Jean Godden and Ulrike Hunt

## STRUCTURE, GOVERNANCE & MANAGEMENT

**PCC Constitution:** The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity, previously exempted but now registered with the Charity Commission.

PCC meets six times during the year. The Church Oversight Group (COG) meets ten times a year, chaired by the incumbent and acts as a reference group, also reporting to PCC. The **Churchwardens** meet regularly with the vicar and they are supported by a team of appointed **Assistant Wardens**.

**Church Wardens:** These are key members of the church with important responsibilities. There are two wardens who are elected every year by what is called the Vestry Meeting or the Annual meeting of Parishioners. This happens immediately prior to the Annual Parochial Church Meeting. They are on the church council (PCC).

**PCC Members:** Members of the PCC are either ex-officio (Clergy, Churchwardens and General Synod, Diocesan Synod and Deanery Synod Representatives); elected by the Annual Parochial Church Meeting (APCM), or co-opted in accordance with the Church Representation Rules.

Most PCC members are appointed at the APCM. The number on PCC is determined by Church of England rules as follows: 6 representatives where the electoral roll (ER) is less than or equal ( $\leq$ ) to 50; 9 representatives when  $ER \leq 100$ ; and a further 3 representatives for every 100 (or part thereof) up to a maximum of 15. Our ER is between 101-199 so we have up to 12 places for laity on the PCC to be nominated at the APCM. Church Representation rules require about 1/3 of members retire each year so we elect people so that no more than 4 are scheduled to retire on any given year.

We have up to three lay representatives on **Deanery Synod** (the number for church sized 100-199). They are elected every three years. We also have one member of **General Synod**, a national body of the C of E). Our PCC membership is therefore: 12 nominated by APCM; 2 wardens; 3 deanery synod representatives; 1 General Synod

representative plus the clergy. Membership lists and vacancies are shown elsewhere.

**Subcommittees and working parties:** By law, the PCC has a sub-committee to help the day to day running of St Mary's, which is the Standing Committee, which rarely meets. It has the power to transact the business of PCC between its meetings, subject to any directions given by the Council. It is comprised of the Vicar, Lay Vice Chair, Wardens and Treasurer. We also have four subcommittees/teams: Finance, Buildings Liaison, Human Resources (HR) and Church Oversight Group. The significant Hirings Team reports to Finance. We will be looking to upgrade the role of this team as business development becomes more significant to the church for us to remain financially sustainable. Missions Group also recommends with the vicar allocations to mission.

**Risk Management** is done by PCC, Incumbent, Building Committee, Wardens, Staff and other members.

**Accounting Policy:** The Financial Statements have been prepared in accordance with accounting policies on an accruals basis except for investments which are at market value and comply with statutory requirements and the PCC's governing document, the Church Accounting Regulations 2006, the Charities Act 2011, Accounting and Reporting by Charities - the Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 Feb 2016) and the Financial Reporting Standard applicable in the UK and republic of Ireland (FRS 102).

## FAQ: UNDERSTANDING THE C OF E

One question we get asked is how does the local church fit into the national Anglican Church?

Firstly, we are not funded from the national church. As a church we have to fund ourselves.

We are structurally a part of the Church of England which is organised into two halves called provinces; each led by an archbishop. We are in the Southern Province led by Archbishop of Canterbury;

Each province is built from dioceses. We are part of the Diocese of St Albans. Each diocese has deaneries: we are part of the deanery of Luton. The clergy from each deanery meet together monthly for a packed lunch (no expense spared!). Luton's deanery works well together and has "deanery values". Each deanery is divided into parishes.

The parish priest and the bishop are responsible for the 'cure of souls' in their parish. That includes

everyone. And this explains why parish priests are so involved with the key issues and problems affecting the whole community.

A classic Anglican expression is that the Church of England is "episcopally led (there are 108 bishops) and synodically governed." St Mary's members are on Deanery Synod (matters around Luton), Diocesan Synod (matters around St Alban's Diocese) and General Synod (national matters).

## CONTACT DETAILS

St Mary's Parish Church, Church Street, Luton, Bedfordshire. LU1 3JF.

Registered Charity No. 1132078

Tel: 07928 821995 [www.stmarysluton.org](http://www.stmarysluton.org)

Email: [admin@stmarysluton.org](mailto:admin@stmarysluton.org)

Twitter: @stmarysluton;

Facebook: [facebook.com/stmarysluton](https://facebook.com/stmarysluton)

Youtube: [www.youtube.com/StMarysLuton](http://www.youtube.com/StMarysLuton)

Bank: Barclays Bank plc

Independent Auditor: Miller & Co

Investment Advisers: Brewin Dolphin Bell Lawrie Ltd.

MIKE JONES (CHAIRMAN)

MARCH 2024 ON BEHALF OF ST MARY'S PCC



**Accounts for the  
year ended  
31<sup>st</sup> December 2023**

## Treasurer's Report

The overall net deficit for the year before gains or losses on investments was £77,988 (2022: £9,494). This appears to be a lot higher than in 2022 but it includes the expenditure on a new boiler for the hall (£54,928) and the purchase of the new church chairs (£14,566) from our reserves. The net deficit after these are taken into consideration was £8,494.

### Income and Expenditure

Income fell overall by 4% during 2023 over that in 2022 and this was largely the result of reduced hiring income of the church buildings offset by a full year of rent income for Inkerman Street. Expenditure fell by 5% over that in 2022 after taking into consideration the special projects as above. All costs were very well controlled and mainly below budget even though utility bills increased in 2023 compared to 2022. Thanks go to those controlling these costs.

### Investments

The PCC holds fixed asset investments that are the results of legacies from previous generations of worshippers of St Mary's. As the PCC derive an income from their investments this will hopefully be higher in 2024 as a result of these investments. The market value of our investments continues to be affected by the events in Ukraine and Gaza and global energy prices but these have recovered during the early months of 2024.

### Reserves Policy

The PCC has a policy on the amount of investments that it holds as a reserve. This states that they will retain reserves at a maximum level of six months expenditure and a minimum level of three months expenditure. This is regarded as responsible stewardship because of the liabilities accepted by the PCC. As at the end of 2023 the value of investments held decreased in value but was still above the level required in this policy. This was regarded

as acceptable as the PCC recognize that the value of investments can go both up and down.

### Public Benefit

When planning our activities for the year, the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community.

### Fundraising

Some of our church family raised significant amounts during 2023 by doing sponsored activities and the money raised went to church funds. This was amazing and

we are very grateful. Is this something you could do during 2024?

### Outlook 2024

The outlook for 2024 financially is a deficit again because of our hiring out the church buildings is forecast to be lower and the generally lower level of congregational giving. The PCC accepted a budget that gave a deficit of £48,600 for the year. Can you help us fill this gap? We are able to save some costs due to the lower level of activity during the lockdown period but this won't return us to positive territory. This underlying level of activity cannot continue for long without the increased support of the worshipping community of St Mary's. Therefore, the challenge, as before, is to tithe and pledge our income to the Church and Give in Grace for the exciting new developments in the life of St Mary's church.

I should like to thank all those who have helped in the administration of the finances during the year without whom my tasks would be all the greater.

**Andrew Rodell**  
Honorary Treasurer  
21 March 2024

*Can you help us by  
fundraising in 2024?*

*Our projected deficit  
in 2024 is £48,600.  
Can you help us fill  
this gap?*

## Statement of Responsibilities

The PCC trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the PCC trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements, the PCC trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Church Accounting Regulations 2006, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Report of the Auditors to the Trustees of Luton St Mary's Parochial Church Council

### Opinion

We have audited the financial statements of Luton St Mary's Parochial Church Council (the 'PCC') for the year ended 31 December 2023, which comprise the statement of financial activities, balance sheet 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 Financial Reporting Standard 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, including its income and expenditure, 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 Church accounting Regulations 2006 and 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 PCC 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 PCC's ability to continue

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023**

as a going concern for a period of at least twelve 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, 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**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require 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
- the PCC has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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 2, 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**

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below.

### **Extent to which the audit was considered capable of detecting irregularities including fraud**

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to these risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

#### *Identifying and assessing potential risks related to irregularities*

In identifying and assessing 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 sector, control environment and financial performance;
- the results of our enquiries of management about their own identification and assessments of the risks of irregularities;
- any matters we identified having obtained and reviewed the PCC's policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations 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 matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of 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 framework that the PCC operates in, focussing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements such as the Charities Act 2011.

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

#### *Audit response to risk identified*

Our procedures to respond to risks identified included the following:

- Reviewing the financial statement disclosures to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate material misstatement due to fraud;
- In addressing the risk of fraud through management override of controls, the testing of the appropriateness of journal entries and other adjustments and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/library/standards-codes-policy/audit-assurance-and-ethics/auditors-responsibilities-for-the-audit/>. This description forms part of our auditor's report.

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023**

**Use of our report**

This report is made solely to the PCC's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the PCC's 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 PCC and the PCC's trustees as a body, for our audit work, for this report, or for the opinions, we have formed.

*Miller & Co  
Statutory Auditor  
Chartered Accountants  
5 Imperial Court, Laporte Way  
Luton, Bedfordshire  
08 April 2024*

Miller & Co is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

**Accounting Policies**

**General information and basis of preparation**

The address of the registered office is given in the administrative details section of the annual report. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, UK Generally Accepted Accounting Practice and comply with the PCC's governing document and the Church Accounting Regulations 2006.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Financial Statements have been prepared on a going concern and accruals basis under the historical cost convention modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The financial statements include all transaction, assets and liabilities for which the PCC is responsible. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years unless otherwise stated.

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023**

**Funds**

Unrestricted funds are available for use at the discretion of the PCC trustees in furtherance of the general objectives of the PCC and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the PCC trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the PCC for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used in accordance with the objects of the charity either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

**Income recognition**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the PCC is legally entitled to the income, the amount can be reasonably measured and it is probable that the income will be received.

*Voluntary income and capital sources*

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

*Other ordinary income*

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

*Investments*

Dividends, interest and tax recoverable on such income are accounted for when receivable.

Realised gains or losses are recognised when investments are sold.

*Government grants*

Government grants are recognised using the performance model and are recognised in other income when the grants proceeds are received or receivable.

**Expenditure recognition**

All expenditure is accounted for on an accruals basis and is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

*Grants*

Grants and donations are accounted for when paid over, when awarded or in accordance with the PCC's mission giving policy.

*Activities directly relating to the work of the Church*

The diocesan parish share is accounted for when payable.

*Operating leases*

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

*Resources expended*

Resources expended are allocated to expenditure categories on a time spent, usage or direct allocation basis.

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023**

**Fixed Assets**

*Consecrated land and buildings and movable church furnishings*

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

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

*Property Improvements*

Property improvements on properties held in trust by St. Albans Diocesan Board of Finance are included at original cost. Depreciation is charged at 2% on cost less estimated residual value. As the estimated residual value is not materially different to cost, no provision is made for depreciation of property improvements. The premises at Inkerman St. held in the trust accounts are included at valuation by independent valuers at the time of lease renewal in 1994.

**Financial instruments**

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

*Investments*

Investments are initially recognised at the amount payable that normally includes transaction costs. Subsequently, they are measured at fair value with changes recognised in net gains / (losses) on investments in the SOFA. The PCC has a policy that they will retain investments as reserves at a maximum level of six months expenditure and a minimum level of three months expenditure.

*Other Financial Assets*

Basic financial assets are initially recognised at transaction value and subsequently carried at amortised cost, using the effective interest rate method. Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible. Short-term deposits and investments include cash held on deposit either with the CBF Church of England Funds or at the bank.

Stocks are stated at the lower of cost and estimated selling price less costs to sell.

*Financial liabilities*

Basic financial liabilities are initially recognised at transaction value and subsequently carried at amortised cost, using the effective interest rate method. Trade and other payables are classified as current liabilities if payment is due within one year or less. If not they are presented as non-current liabilities.

**Going Concern**

The financial statements have been prepared on a going concern basis, as the PCC believe that no material uncertainties exist. The PCC have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements. The budgeted income and expenditure is sufficient with the level of resources to enable the PCC to continue as a going concern.

## Notes to the Trust Accounts

### The Parochial Church Council as Managing Trustee and Beneficiary

The Parochial Church Council (P.C.C.) is the beneficiary and/or is responsible for the administration of a number of charitable trusts. Brief details as supplied by the St Albans Diocesan Board of Finance in 1992 are set out below.

#### **1. Ainsworth Bequest**

The income from the capital sum is to be paid to the P.C.C. for upkeep of the church and churchyard as long as the grave of S.E. & A. Ainsworth is maintained. The grave must be maintained from the general funds of the P.C.C.

#### **2. Cumberland Grave Bequest Churchwardens' Charity**

The income is to be used for the general purposes of the Parish of Luton provided the family graves are maintained.

#### **3. Cumberland Dinner Bequest Churchwardens' Charity**

In 1993 the Diocesan Advisor advised that the income from the trust could be used to purchase food for previous members of the congregation who are no longer able to come to Church because of age.

#### **4. The Grice Bequest**

The Diocesan Board of Finance is the Custodian Trustee of this trust fund. The P.C.C. is the Managing Trustee and is responsible for using the income arising from the sum invested by the Board for the general purposes of the Church.

#### **5. Luton St. Mary 1990 Youth Trust**

"The object of the Charity shall be the furthering of the religious and other charitable work of the Church of England in the ecclesiastical Parish of Luton St. Mary" and "without prejudice to the generality.....shall include the advancement of youth work in connection with the Church of England within the Parish of Luton St. Mary or in association with that Parish." The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee.

#### **6. The Sylvia Ruby Porter Music Trust**

This trust was created in 1994 by a gift from S.H. Porter. The objects of the trust are the furtherance of the religious and other charitable work of the Church of England principally by the support and provision of music in the Ecclesiastical Parish of Luton St. Mary or in connection with that Church. Only the income may be used. The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee.

#### **7. Inkerman Street**

The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee of an endowment of an ecclesiastical charity. A Scheme made by the Charity Commissioners dated 22<sup>nd</sup> February 1990 provides for the clear yearly income from the lease of premises to be used for the religious and other charitable purposes of the Church of England in the Ecclesiastical Parish of Luton.

### The P.C.C. as Beneficiary

#### **8. The Gates Trust**

This relates to the John Gates Charity and the Gates and Clemans Charity. The Diocesan Board of Finance is the Trustee and is to pay over the clear yearly income of the charity for application towards furthering the religious and other charitable work of the Church of England. The P.C.C. of Luton St. Mary benefits to the extent of 1/12<sup>th</sup>.

**Trusts moved to the Parochial Church Council on merging with St Matthews**

Following the merger of St Matthews's parish into St Mary's parish in 2021, the following trusts became the responsibility of the P.C.C. as managing trustee and beneficiary.

**9. The Holyoak Fund**

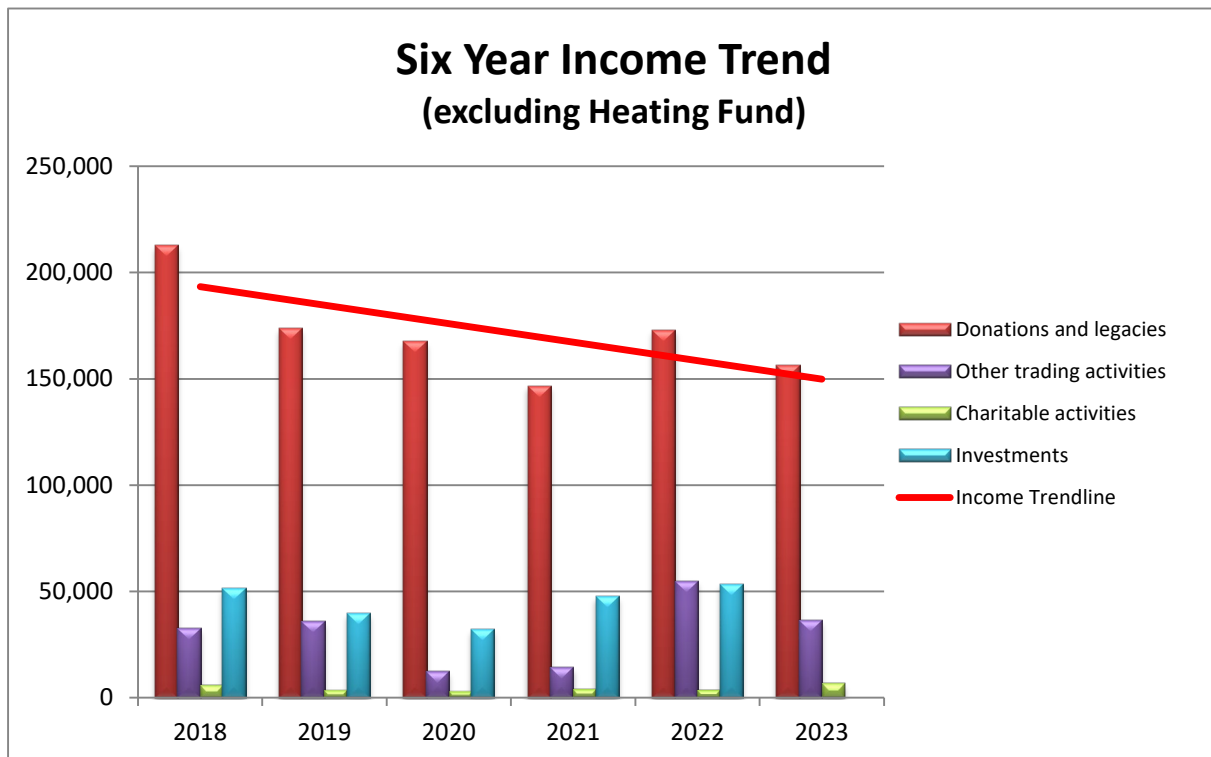
The income from the capital sum is to be used for the general purposes of the parish.

**10. The Hempshall Fund**

The income from the capital sum is to be used for the general purposes of the parish.

**Six Year Financial Record (excluding Heating Fund)**

Total Funds	2018	2019	2020	2021	2022	2023
	£	£	£	£	£	£
<b>Income and Endowments from:</b>			<i>(restated)</i>			
<i>Donations and legacies</i>	212,593	173,744	167,575	146,625	172,998	156,411
<i>Other trading activities</i>	32,499	35,990	12,197	14,154	54,931	36,145
<i>Investments</i>	51,358	39,534	32,095	47,555	32,207	53,530
<i>Charitable activities</i>	5,695	3,738	2,808	3,764	3,594	6,530
<b>Total Income and Endowments</b>	<u>302,145</u>	<u>253,006</u>	<u>214,675</u>	<u>212,098</u>	<u>263,730</u>	<u>252,616</u>
<b>Expenditure</b>						
<i>Raising funds</i>	4,186	4,110	3,729	1,964	4,007	5,658
<i>Charitable activities</i>	279,563	251,885	241,964	233,677	269,217	323,726
<b>Total Expenditure</b>	<u>283,749</u>	<u>255,995</u>	<u>245,693</u>	<u>235,641</u>	<u>273,224</u>	<u>329,384</u>
Gain/(loss) on investments	(14,055)	17,765	1,627	20,736	(32,739)	(1,220)
<b>Net Income/(expenditure)</b>	<u>4,341</u>	<u>14,776</u>	<u>(29,391)</u>	<u>(2,807)</u>	<u>(42,233)</u>	<u>(77,988)</u>
<b>Market Value of Investments Held</b>	<u>163,645</u>	<u>180,210</u>	<u>180,637</u>	<u>250,051</u>	<u>215,923</u>	<u>212,790</u>



STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
		£	£	£	£	2023 £	2022 £
<b>INCOME AND ENDOWMENTS FROM:</b>							
Donations and legacies	1(a)	139,627	13,427	3,357	-	156,411	172,998
Other trading activities	1(b)	31,369	3,304	1,472	-	36,145	54,931
Investments	1(c)	8,260	35,736	6,857	2,677	53,530	32,207
Charitable activities	1(d)	6,530	-	-	-	6,530	3,594
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>185,786</b>	<b>52,467</b>	<b>11,686</b>	<b>2,677</b>	<b>252,616</b>	<b>263,730</b>
<b>EXPENDITURE ON:</b>							
Raising Funds	2(a)	5,658	-	-	-	5,658	4,007
Charitable activities	2(b)	253,919	67,713	2,094	-	323,726	269,217
<b>TOTAL EXPENDITURE</b>		<b>259,577</b>	<b>67,713</b>	<b>2,094</b>	<b>-</b>	<b>329,384</b>	<b>273,224</b>
<b>Net Income/(expenditure)</b>		<b>(73,791)</b>	<b>(15,246)</b>	<b>9,592</b>	<b>2,677</b>	<b>(76,768)</b>	<b>(9,494)</b>
Net gains/(losses) on investments		(1,220)	-	-	-	(1,220)	(32,739)
<b>Net Income/(expenditure)</b>		<b>(75,011)</b>	<b>(15,246)</b>	<b>9,592</b>	<b>2,677</b>	<b>(77,988)</b>	<b>(42,233)</b>
Transfers between funds	4	17,639	(9,962)	(5,000)	(2,677)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>(57,372)</b>	<b>(25,208)</b>	<b>4,592</b>	<b>-</b>	<b>(77,988)</b>	<b>(42,233)</b>
<b>RECONCILIATION OF FUNDS</b>							
Total funds brought forward		199,137	205,820	52,941	-	457,898	500,131
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>141,765</b>	<b>180,612</b>	<b>57,533</b>	<b>-</b>	<b>379,910</b>	<b>457,898</b>

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023

BALANCE SHEET AT 31 DECEMBER 2023

	Note	2023 £	2022 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	5	36,984	36,984
Investments	10(a)	212,790	215,923
		<u>249,774</u>	<u>252,907</u>
<b>CURRENT ASSETS</b>			
Debtors	6	36,314	22,423
Short term deposits		87,227	133,137
Cash at bank and in hand		81,122	124,694
		<u>204,663</u>	<u>280,254</u>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	7	63,277	64,013
<b>NET CURRENT ASSETS</b>		<u>141,386</u>	<u>216,241</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>391,160</u>	<u>469,148</u>
<b>LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR</b>	8	11,250	11,250
<b>NET ASSETS</b>	11	<u>379,910</u>	<u>457,898</u>
<b>FUNDS</b>			
Unrestricted Funds			
- General Fund	9	141,765	199,137
- Designated Funds	14	180,612	205,820
		<u>322,377</u>	<u>404,957</u>
Restricted	15	57,533	52,941
Endowment	16	-	-
<b>TOTAL FUNDS</b>		<u>379,910</u>	<u>457,898</u>

The financial statements were approved by Parochial church Council on 21st March 2024 and signed on its behalf by:

A G Rodell  
(Hon Treasurer)

The Revd M C Jones  
(Chairman)

NOTES TO THE FINANCIAL STATEMENTS

1 INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
					2023	2022
					£	£
1(a) Donations and legacies						
<i>Incoming resources from donors</i>						
Planned Giving:						
Gift Aid	92,663	5,708	-	-	98,371	96,096
Income tax recoverable	15,752	1,296	-	-	17,048	18,044
Other Planned Giving	3,546	173	-	-	3,719	4,013
Collections at all services	9,660	-	-	-	9,660	7,228
Sundry Donations	1,786	-	-	-	1,786	2,112
	<u>123,407</u>	<u>7,177</u>	<u>-</u>	<u>-</u>	<u>130,584</u>	<u>127,493</u>
<i>Other voluntary income</i>						
Grants toward work of church and major repairs	12,223	2,750	380	-	15,353	35,347
Donations, appeals, etc.	3,997	3,500	2,977	-	10,474	5,158
Legacies	-	-	-	-	-	5,000
	<u>16,220</u>	<u>6,250</u>	<u>3,357</u>	<u>-</u>	<u>25,827</u>	<u>45,505</u>
Total Donations and legacies	<u>139,627</u>	<u>13,427</u>	<u>3,357</u>	<u>-</u>	<u>156,411</u>	<u>172,998</u>
The income from donations and legacies in 2022 was £172,998 of which £1,458 was attributable to restricted, £7,207 was attributable to designated and £164,333 was attributable to unrestricted funds.						
1(b) Other trading activities						
<i>Charitable and ancillary trading</i>						
Fundraising Income	2,509	-	-	-	2,509	2,116
Church hall lettings	21,503	-	-	-	21,503	9,466
Contributions for use of the Church	6,970	-	-	-	6,970	39,615
Course fees income	-	-	1,472	-	1,472	-
	<u>30,982</u>	<u>-</u>	<u>1,472</u>	<u>-</u>	<u>32,454</u>	<u>51,197</u>
<i>Other activities</i>						
Insurance claims and receipts	249	3,304	-	-	3,553	3,688
Photocopying receipts	138	-	-	-	138	46
	<u>387</u>	<u>3,304</u>	<u>-</u>	<u>-</u>	<u>3,691</u>	<u>3,734</u>
Total other trading activities	<u>31,369</u>	<u>3,304</u>	<u>1,472</u>	<u>-</u>	<u>36,145</u>	<u>54,931</u>
The income from other trading activities in 2022 of £54,931 of which £5,788 was attributable to designated and £49,143 to unrestricted funds.						
1(c) Investments						
Dividends and interest	8,260	4,351	6,857	2,677	22,145	17,915
Rent	-	31,385	-	-	31,385	14,292
Total Investments	<u>8,260</u>	<u>35,736</u>	<u>6,857</u>	<u>2,677</u>	<u>53,530</u>	<u>32,207</u>
The income from investments in 2022 was £32,207 of which £2,526 was attributable to endowments, £6,445 was attributable to restricted, £15,050 was attributable to designated and £8,186 was attributable to unrestricted funds.						
1(d) Charitable activities						
Fees-weddings, funerals, recitals	<u>6,530</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6,530</u>	<u>3,594</u>
The income from charitable activities in 2022 of £3,594 was all attributable to unrestricted funds.						

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023

2 EXPENDITURE

	Basis of Allocation	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
						2023	2022
						£	£
2(a) Raising funds							
Publicity	Direct	-	-	-	-	-	377
Wedding and funeral fees paid	Direct	4,733	-	-	-	4,733	2,745
Senior Administrator salary	Time spent	925	-	-	-	925	885
		<u>5,658</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,658</u>	<u>4,007</u>
The expenditure on raising funds in 2021 of £1,964 was all attributable to unrestricted funds.							
2(b) Charitable activities							
<i>Grants</i>							
<i>Missionary and charitable giving:</i>							
Relief and development agencies	Direct	8,000	-	-	-	8,000	8,500
Home missions and other Church Societies	Direct	3,440	3,000	-	-	6,440	3,975
		<u>11,440</u>	<u>3,000</u>	<u>-</u>	<u>-</u>	<u>14,440</u>	<u>12,475</u>
<i>Activities relating to the work of the Church</i>							
Ministry: Parish Share	Direct	75,251	-	-	-	75,251	74,391
Clergy expenses	Direct	2,221	-	-	-	2,221	1,398
Clergy house repairs/running	Direct	79	4,689	-	-	4,768	7,231
Senior administrator salary a	Direct	17,235	-	-	-	17,235	16,407
Youth worker salaries	Direct	26,984	-	-	-	26,984	17,053
Children & Family worker sal	Direct	-	699	-	-	699	4,015
Training	Direct	596	-	-	-	596	804
Youth	Direct	3,073	-	-	-	3,073	2,317
Children's Church, Creche, Chimps	Direct	631	-	-	-	631	458
Upkeep of services	Direct	1,699	-	-	-	1,699	821
Worship Groups	Direct	587	-	-	-	587	940
Inkerman Street Costs	Direct	-	2,647	-	-	2,647	18,000
Church - running expenses	Direct	27,354	-	-	-	27,354	24,809
Church maintenance - routine	Direct	6,978	-	-	-	6,978	17,844
Church maintenance - major	Direct	-	-	-	-	-	19,521
Audio/amplification	Direct	549	-	-	-	549	675
Church hall running costs	Direct	16,700	-	-	-	16,700	15,497
Site agent salary	Direct	11,296	-	-	-	11,296	7,696
Outreach	Direct	1,075	-	-	-	1,075	139
Wedding ministry	Direct	7	-	-	-	7	-
Pastoral	Direct	829	-	-	-	829	439
Network Groups	Direct	8	-	-	-	8	137
Special projects	Direct	14,556	54,928	-	-	69,484	-
Sundry expenses	Direct	4,253	1,750	2,094	-	8,097	1,727
Office expenses	Usage	7,541	-	-	-	7,541	5,774
Events Co-ordination salaries	Direct	6,757	-	-	-	6,757	4,231
Cemetery Administration salary	Direct	9,192	-	-	-	9,192	8,742
		<u>235,451</u>	<u>64,713</u>	<u>2,094</u>	<u>-</u>	<u>302,258</u>	<u>251,066</u>
<i>Governance costs</i>							
Office expenses	Usage	1,989	-	-	-	1,989	1,989
PCC admin. costs	Direct	1,459	-	-	-	1,459	1,192
Hospitality	Direct	1,110	-	-	-	1,110	809
Senior Administrator salary	Time spent	695	-	-	-	695	665
Subscriptions	Direct	769	-	-	-	769	170
Bank charges	Direct	1,006	-	-	-	1,006	851
		<u>7,028</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>7,028</u>	<u>5,676</u>
Total Charitable activities		<u>253,919</u>	<u>67,713</u>	<u>2,094</u>	<u>-</u>	<u>323,726</u>	<u>269,217</u>

The expenditure on charitable activities in 2022 was £269,217 of which £89 was attributable to restricted, £40,178 was attributable to designated and £228,950 was attributable to unrestricted funds.

**Luton St Mary's Parochial Church Council**  
**For the Year ended 31 December 2023**

**3(a) STAFF COSTS**

	2023 £	2022 £
Wages and salaries	74,312	59,034
Pensions costs	1,577	1,050
	<b>75,889</b>	<b>60,084</b>

The average monthly number of employees in the year was 7 made up of 6 administrative and 1 youth worker none of whom earned £60,000 p.a. or more. The Cemetery Administrator is sub-contracted to The Luton Church Burial Ground Trust for which the P.C.C. received £11,761 during 2023 (2022: £11,589).

**3(b) PAYMENTS TO MEMBERS OF P.C.C.**

Peter Adams has received support in respect of his Inter-Cultural Relations work amounting to £3,000 in 2023 (2022: £3,000) and this is fully funded from specific donations received. Payments were made to members of the P.C.C. in respect of stewarding events in the church fully funded by the hirers. They were to John Mascoll an amount of £150 and Anthony Moss an amount of £90 in 2023.

**4 TRANSFERS BETWEEN FUNDS**

	2023 £	2022 £
<b>Restricted Funds to Unrestricted Funds</b>		
Luton St Mary 1990 Youth Trust contribution to Youth Worker costs	(5,000)	(5,000)
<b>Endowment Funds to Unrestricted Funds</b>		
Trust Funds	(2,677)	(2,526)
<b>Unrestricted Funds to Designated Funds</b>		
General Fund to St Matthews Church Letting	-	1,980
<b>Designated Funds to Unrestricted Funds</b>		
General Fund to Peace and Reconciliation Fund	400	
Girls Worker Fund to General Fund	(10,362)	-
	<b>(9,962)</b>	

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

	2023 £	2023 £
<b>Tangible fixed assets</b>		
<i>Property Improvements at cost</i>		
34 Wychwood Avenue, Luton	36,984	36,984

These costs represent the amount spent by the PCC on extending and improving the above property. Whilst the freehold interest in these properties is held under trust by the St Albans Diocesan Board of Finance (DBF) for the benefit of St Marys, they make this property available for use by the PCC.

**6 DEBTORS**

	2023 £	2022 £
HMRC - Gift Aid	16,477	18,026
Accounts receivable	17,797	2,481
Prepayments and accrued income	2,040	1,916
	<b>36,314</b>	<b>22,423</b>

**7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023 £	2022 £
Creditors for goods and services	6,467	3,386
Choir Fund	777	777
Recitals Fund	554	554
Mission giving and collections not paid by 31 December	13,813	15,419
Other creditors and deferred income	41,666	43,877
	<b>63,277</b>	<b>64,013</b>

**8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR**

	2023 £	2022 £
Rent deposit for Inkerman Street	11,250	11,250
	<b>11,250</b>	<b>11,250</b>

**9 GENERAL FUND**

	2023 £	2022 £
Balance b/fwd	199,137	233,814
Net movement in funds	(57,372)	(34,677)
Balance c/fwd	<b>141,765</b>	<b>199,137</b>

**General Fund**

All transactions relating to the general ecclesiastical and charitable activities of Luton St. Mary are contained in this fund.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023

10 INVESTMENTS

	Market Value	
	2023	2022
	£	£
<b>(a) Stocks and Shares</b>		
<i> Holding</i>		
<i> at 31/12/23 Description</i>		
<u>Other UK Fixed Interest</u>		
6,250 Man Fixed Interest	5,944	-
4,500 Nat West Bank 9% Cumulative Preference	5,859	6,068
<u>Government Bonds</u>		
3,500 UK Government 3.5% Bonds 2025	3,495	-
5,000 UK Government 3.5% Gilts 2045	4,626	-
<u>Investment Trust</u>		
1,000 Merchants Trust Ord 25p	5,580	5,610
3,000 Mercantile Investment	6,645	5,760
<u>Unit Trusts</u>		
2,075 Ishares II USD TIPS UCITS ETF GBP DIS	10,166	10,060
0 Fidelity Moneybuilder Inc	-	5,369
10,250 Biopharma Credit	6,754	8,095
14,250 Maitland Institutional	13,283	4,773
4,250 Link Fund Gresham House	5,784	5,364
0 Lion Trust Fund Par Special Situations Ins	-	4,310
5,800 Royal London AM Ethical Bond	5,829	5,544
0 Premier Portfolio PM UK	-	6,642
6,350 Schroder Unit Trust Global Equity	6,864	6,496
9,500 Schroder Unit Trust Asian Income	7,067	7,135
0 Avi Global	-	6,143
0 Polar Capital Global Trust	-	4,790
<u>UK Equities</u>		
950 Ishares Core	7,154	-
0 Fidelity Special Value	-	7,659
2,500 T Bailey Fund Serv TB Evenlode Income	6,461	6,074
<u>Global Equities</u>		
71 US Industries	184	184
1,875 Fidelity UCITS US	13,777	12,593
4,225 Lion Trust Global	9,265	-
100 Vanguard Funds	7,090	6,047
5,000 JP Morgan AM UK Ltd US Equity Income C	6,710	6,635
2,025 Premier Portfolio PM European	6,061	5,295
3,250 Blackrock FM European	6,019	5,604
3,500 Jupiter Japan	5,133	3,991
1,200 Worldwide Healthcare Trust	3,732	3,870
1,000 Impax Enviro Markets	4,000	4,195
<u>Commodities</u>		
275 Ishares Physical	8,675	8,093
600 Blackrock World Mining Trust	3,522	4,182
<u>Absolute Return</u>		
3,100 Gresham House Energy Storage	3,379	-
1,950 Link Fund Sol Ruffer Total Return	6,803	7,421
<u>Property and Other Investments</u>		
2,525 Tritax Big Box Rei Ordinary	4,265	3,500
3,150 Atrato Onsite Energy	2,262	-
4,000 LXI Reit Plc Ord	4,192	4,504
6,000 Digital 9 Infrastructure	1,785	5,184
3,225 Hipgnosis Songs Fund	2,322	2,783
0 Gore Street Energy	-	4,135
5,125 Sequoia Economic	4,377	4,500
3,275 The Renewables Inf Ord	3,727	4,258
0 Triple Point Energy	-	3,190
<u>Cash</u>		
£3,999 Brewin Nominees Deposit Account	3,999	9,867
	<b>212,790</b>	<b>215,923</b>
	<b>206,741</b>	<b>214,294</b>
	<i>Cost value</i>	
<b>(b) Movements in Market Valuation</b>		
	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<u>Quoted Investments</u>		
Market valuation at 1 January	206,056	245,908
Additions	44,013	40,060
Disposals	(40,058)	(47,173)
	<b>210,011</b>	<b>238,795</b>
Change in market valuation	(1,220)	(32,739)
Market valuation at 31 December	<b>208,791</b>	<b>206,056</b>
<u>Cash balances at brokers</u>	<b>3,999</b>	<b>9,867</b>
<b>Total Market valuation at 31 December</b>	<b>212,790</b>	<b>215,923</b>

The fair value of listed investments is determined by reference to the middle market price at close of business at the balance sheet date.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023

11 ANALYSIS OF NET ASSETS BY FUND

	2023				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
<b>Unrestricted Funds</b>					
General Fund	249,774	(51,282)	61,665	11,250	125,577
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Children and Family Worker Fund (Designated)	-	8,671	-	-	8,671
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Pastoral Support Fund (Designated)	-	625	-	-	625
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	1,783	-	-	1,783
Wychwood Avenue Renting (Designated)	-	30,381	-	-	30,381
Inkerman Street Fund (Designated)	-	28,713	-	-	28,713
Former St Matthews General Fund	-	11,100	1,518	-	9,582
Former St Matthews Legacies Fund	-	5,898	-	-	5,898
Former St Matthews Church Maintenance Fund (Designated)	-	13,835	-	-	13,835
Former St Matthews Re-ordering Fund (Designated)	-	42,420	-	-	42,420
Former St Matthews Youth Outreach Fund	-	4,308	-	-	4,308
<b>Total</b>	<b>249,774</b>	<b>147,036</b>	<b>63,183</b>	<b>11,250</b>	<b>322,377</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	23,754	-	-	23,754
Fabric Fund	-	2,215	-	-	2,215
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	6	-	-	6
Cumberland Trust Fund	-	2,145	94	-	2,051
City Life Church Week of Guided Prayer Fund	-	2,543	-	-	2,543
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
<b>Total</b>	<b>-</b>	<b>57,627</b>	<b>94</b>	<b>-</b>	<b>57,533</b>
<b>Total Funds</b>	<b>249,774</b>	<b>204,663</b>	<b>63,277</b>	<b>11,250</b>	<b>379,910</b>

	2022				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
<b>Unrestricted Funds</b>					
General Fund	252,907	1,834	61,645	11,250	181,846
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Girls Youth Worker Fund (Designated)	-	10,362	-	-	10,362
Children and Family Worker Fund (Designated)	-	2,126	-	-	2,126
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	600	-	-	600
Wychwood Avenue Renting (Designated)	-	26,701	700	-	26,001
Inkerman Street Fund (Designated)	-	12,542	-	-	12,542
St Matthews Church Letting Fund (Designated)	-	4,302	-	-	4,302
Former St Matthews General Fund	-	4,877	1,518	-	3,359
Former St Matthews Legacies Fund	-	5,668	-	-	5,668
Former St Matthews Church Maintenance Fund (Designated)	-	13,765	-	-	13,765
Former St Matthews Re-ordering Fund (Designated)	-	92,404	-	-	92,404
Former St Matthews Youth Outreach Fund	-	4,212	-	-	4,212
<b>Total</b>	<b>252,907</b>	<b>229,977</b>	<b>63,863</b>	<b>11,250</b>	<b>407,771</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	21,130	-	-	21,130
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	156	150	-	6
Cumberland Trust Fund	-	2,027	-	-	2,027
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
<b>Total</b>	<b>-</b>	<b>50,277</b>	<b>150</b>	<b>-</b>	<b>50,127</b>
<b>Total Funds</b>	<b>252,907</b>	<b>280,254</b>	<b>64,013</b>	<b>11,250</b>	<b>457,898</b>

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023

12 TRUSTS

	Unrestricted	Designated	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	Funds	2023	2022
	£	£	£	£	£	£
<b>Income from Central Board of Finance</b>						
Ainsworth Bequest	-	-	-	46	46	45
Chancel Fund	-	-	-	27	27	27
Cumberland Grave Bequest	-	-	-	84	84	84
Cumberland Dinner Fund	-	-	-	150	150	150
Grice Bequest (1977-1992)	-	-	-	391	391	388
Sylvia Ruby Porter Music Trust	-	-	-	961	961	956
71 Cardigan Street	-	-	-	1,007	1,007	1,001
Holyoak Trust	94	-	-	-	94	93
Herrod-Hempshall Bequest	61	-	-	-	61	60
<b>Income from Diocesan Board of Finance</b>						
Gates and Clemans Charity	-	-	-	10	10	24
<b>Rent for Inkerman Street</b>						
	6,342	-	-	-	6,342	6,342
<b>Total Trust Income</b>	<b>6,497</b>	<b>-</b>	<b>-</b>	<b>2,676</b>	<b>9,173</b>	<b>9,171</b>
<b>Luton St Mary 1990 Youth Trust</b>						
<b>INCOMING RESOURCES</b>						
<i>Income from investments</i>	-	-	6,330	-	6,330	6,295
<b>TOTAL INCOMING RESOURCES</b>	<b>-</b>	<b>-</b>	<b>6,330</b>	<b>-</b>	<b>6,330</b>	<b>6,295</b>
<b>RESOURCES USED</b>						
<i>Activities directly relating to the work of the Church</i>	-	-	-	-	-	-
<b>TOTAL RESOURCES USED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TRANSFERS BETWEEN FUNDS</b>	-	-	(5,000)	-	(5,000)	(5,000)
<b>NET MOVEMENT IN FUNDS</b>	-	-	1,330	-	1,330	1,295
<b>BALANCES BROUGHT FORWARD</b>						
AT 1 JANUARY 2023 (2022)	-	-	17,034	-	17,034	15,739
<b>BALANCES CARRIED FORWARD</b>						
AT 31 DECEMBER 2023 (2022)	-	-	18,364	-	18,364	17,034

TRUST ACCOUNTS BALANCE SHEET AT 31 DECEMBER 2023

	Market value	Cost	
	31/12/23	2023	2022
	£	£	£
<b>FIXED ASSETS</b>			
<b>Investments</b>			
Ainsworth Bequest - 74 shares	1,673	50	50
Chancel Fund - 44 shares	995	46	46
Cumberland Grave Bequest - 136 shares	3,074	100	100
Cumberland Dinner Bequest - 244 shares	5,516	1,340	1,340
Grice Trust - Capital - 632 shares	14,287	3,871	3,871
71 Cardigan Street - Capital - 1629 shares	36,824	9,975	9,975
Sylvia Ruby Porter Music Trust - 1556 shares	35,174	10,000	10,000
Luton St Mary 1990 Youth Trust			
Capital - Central Board of Finance 10244 shares	231,569	68,600	68,600
Holyoak Trust - 152 shares	3,436	-	-
Herrod-Hempshall Bequest - 98 shares	2,215	-	-
Lease of Inkerman Street	50,000	-	-
<b>TOTAL FIXED ASSETS</b>	<b>384,763</b>	<b>93,982</b>	<b>93,982</b>
<b>CURRENT ASSETS</b>			
Luton St Mary 1990 Youth Trust			
Creditor - Luton St Mary P.C.C.	(643)	(643)	(643)
Income - C.B.F. Deposit Fund	643	643	643
<b>TOTAL CURRENT ASSETS</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL ASSETS</b>	<b>384,763</b>	<b>93,982</b>	<b>93,982</b>
<b>BOOK VALUE OF FUNDS</b>	<b>384,763</b>	<b>93,982</b>	<b>93,982</b>

Income from the various trusts managed by St Mary's P.C.C. is included here together with the Gates Trust which relates to the Gates and Clemans Charity managed by the Diocesan Board of Finance. The P.C.C. of Luton St Mary's benefits to the extent of 1/12th.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023

13 GRANTS - MISSIONARY AND CHARITABLE GIVING

	Unrestricted	Designated	Restricted	TOTAL FUNDS	
	Funds	Funds	Funds	2023	2022
	£	£	£	£	£
<b><u>Church Overseas</u></b>					
Tearfund	-	-	-	-	1,000
CMS - Kylie & Bhim Bahadur	1,750	-	-	1,750	-
Musalha UK work in the Holy Land	1,100	-	-	1,100	-
Lutheran Mid East Syrian Appeal	1,005	-	-	1,005	-
Peter & Becky Clemison	3,500	-	-	3,500	2,400
Interserve - Matt & Andrea Vaughan	3,500	-	-	3,500	2,400
Unallocated funds pre-2023 now allocated	(4,855)	-	-	(4,855)	2,700
	<u>6,000</u>	<u>-</u>	<u>-</u>	<u>6,000</u>	<u>8,500</u>
<b><u>Home Missions and other Church Societies</u></b>					
Youthscape	400	-	-	400	-
Noah Enterprises	500	-	-	500	-
University of Bedfordshire Chaplaincy	-	-	-	-	35
Luton Town Centre Chaplaincy	400	-	-	400	500
The Feast	400	-	-	400	-
CPAS	250	-	-	250	-
Azalea	400	-	-	400	-
Wenlock C of E Junior School	440	-	-	440	440
Alex Du Rand	1,750	-	-	1,750	-
The Level Trust	500	-	-	500	-
Cathy Nobles	500	-	-	500	-
Peace Centre/Peter Adams	400	3,000	-	3,400	3,000
Mission Direct	900	-	-	900	-
Unallocated funds pre-2023 now allocated	(1,400)	-	-	(1,400)	-
<b>Total</b>	<u>5,440</u>	<u>3,000</u>	<u>-</u>	<u>8,440</u>	<u>3,975</u>
<b>TOTAL GRANTS</b>	<u>11,440</u>	<u>3,000</u>	<u>-</u>	<u>14,440</u>	<u>12,475</u>

14 DESIGNATED FUNDS

	At 1 January 2023	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2023
Set Aside Fund	6,368	-	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	(10,362)	-
Children and Family Worker Fund	2,318	6,353	-	8,671
Inkerman Street Fund	6,672	22,041	-	28,713
Peace and Reconciliation Fund	383	1,000	400	1,783
Wychwood Avenue Rent Fund	25,070	5,311	-	30,381
Youth Activities Fund	7,691	-	-	7,691
Fresh Expressions Fund	8,904	-	-	8,904
Capital Projects Fund	22,913	-	-	22,913
Pastoral Support Fund	-	625	-	625
Former St Matthews Church Maintenance Fund (Designated)	13,775	60	-	13,835
Former St Matthews Re-ordering Fund (Designated)	93,138	(50,718)	-	42,420
Former St Matthews Youth Outreach Fund	4,226	82	-	4,308
	<u>205,820</u>	<u>(15,246)</u>	<u>(9,962)</u>	<u>180,612</u>

	At 1 January 2022	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2022
Set Aside Fund	6,368	-	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	-	10,362
Children and Family Worker Fund	2,126	192	-	2,318
Inkerman Street Fund	12,542	(5,870)	-	6,672
Peace and Reconciliation Fund	600	(217)	-	383
Wychwood Avenue Rent Fund	26,001	(931)	-	25,070
Youth Activities Fund	7,691	-	-	7,691
Fresh Expressions Fund	8,904	-	-	8,904
Capital Projects Fund	22,913	-	-	22,913
St Matthews Church Letting Fund (Designated)	4,302	(6,282)	1,980	-
Former St Matthews Church Maintenance Fund (Designated)	13,765	10	-	13,775
Former St Matthews Re-ordering Fund (Designated)	92,404	734	-	93,138
Former St Matthews Youth Outreach Fund	4,212	14	-	4,226
	<u>216,190</u>	<u>(12,350)</u>	<u>1,980</u>	<u>205,820</u>

**Luton St Mary's Parochial Church Council**  
**For the Year ended 31 December 2023**

**14 DESIGNATED FUNDS cont'd**

**Set Aside Fund**

For all non-specific gifts and bequests the PCC has a policy of setting aside 10% of the value in order to provide a fund to be able to give donations to the needs of individuals or churches.

**Inkerman Street Fund**

Created from the settlement of repair liability incurred by Luton Borough Council, when tenants of Inkerman Street hall, this fund provides for the repairs to the building not falling within the liability of tenants.

**Girls Youth Worker Fund**

Created to fund the employment of a youth worker to address the specific needs of girls in the parish and neighbouring parishes and funded by grants from trusts.

**Children and Family Worker Fund**

Created to fund the employment of a person to support the needs of children and families in the congregation and the outreach to school visits funded by members of the congregation.

**Capital Projects Fund**

Set-up to create a fund for any capital based projects in the future related to our grade 1 listed building funded from the PCC's policy on the allocation of any non-specific legacies in excess of £10,000.

**Wychwood Avenue Rent Fund**

Set-up to administer the transactions relating renting out the property at 34 Wychwood Avenue

**Peace and Reconciliation Fund**

Set-up to administer the transactions relating the running of the Peace and Reconciliation Centre which will be self-funding through grants and donations received.

**Special Needs Fund**

Set-up from a donation to provide additional help to children with special needs in the church.

**Youth Activities Fund**

Set-up from a legacy specifying that support be given to young people to help them take part in church youth activities.

**Heating Project Fund**

Set-up to administer the replacement heating system project

**Fresh Expressions Fund**

Set-up to administer grants from the Diocese in support of an ordination candidate

**Former St Matthews Church Maintenance Fund**

Set-up to cover the costs of maintenance of the church

**Former St Matthews Re-ordering Fund**

Set-up from the proceeds of sale of the church hall this fund is designated for repair and upkeep of church owned buildings

**Former St Matthews Church Youth Outreach Fund**

Set-up to promote outreach to youth in the parish.

**Pastoral Support Fund**

Set-up to provide help to those in need during the cost of living crisis

**15 RESTRICTED FUNDS**

	At 1 January 2023	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2023
Magnificat Fund	6	-	-	6
Luton St Mary 1990 Youth Trust	22,425	6,329	(5,000)	23,754
Fabric Fund	1,458	757	-	2,215
Cumberland Dinner Fund	2,088	(37)	-	2,051
Organ Repair Fund	21,323	-	-	21,323
Former St Matthews Music and Instruments Fund	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	433	-	-	433
Former St Matthews Cecilia Robin Fund	17	-	-	17
City Life Church Week of Guided Prayer Bursary Fund	-	2,543	-	2,543
	<u>52,941</u>	<u>9,592</u>	<u>(5,000)</u>	<u>57,533</u>

	At 1 January 2022	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2022
Magnificat Fund	6	-	-	6
Luton St Mary 1990 Youth Trust	21,130	6,295	(5,000)	22,425
Fabric Fund	-	1,458	-	1,458
Cumberland Dinner Fund	2,027	61	-	2,088
Organ Repair Fund	21,323	-	-	21,323
Former St Matthews Music and Instruments Fund	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	433	-	-	433
Former St Matthews Cecilia Robin Fund	17	-	-	17
	<u>50,127</u>	<u>7,814</u>	<u>(5,000)</u>	<u>52,941</u>

**Fabric Fund**

All transactions related to maintenance of the fabric of the church building are contained in this fund that receives certain income, including bequests, specific to that purpose. Other persons or bodies have a liability for repairs to the chancel although it is impossible to trace them all. Trinity College Oxford has acknowledged that its responsibility amounts to 58.5%.

**Magnificat Fund**

The fund was created to administer the transactions relating to the awarding of an Inter-faith work grant.

**Luton St Mary Youth Trust**

Set-up to control the income and expenditure relating to the employment of a Youth Worker within the church with the funds generated by the endowment trust created after the sale of the church's youth activity premises in Gloucester Road, Luton.

**Organ Repair Fund**

Created to provide a fund for future repairs to the organ in the church in order to keep it in good condition.

**Cumberland Dinner Fund**

This fund was created to provide food support to older housebound people in the congregation.

**Former St Matthews Music and Instruments Fund**

Set-up from a donation to promote the music in the church

**Former St Matthews Acts 2:45 Fund**

Set-up from sale of possessions to follow the principle in Acts 2:45 to support the poor

**City Life Church Week of Guided Prayer Bursary**

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023

16 ENDOWMENT FUNDS

	At 1 January 2023	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2023
Trusts Fund	-	2,676	(2,676)	-
	<u>-</u>	<u>2,676</u>	<u>(2,676)</u>	<u>-</u>

	At 1 January 2022	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2022
Trusts Fund	-	2,526	(2,526)	-
	<u>-</u>	<u>2,526</u>	<u>(2,526)</u>	<u>-</u>

**Trusts Fund**

This was created to administer the income from the endowment funds where Luton St Marys is the managing trustee and are held by St Albans DBF as custodian trustee. The income is for general ecclesiastical purposes.

17 OTHER COMMITMENTS

The P.C.C. have liabilities under a rental lease for a photocopier with Control Print Solutions and Tower Leasing entered into in December 2020 for a period of five years. The total future minimum lease payments under non-cancellable operating leases are as follows:

	2023	2022
	£	£
Later than one and not later than five years	6,124	9,378

18 FINANCIAL INSTRUMENTS

The carrying amounts of the charity's financial instruments are as follows:

**Financial assets**

Measured at fair value through the statement of financial activities:

- Fixed asset listed investments (note 10)

2023	2022
£	£
<u>212,790</u>	<u>215,923</u>

The income, expenses, net gains and net losses attributable to the charity's financial instruments are as follows:

**Income and expense**

Financial assets measured at fair value through the statement of financial activities:

<u>6,378</u>	<u>6,541</u>
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**Net gains and losses (including changes in fair value)**

Financial assets measured at fair value through the statement of financial activities:

<u>(1,220)</u>	<u>(32,739)</u>
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**Luton St Mary Churchwardens' Charities**  
**For the year ended 31 December 2023**

Thomas and Edward Crawley  
 Charity Registration Number 810332

**Church & Steeple Fund**

	2023	2022		2023	2022
	£	£		£	£
<i>Receipts</i>			<i>Payments</i>		
Investment Income	377	383	Luton St Mary P.C.C. - Fabric Fund	377	380
<b>TOTAL RECEIPTS</b>	<b>377</b>	<b>383</b>	<b>TOTAL PAYMENTS</b>	<b>377</b>	<b>380</b>
Excess/(Deficit) Receipts over Payments	-	3			
Balance brought forward 1 January	4	1			
Balance carried forward 31 December	4	4			

William Crawley  
 Charity Registration Number 200354

**Distribution & Bread Fund**

	2023	2022		2023	2022
	£	£		£	£
<i>Receipts</i>			<i>Payments</i>		
Investment Income	499	485	Distribution to Luton Churches	499	481
<b>TOTAL RECEIPTS</b>	<b>499</b>	<b>485</b>	<b>TOTAL PAYMENTS</b>	<b>499</b>	<b>481</b>
Excess/(Deficit) Receipts over Payments	0	4			
Balance brought forward 1 January	8	4			
Balance carried forward 31 December	8	8			

Certified as correct in accordance with the books, vouchers  
 and information received.

Miller & Co., Chartered Accountants  
 08 April 2024

**BALANCE SHEET as at 31 DECEMBER 2023**

	2023	2022
	£	£
<b>ASSETS</b>		
<b>Investments at Market Value</b>		
<i>Church &amp; Steeple Fund</i>		
<i>T&amp;E Crawley Charity</i>		
M&G Charifund - 441 units	6,328	6,481
Charinco - 1118.804 units	1,660	1,633
	<b>7,988</b>	<b>8,114</b>
<i>Distribution &amp; Bread Fund</i>		
<i>W Crawley Charity</i>		
M&G Charifund - 299 units	4,291	4,394
M&G Charifund - 214 units	3,071	3,145
Charinco - 997.816 units	1,480	1,456
	<b>8,842</b>	<b>8,995</b>
<b>Current Assets</b>		
Cash - Barclays Bank Plc	12	12
<b>TOTAL ASSETS</b>	<b>16,842</b>	<b>17,121</b>

**Notes:** 1. The Churchwardens Charities whose accounts are shown above were taken over and are administered by Luton St Mary's P.C.C. on behalf of the Churchwardens. A cash balance of £373.78 was held by the P.C.C. as at 31 December 2023 (2022:£nil)  
 2. The Cumberland Dinner Bequest and The Cumberland Grave Bequest are administered by Luton St Mary's P.C.C. on behalf of the Churchwardens Charities. A balance of £2,050.58 was held by the P.C.C. as at 31 December 2023 (2022:£2,087.56)

Signed on behalf of the Trustees on 21 March 2024

S Carter

J Mascoll

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, LUTON**

England & Wales - Charity number 1132078

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# Accounts

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APRIL 30, 2023  
ST MARY'S LUTON ANNUAL REPORT FOR 2022

## INTRODUCTION

By Mike Jones

2022 was a transitional year for us at St Mary's. When we were praying in the first part of the year we sensed we were like a Phoenix rising from the ashes of COVID and in the latter part of 2022 we were moving into rebuilding again.

We feel like a very different church emerging from lockdown when compared to the church that went into it.

I would like to thank everyone for your hard work, positive approach, devotion to the Lord, continued giving and creativity. Everyone is important to the Lord and together we make the church. I am proud of what we, the people of St Mary's, have achieved this year and the creativity, kindness and competence that we have shown.

## HIGHLIGHTS OF THE YEAR

**This year we asked PCC, the prayer events attendees, and some others what their highlights of the year were. This is what we came up with. Maybe you have some more to add?**

### Young Church and All Age:

- The numbers in young church have doubled in 2022.
- Many people attending lunch together after All Age in December. There was a lot of variety of food and a real mix of people
- Outside service at the end of August
- Some great all ages through the year
- The inter-generational services in the summer with ice-cream!

### Hospitality & Mission

- We join in with Open the Book every other week at Wenlock Junior School.
- Schools Team: in November / December we had visits from Downside and Linden Academy. We were able to tell them Jesus Stories.
- 15 Iranians passing through who we enabled to go on evangelistic courses.
- St Marys as a place of safety and of hope.
- Welcoming Wednesday and journeys of faith
- The Good Friday walk of witness in the town centre and competing with singing in the town with the football crowd.

Welcome Wednesday continues to be a great success. This is where we open up the building

to the public as a warm space on Wednesday mornings with an 11am devotional.

As a church in mission. Mission for us is holistic. We see it expressed in word, deed and symbolism.

The focus of the Peace Centre continued to be engaging with the issues that threaten peaceful relationships in Luton, and contributing to the building of a strong and resilient community. Part of this has been Peter's ministry for victims at General Synod and Cathy's wider ministry.

- Over the past few years "mission as symbol" has been growing in importance. We continued using the Tree of Hope through the year. Next year we plan to relaunch Alpha.

### Alpha Course & Baptisms.

- The baptism-by-immersion service.
- People from Christian, Hindu, Buddhist, Muslim background.

### Our Building and Seeing the church reflect the town.

- The Queen's service where created a place for the people of Luton to come.
- People through the door. A story behind so many people who came in.
- More people coming to church. Hard to keep up with people coming through the door. Exciting.
- In-between the services with coffee at the back. People intermingling. Real buzz there.
- From October 2022, the church feels like it's on the move. Coming closer to Jesus and working together.
- Welcoming Wednesday - seeing people come in.
- The contrast between hosting Enough is Enough and The Lord Lieutenant's Service.
- The Azalea week with art work in church

Hirings have continued to return to the St Mary's building. In 2021, we had recognized that we want to increase the use of the main church building so we started a project to replace the chairs in the church. This included congregational chair testing to find chairs which are comfortable, stackable, movable, not too heavy and appropriate for the building. We have received diocesan approval for this.

As a church we continued to run the St Matthew's building until February 2022 when we relinquished the building to the Diocese.

As a church in community, we continued to connect with people through physical and online means, small groups, phone calls and cards and letters and visits and gifts and practical help. Thank you to Sue, Ulrike and the pastoral team & front office who have worked so hard. We recognised that we needed to think about how people journey into church and to welcome people in a way that reflects our multicultural nature so we started a new project to explore that which hopefully will bear fruit in 2022-23.

### Fellowship

- Men's Ministry
- Small Group Life
- New Wine
- Andy Pike's Ordination
- Amazing pastoral support for key people.
- Discipling people.

### Worship

- Outside church
- God working through the worship and the services
- Physical healings happening
- The Tree of Hope and the response to that.
- Christmas morning. Lots of people 10-20 years not here and an African song and the congregation came alive. So joyful and so where God's heart is for St Mary's. This is where we are going. Something within people ready to connect with the simplicity.
- Salvation Army Band for Christmas

Thank you to the worship team, led by Richard Cowling, who are leading us in worship as we develop as a church.

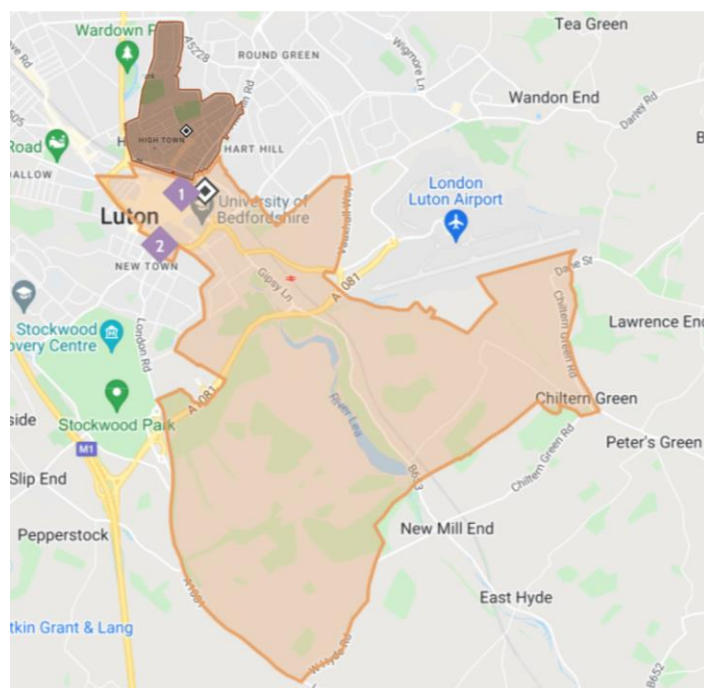
### Our church as a locally financed fellowship.

As a church we are a locally financed community. God provides, mostly through the generosity of his people. St Mary's belongs to you if you have worshipped with us for six months or more; and, if you have worshipped with us for six months, we would ask you to ask the Lord how you can support St Mary's financially so that the remarkable worship and ministry can continue. We are not subsidised from outside so everything we do is financed from ourselves. Please pray for God to "give us our daily bread" and pray for entrepreneurs to emerge from

our community so that we can bring social renewal to our town over the next years.

### The Current Parish

In terms of the parish, we absorbed St Matthew's Parish in 2021, but continued to run the building until that was handed over to The Diocese in 2022.



Above: the original parish with the new High Town addition.

I feel a deep gratitude and joy for who you have been and what you have done in 2022.

This has been a year where we have needed to keep running the race set before us. I have been grateful for the energy and initiative in colleagues - paid and non-paid. My life has been enriched by walking with all of you this year and I am confident in our future because I walk with you, and together we walk with the Lord

### LOOKING UPWARD

#### WORSHIP

by Mike Jones, Richard Cowling

#### Sunday 9 am - our early gathering.

This is a quieter, more reflective service. It is a wonderful opportunity to encounter God through liturgy, sacrament and stillness. The 50-55 minute service includes elements such as hymns and Holy Communion. We follow the lectionary with

occasional topical series. Afterwards we chat together over tea and coffee.

*Our monthly 9 am schedule is:*

- 1st Sunday - Holy Communion
- 2nd Sunday - Peace Service
- 3rd Sunday - Holy Communion
- 4th Sunday - Peace Service
- 5th Sunday - Holy Communion

### **Sunday 10:30 am - with children and youth**

Blending old and new styles of worship, we open the Bible together to learn more about God and how to live as Christians in the 21st century. We take time to reflect on where we are.,  
We enjoy a drink and a chat with one another in the hall afterwards.

*Our monthly term-time 10:30 am schedule is:*

- 1st Sunday - All Age worship
- 2nd Sunday - Holy Communion & Peace Service
- 3rd Sunday - Morning Worship
- 4th Sunday - Holy Communion
- 5th Sunday - variable

Young Church and Youth run concurrently with this service, other than on the 1st Sunday, when we are all together.

In 2022 we offered a crèche facility at the back of church for babies and toddlers. We plan to move that to the Meeting Room in 2023.

### **Shona Language Service**

This service started in autumn 2011 and is based around our members from Zimbabwe, who expressed a desire to worship in their own language. They meet on the 3rd Sunday afternoon of each month, with between 30 and 60 people attending.

### **Worship Team**

The worship team continues to evolve. We are grateful to all who serve. Richard Cowling continues to lead this group and we are thankful for those who serve. As we journey together as a church we ask you to pray for us as we discern the future shape of worship at St Mary's.

In 2022 we also hosted a **Pakistani Congregation** in our building. They first came in December 2021 for their Christmas celebration, and were able to use our building for their Easter celebration and at various times throughout the year.

### **Welcoming Wednesdays 11am**

We have a devotional at 11am led by a wide range of people. Sometimes this is a service of the word, other times, Holy Communion or a devotional. The

service is followed by the opportunity to sit together and have some refreshments.

## OCCASIONAL OFFICES.

*by Ulrike Hunt*

During 2022, there were 6 infant baptisms.

We also held a baptism and confirmation service on 27 February 2022 at Central Baptist Church, with Bishop Alan in attendance. 4 adults and 1 young person under 16 were baptised and we 1 person had a reaffirmation of baptism. There were 10 confirmations (6 adults and 4 young people under 16)

There were 4 weddings, as well as 2 wedding blessings and a Golden Wedding blessing service.

Our clergy officiated at 5 funerals including that of Sheila Bateman, Joan Wheldon and Jackie Garrand. We also received news that Christine Quilter and Robin Bland died during 2022.

## SCREENS-AUDIO-STREAMING

*by Jason Hunt / Mike Jones / Adam Whiting*

This year has been a time of rebuilding for those of us volunteering at the sound and screen desks in St Mary's.

There are three things we do:

Screens: cuing up the next reading passage, song verse or camera shot to go onto the monitors and projectors around church

Audio: the sound desk, mixing sound from the preachers, readers and service leaders along with the singers and musicians and often

Streaming via YouTube. This can be very easy such as at the 9am service.

The team now comprises of experienced old hands and some keen newbies! (We are grateful to Adam and Mike who set up all the items to go onto the screens for each service.)

Being involved in SAS can be a great way to feel part of the service and of allowing others to make the most of what is happening in church. We are hoping more of you might join us to help out in this way. If you would like to be part of the team, please see Adam Whiting who will be leading this in 2023. We can arrange for training or you could shadow one of our current SASers during a service to see what it is involved.

## LOOKING ACROSS CHURCH

### YOUNG CHURCH, ALL AGE AND SCHOOLS TEAMS

#### YOUNG CHURCH

*by Ulrike Hunt with Ruth Boctor and Eleanor Savage*

The numbers in young church have doubled over 2022. At the beginning of the year, we had an average of 8 children on a Sunday. By the end of the year our average is more like 17.

Dawn Mortimer, Ruth Boctor and Eleanor Savage have done an amazing job again this year in leading young church. On their heart is very much for the children to hear Bible stories and to engage with these - and the "Energise" materials from Urban Saints are a great resource towards this aim.

The young church leaders are always on the look-out for helpers - people in our congregation who want to invest in the lives of the children, and who can support the young church leaders on a Sunday morning.

Finding enough helpers has been a big struggle for young church in 2022 and we are very grateful for Simon Shirley, who has remained a constant support throughout the year.

Dawn Mortimer stepped down from young church leadership in summer 2022 and we welcomed Emily Shephard as a Children and Family Worker to St Mary's in September.

Emily brought some fresh ideas and energy to the role. However, the probationary period highlighted to her that at this point in her life she was not in a position to give the role all it needed and tendered her resignation at the end of 2022.

We step into 2023 with hope of growing a bigger team, knowing that Jesus loves children and will enable and equip us to keep this ministry going at St Mary's

#### ALL AGE

About 1/3 of our 10.30am services were all age in 2022 whether they were our regular once-a-month services, specials for Christmas or Easter, or the Inter-Generational services over the summer.

We try to make these services fun with a point. A mix of worship, fellowship, teaching and interaction. We are grateful for the All-Age Team of Jason Hunt and Andy Fisher who organized the monthly services and Mike who organizes the specials and inter-generational services. All supported by Ruth Jones, Ulrike Hunt and Carly and Andy Pike with the worship by Richard Cowling and

band an occasional appearance by Gordon Shrosbree and Adam Whiting for the Outside Church which was a highlight.

#### SCHOOLS TEAMS

The schools' teams serve both by "going out" and also by hosting and reaching out to schools who come and visit. This year...

#### YOUTH

*by Ulrike Hunt and Fiona Duggan*

2022 was not an easy year for the youth ministry at St Mary's. We began the year working out what we would need to put into place in order for the youth ministry to continue, with Adam and Bethany due to leave us in the summer.

It was a real disappointment when there were no candidates for the youth worker job that was advertised.

We now see God's hand in this. Following Harley's birth and in the light of the care he has needed, Adam and Bethany took the decision to stay in Luton. We are so thankful that they are staying and go into 2023 with renewed expectation for what God wants to do in and through our youth in the coming year.

However, as Adam was on extended leave for a big part of 2022 following the birth of Harley, we did have to think about how we keep the youth going in Adam's absence.

Fiona Duggan stepped into helping out with Sunday youth, and subsequently into leading and co-ordinating it. She was supported by Tychique Chiamala. We regularly had an average of 6 young people attending Sunday youth.

At Sunday youth, we started 2022 with a 10 week alpha course which worked really well especially as many of the youth were older members of the group and enabled some good discussion and exploration of their faith. Our next theme was "Who am I?" - exploring identity, digging beneath the layers of labels and establishing who they are and how we are made in the image of God. The autumn term was spent exploring prayer and what that looks like.

Impact (the Thursday youth group) is supported by The Feast - a key partner of St Mary's youth for several years. The Feast youth worker, Kristina Druce, was able to take on the running of Impact, supported by Titilayo Adewale, Jean Godden, Ulrike Hunt and Tychique Chiamala. We regularly have 16 young people on a Thursday.

Impact draws together young people from the town, many of whom do not come to church. The culture of Impact is one where these young people feel safe

to be themselves and to work through questions. At Impact, we usually have some fun and games. But we also spend time in dialogue where each person is listened to as we all bring our thoughts on particular questions. We spent some time in 2022 talking about the questions we might want to ask God if we could.

In 2022 we were not able to take the youth to a summer camp. Having said that, we know some of the youth went to New Wine, others to WEC Camp and some have joined in with Youthscape's Weekend from Home camps. In October, we were able to put on another Youth Lock in - a whole night of fun and games locked in the church building.

It has been good in 2022 to support Luton Unite. Run by Youthscape, it is the gathering of various church youth groups once a month for activities and worship. In December, we hosted the Luton Unite annual Christmas ball at St Mary's. As part of that, we served a 3-course dinner in the church, which was really amazing. We finished our own youth programme with a Christmas Dinner (complete with crackers and gifts).

We go into 2023 trusting that God holds the youth in his hand, and that he will continue to provide the resources (human and financial) that is needed to grow this important ministry in our church.

## PASTORAL CARE

*by Sue Carter (Pastoral Care Pastor)*

The Pastoral Care Team continue to meet on Zoom or more recently in person about every 3 - 4 weeks. The team consists of Mike Jones, Ulrike Hunt, Anne Adams, Chris Adams and Sue Carter. When we are made aware of church members who have a particular need we try and support them in practical ways. At the end of each meeting, we pray for those we've been discussing. The information discussed is confidential. We always mention any Safeguarding issues and liaise with the Safeguarding Office at the Diocese as necessary.

The PrayerNet is a group of about 30 people who have committed themselves to pray for any requests made, as soon as possible. The requests can be passed on by any member of the group, or sent in by individuals via the Pastoral Phone. We have tried to 'Rebrand' the Pastoral Phone by saying - "If you need to talk to someone please use this number" - 07483 898276

This year we have started having Shared Meals again after the Sunday Service. Our first meal together was the Harvest lunch - consisting of Soup & a Roll, followed by fruit crumble and custard. This was very successful. During Advent, following the

Christingle Service, we held our first 'Bring & Share Meal'. We thought about 75-80 people would come, so were delighted when over 100 people stayed! Everyone enjoyed being there and good conversations flowed. After the long times of Covid, people really enjoyed getting to know each other.

The Home Communion Team have restarted taking communion to the housebound. If you know of someone from our congregation who would like to receive communion at home, please let us know.

At Christmas we were able to take small gifts and a card to 10 of our elderly members who are no longer able to come to church.

The St Mary's, Luton: Community Facebook page continues to grow and is a good method of communicating with each other. To join the group - please request via Facebook.

The 'Meal Train' sprang into operation a couple of times during the year when one family needed help with meals as the mum was very unwell, and on another occasion for a family with a new baby. If you would like to help with this ministry, or if you're in need of receiving meals for a short time, please contact Sue Carter via the Pastoral Phone.

It is with sadness that we record the deaths of 4 of our older members during 2022 - Christine Quilter, Robin Bland, Joan Wheldon and Jacqueline Garrard.

## SMALL GROUPS

*by Cathy Nobles*

Small Groups in St. Mary's have always seemed to be a part of building our church community. Besides the groups that are listed below, there are many other informal groups that meet. The Men's Group has met from time to time for a movie together or gathered for a curry or a bike ride or walk together.

Here are the groups that have formally been running. Through this year, the groups have met through zoom and where possible in person.

1. Ladies Bible Study meets on Tuesday evenings at 8:00
2. Sunday Get Together Home Group meets on Thursdays at 4:00
3. Walkers meets fortnightly on Thursdays at 10:00
4. Monthly walkers meet once a month, depending on the weather, on Saturdays with a long walk and a pub meal.
5. The Alpha course was offered twice this year. One was at the church and the second met at the Treehouse in the University.

6. The Seekers meets monthly on Wednesdays at 2pm at the church. It is for those of an older age to get together for fellowship and receive biblical encouragement.

### Snippet from 'The Seekers'

*by Alison Elliott*

We continue to seek - & to find, however old we get. We never 'know it all'!

We're not terribly active and do have some mobility problems, so we now meet just once a month. (Our combined age is over 1320!) We meet in the Church Lounge to enjoy refreshment together & to be helpfully lead in Bible Study by our Teacher, Chantal O'Donnell. She expertly manages to keep us 'on track' & to draw us back when we get all too easily distracted or 'lose the plot' completely!

The Group originally started nearly 30 years ago as a 'Care Group'. While fellowship, prayer & Bible study are important elements, we also care for each other. The membership has inevitably changed a lot over the years, but it never ceases to amaze and delight me how everyone continues to care for and support each other through the ups and downs of growing a bit older. Some are unable to get to Church or to meetings any longer, but they continue under our 'umbrella of care' - to be 'phoned, written to, visited and prayed for.

It's been a great joy to welcome members from St. Matthews, who have contributed greatly to our fellowship. We do, however, try to keep it as small a group as possible, to enable us to get to know each other well and so to trust each other enough to share deep feelings & concerns. We believe this is an important part of our fellowship.

I'm just so privileged to be a part of such a special group of people!

### Ladies Bible Study

*by Angela Symonds*

This year, apart from relatively relaxing Lent and Advent courses, we also really enjoyed working through Pete Greig's book *God on Mute*, and, knowing that the issue of LGBTQI+ marriage was to be an issue at 2023 General Synod, we also tackled the Anglican '*Living in Love and Faith*' course. For all of us, a pretty traditional evangelical group of ladies, who view scripture as authoritative for doctrine and life and relationship with Christ, it proved challenging to our thinking as we saw others viewing scripture as culturally modifiable in the face of their LGBTQI+ lifestyles. I do not think it changed any of our opinions much, but at least we

began to understand the issues, and hopefully to be more gracious with those whom we disagree.

## LOOKING OUTWARD

### OPEN CHURCH - WELCOME WEDNESDAY

*by Anne Adams*

The dedicated team have been able to open the church for 3 hours each Wednesday morning throughout 2022. There is a regular short devotional service at 11.00am.

During the year we have noticed some trends, there are now a regular group who attend the service with quite a number of students who drop in for prayer later in the morning. There are a steady number of people who visit to explore our church building with occasional visitors who have travelled quite a distance to explore in a very intentional way. There have been many helpful conversations throughout the year, and many have received prayer. A highlight was the annual "Carols Round the Piano" service on the Wednesday before Christmas. We were delighted to welcome a record 45 people who joined in with great joy!

Thank you to all the volunteers, Chaplains and clergy who work to make Welcome Wednesday happen.

### ST. MARY'S CHAPLAINCY

*by Cathy Nobles*

Luton Community Chaplaincy and St. Mary's continued for its second year its partnership, centred around Welcome Wednesday each week.

The team is made up of 3 women from St. Mary's and was the first church-based team that Luton Community Chaplaincy has sponsored. The agreement would be that our Chaplains would be available to care for the people who might come in our door each Wednesday with prayer or a listening ear.

Having the doors open each Wednesday with an 11:00 service as well, has meant that a small community began to form. We also had several people coming in with a desire to get to know Jesus better which has led to relationships developing and an Alpha Course and Baptisms in 2022.

There have also been the people who come most Wednesdays who want to see the building and those conversations help develop an understanding of the mission of St. Mary's.

Weekly there have also been people who come in who have deep problems that having someone available to hear them or to pray has been fruitful.

## ST MARY'S CENTRE FOR PEACE AND RECONCILIATION

by Peter Adams

Writing a report like this is always a challenge! What have we “done as a centre” during the year? Under that name we have run some services, participated in a few meetings. But as we have noted before, a lot of the activity of the Centre takes place as Peter, Cathy and Mike contribute to the “peace and welfare” of the parish, the town and beyond. Sometimes we go with the centre business card in hand, but often not.

In our monthly Peace and Reconciliation services on the 2<sup>nd</sup> Sunday through the first part of 2022 we explored what that “Peace and Welfare” looked like. The call of God through Jeremiah to the people of Israel in exile in Babylon to “Seek the peace and welfare” of the city is profound. Emerging from the very wide scope of the Hebrew word *Shalom* are themes that are very much within the remit of the centre - peace, justice and reconciliation, but equally and perhaps less immediately obvious, welfare for all, community cohesion, public order and regeneration. These are the issues that are so important to our life as a multicultural, super diverse and poor town. We will continue to grapple with them Biblically and practically though 2023 as plans for Power Court and the regeneration of the town centre around us emerge, as racial justice continues to be a challenge for the nation, and as a community we deal with the devastating impact of prices rises.

Cathy continues her support of *Musalaha*, seeking peace and reconciliation in the Holy Land. We were delighted the centre could co-host a Jewish Rabbi and a Palestinian community worker from the Holy Land to talk about their work together. Their impact on Luton schools and those attending the meeting at St Marys was lovely to see. Cathy has been wanting for this particular aspect of her work to re-emerge here and we hope later in 2023 to host the director of *Musalaha*, to focus on the closely inter-related themes of Palestinian-Jewish relations in the Holy Land and Muslim - Christian- Jewish relations here.

An extreme right wing white nationalist group visited Dunstable several times in 2022 scaremongering about immigration and “the great replacement” of white British people. This led Peter to start some work with the police, our own council and our Bishops and a few clergy in preparation for release of the 2021 census data. Peter also “crossed the border” to Houghton Regis with a Muslim colleague to help the school leadership there to

address very challenging anti-Muslim actions by a staff member.

The Centre is one of the core members of FACES (Faiths Against Child Sexual Exploitation) - a Luton Muslim Christian working group. We have been doing quite a lot under that banner this year: addressing threats to our children and young people; research and subsequently training around the teaching of Relationships and Sexual Education (RSE) in a faith sensitive way; and ongoing discussion on the safeguarding aspect of anti-extremism work. We produce a podcast weekly on a variety of interesting themes (<https://facesluton.podbean.com>)

Finally, as a variety of issues in church and society regularly challenge our ability to “disagree well” we have set out to look at this area. Race, climate and environment, gender and sexuality, freedom of speech and movement, public health regulations - all are hotly debated. Peter is a part of an emerging national Peacebuilding Network of people working in community and civic mediation that are looking at how we respond to threats to our nation’s peace. Disagreeing well, will be a theme for our own Peace Services and wider teaching through 2023, especially as the Church of England faces difficult questions in its own life.

You can find out more here: <https://stmaryscpr.squarespace.com> (normal link to [www.stmarysforpeace.org](http://www.stmarysforpeace.org) currently broken)

## MISSION

by Anne Adams

St Mary’s is a church that seeks to look outwards to Luton and the world through giving, prayer, relationship, serving and sending.

Locally, we are part of **Luton Deanery** on both the **Chapter** and **Synod**. We are active members of **Churches Together In Luton** and we are on **Luton Council of Faiths**.

Our outreach is holistic and we seek to serve through the various para church organisations in town which mostly operate within the parish. St Mary’s members are employed, volunteer, give, pray and / or sit as trustees on missions that include:

**Foodbank.** One of our members is on the board. This has been a very active year for the Foodbank and St Marys hosted food collections during the year.

**Luton Community Chaplaincy (LCC)** was initiated by St Mary’s and a number of our members are chaplains. This has chaplains in the Mall, the Town Hall, Asda and the Magistrates Court.

The St Mary's team of chaplains have been active all through the year enabling welcome Wednesday to function, and most importantly, having many helpful conversations with visitors.

**Mission Direct** helps people to make a practical lasting difference to some of the world's most vulnerable people by going on 2-week overseas mission trips. One of our members works for Mission Direct.

**NOAH**, which shows Christian care and compassion to the homeless of Luton and is mainly located in the parish, some of our members volunteer with NOAH.

**Street Pastors** provide a caring Christian presence in the town centre every Friday and Saturday night from 10pm to 4am. Our building acts as the base when pastors are on the streets.

**The Feast** - one of our members works for the Feast. The Feast brings together teenagers from different faiths and cultures to build friendships, explore faith and change lives.

**Luton & Dunstable Hospital Volunteers** - several members volunteer in the hospital.

**Youthscape** is a nationwide youth charity. **Youthscape - Luton** seeks to reconnect the Christian community with young people and to make a positive difference to their lives through its work in local secondary schools with young people from all backgrounds. Some church members work or volunteer with Youthscape - Luton.

**Prayer for Luton - Throughout 2022** Ulrike Hunt led and coordinated regular prayer initiatives for the churches in the town.

**Tree House** - this is the University Chaplaincy and during 2022 St Mary's has worked with the interim chaplain in a number of ways, notably with running an Alpha course jointly.

**St Mary's gives away** 10% of undesignated church income to support mission, both within Luton and internationally. In 2022 we have supported two couples in their work one couple based with Interserve in Birmingham and the other in the Philippines. We have also sent funds to the TEAR Fund Pakistan appeal and supported the work in Luton of the Luton Community Chaplaincy and the Treehouse.

## LEADERSHIP & OPERATIONS

### LEADERSHIP

#### TRAINING

*by Mike Jones*

St Mary's continues to be a place for equipping and sending. This year has been a year of training and celebration for clergy and staff.

Congratulations to Adam Whiting our Youth Minister who finished his degree in 2022 with a First!

Congratulations to Rev Andy Pike as he was priested this year and is in his second year of curacy as a Self-Supporting Minister.

We welcomed Rev Joseph Adewale as PTO. He is in training at the moment for officiating in the Church of England. He is transferring from Nigeria.

Martin Watson and Crispen Nyatsuro continue to be on placement with us. Crispen and Martin are both long-term members who have been selected for ordination and will take up curacies in July 2023 elsewhere.

I am thankful for all that Rev Chris Adams our retired minister does.

Sadly, Rev Catherine Moss has paused her ministry at St Mary's because of ill health.

#### SAFEGUARDING

*by Mike Jones*

##### 1 Introduction

Safeguarding is a strength at St Mary's thanks to the strengths in this area that we have with Martin and Sara Watson long service in this area who have trained Adam Whiting and the rest of the team. We have a rigorous DBS check regime.

- **Safeguarding is a standing agenda item at PCC.**
- **Other Safeguarding Meetings:** We regularly discuss safeguarding issue at the Pastoral Minister's Group (Rev Mike Jones, Rev Chris Adams, Rev Dr Andy Pike, Sue Carter, Anne Adams, Ulrike Hunt).
- **We work in line with Church of England Safeguarding Policy and Practice Guidance.**
- For case work we take advice from Martin and Sarah Watson and the Diocesan Safeguarding Team

We have new guidance for who needs to receive safeguarding training and an increase in the number of short courses which need to be taken which explains the figures in Item 5 below. These figures are not a matter for concern because they are about

training that we need to implement in 2023. Currently the Diocese is focusing on clergy who have not yet done these courses. By the time of the APCM in 2023 all our active clergy will be up to date and we are asking those of us who serve to become more aware of keeping our children and vulnerable adults safe in church by doing these courses.

**2 Formal Obligation.** PCCs are formally obliged to report to the APCMs on whether or not the PCC 'has complied with the duty under section 5 of the Safeguarding and clergy discipline measure 2016 (duty to have due regard to House of Bishops guidance on safeguarding children and vulnerable adults).' We have indeed done so.

### 3 Safeguarding Roles -

**Details of Parish Safeguarding Officer:** Martin & Sara Watson. Contact them at [safeguarding@stmarysluton.org](mailto:safeguarding@stmarysluton.org)

**Details of DBS Recruiter and Verifier.** Martin Watson. This is moving to Ulrike Hunt.

### 4 Safeguarding Policy, Guidance and Information -Details of Parish Safeguarding Policies here.

We refer to 5 policies.

- National Policy Church of England: *Parish Safeguarding Handbook. Promoting a Safer Church.*
- National Policy: Central Council of Bellingers (2015): *Safeguarding in Children in Towers*
- Diocesan Policy: *Responding to Domestic Abuse*
- Local Policy: *Safeguarding of Adults who are Vulnerable.* Edited and ratified March 2023.
- Local Policy: *Safeguarding of Children.* Edited and ratified March 2023.

### 5 Safer Recruitment and People Management

**Which areas of the Safer Recruitment and People Management Guidance are the parish compliant with?**

The SGO (Safeguarding Officer) believes that we are compliant.

**Which areas of the Safer Recruitment and People Management Guidance will the parish be focusing on going forwards?**

The SGO believes that nothing needs acted on. From the administration side we are focused on increasing the church awareness of safeguarding by asking everyone to do the training.

**-Opportunities, challenges and risks in safer recruitment and people management.**

### 6 Concerns Raised.

**A. Number of safeguarding concerns shared with Parish Safeguarding Officer.**

6 concerns raised - 3 adults, 2 child, 1 parent and child

**B. Referral made to Diocesan Safeguarding Team**

One referral made.

**7. Next Steps** -What areas of safeguarding will the parish be focusing on?

- We will need to recruit a new SGO from July 2023.
- We will continue to encourage more people to complete their safeguarding training.

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### PCC SECRETARY REPORT

*by Angela Symonds*

We began the year with the visit of Fr. Paul who introduced the welcome system used in the Qatar church where he served. Many of the points he raised were very relevant to us, and we have been able to implement some of them into the way our welcome team functions. We regularly have new people from different countries and backgrounds, and seeing ourselves as hosts and ambassadors to them was very helpful.

During the year, we welcomed Emily Shephard as the new Children and Family Worker. The contract began in September.

Adam (and Bethany and little Harley) decided after much prayerful thinking to continue with us a Youth Worker.

Healthy and Safety and Safeguarding issues were under constant consideration.

**Safeguarding:** See above.

**Health and Safety:** A new Fire Drill policy was passed in November.

We prayer walked the parish in April, and have since decided to try to have a week of prayer twice a year in April and September.

The PCC also supported people's desire to plant a tree for the 'Queen's Green Canopy' in the autumn to celebrate her Platinum Jubilee. This became especially meaningful with Her Majesty's death on September 8<sup>th</sup>.

We also agreed to the Bennett family's request to plant a tree in the churchyard in memory of Gordon & Eileen.

The trees are to be planted trees over the winter 2022-23.

As normality returned, we have been learning to live with new strains of Covid 19.

Communion is now offered every week with both bread and wine. The view of the PCC was that people should be free to make up their own minds up whether to take the wine or not. Gluten free bread and non-alcoholic wine are also always available.

Intergenerational church in person during the summer was very successful with many people involved and lots of variety as we studied passages from the Bible together.

'Celebrating 900; Building for 1000'

As we look ahead to the next hundred years of St Mary's in Luton, we are beginning preparations to celebrate the 900<sup>th</sup> anniversary of the founding of our building in which was built by Robert, 1<sup>st</sup> Earl of Gloucester in 1121 and consecrated in 1137.

As we look forward to future ministry, and respond to the enormous changes in our world, we would like to renew and develop our churchyard, increase our heritage offer, make the church more available for others to use, and develop our welcome and hospitality.

To this end, when the Diocesan Advisory Committee visited to discuss the replacement of the present chairs with lighter weight stackable ones (most of the congregation had already sat on a whole range of chairs and voted for their comfort or otherwise), and advise on the problems with the hall heating, they also recommended that we need better toilet facilities, disabled access and a more accessible refreshment area.

Our hope is that the chairs will soon be bought and that the hall will soon be reliably warm.

We ended the year with a renewed determination that, during 2023, all members of St Mary's would grow in their knowledge of Christ through a renewed focus on personal Bible reading, small group Bible study, and Sunday sermons explaining the scriptures.

'The Word became Flesh and dwelt among us, full of Grace and Truth'

May this be true for us in 2023.

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## DEANERY SYNOD

*by John Spurgeon*

Deanery Synod met as usual in February, June, October and November 2022. Peter Adams, from St Mary's, remained the Lay Vice-Chair throughout and Christchurch has provided the secretarial support, the vicar being assistant Area Dean.

The Diocesan Environmental Officer spoke to the February meeting at Bushmead and encouraged parishes to join with the national and diocesan Church of England targets of reaching net zero by 2030. The emphasis is on management of church buildings, church land and local community participation. Fr Richard Brown (Marsh Farm) advertised the series of Lent lunchtime talks on the parables of Jesus, which were led by persons from a variety of churchmanship. These also featured a remarkable variety of homemade soups!

We met in Holy Trinity, Biscot hall in June, the former parish now incorporated into the Parish of St Augustine's. Lynda Logan had to report of the continuing significant stress within the East of England Ambulance Service and that she is finding it difficult to conclude her time serving on the Chaplaincy to the service. The main item this time, introduced by Peter Adams, Lay Vice Chair, was on thinking about mission in Luton. He reported that discussions had already taken place with the Bishop and Archdeacon of Bedford, but in a sense of co-operation rather than "last resort". In group work during the meeting representatives identified 3 things that they would like to do but were not yet doing in their parishes. Offers ranged from prayer and welcome packs to graffiti removal and community café. Key to the plenary afterwards was the need for us to work together at a time of limited resources. Of concern was the situation with the Deanery's only supported school, Wenlock School. Having unexpectedly failed its latest Ofsted Review the school will now become part of the Academy Trust of the Diocese so it will retain its C of E status, led by an entirely new Executive. Anne Crosby (St Anne with St Christopher) is still visiting the school as the local priest to ensure they can still enable the Christian journey in the school.

In October we were hosted by St Hugh's parish and by its "new" vicar Martin Shea. Jessica Rowlands spoke on the Luton Community Chaplaincy, previously known as the Town Centre Chaplaincy, which provides lay chaplains in the town centre and further afield, including the Courts, the Mall, Vauxhall, Asda and St Mary's. They play an important role in combatting loneliness, going into the workplace to meet people to meet people where they are. They offer a listening ear, build trust with people until a person has the confidence

to approach the chaplain to talk. With fewer chaplains there is a move towards ward-based chaplains based at local churches. The chaplaincy also supports Healing in the Streets at Market Hill. Other chaplaincies gave reports at the meeting including Keech Hospice (where there are several chaplains providing consultations and drop-in work), Luton Airport (where the hub continues to welcome Ukrainians), and EE Ambulance Service (where morale was badly affected with the national Ambulance crisis). Peter brought a proposal that the Deanery Mission and Pastoral Committee be disbanded and the remit of the standing committee be expanded. Finally, Peter highlighted the opportunity in the forthcoming Coronation for celebration!

The final meeting of the year in November focused on a presentation by Rev Jairo Nyaongo, vicar of St Augustine's, on the work of the Diocesan Racial Justice Action Group and his own role as advisor on these issues to the Bishop of St Albans. He had synod discuss a Listening Exercise which parishes are encouraged to carry out with members of different ethnicity, both to gather information and to inform their own practice. We finalised the proposal on the expanded role of the Standing Committee. Finally, we heard of the plans for the final transfer of Wenlock School to become part of the Diocesan Multi Academy Trust following challenging OFSTED inspections. The plan is for completion of the transfer in February. Parishes will no longer be asked for a contribution to capital costs of the school, but it is hoped its governing body will maintain a local membership.

## OPERATIONS

### SENIOR ADMINISTRATOR REVIEW

*by Ulrike Hunt*

2022 was a very challenging year with our staff team stretched incredibly thin at times as many of us wrestled with illness (incl covid) and wellbeing. 3 members of paid staff left us in 2022, without an immediate replacement being possible. The grace of God, the generous help of various volunteers especially with cleaning, and the ways different people cheered us on throughout the year made a huge difference.

2022 was also a year of finding our rhythm and getting used to some new patterns and ways of working post-covid. It has been good to "tidy up" and to examine our process to ensure we are working as efficiently and smartly as we can.

On top of the usual day to day (managing rotas, communication with teams and congregation, planning services and church events, setting up

services and hiring out the building), we hosted a couple of big events at St Mary's. One was, sadly, the funeral of Simon Diffey, attended by over 500 people. The other was the Lord Lieutenant's service, again attended by over 400 people.

We go into 2023, expectant of new team members that the Lord will bring to us, trusting the Lord will continue to work through St Mary's for his glory.

### WARDENS' REPORT

*by Sue Carter*

During 2022 we saw more people gradually returning to worship in person at both the 9am and 10.30am services. The 9am service continued to be live streamed via YouTube with a few people watching live each Sunday, and also available for others to watch on catch-up later. During the year as more people have returned to church, we have noticed the demographics changing gradually, with more people from Africa, in particular Nigeria, and from South Asia. More families with young children started attending the 10.30am service, so a creche was set up in the Meetings Room with a link to the service on a TV in the room. (Thanks to Lee & Trish Pinner for setting this up.)

The 'Welcome Wednesday' opening of the church has continued throughout the year which is staffed by at least 3 volunteers including the Luton Town Chaplains. There is a short reflective service each Wednesday at 11am. The time of opening was changed to 10.30-13.30 as the team noticed many students were dropping in during their lunch break to look around and some stayed for private prayer. It is now registered as a Warm Place on Wednesday mornings with the council, as a place where people are welcomed to keep warm during the winter.

The wardens have submitted 2 applications to the Diocesan Advisory Committee (DAC) to replace the church chairs with lightweight stacking chairs and to replace the Church Hall heating. Neither of these projects have been completed by the end of the year, but we are hopeful that permission to proceed with these changes will be given early in 2023.

A group from the DAC were welcomed to the church in August. We were able to present missional ideas and opportunities, as the development of Luton Town Football Club's new stadium is planned on the Power Court site, along with many new dwellings and retail units. The DAC looked at what needs to happen in the short, mid and long term, to meet the needs of the enlarging parish. One suggestion is that we need to have toilets in the church as well as an area for refreshments. Currently anyone needing the toilet facilities has a very long walk to

the church hall and there is no flat access from within the church. It was noted that the staff team does not have the capacity to manage this project at present.

This year we have been able to raise funds to replace the rotten flagpole on the church tower and provide an AED (Defibrillator) which is sited outside the Meetings Room.

In September Queen Elizabeth II died and we were able to keep the church open for the period of mourning up until her funeral so that people could come and write in the Book of Remembrance. We held a Civic Service of Thanksgiving for the life of the Queen. Bishop Alan and Bishop Richard, Rachel Hopkins Luton South MP, Luton Borough Council Mayor, and members of different faith groups and voluntary organisations, all attended this service.

The Staff Team has had changes during the year. We said Goodbye to Eleanor Hearing in February as she started a new job with DNA and Lesley Shrosbree in September as she went to work for the diocese. In September we appointed Emily Shepherd as the new Children & Family worker. Sadly, at the end of her probationary period Emily decided that she did not wish to continue in the role and left in January. Adam Whiting completed his degree in the summer and the expected move to Hartlepool didn't happen as he and Beth became parents of Harley. Because Harley has complex health issues Adam & Bethany decided to continue living and working in Luton. Andy Pike was priested in July and continued in his role as part time Curate. In the autumn he was appointed part-time Hospital Chaplain at the Luton & Dunstable Hospital & Bedford Hospital, so he is now at St Mary's on only 2 Sundays a month.

Crispin Nyatsuro and Martin Watson continue with ordination training in their final year.

We continue to be grateful to the staff team for their work through this last busy year. To Mike Jones, our Vicar; to Andy Pike, our curate; to Chris Adams; to Adam Whiting, our Youth Minister; to Ulrike Hunt our Senior Church Administrator; to Marsha Dorgan-Bratt, our cleaner. Our thanks also goes to everyone who volunteers in order to help with the smooth running of the church.

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## FABRICS AND ORNAMENTS

*by Anthony Moss*

### SOME HIGHLIGHTS

In May, our new flagpole was installed. The previous one was in a very bad state of repair and couldn't be used. Many thanks again to the two generous donors who gave the funds so that we could pay for it. It was in regular use thereafter for the late Queen's

mourning period and for the Lord Lieutenant's service to give two examples. The Coronation will see a flag flying from it, I'm sure!

The top tower steps have finally been repaired by Lodge & Sons. This was an outstanding item from the Quinquennial Inspection (2018). The Friends of Luton Parish Church (FLPC) have footed the bill as promised. Again, thanks to them. Flag raisers, photographers, visiting dignitaries, Churchwardens and all others with the puff can now ascend the tower in safety.

There wasn't a rat in the kitchen as far as I know, but there was one under the church who gnawed through a cable which caused an electricity problem leading to the controller of the lighting system to fry and need replacing. We took the decision to upgrade the controller, rather than just replace like for like. We now are able to control the lighting in a way that we never have been able to before. There are 24 circuits, covering all different parts of the church, all of which can be turned off individually, or raised to 100% brightness and anything in between. We are able to create pre-sets for regular occurrences, or tailor-design a new one for a special hirer or occasion. Thanks to that rat for their contribution in providing us with a new system with great potential!

You'll all know how dark and gloomy the chancel has been for a very long time, even before the new system was installed. The bulbs in all the chancel lights have been replaced and are functioning well, thanks to some excellent young electricians with a "can do" attitude. As you will have seen, the chancel now looks beautiful again, and is now perfect for our hirers, particularly those who put on concerts. It really enhances the church and makes the place even more special for worship.

The wifi throughout the hall and extensions has been considerably improved by the addition of a Wi-Fi extender, linked to the router. This has made things easier for those of us who use the place and made it more attractive to prospective hirers, for whom a "Guest" login has been added.

I'm really pleased to say that Alan Holmes has joined the team as an ad-hoc site agent. He is making a great contribution and has completed a large number of jobs which seriously needed doing. Too many to list! His practical skills and experience in this line of work have been utterly invaluable. Welcome Alan! Plenty more jobs on the way....

### A LOW LIGHT

Before the Winter, we had hoped to install a new boiler instead of the ancient inefficient one and replace the noisy, useless blowers in the hall with new quiet ones which actually give out a lot of heat,

plus adding some new heaters where there currently aren't any in the Underground and offices. I'm disappointed to report that this plan did hit some obstacles and obviously didn't go ahead. Though this report is about 2022, you'll be pleased to hear that recently those obstacles are being overcome with the support of the Diocese and some tenacity from Sue, my fellow Warden. I'm confident this project will appear in next year's APCM report as the major highlight.

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## FINANCIAL REPORT

*by Anne Adams*

The Finance Team is a small group which has met regularly during 2022, reports to PCC and has the delegated role of managing the finances of St Marys.

The trend for the church finances has been a deficit at the end of each year - i.e. we have spent slightly more than we have received. 2022 was no different - but we are pleased to report that the deficit was smaller than in the previous 4 years. When the budget was set the deficit was expected to be about £45,000, but by the end of 2022 it was approximately £10,000 (full details are in the accounts which are part of this report). This is tremendously encouraging. We continue to work to be faithful and obedient to God in our finances, trusting in His provision.

The reasons that our deficit was smaller are:

- The regular and occasional giving of the people of St Marys has been consistent and growing. This is wonderful and we are grateful to everyone for their faithful and generous giving.
- The income from hiring and use of our church buildings has been greater than expected.
- We received a legacy during the year.
- The whole church team have been seeking to keep spending to as low a level as is reasonable.
- We received a grant towards the cost of utilities from the national church.

Quite a lot of work has been happening in the background in which members of the Finance Team play their part:

- Replacement of the church chairs, we hope this will be completed in 2023
- Replacement of worn-out church hall heating, this also will be completed in 2023

- New tenants were found for the hall that we rent out in Inkerman Street. Income from this new tenancy began to flow in September.
- Various staffing changes during the year and work on how we fund our staff posts.
- Finding the best prices for our utility use. We are using fixed rate contracts, but this is a major part of our expenditure and remains a concern, as it does to many church members.
- With the merger of St Marys with St Matthews parish our PCC is now responsible for the Agnes Poulton Trust. Thank you to Sue Carter, Mike Jones and Joan Turner who have worked hard through the year to manage and administer this trust.

I am pleased that this is a positive report, but the encouragement is to continue to seek ways so that St Marys church can function in a sustainable way into the years ahead. This will need our prayer, our generosity, our creativity, hard work and faith. There will be new ways to fund raise and innovate in how we use our facilities. Let's do that together.

Finally, a big thank you to all who work on our financial matters whether directly or indirectly - it is much appreciated. Special thanks to Andrew Rodell our Hon Treasurer and to our auditors (Miller and Co).

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## HIRINGS REPORT

*by Ulrike Hunt*

Hirings of our church hall, and also of our main church building, provides us with some income each year.

In 2022 we hosted the University of Bedfordshire graduations three times. We also very much enjoyed hosting the Luton Music Club, who put on concerts on Mondays (here and at St Augustine's). NGYT has continued to be a regular hirer of our church hall. And it been good to receive a new regular hirer (Salsa classes anyone?) on a Tuesday evening.

The hirings committee (Andrew Beale, Anne Adams, Ulrike Hunt) met twice over the year to review our hiring tariffs and to think through how we can better manage and market hirings into the future.

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## ELECTORAL ROLL FIGURES

*by Ulrike Hunt*

In 2022 we had 187 people on the electoral roll, of which 168 live outside the parish. This is an addition of 31 people from 2021.

Year	In Parish	Out of Parish	Total on Roll
2018	5	170	175
2019	8	155	163
2020	11	142	153
2021	11	145	156
2022	19	168	187

## WHO WAS WHO AT ST MARY'S: STAFF AND VOLUNTEERS IN 2022

by Ulrike Hunt & Mike Jones

### CLERGY, WARDENS AND STAFF

**Incumbent:** Mike Jones

**Clergy:** Chris Adams, Andy Pike, Joseph Adewale. Catherine Moss has not been in a position to minister due to ill health.

**Churchwardens:** Anthony Moss and Sue Carter

**Staff Team:** Ulrike Hunt (Senior Administrator), Lesley Shrobbree (Admin assistant), Eleanor Hearing (hospitality), Marsha Dorgan-Bratt (cleaner), Adam Whiting (youth minister), Emily Shephard (children and family worker), Anne Adams (staff support), Sue Carter and Anthony Moss (church wardens)

Eleanor Hearing left in February 2022 to step into a fuller role with DNA.

Lesley Shrobbree left for a new role in September 2022 - she leaves a huge gap in the office.

Emily Shephard tendered her resignation in December 2022.

Alan Holmes joined the team as an ad-hoc site manager. We are thankful for all the repairs he is doing around the site.

### PCC & SYNODS

On the PCC following the 2021 APCM were

**Retiring in 2023:** Gordon Shrobbree, Dawn Mortimer, Richard Bratt (Resigned 2022), Angela Symonds (PCC secretary)

**Retiring in 2024:** Yasmin Milligan, Thomas Connelly (resigned 2023), Ruth Boctor (Resigned 2022),

**Retiring in 2025:** Andrew Rodell, Anne Adams, Alfred Vellah, Sulaman Sunny.

**General Synod representative:** Peter Adams

**Deanery Synod (retiring 2023):** John Spurgeon, Cathy Nobles, Clive Barratt.

### A-Z OF VOLUNTEERS

#### PCC SUB COMMITTEES:

**Buildings Committee:** Anthony Moss. **Chair Sub Group:** Andrew Beale (chair), Mike Jones, Ruth Jones, Ulrike Hunt.

**Finance Committee:** Anne Adams (Chair), Andrew Rodell (Treasurer), Andrew Beale (Hirings), Sue Carter, Anthony Moss, John Milligan (insurance), Mike Jones.

**HR Group:** Anne Adams, Sue Carter, Ulrike Hunt, Carol Stevens (stepped down during 2022).

**Standing Committee:** Vicar, Wardens, Treasurer, Lay Vice Chair.

**Way Ahead:** This team, made up of clergy, wardens, former wardens and a few others, prays about the future of church and discusses strategic issues. It is a subcommittee of PCC. Members include Anne Adams, Peter Adams, Sue Carter, Penny Fisher, Ruth Jones, Anthony Moss, Catherine Moss, Andy Pike, Gordon Shrobbree, Sarah Watson.

#### OTHER VOLUNTEERS

**All Age Team:** Andy Fisher, Jason Hunt; Occasional All Ages Mike Jones & Andy Pike; Inter-generational Church Mike Jones, Ruth Jones, Andy Pike Carly Pike, Ulrike Hunt, Adam Whiting, Richard Cowling, Gordon Shrobbree.

**Evangelism Team:** Mike Jones, Sue Carter, Michael Carter, Andy Fisher, Penny Fisher.

**Flowers:** the flower arrangements we see around church were put together by Jennifer Randall. Other decorations by Ruth Jones and others.

**Home Communion:** John Mascoll, Andy Pike, Joseph Adewale.

**Litter Picking:** We are thankful for Yasmin Milligan and John Mascoll who regularly pick litter in our church yard.

**Men's Ministry:** Clive Barrett

**Men's Walking Weekend:** Andy Fisher, Jason Hunt, Richard Cowling

**Missionary Liaison:** Michael Carter

**Organists:** Andrew Rodell and John Spurgeon. We look forward to having Phoebe Yu play for us in 2023. Roy Meek plays for weddings and funerals

**Peace Centre:** Mike Jones, Peter Adams, Cathy Nobles

**Pianists:** Malcolm Kirby

**Sacristans:** Sacristans work behind the scenes to prepare communion each week. Our sacristans in 2022 were Lorna Davitt and John Mascoll.

**S.A.S:** the wonderful people who sort out our screens, audio and streaming each week in 2022 were: Adam Whiting, Alan Holmes, Angela Andrews, Andy Pike, Chukwuma Jideopor, Graham Eaton, Jason Hunt, Joseph Adewale, Martin Watson, Mike Jones, Paul Connelly.

**Schools Ministry:** Andy Fisher, Ruth Boctor, Yasmin Milligan, John Milligan, Emily Shephard and Margaret Birthwhistle

**Service Facilitators:** enable the smooth running of a service by unlocking the building, ensuring security, supporting the welcomers and locking the building up again. They also ensure legal aspects of the service, such as counting people at each service, is done. Service Facilitators were: Anne Adams, Anthony Moss, Alfred Vellah, Clair Griffin, Rachel and Robbie Gill Sue Carter, Sulaman Sunny, Ulrike Hunt

**Refreshments:** we were able to phase refreshments in again over 2022. On the refreshments team in 2022 were for 9 am: Pamela Aurelien, Jennifer Randall and Clive Barratt. For 10:30 am: Yasmin and John Milligan, Rodica Shirley, Alyssa Blanch, Paul and Michelle Parson and Fiona Duggan (with the youth!)

**Service Leaders and Preachers:** the clergy have enjoyed the support of Angela Symonds, Anne Adams, Cathy Nobles and Peter Adams, Michael Carter, John Mascoll, Ulrike Hunt and Joseph Adewale over 2022 in leading services or speaking. We also enjoyed various visiting speakers including the Clemisons, Matt Vaughan, Ian Rowlands, Antoinette Mutabazi, Paul Davies and Ruth Robb. A special thanks to Chris Adams who covers so many services.

**Trust Administration:** Agnes Poulton: Joan Turner. Rebecca Orrin managed the St Mary's Charitable Trusts.

**Various volunteers:** we are very thankful for various people in our congregation who help with odd jobs that needed doing. We are especially thankful for Shafayatul Islam, who did a lot of cleaning for us in 2022 to cover sick leave.

**Vergers:** This team opens up for weddings and funerals and other events. We are thankful especially to John Mascoll, Alan Holmes, Anne

Adams, Anthony Moss, Sue Carter who did this in 2022.

**Welcomers:** This team welcomes people on a Sunday morning. They create a warm welcome for newcomers and visitors, guiding them to their seats, letting them know where the toilets are and helping them know what is on for the children. They also do an amazing job at introducing newcomers to more established members of the congregation in order to create connection and belonging. Welcomers were: Albert Timson, Angela Symonds, Cathy Nobles, Chantal O'Donnell, Lesley Grierson-Hill, Margaret Birtwhistle, Paul Parson, Rachel Gill, Richard Bratt

**Welcoming Wednesday:** the chaplains from the Luton Community Chaplaincy and volunteers from St Mary's who ran this weekly in 2022 were: Anne Adams, Cathy Nobles, John Spurgeon, Margaret Birtwhistle, Marsha Dorgan-Bratt, Ruth Boctor and Yasmin Milligan.

**Worship Band:** The worship was led by Richard Cowling. Other worship leaders included Ant Noble, Ruth Jones, Alex Du Rand and Jean Du Rand. Musicians and singers included Andrew Beale, Jideofor Chukwuma, Charlotte Cowling, Emily Cowling, Sarah Cowling Rodica Oancea, Andrew Rodell, Rosemary Rodell, Storm Cobain.

**Young Church Team leaders and helpers:** Young Church was led by Dawn Mortimer, Eleanor Savage and Ruth Boctor with help from: Anna Noble, Fiona Duggan, Lisa Tull, Simon Shirley, Bhavani Duvuri, Titilayo Adewale and on occasions Mike Jones, Ruth Jones. We look forward to the help of Carol Stevens, Wandy Vellah, Sisi Wang, Lizzie Douglas, and Ranjita Shaw in 2023.

**Youth Leaders** The youth team, headed up by Adam Whiting, was Fiona Duggan, Titilayo Adewale, Manohar Reddy, Tychique Chiamala, Ulrike Hunt. We also had the support of Feast youth worker Kristina Druce to help run Impact on a Thursday evening. We look forward to Andy Fisher returning to support the youth ministry in 2023.

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## CONTACT DETAILS

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Church Street, Luton, Bedfordshire. LU1 3JF.

Registered Charity No. 1132078

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Twitter: @stmarysluton;

Facebook: [facebook.com/stmarysluton](https://facebook.com/stmarysluton)

Youtube: [www.youtube.com/StMarysLuton](https://www.youtube.com/StMarysLuton)

Bank: Barclays Bank plc

Independent Auditor: Miller & Co

Investment Advisers: Brewin Dolphin Bell Lawrie  
Ltd

## STRUCTURE, GOVERNANCE & MANAGEMENT

**PCC Constitution:** The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity, previously exempted but now registered with the Charity Commission.

PCC meets 6 times during the year; The Church Oversight Group (COG) meets monthly, chaired by the incumbent and acts as a reference group, also reporting to PCC. The **Churchwardens** meet regularly with the vicar and they are supported by a team of appointed **Assistant Wardens**.

**Church Wardens:** These are key members of the church with important responsibilities. There are two wardens who are elected every year by what is called the Vestry Meeting. This happens at the start of the annual meeting. They are on the church council (PCC).

**PCC Members:** Members of the PCC are either ex-officio (Clergy, Churchwardens and General Synod, Diocesan Synod and Deanery Synod Representatives); elected by the Annual Parochial Church Meeting (APCM) or co-opted in accordance with the Church Representation Rules. Most PCC members are appointed at the APCM. The number on PCC is determined by Church of England rules as follows: 6 representatives where the electoral roll (ER) is less than or equal ( $\leq$ ) to 50; 9 representatives when  $ER \leq 100$ ; and a further 3 representatives for every 100 (or part thereof) up to a maximum of 15. Our ER is between 101-199 so we have up to 12 places for laity on the PCC to be nominated at the APCM. Church Representation rules require about 1/3 of members retire each year so we elect people so that no more than 4 are scheduled to retire on any given year.

As mentioned above, also on PCC are members of **Deanery, Diocesan and General Synod**. We have up to three lay representatives on **Deanery Synod** (the number for church sized 100-199). They are elected every three years. We also have one member of **General Synod** (a national body of the C of E)

Our PCC membership is therefore: 12 nominated by APCM; 2 wardens; 3 deanery synod representatives; 1 General Synod representative plus the clergy. Membership lists and vacancies are shown later.

**Subcommittees and working parties:** By law, the PCC has a sub-committee to help the day to day running of St Mary's, which is the Standing Committee, which rarely meets. It has the power to transact the business of PCC between its

meetings, subject to any directions given by the Council. It is comprised of the Vicar, Lay Vice Chair, Wardens and Treasurer. We also have 3 subcommittees: Buildings, Finance and Missions.

**Risk Management** - is done by PCC, Incumbent, Building Committee, Wardens, Staff and other members.

**Accounting Policy:** The Financial Statements have been prepared in accordance with accounting policies on an accruals basis except for investments which are at market value and comply with statutory requirements and the PCC's governing document, the Church Accounting Regulations 2006, the Charities Act 2011, Accounting and Reporting by Charities - the Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 Feb 2016) and the Financial Reporting Standard applicable in the UK and republic of Ireland (FRS 102).

## FAQ: UNDERSTANDING THE C OF E

One question we get asked is how does the local church fit into the national Anglican Church?

Firstly, we are not funded from the national church. As a church we have to fund ourselves.

We are structurally a part of the Church of England which is organised into two halves called provinces; each led by an archbishop. We are in the Southern Province led by Archbishop of Canterbury;

Each province is built from dioceses. We are part of the Diocese of St Albans. Each diocese has deaneries: we are part of the deanery of Luton. The clergy from each deanery meet together monthly for a packed lunch (no expense spared!). Luton's deanery works well together and has "deanery values". Each deanery is divided into parishes.

The parish vicar and the bishop, are responsible for the 'cure of souls' in their parish. That includes everyone. And this explains why parish priests are so involved with the key issues and problems affecting the whole community.

A classic Anglican expression is that the Church of England is "episcopally led (there are 108 bishops) and synodically governed." St Mary's members are on Deanery Synod (matters around Luton), Diocesan Synod (matters around St Alban's Diocese) and General Synod (national matters).

MIKE JONES (CHAIRMAN) MARCH 2022 ON BEHALF OF ST MARY'S PCC



**Accounts for the  
year ended  
31<sup>st</sup> December 2022**

## Treasurer's Report

The overall net deficit for the year before gains or losses on investments was £9,494 (2021: £23,543). This was better than expected mainly due to our ability to hire out our buildings more than forecast and taking into account the increase in utility costs during the year. Below are some highlights as to the other factors affecting the result.

### Income and Expenditure

Income rose overall by 24% during 2022 over that in 2021 and this was largely the result of increased hiring income of the church buildings and rent income commencing for Inkerman Street. Expenditure rose but by only 15% over that in 2021 and this was mainly in church and building maintenance cost and utilities. All other costs were very well controlled and mainly below budget even though activities increased in 2022 compared to 2021. Thanks go to those controlling these costs.

### Investments

The PCC holds fixed asset investments that are the results of legacies from previous generations of worshippers of St Mary's. As the PCC derive an income from their investments this will hopefully be higher in 2023 as a result of these investments. The market value of our investments was affected by the events in Ukraine and global energy prices but these have recovered during the early months of 2023.

### Reserves Policy

The PCC has a policy on the amount of investments that it holds as a reserve. This states that they will retain reserves at a maximum level of six months expenditure and a minimum level of three months expenditure. This is regarded as responsible stewardship because of the liabilities accepted by the PCC. As at the end of 2022 the value of investments held increased in value and was slightly above the level required in this policy. This was regarded as acceptable as the PCC recognize

that the value of investments can go both up and down.

### Public Benefit

When planning our activities for the year, the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community.

### Fundraising

Some of our church family raised significant amounts during 2022 by doing sponsored activities and the money raised went to church funds. This was amazing and

we are very grateful. Is this something you could do during 2023?

### Outlook 2023

The outlook for 2023 financially is a deficit again because of our hiring out the church buildings is forecast to be lower and the generally lower level of congregational giving. The PCC accepted a budget that gave a deficit of £33,300 for the year. Can you help us fill this gap? We are able to save some costs due to the lower level of activity during the lockdown period but this won't return us to positive territory. This underlying level of activity cannot

continue for long without the increased support of the worshipping community of St Mary's. Therefore, the challenge, as before, is to tithe and pledge our income to the Church and Give in Grace for the exciting new developments in the life of St Mary's church.

I should like to thank all those who have helped in the administration of the finances during the year without whom my tasks would be all the greater.

Andrew Rodell  
Honorary Treasurer  
23 March 2023

*Can you help us by  
fundraising in 2023?*

*Our projected deficit  
in 2023 is £33,300.  
Can you help us fill  
this gap?*

## Statement of Responsibilities

The PCC trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the PCC trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements, the PCC trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Church Accounting Regulations 2006, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Report of the Auditors to the Trustees of Luton St Mary's Parochial Church Council

### Opinion

We have audited the financial statements of Luton St Mary's Parochial Church Council (the 'PCC') for the year ended 31 December 2022, which comprise the statement of financial activities, balance sheet 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 Financial Reporting Standard 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 2022, and of its incoming resources and application of resources, including its income and expenditure, 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 Church accounting Regulations 2006 and 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 PCC 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 PCC's ability to continue

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2022**

as a going concern for a period of at least twelve 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, 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**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the PCC has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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 2, 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**

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below.

### **Extent to which the audit was considered capable of detecting irregularities including fraud**

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to these risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

#### *Identifying and assessing potential risks related to irregularities*

In identifying and assessing 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 sector, control environment and financial performance;
- the results of our enquiries of management about their own identification and assessments of the risks of irregularities;
- any matters we identified having obtained and reviewed the PCC's policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations 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 matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of 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 framework that the PCC operates in, focussing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements such as the Charities Act 2011.

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

#### *Audit response to risk identified*

Our procedures to respond to risks identified included the following:

- Reviewing the financial statement disclosures to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate material misstatement due to fraud;
- In addressing the risk of fraud through management override of controls, the testing of the appropriateness of journal entries and other adjustments and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2022**

**Use of our report**

This report is made solely to the PCC's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the PCC's 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 PCC and the PCC's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

*Miller & Co  
Statutory Auditor  
Chartered Accountants  
5 Imperial Court, Laporte Way  
Luton, Bedfordshire  
15 April 2023*

Miller & Co is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

**Accounting Policies**

**General information and basis of preparation**

The address of the registered office is given in the administrative details section of the annual report. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, UK Generally Accepted Accounting Practice and comply with the PCC's governing document and the Church Accounting Regulations 2006.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Financial Statements have been prepared on a going concern and accruals basis under the historical cost convention modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The financial statements include all transaction, assets and liabilities for which the PCC is responsible. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years unless otherwise stated.

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2022**

**Funds**

Unrestricted funds are available for use at the discretion of the PCC trustees in furtherance of the general objectives of the PCC and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the PCC trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the PCC for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used in accordance with the objects of the charity either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

**Income recognition**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the PCC is legally entitled to the income, the amount can be reasonably measured and it is probable that the income will be received.

*Voluntary income and capital sources*

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

*Other ordinary income*

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

*Investments*

Dividends, interest and tax recoverable on such income are accounted for when receivable.

Realised gains or losses are recognised when investments are sold.

*Government grants*

Government grants are recognised using the performance model and are recognised in other income when the grants proceeds are received or receivable.

**Expenditure recognition**

All expenditure is accounted for on an accruals basis and is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

*Grants*

Grants and donations are accounted for when paid over, when awarded or in accordance with the PCC's mission giving policy.

*Activities directly relating to the work of the Church*

The diocesan parish share is accounted for when payable.

*Operating leases*

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

*Resources expended*

Resources expended are allocated to expenditure categories on a time spent, usage or direct allocation basis.

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2022**

**Fixed Assets**

*Consecrated land and buildings and movable church furnishings*

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

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

*Property Improvements*

Property improvements on properties held in trust by St. Albans Diocesan Board of Finance are included at original cost. Depreciation is charged at 2% on cost less estimated residual value. As the estimated residual value is not materially different to cost, no provision is made for depreciation of property improvements. The premises at Inkerman St. held in the trust accounts are included at valuation by independent valuers at the time of lease renewal in 1994.

**Financial instruments**

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

*Investments*

Investments are initially recognised at the amount payable that normally includes transaction costs. Subsequently, they are measured at fair value with changes recognised in net gains / (losses) on investments in the SOFA. The PCC has a policy that they will retain investments as reserves at a maximum level of six months expenditure and a minimum level of three months expenditure.

*Other Financial Assets*

Basic financial assets are initially recognised at transaction value and subsequently carried at amortised cost, using the effective interest rate method. Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible. Short-term deposits and investments include cash held on deposit either with the CBF Church of England Funds or at the bank.

Stocks are stated at the lower of cost and estimated selling price less costs to sell.

*Financial liabilities*

Basic financial liabilities are initially recognised at transaction value and subsequently carried at amortised cost, using the effective interest rate method. Trade and other payables are classified as current liabilities if payment is due within one year or less. If not they are presented as non-current liabilities.

**Going Concern**

The financial statements have been prepared on a going concern basis, as the PCC believe that no material uncertainties exist. The PCC have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements. The budgeted income and expenditure is sufficient with the level of resources to enable the PCC to continue as a going concern.

## Notes to the Trust Accounts

### The Parochial Church Council as Managing Trustee and Beneficiary

The Parochial Church Council (P.C.C.) is the beneficiary and/or is responsible for the administration of a number of charitable trusts. Brief details as supplied by the St Albans Diocesan Board of Finance in 1992 are set out below.

#### **1. Ainsworth Bequest**

The income from the capital sum is to be paid to the P.C.C. for upkeep of the church and churchyard as long as the grave of S.E. & A. Ainsworth is maintained. The grave must be maintained from the general funds of the P.C.C.

#### **2. Cumberland Grave Bequest Churchwardens' Charity**

The income is to be used for the general purposes of the Parish of Luton provided the family graves are maintained.

#### **3. Cumberland Dinner Bequest Churchwardens' Charity**

In 1993 the Diocesan Advisor advised that the income from the trust could be used to purchase food for previous members of the congregation who are no longer able to come to Church because of age.

#### **4. The Grice Bequest**

The Diocesan Board of Finance is the Custodian Trustee of this trust fund. The P.C.C. is the Managing Trustee and is responsible for using the income arising from the sum invested by the Board for the general purposes of the Church.

#### **5. Luton St. Mary 1990 Youth Trust**

"The object of the Charity shall be the furthering of the religious and other charitable work of the Church of England in the ecclesiastical Parish of Luton St. Mary" and "without prejudice to the generality.....shall include the advancement of youth work in connection with the Church of England within the Parish of Luton St. Mary or in association with that Parish." The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee.

#### **6. The Sylvia Ruby Porter Music Trust**

This trust was created in 1994 by a gift from S.H. Porter. The objects of the trust are the furtherance of the religious and other charitable work of the Church of England principally by the support and provision of music in the Ecclesiastical Parish of Luton St. Mary or in connection with that Church. Only the income may be used. The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee.

#### **7. Inkerman Street**

The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee of an endowment of an ecclesiastical charity. A Scheme made by the Charity Commissioners dated 22<sup>nd</sup> February 1990 provides for the clear yearly income from the lease of premises to be used for the religious and other charitable purposes of the Church of England in the Ecclesiastical Parish of Luton.

### The P.C.C. as Beneficiary

#### **8. The Gates Trust**

This relates to the John Gates Charity and the Gates and Clemans Charity. The Diocesan Board of Finance is the Trustee and is to pay over the clear yearly income of the charity for application towards furthering the religious and other charitable work of the Church of England. The P.C.C. of Luton St. Mary benefits to the extent of 1/12<sup>th</sup>.

**Trusts moved to the Parochial Church Council on merging with St Matthews**

Following the merger of St Matthews's parish into St Mary's parish in 2021, the following trusts became the responsibility of the P.C.C. as managing trustee and beneficiary.

**9. The Holyoak Fund**

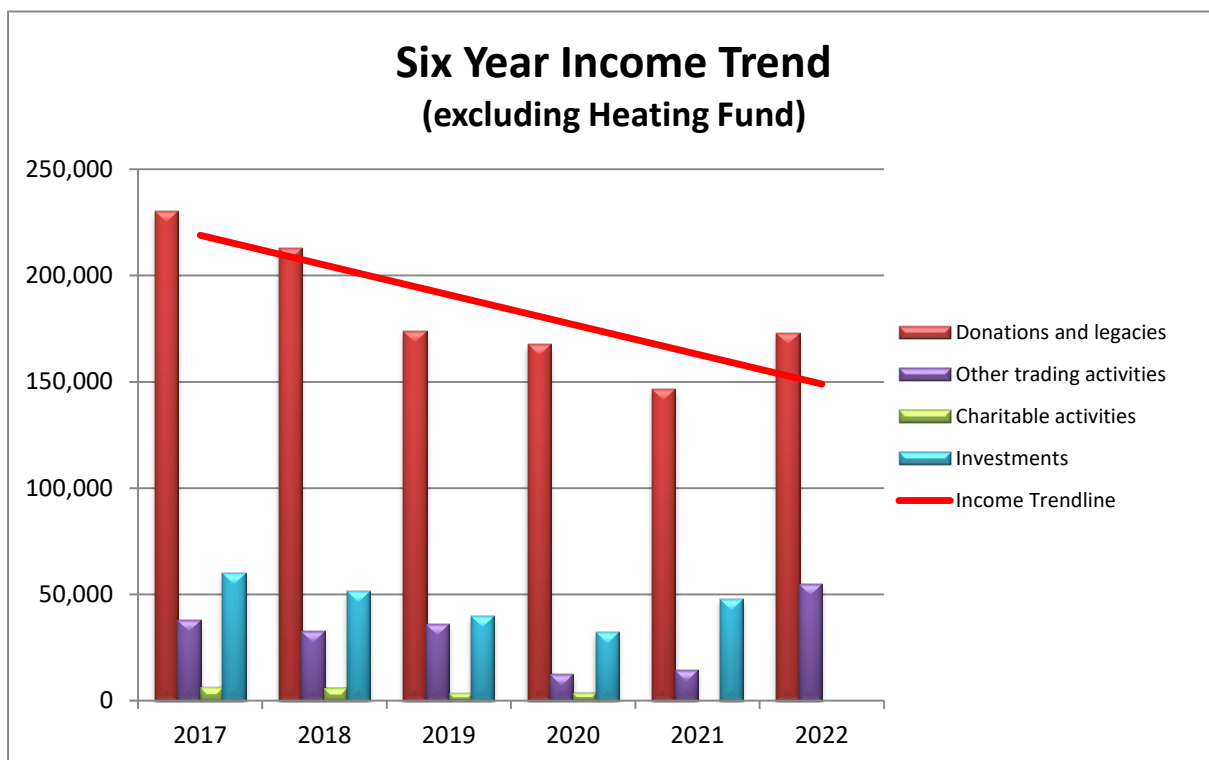
The income from the capital sum is to be used for the general purposes of the parish.

**10. The Hempshall Fund**

The income from the capital sum is to be used for the general purposes of the parish.

**Six Year Financial Record (excluding Heating Fund)**

Total Funds	2017	2018	2019	2020	2021	2022
	£	£	£	£	£	£
<b>Income and Endowments from:</b>				<i>(restated)</i>		
<i>Donations and legacies</i>	230,100	212,593	173,744	167,575	146,625	172,998
<i>Other trading activities</i>	37,881	32,499	35,990	12,197	14,154	54,931
<i>Investments</i>	60,067	51,358	39,534	32,095	47,555	32,207
<i>Charitable activities</i>	6,356	5,695	3,738	2,808	3,764	3,594
<b>Total Income and Endowments</b>	<u>334,404</u>	<u>302,145</u>	<u>253,006</u>	<u>214,675</u>	<u>212,098</u>	<u>263,730</u>
<b>Expenditure</b>						
<i>Raising funds</i>	7,769	4,186	4,110	3,729	1,964	4,007
<i>Charitable activities</i>	316,692	279,563	251,885	241,964	233,677	269,217
<b>Total Expenditure</b>	<u>324,461</u>	<u>283,749</u>	<u>255,995</u>	<u>245,693</u>	<u>235,641</u>	<u>273,224</u>
Gain/(loss) on investments	9,424	(14,055)	17,765	1,627	20,736	(32,739)
<b>Net Income/(expenditure)</b>	<u>19,367</u>	<u>4,341</u>	<u>14,776</u>	<u>(29,391)</u>	<u>(2,807)</u>	<u>(42,233)</u>
<b>Market Value of Investments Held</b>	<u>178,964</u>	<u>163,645</u>	<u>180,210</u>	<u>180,637</u>	<u>250,051</u>	<u>215,923</u>



STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
		£	£	£	£	2022 £	2021 £
<b>INCOME AND ENDOWMENTS FROM:</b>							
Donations and legacies	1(a)	164,333	7,207	1,458	-	172,998	146,625
Other trading activities	1(b)	49,143	5,788	-	-	54,931	14,154
Investments	1(c)	8,186	15,050	6,445	2,526	32,207	47,555
Charitable activities	1(d)	3,594	-	-	-	3,594	3,764
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>225,256</b>	<b>28,045</b>	<b>7,903</b>	<b>2,526</b>	<b>263,730</b>	<b>212,098</b>
<b>EXPENDITURE ON:</b>							
Raising Funds	2(a)	3,790	217	-	-	4,007	1,964
Charitable activities	2(b)	228,950	40,178	89	-	269,217	233,677
<b>TOTAL EXPENDITURE</b>		<b>232,740</b>	<b>40,395</b>	<b>89</b>	<b>-</b>	<b>273,224</b>	<b>235,641</b>
<b>Net Income/(expenditure)</b>		<b>(7,484)</b>	<b>(12,350)</b>	<b>7,814</b>	<b>2,526</b>	<b>(9,494)</b>	<b>(23,543)</b>
Net gains/(losses) on investments		(32,739)	-	-	-	(32,739)	20,736
<b>Net Income/(expenditure)</b>		<b>(40,223)</b>	<b>(12,350)</b>	<b>7,814</b>	<b>2,526</b>	<b>(42,233)</b>	<b>(2,807)</b>
Transfers between funds	4	5,546	1,980	(5,000)	(2,526)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>(34,677)</b>	<b>(10,370)</b>	<b>2,814</b>	<b>-</b>	<b>(42,233)</b>	<b>(2,807)</b>
<b>RECONCILIATION OF FUNDS</b>							
Total funds brought forward		233,814	216,190	50,127	-	500,131	502,938
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>199,137</b>	<b>205,820</b>	<b>52,941</b>	<b>-</b>	<b>457,898</b>	<b>500,131</b>

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2022

**BALANCE SHEET AT 31 DECEMBER 2022**

	Note	2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	5	36,984	36,984
Investments	10(a)	215,923	250,051
		<u>252,907</u>	<u>287,035</u>
<b>CURRENT ASSETS</b>			
Stock		-	-
Debtors	6	22,423	22,189
Short term deposits		133,137	133,128
Cash at bank and in hand		124,694	104,071
		<u>280,254</u>	<u>259,388</u>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	7	<b>64,013</b>	<b>46,292</b>
<b>NET CURRENT ASSETS</b>		<u><b>216,241</b></u>	<u>213,096</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>469,148</b>	<b>500,131</b>
<b>LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR</b>	8	<b>11,250</b>	-
<b>NET ASSETS</b>	11	<u><b>457,898</b></u>	<u>500,131</u>
<b>FUNDS</b>			
Unrestricted Funds			
- General Fund	9	199,137	233,814
- Designated Funds	14	205,820	216,190
		<u>404,957</u>	<u>450,004</u>
Restricted	15	52,941	50,127
Endowment	16	-	-
<b>TOTAL FUNDS</b>		<u><b>457,898</b></u>	<u>500,131</u>

The financial statements were approved by Parochial church Council on 23rd March 2023 and signed on its behalf by:

A G Rodell  
(Hon Treasurer)

The Revd M C Jones  
(Chairman)

NOTES TO THE FINANCIAL STATEMENTS

1 INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
					2022	2021
					£	£
1(a) Donations and legacies						
<i>Incoming resources from donors</i>						
Planned Giving:						
Gift Aid	92,583	3,513	-	-	96,096	90,889
Income tax recoverable	17,350	694	-	-	18,044	18,348
Other Planned Giving	4,013	-	-	-	4,013	7,427
Collections at all services	7,228	-	-	-	7,228	2,800
Sundry Donations	2,112	-	-	-	2,112	1,625
	<u>123,286</u>	<u>4,207</u>	<u>-</u>	<u>-</u>	<u>127,493</u>	<u>121,089</u>
<i>Other voluntary income</i>						
Grants toward work of church and major repairs	33,889	-	1,458	-	35,347	13,303
HMRC Job Retention Scheme Grant	-	-	-	-	-	2,551
Donations, appeals, etc.	2,158	3,000	-	-	5,158	9,682
Legacies	5,000	-	-	-	5,000	-
	<u>41,047</u>	<u>3,000</u>	<u>1,458</u>	<u>-</u>	<u>45,505</u>	<u>25,536</u>
Total Donations and legacies	<u>164,333</u>	<u>7,207</u>	<u>1,458</u>	<u>-</u>	<u>172,998</u>	<u>146,625</u>

The income from donations and legacies in 2021 was £146,625 of which £3,000 was attributable to restricted, £2,689 was attributable to designated and £140,936 was attributable to unrestricted funds.

1(b) Other trading activities

*Charitable and ancillary trading*

Fundraising Income	2,116	-	-	-	2,116	2,173
Church hall lettings	9,466	-	-	-	9,466	11,443
Contributions for use of the Church	37,515	2,100	-	-	39,615	75
Third World Stall	-	-	-	-	-	338
	<u>49,097</u>	<u>2,100</u>	<u>-</u>	<u>-</u>	<u>51,197</u>	<u>14,029</u>

*Other activities*

Insurance claims	-	3,688	-	-	3,688	-
Photocopying receipts	46	-	-	-	46	125
	<u>46</u>	<u>3,688</u>	<u>-</u>	<u>-</u>	<u>3,734</u>	<u>125</u>
Total other trading activities	<u>49,143</u>	<u>5,788</u>	<u>-</u>	<u>-</u>	<u>54,931</u>	<u>14,154</u>

The income from other trading activities in 2021 of £14,154 of which all was attributable to unrestricted funds.

1(c) Investments

Dividends and interest	8,186	758	6,445	2,526	17,915	15,153
Rent	-	14,292	-	-	14,292	32,402
Total Investments	<u>8,186</u>	<u>15,050</u>	<u>6,445</u>	<u>2,526</u>	<u>32,207</u>	<u>47,555</u>

The income from investments in 2021 was £47,555 of which £2,427 was attributable to endowments, £6,233 was attributable to restricted, £21,931 was attributable to designated and £16,964 was attributable to unrestricted funds.

1(d) Charitable activities

Fees-weddings, funerals, recitals	<u>3,594</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,594</u>	<u>3,764</u>
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The income from charitable activities in 2021 of £3,764 was all attributable to unrestricted funds.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2022

2 EXPENDITURE

	Basis of Allocation	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
						2022	2021
						£	£
2(a) Raising funds							
Publicity	Direct	160	217	-	-	377	242
Third World Stall	Direct	-	-	-	-	-	99
Wedding and funeral fees paid	Direct	2,745	-	-	-	2,745	805
Senior Administrator salary	Time spent	885	-	-	-	885	818
		<u>3,790</u>	<u>217</u>	<u>-</u>	<u>-</u>	<u>4,007</u>	<u>1,964</u>

The expenditure on raising funds in 2021 of £1,964 was all attributable to unrestricted funds.

2(b) Charitable activities

Grants

Missionary and charitable giving:

Relief and development agencies	Direct	8,500	-	-	-	8,500	7,120
Home missions and other Church Societies	Direct	975	3,000	-	-	3,975	5,440
Secular charities	Direct	-	-	-	-	-	163
		<u>9,475</u>	<u>3,000</u>	<u>-</u>	<u>-</u>	<u>12,475</u>	<u>12,723</u>

Activities relating to the work of the Church

Ministry: Parish Share	Direct	74,391	-	-	-	74,391	74,148
Clergy expenses	Direct	1,398	-	-	-	1,398	1,338
Clergy house repairs/running	Direct	-	7,231	-	-	7,231	5,546
Senior administrator salary a	Direct	16,407	-	-	-	16,407	15,654
Youth worker salaries	Direct	17,053	-	-	-	17,053	15,579
Children & Family worker sal	Direct	-	4,015	-	-	4,015	-
Training	Direct	804	-	-	-	804	2,148
Youth	Direct	2,317	-	-	-	2,317	1,578
Children's Church, Creche, Chimps	Direct	458	-	-	-	458	242
Upkeep of services	Direct	821	-	-	-	821	362
Worship Groups	Direct	940	-	-	-	940	780
Inkerman Street Costs	Direct	-	18,000	-	-	18,000	3,300
Church - running expenses	Direct	22,559	2,250	-	-	24,809	32,294
Church maintenance - routine	Direct	12,162	5,682	-	-	17,844	12,935
Church maintenance - major	Direct	19,521	-	-	-	19,521	-
Audio/amplification	Direct	675	-	-	-	675	3,230
Church hall running costs	Direct	15,497	-	-	-	15,497	9,654
Site agent salary	Direct	7,696	-	-	-	7,696	6,956
Outreach	Direct	139	-	-	-	139	218
Pastoral	Direct	350	-	89	-	439	351
Network Groups	Direct	137	-	-	-	137	141
Sundry expenses	Direct	1,727	-	-	-	1,727	3,179
Office expenses	Usage	5,774	-	-	-	5,774	7,103
Events Co-ordination salaries	Direct	4,231	-	-	-	4,231	11,149
Cemetery Administration salary	Direct	8,742	-	-	-	8,742	8,417
		<u>213,799</u>	<u>37,178</u>	<u>89</u>	<u>-</u>	<u>251,066</u>	<u>216,302</u>

Governance costs

Office expenses	Usage	1,989	-	-	-	1,989	1,989
PCC admin. costs	Direct	1,192	-	-	-	1,192	1,205
Hospitality	Direct	809	-	-	-	809	90
Senior Administrator salary	Time spent	665	-	-	-	665	614
Subscriptions	Direct	170	-	-	-	170	140
Bank charges	Direct	851	-	-	-	851	614
		<u>5,676</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,676</u>	<u>4,652</u>

Total Charitable activities		<u>228,950</u>	<u>40,178</u>	<u>89</u>	<u>-</u>	<u>269,217</u>	<u>233,677</u>
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The expenditure on charitable activities in 2021 was £233,677 of which £3,000 was attributable to restricted, £28,452 was attributable to designated and £202,225 was attributable to unrestricted funds.

**Luton St Mary's Parochial Church Council**  
**For the Year ended 31 December 2022**

3(a) STAFF COSTS	2022 £	2021 £
Wages and salaries	59,034	58,764
Pensions costs	1,050	874
	<b>60,084</b>	<b>59,638</b>

The average monthly number of employees in the year was 7 made up of 6 administrative and 1 youth workers none of whom earned £60,000 p.a. or more. The Cemetery Administrator is sub-contracted to The Luton Church Burial Ground Trust for which the P.C.C. received £11,589 during 2022 (2021: £11,177).

**3(b) PAYMENTS TO MEMBERS OF P.C.C.**

Anne Adams stood down as Churchwarden in 2014 but continues to be a member of the P.C.C. She has benefited from the support paid to her and her husband Peter in respect of their Inter-Cultural Relations work amounting to £3,000 in 2022 (2021: £3,000) and this is fully funded from donations received. Payments were made to members of the P.C.C. in respect of stewarding events in the church fully funded by the hirers. They were to Susan Carter an amount of £175 and Anthony Moss an amount of £350.

4 TRANSFERS BETWEEN FUNDS	2022 £	2021 £
<b>Restricted Funds to Unrestricted Funds</b>		
Luton St Mary 1990 Youth Trust contribution to Youth Worker costs	(5,000)	(5,000)
Children in Need	-	(2,323)
Cumberland Dinner Fund	-	(145)
Fabric fund contribution	-	-
	<b>(5,000)</b>	<b>(7,468)</b>
<b>Endowment Funds to Unrestricted Funds</b>		
Trust Funds	(2,526)	(2,427)
<b>Unrestricted Funds to Designated Funds</b>		
General Fund to St Matthews Church Letting	1,980	-
<b>Designated Funds to Unrestricted Funds</b>		
Church at 7	-	(7,053)

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

Tangible fixed assets	2022 £	2021 £
<i>Property Improvements at cost</i>		
34 Wychwood Avenue, Luton	36,984	36,984

These costs represent the amount spent by the PCC on extending and improving the above property. Whilst the freehold interest in these properties is held under trust by the St Albans Diocesan Board of Finance (DBF) for the benefit of St Marys, they make this property available for use by the PCC.

6 DEBTORS	2022 £	2021 £
HMRC - Gift Aid	18,026	18,348
Accounts receivable	2,481	1,990
Prepayments and accrued income	1,916	1,851
	<b>22,423</b>	<b>22,189</b>

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	2022 £	2021 £
Creditors for goods and services	3,386	4,640
Choir Fund	777	777
Recitals Fund	554	554
Mission giving and collections not paid by 31 December	15,419	13,254
Other creditors and deferred income	43,877	27,067
	<b>64,013</b>	<b>46,292</b>

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR	2022 £	2021 £
Rent deposit for Inkerman Street	11,250	-
	<b>11,250</b>	<b>-</b>

9 GENERAL FUND	2022 £	2021 £
Balance b/fwd	233,814	224,501
Net movement in funds	(34,677)	9,313
Balance c/fwd	<b>199,137</b>	<b>233,814</b>

**General Fund**

All transactions relating to the general ecclesiastical and charitable activities of Luton St. Mary are contained in this fund.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2022

10 INVESTMENTS

	Market Value	
	2022	2021
	£	£
<b>(a) Stocks and Shares</b>		
<i>Holding</i>		
<i>at 31/12/22 Description</i>		
<u>Other UK Fixed Interest</u>		
4,500 Nat West Bank 9% Cumulative Preference	6,068	7,576
<u>Investment Trust</u>		
1,000 Merchants Trust Ord 25p	5,610	5,590
3,000 Mercantile Investment	5,760	8,055
<u>Unit Trusts</u>		
2,075 Ishares II USD TIPS UCITS ETF GBP DIS	10,060	11,798
6,822.4 Fidelity Moneybuilder Inc	5,369	6,911
10,250 Biopharma Credit	8,095	7,325
5,250 Maitland Institutional	4,773	-
4,250 Link Fund Gresham House	5,364	6,995
925 Lion Trust Fund Par Special Situatns Ins	4,310	7,998
5,800 Royal London AM Ethical Bond	5,544	6,902
0 Pimco Global	-	5,387
0 AXA Investment High Yield Bond	-	5,935
3,575 Premier Portfolio PM UK	6,642	8,029
6,350 Schroder Unit Trust Global Equity	6,496	6,439
9,500 Schroder Unit Trust Asian Income	7,135	7,475
3,250 Avi Global	6,143	7,033
3,137 Polar Capital Global Trust	4,790	5,427
<u>UK Equities</u>		
0 Man FD Mgmt UK Ltd	-	8,365
2,750 Fidelity Special Value	7,659	-
2,500 T Bailey Fund Serv TB Evenlode Income	6,074	6,421
<u>Global Equities</u>		
71 US Industries	184	184
1,875 Fidelity UCITS US	12,593	12,879
100 Vanguard Funds	6,047	-
5,000 JP Morgan AM UK Ltd US Equity Income C	6,635	15,124
2,025 Premier Portfolio PM European	5,295	6,800
3,250 Blackrock FM European	5,604	6,255
3,500 Jupiter Japan	3,991	-
120 Worldwide Healthcare Trust	3,870	-
1,000 Impax Enviro Markets	4,195	10,667
<u>Commodities</u>		
275 Ishares Physical	8,093	7,237
1,225 Blackrock World Mining Trust	4,182	7,215
<u>Absolute Return</u>		
1,950 Link Fund Sol Ruffer Total Return	7,421	4,764
<u>Property and Other Investments</u>		
2,525 Tritax Big Box Rei Ordinary	3,500	-
0 Home Reit	-	5,850
0 Supermarket Income	-	4,270
4,000 LXI Reit Plc Ord	4,504	5,800
6,000 Digital 9 Infrastructure	5,184	6,828
3,225 Hipgnosis Songs Fund	2,783	4,031
3,725 Gore Street Energy	4,135	4,396
5,125 Sequoia Economic	4,500	5,525
3,275 The Renewables Inf Ord	4,258	4,402
4,000 Triple Point Energy	3,190	4,020
<u>Cash</u>		
£9,867 Brewin Nominees Deposit Account	9,867	4,143
	<b>215,923</b>	<b>250,051</b>
<i>Cost value</i>	<b>214,294</b>	<b>217,908</b>
<b>(b) Movements in Market Valuation</b>		
	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<u>Quoted Investments</u>		
Market valuation at 1 January	245,908	176,270
Additions	40,060	73,366
Disposals	(47,173)	(23,602)
	<b>238,795</b>	<b>226,034</b>
Change in market valuation	(32,739)	19,874
Market valuation at 31 December	<b>206,056</b>	<b>245,908</b>
<u>Cash balances at brokers</u>	<b>9,867</b>	<b>4,143</b>
<b>Total Market valuation at 31 December</b>	<b>215,923</b>	<b>250,051</b>

The fair value of listed investments is determined by reference to the middle market price at close of business at the balance sheet

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2022

11 ANALYSIS OF NET ASSETS BY FUND

	2022				
	Fixed Assets	Current Assets	Current Liabilities	Creditors more than one year	Fund Balance
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	252,907	1,834	61,645	11,250	181,846
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Girls Youth Worker Fund (Designated)	-	10,362	-	-	10,362
Children and Family Worker Fund (Designated)	-	2,126	-	-	2,126
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	600	-	-	600
Wychwood Avenue Renting (Designated)	-	26,701	700	-	26,001
Inkerman Street Fund (Designated)	-	12,542	-	-	12,542
St Matthews Church Letting Fund (Designated)	-	4,302	-	-	4,302
Former St Matthews General Fund	-	4,877	1,518	-	3,359
Former St Matthews Legacies Fund	-	5,668	-	-	5,668
Former St Matthews Church Maintenance Fund (Designated)	-	13,765	-	-	13,765
Former St Matthews Re-ordering Fund (Designated)	-	92,404	-	-	92,404
Former St Matthews Youth Outreach Fund	-	4,212	-	-	4,212
<b>Total</b>	<b>252,907</b>	<b>229,977</b>	<b>63,863</b>	<b>11,250</b>	<b>407,771</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	21,130	-	-	21,130
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	156	150	-	6
Cumberland Trust Fund	-	2,027	-	-	2,027
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
<b>Total Funds</b>	<b>252,907</b>	<b>280,254</b>	<b>64,013</b>	<b>11,250</b>	<b>457,898</b>

	2021				
	Fixed Assets	Current Assets	Current Liabilities	Creditors more than one year	Fund Balance
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	287,035	(19,032)	43,924	-	224,079
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Girls Youth Worker Fund (Designated)	-	10,362	-	-	10,362
Children and Family Worker Fund (Designated)	-	2,126	-	-	2,126
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Church @ 7 (Designated)	-	-	-	-	-
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	600	-	-	600
Wychwood Avenue Renting (Designated)	-	26,701	700	-	26,001
Inkerman Street Fund (Designated)	-	12,542	-	-	12,542
St Matthews Church Letting Fund (Designated)	-	4,302	-	-	4,302
Former St Matthews General Fund	-	4,877	1,518	-	3,359
Former St Matthews Legacies Fund	-	5,668	-	-	5,668
Former St Matthews Church Maintenance Fund (Designated)	-	13,765	-	-	13,765
Former St Matthews Re-ordering Fund (Designated)	-	92,404	-	-	92,404
Former St Matthews Youth Outreach Fund	-	4,212	-	-	4,212
<b>Total</b>	<b>287,035</b>	<b>209,111</b>	<b>46,142</b>	<b>-</b>	<b>450,004</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	21,130	-	-	21,130
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	156	150	-	6
Cumberland Trust Fund	-	2,027	-	-	2,027
Children In Need	-	-	-	-	-
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
<b>Total</b>	<b>-</b>	<b>50,277</b>	<b>150</b>	<b>-</b>	<b>50,127</b>
<b>Total Funds</b>	<b>287,035</b>	<b>259,388</b>	<b>46,292</b>	<b>-</b>	<b>500,131</b>

Luton St Mary's Parochial Church Council  
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12 TRUSTS

	Unrestricted	Designated	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	Funds	2022	2021
	£	£	£	£	£	£
<b>Income from Central Board of Finance</b>						
Ainsworth Bequest	-	-	-	45	45	44
Chancel Fund	-	-	-	27	27	26
Cumberland Grave Bequest	-	-	-	84	84	81
Cumberland Dinner Fund	-	-	-	150	150	145
Grice Bequest (1977-1992)	-	-	-	388	388	376
Sylvia Ruby Porter Music Trust	-	-	-	956	956	925
71 Cardigan Street	-	-	-	1,001	1,001	968
Holyoak Trust	93	-	-	-	93	90
Herrod-Hempshall Bequest	60	-	-	-	60	58
<b>Income from Diocesan Board of Finance</b>						
Gates and Clemans Charity	-	-	-	24	24	7
<b>Rent for Inkerman Street</b>						
	6,342	-	-	-	6,342	10,532
<b>Total Trust Income</b>	<b>6,496</b>	<b>-</b>	<b>-</b>	<b>2,676</b>	<b>9,171</b>	<b>13,252</b>
<b>Luton St Mary 1990 Youth Trust</b>						
<b>INCOMING RESOURCES</b>						
<i>Income from investments</i>	-	-	6,295	-	6,295	6,088
<b>TOTAL INCOMING RESOURCES</b>	<b>-</b>	<b>-</b>	<b>6,295</b>	<b>-</b>	<b>6,295</b>	<b>6,088</b>
<b>RESOURCES USED</b>						
<i>Activities directly relating to the work of the Church</i>	-	-	-	-	-	-
<b>TOTAL RESOURCES USED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TRANSFERS BETWEEN FUNDS</b>	-	-	(5,000)	-	(5,000)	(5,000)
<b>NET MOVEMENT IN FUNDS</b>	-	-	1,295	-	1,295	1,088
<b>BALANCES BROUGHT FORWARD</b>						
AT 1 JANUARY 2022 (2021)	-	-	15,739	-	15,739	14,651
<b>BALANCES CARRIED FORWARD</b>						
AT 31 DECEMBER 2022 (2021)	-	-	17,034	-	17,034	15,739

TRUST ACCOUNTS BALANCE SHEET AT 31 DECEMBER 2022

	Market value	Cost	
	31/12/22	2022	2021
	£	£	£
<b>FIXED ASSETS</b>			
<b>Investments</b>			
Ainsworth Bequest - 74 shares	1,529	50	50
Chancel Fund - 44 shares	909	46	46
Cumberland Grave Bequest - 136 shares	2,910	100	100
Cumberland Dinner Bequest - 244 shares	5,041	1,340	1,340
Grice Trust - Capital - 632 shares	13,058	3,871	3,871
71 Cardigan Street - Capital - 1629 shares	33,657	9,975	9,975
Sylvia Ruby Porter Music Trust - 1556 shares	32,149	10,000	10,000
Luton St Mary 1990 Youth Trust			
Capital - Central Board of Finance 10244 shares	211,655	68,600	68,600
Holyoak Trust - 152 shares	3,141	-	-
Herrod-Hempshall Bequest - 98 shares	2,025	-	-
Lease of Inkerman Street	50,000	-	-
<b>TOTAL FIXED ASSETS</b>	<b>356,074</b>	<b>93,982</b>	<b>93,982</b>
<b>CURRENT ASSETS</b>			
Luton St Mary 1990 Youth Trust			
Creditor - Luton St Mary P.C.C.	(643)	(643)	(643)
Income - C.B.F. Deposit Fund	643	643	643
<b>TOTAL CURRENT ASSETS</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL ASSETS</b>	<b>356,074</b>	<b>93,982</b>	<b>93,982</b>
<b>BOOK VALUE OF FUNDS</b>	<b>356,074</b>	<b>93,982</b>	<b>93,982</b>

Income from the various trusts managed by St Mary's P.C.C. is included here together with the Gates Trust which relates to the Gates and Clemans Charity managed by the Diocesan Board of Finance. The P.C.C. of Luton St Mary's benefits to the extent of 1/12th.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2022

13 GRANTS - MISSIONARY AND CHARITABLE GIVING

	Unrestricted	Designated	Restricted	TOTAL FUNDS	
	Funds	Funds	Funds	2022	2021
	£	£	£	£	£
<b><u>Church Overseas</u></b>					
Tearfund	1,000	-	-	1,000	310
CMS - Kylie & Bhim Bahadur	-	-	-	-	1,322
Dombashawa College	-	-	-	-	200
Peter & Becky Clemison	2,400	-	-	2,400	2,644
Interserve - Matt & Andrea Vaughan	2,400	-	-	2,400	2,644
Unallocated funds 2022	2,700	-	-	2,700	-
	<u>8,500</u>	<u>-</u>	<u>-</u>	<u>8,500</u>	<u>7,120</u>
<b><u>Home Missions and other Church Societies</u></b>					
Youthscape	-	-	-	-	200
Noah Enterprises	-	-	-	-	200
University of Bedfordshire Chaplaincy	35	-	-	35	-
Luton Town Centre Chaplaincy	500	-	-	500	200
The Feast	-	-	-	-	200
Stopsley Project	-	-	-	-	200
Azalea	-	-	-	-	200
Wenlock C of E Junior School	440	-	-	440	220
Alex Du Rand	-	-	-	-	1,020
Peter Adams Intercultural Relations	-	3,000	-	3,000	3,000
Vine Trust	-	-	-	-	163
<b>Total</b>	<u>975</u>	<u>3,000</u>	<u>-</u>	<u>3,975</u>	<u>5,603</u>
<b>TOTAL GRANTS</b>	<u>9,475</u>	<u>3,000</u>	<u>-</u>	<u>12,475</u>	<u>12,723</u>

14 DESIGNATED FUNDS

	At 1 January 2022	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2022
Set Aside Fund	6,368	-	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	-	10,362
Children and Family Worker Fund	2,126	192	-	2,318
Inkerman Street Fund	12,542	(5,870)	-	6,672
Peace and Reconciliation Fund	600	(217)	-	383
Wychwood Avenue Rent Fund	26,001	(931)	-	25,070
Youth Activities Fund	7,691	-	-	7,691
Fresh Expressions Fund	8,904	-	-	8,904
Capital Projects Fund	22,913	-	-	22,913
St Matthews Church Letting Fund (Designated)	4,302	(6,282)	1,980	-
Former St Matthews Church Maintenance Fund (Designated)	13,765	10	-	13,775
Former St Matthews Re-ordering Fund (Designated)	92,404	734	-	93,138
Former St Matthews Youth Outreach Fund	4,212	14	-	4,226
	<u>216,190</u>	<u>(12,350)</u>	<u>1,980</u>	<u>205,820</u>

	At 1 January 2021	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2021
Set Aside Fund	6,368	-	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	-	10,362
Children and Family Worker Fund	407	1,719	-	2,126
Inkerman Street Fund	12,637	(95)	-	12,542
Peace and Reconciliation Fund	600	-	-	600
Wychwood Avenue Rent Fund	23,121	2,880	-	26,001
Youth Activities Fund	7,691	-	-	7,691
Church @ 7	7,053	-	(7,053)	-
Fresh Expressions Fund	7,934	970	-	8,904
Capital Projects Fund	22,913	-	-	22,913
St Matthews Church Letting Fund (Designated)	-	4,302	-	4,302
Former St Matthews Church Maintenance Fund (Designated)	13,764	1	-	13,765
Former St Matthews Re-ordering Fund (Designated)	106,014	(13,610)	-	92,404
Former St Matthews Youth Outreach Fund	4,211	1	-	4,212
	<u>227,075</u>	<u>(3,832)</u>	<u>(7,053)</u>	<u>216,190</u>

Luton St Mary's Parochial Church Council  
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14 DESIGNATED FUNDS cont'd

**Set Aside Fund**

For all non-specific gifts and bequests the PCC has a policy of setting aside 10% of the value in order to provide a fund to be able to give donations to the needs of individuals or churches.

**Inkerman Street Fund**

Created from the settlement of repair liability incurred by Luton Borough Council, when tenants of Inkerman Street hall, this fund provides for the repairs to the building not falling within the liability of tenants.

**Girls Youth Worker Fund**

Created to fund the employment of a youth worker to address the specific needs of girls in the parish and neighbouring parishes and funded by grants from trusts.

**Children and Family Worker Fund**

Created to fund the employment of a person to support the needs of children and families in the congregation and the outreach to school visits funded by members of the congregation.

**Capital Projects Fund**

Set-up to create a fund for any capital based projects in the future related to our grade 1 listed building funded from the PCC's policy on the allocation of any non-specific legacies in excess of £10,000.

**Wychwood Avenue Rent Fund**

Set-up to administer the transactions relating renting out the property at 34 Wychwood Avenue

**Peace and Reconciliation Fund**

Set-up to administer the transactions relating the running of the Peace and Reconciliation Centre which will be self-funding through grants and donations received.

**Church @ 7 Fund**

Set-up to administer the transactions relating to the development of the Church @ 7 service congregation funded by Diocese of St Albans.

**Special Needs Fund**

Set-up from a donation to provide additional help to children with special needs in the church.

**Youth Activities Fund**

Set-up from a legacy specifying that support be given to young people to help them take part in church youth activities.

**Heating Project Fund**

Set-up to administer the replacement heating system project

**Fresh Expressions Fund**

Set-up to administer grants from the Diocese in support of an ordination candidate

**Former St Matthews Church Maintenance Fund**

Set-up to cover the costs of maintenance of the church

**Former St Matthews Re-ordering Fund**

Set-up from the proceeds of sale of the church hall this fund is designated for repair and upkeep of church owned buildings

**Former St Matthews Church Youth Outreach Fund**

Set-up to promote outreach to youth in the parish.

15 RESTRICTED FUNDS

	At 1 January 2022	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2022
Magnificat Fund	6	-	-	6
Luton St Mary 1990 Youth Trust	21,130	6,295	(5,000)	22,425
Fabric Fund	-	1,458	-	1,458
Cumberland Dinner Fund	2,027	61	-	2,088
Organ Repair Fund	21,323	-	-	21,323
Former St Matthews Music and Instruments Fund	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	433	-	-	433
Former St Matthews Cecilia Robin Fund	17	-	-	17
	<u>50,127</u>	<u>7,814</u>	<u>(5,000)</u>	<u>52,941</u>

	At 1 January 2021	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2021
Magnificat Fund	6	-	-	6
Luton St Mary 1990 Youth Trust	20,042	6,088	(5,000)	21,130
Children in Need Fund	2,323	-	(2,323)	-
Cumberland Dinner Fund	2,027	145	(145)	2,027
Organ Repair Fund	21,323	-	-	21,323
Former St Matthews Music and Instruments Fund	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	433	-	-	433
Former St Matthews Cecilia Robin Fund	17	-	-	17
	<u>51,362</u>	<u>6,233</u>	<u>(7,468)</u>	<u>50,127</u>

**Fabric Fund**

All transactions related to maintenance of the fabric of the church building are contained in this fund that receives certain income, including bequests, specific to that purpose. Other persons or bodies have a liability for repairs to the chancel although it is impossible to trace them all. Trinity College Oxford has acknowledged that its responsibility amounts to 58.5%.

**Magnificat Fund**

The fund was created to administer the transactions relating to the awarding of an Inter-faith work grant.

**Luton St Mary Youth Trust**

Set-up to control the income and expenditure relating to the employment of a Youth Worker within the church with the funds generated by the endowment trust created after the sale of the church's youth activity premises in Gloucester Road, Luton.

**Organ Repair Fund**

Created to provide a fund for future repairs to the organ in the church in order to keep it in good condition.

**Children in Need Fund**

The fund was created to administer the transactions relating to the awarding of a Children in Need grant for youth outreach into Luton.

**Cumberland Dinner Fund**

This fund was created to provide food support to older housebound people in the congregation.

**Former St Matthews Music and Instruments Fund**

Set-up from a donation to promote the music in the church

**Former St Matthews Acts 2:45 Fund**

Set-up from sale of possessions to follow the principle in Acts 2:45 to support the poor

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2022

16 ENDOWMENT FUNDS

	At 1 January 2022	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2022
Trusts Fund	-	2,526	(2,526)	-
	<u>-</u>	<u>2,526</u>	<u>(2,526)</u>	<u>-</u>

	At 1 January 2021	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2021
Trusts Fund	-	2,427	(2,427)	-
	<u>-</u>	<u>2,427</u>	<u>(2,427)</u>	<u>-</u>

**Trusts Fund**

This was created to administer the income from the endowment funds where Luton St Marys is the managing trustee and are held by St Albans DBF as custodian trustee. The income is for general ecclesiastical purposes.

17 OTHER COMMITMENTS

The P.C.C. have liabilities under a rental lease for a photocopier with Control Print Solutions and Tower Leasing entered into in December 2020 for a period of five years. The total future minimum lease payments under non-cancellable operating leases are as follows:

	2022 £	2021 £
Later than one and not later than five years	9,378	12,632

18 FINANCIAL INSTRUMENTS

The carrying amounts of the charity's financial instruments are as follows:

**Financial assets**

Measured at fair value through the statement of financial activities:

- Fixed asset listed investments (note 10)

2022 £	2021 £
-----------	-----------

215,923      250,051

The income, expenses, net gains and net losses attributable to the charity's financial instruments are as follows:

*Income and expense*

Financial assets measured at fair value through the statement of financial activities:

6,541      4,937

*Net gains and losses (including changes in fair value)*

Financial assets measured at fair value through the statement of financial activities:

(32,739)      20,736

**Luton St Mary Churchwardens' Charities**  
**For the year ended 31 December 2022**

**Thomas and Edward Crawley**  
 Charity Registration Number 810332

**Church & Steeple Fund**

	2022	2021		2022	2021
	£	£		£	£
<i>Receipts</i>			<i>Payments</i>		
Investment Income	383	393	Luton St Mary P.C.C. - Fabric Fund	380	395
<b>TOTAL RECEIPTS</b>	<b>383</b>	<b>393</b>	<b>TOTAL PAYMENTS</b>	<b>380</b>	<b>395</b>
Excess/(Deficit) Receipts over Payments	3	(2)			
Balance brought forward 1 January	1	3			
Balance carried forward 31 December	4	1			

**William Crawley**  
 Charity Registration Number 200354

**Distribution & Bread Fund**

	2022	2021		2022	2021
	£	£		£	£
<i>Receipts</i>			<i>Payments</i>		
Investment Income	485	440	Distribution to Luton Churches	481	442
	485	440		481	442
Excess/(Deficit) Receipts over Payments	4	(2)			
Balance brought forward 1 January	4	6			
Balance carried forward 31 December	8	4			

Certified as correct in accordance with the books, vouchers and information received.

Miller & Co., Chartered Accountants  
 15 April 2023

**BALANCE SHEET as at 31 DECEMBER 2022**

	2022	2021
	£	£
<b>ASSETS</b>		
<b>Investments at Market Value</b>		
<i>Church &amp; Steeple Fund</i>		
<i>T&amp;E Crawley Charity</i>		
M&G Charifund - 441 units	6,481	6,863
Charinco - 1118.804 units	1,633	2,055
	<b>8,114</b>	<b>8,918</b>
<i>Distribution &amp; Bread Fund</i>		
<i>W Crawley Charity</i>		
M&G Charifund - 299 units	4,394	4,653
M&G Charifund - 214 units	3,145	3,330
Charinco - 997.816 units	1,456	1,833
	<b>8,995</b>	<b>9,816</b>
<b>Current Assets</b>		
Cash - Barclays Bank Plc	12	5
<b>TOTAL ASSETS</b>	<b>17,121</b>	<b>18,739</b>

**Notes:** 1. The Cumberland Dinner Bequest and The Cumberland Grave Bequest are administered by Luton St Mary's P.C.C. on behalf of the Churchwardens' Charities. A balance of £2,087.56 was held by the P.C.C. as at 31 December 2022 (2021:£2,026.97)

Signed on behalf of the Trustees on 23 March 2023

A Moss

S Carter

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, LUTON**

England & Wales - Charity number 1132078

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# Accounts

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**MARCH 1, 2022**  
**ST MARY'S LUTON ANNUAL REPORT FOR 2021**

## INTRODUCTION

By Mike Jones

2021 was the second year that St Mary's was impacted by COVID-19. We are all aware of what that has meant for ourselves. Home, school, work, social life, community life and spiritual life all changed. This affected us as individuals, as a church gathered in worship, a church in community and in mission.

I would like to thank everyone for your hard work, positive approach, devotion to the Lord, continued giving and creativity. Everyone is important to the Lord and together we make the church. I am proud of what we the people of St Mary's have achieved this year and the creativity, kindness and competence that we have shown.

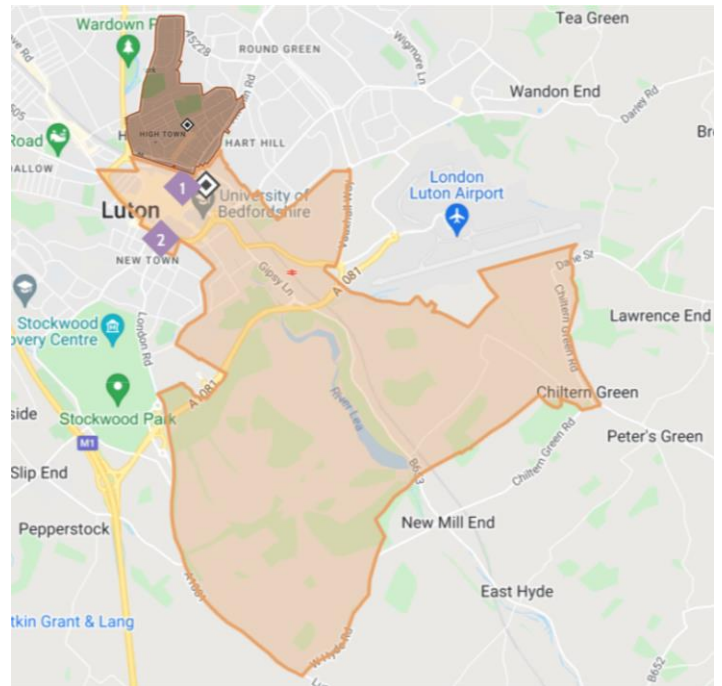


Above: the new part of the parish

As a church on the ground, 2021 was notable because at the APCM in 2021 we completed the absorption of St Matthew's parish into the parish of Luton.

- The first map shows High Town Parish.
- The second map shows it as an addition to the current parish. In both maps, [1] is St Mary's.

This meant that we have more of the parish above the railway line and High Town Road has become part of the parish. You can see the parishes by searching on <https://www.achurchnearyou.com>



Above: the original parish with the new High Town addition (smaller scale)

### The buildings

As a church we continued to run the St Matthew's building. We employed Ian Rowlands to do this through the year, funded by rentals. This was to help the Diocese with the transition to leasing the building to the Romanian Orthodox Church. This agreement will come to an end in February 2022.

Hirings have begun to return to the St Mary's building. As a PCC we had recognized that we want to increase the use of the main church building so we started a project to replace the chairs in the church. This included congregational chair testing to find chairs which are comfortable, stackable, movable, not too heavy and appropriate for the building.

As a church in worship, we began the year worshipping online and brought the 9am service back first. We brought the 10:30am service back once we were happy that we could deliver youth and children's ministry. Thank you to the worship team, now led by Richard Cowling, who have been flexible with all the changes.

Josh Hodson did amazing work on the worship computer system which we completely redesigned. We had to create a system at the back of church so that we could deliver services online and in-church through the same equipment (that is far more difficult to do than it sounds). While everything was online we used software to help us stream to both Facebook and YouTube.

Once we returned to church we spent a lot of time creating a system that volunteers could use. This

was important because Josh and Hermione moved to Sweden this year. We designed a system where we streamed the 9am service using a phone and we recorded the 10:30am for people to access on YouTube. We launched the volunteer team SAS: Screens-Audio-Streaming and we are gradually gaining the skills we need to use the system.

As we came back we created a simpler shape for the 10:30am service to enable the children's ministry to be half an hour long, then we gradually lengthened the service.

Many of us maybe do not realize how difficult a task this has been and the competence and creativity that has been poured into these ministries week by week. I am humbled by what we have achieved and grateful to have spent this year at St Mary's. Thank you to Josh, the SAS and the worship team; Adam, Ulrike & the youth team; Dawn, Ruth, Eleanor and the young church team for all the hard work.

### **Hospitality and Mission.**

Welcome Wednesday has been a great success. This is where we open up the building to the public on Wednesday mornings with an 11am devotional.

Open Church gives the opportunity for people to share the love of God in word and listening to people. For many of us our greatest joy is our relationship with the risen Lord Jesus and our prayer is for others to know the joy of fellowship with him. Memorable was one lady who walked in and said "I've been reading the Bible and praying and I want to become a Christian."

**As a church in mission. Mission for us is holistic.** We see it expressed in word, deed and symbolism.

The focus of the Peace Centre continued to be engaging with the issues that threaten peaceful relationships in Luton, and contributing to the building of a strong and resilient community. We continue to work closely with partners around the town and beyond: Luton Council of Faiths, the two councils of Mosques, Bedfordshire Police, Luton Borough Council. Peter has had some discussion with the police and violence reduction unit around developing work to address the issues of knife crime in the town. Israeli Palestinian relations again proved to be a major issue in the town and Peter was central in organising community mediators for a potentially troublesome protest. The Centre was able to contribute to a significant community mediation response during COP26, the two-week climate conference in Glasgow in November.

Over the past few years "mission as symbol" has been growing in importance. We continued using the Tree of Hope through the year. Next year we plan to relaunch Alpha.

**As a church in community,** we continued to connect with people through physical and online means, small groups, phone calls and cards and letters and visits and gifts and practical help. Thank you to Sue, Ulrike and the pastoral team & front office who have worked so hard. We recognised that we needed to think about how people journey into church and to welcome people in a way that reflects our multicultural nature so we started a new project to explore that which hopefully will bear fruit in 2022-23.

### **Our church as a locally financed fellowship.**

As a church we are a locally financed community. God provides, mostly through the generosity of his people. St Mary's belongs to you if you have worshipped with us for six months or more; and, if you have worshipped with us for six months, we would ask you to ask the Lord how you can support St Mary's financially so that the remarkable worship and ministry can continue. We are not subsidised from outside so everything we do is financed from ourselves. Please pray for God to "give us our daily bread" and pray for entrepreneurs to emerge from our community so that we can bring social renewal to our town over the next years.

I feel a deep gratitude and joy for who you have been and what you have done in 2021. This has been a year where we have needed to keep running the race set before us. I have been grateful for the energy and initiative in colleagues - paid and non-paid. My life has been enriched by walking with all of you this year and I am confident in our future because I walk with you, and together we walk with the Lord

## **LOOKING ACROSS CHURCH**

### **YOUNG CHURCH**

*By Dawn Mortimer*

As we entered 2021, still in lockdown, from January to March, we continued recording children's material and holding zooms monthly. Because of children's screen fatigue and adults' time constraints we used previously recorded material when needed.

When church opened for the 9 o'clock services, we made activity bags for children available, these are still available at the back of the church.

During April - June we provided colouring and activity sheets for any children who wished to access them. We continued with both Zoom and online recordings using both new and previously recorded sessions which were streamed after the 10.30am online main church services.

The yearly transition session where year 6 children move to Youth was held via Zoom and the children split into breakout rooms to be with their respective groups.

For Easter week, we set up an Easter trail in the church garden using free published material. This could be accessed by the public in addition to church members. Over the year, in the 0-18's Ministry, we have trialled successfully some 5th Sunday joint sessions with the Youth.

On June 27th we held our first session back in person in the secure back church garden. This went well. Because we are a small volunteer team, we put all the children, age range 3-11 years old, together in one group

During July and August, Young Church were outdoors as much as possible. Numbers increased to 15-18 children each week. We encouraged parents to help us during summer sessions.

During the Autumn term we focused on character studies: Adam and Eve, Cain and Abel, Joshua, Gideon, Mary and Joseph. With weather permitting, the main teaching and stories were held indoors and games outdoors. We also began to explore using Energize, a children and youth biblical session with supporting materials published by Urban Saints.

Attendance has been difficult for families due to COVID and isolations. Usually, numbers remained lower at 10-14. The Autumn term was particularly challenging due to a temporary loss of a team member for family reasons, and managing the large age range was difficult as we had insufficient helper support. There have been a couple of sessions where we were unable to run due to low team numbers. Overall, the year went well, and we believe the children benefited from being back in church and meeting their friends again. It has also overall been helpful for the children in bringing back a sense of stability again.

As we look forwards to 2022 we are hoping to return as soon as possible to two groups, but this will be dependent on having a larger team of volunteers. Each session we need two adults to lead and two to help. The use of Energize will continue for the foreseeable future and as soon as possible we will use the outdoors space for various aspects of the sessions.

God has been so good and we have felt his guiding hand on us throughout.

## YOUTH

*by Adam Whiting*

2021 was yet another test on the resilience of the young people here at St Mary's. It began in lockdown

3.0 where after multiple times returning to face to face youth work, we were back online for all of our sessions again. This involved, Tuesday catch-up, Impact Online and Sunday youth. St Mary's was still a leader in the digital youth work field and Adam was delivering talks for training organisations and podcasts as well as for other youth workers in the diocese.

In February we started a fourth group the young people could attend called 'CBS for Youth'. This is led by the amazing Ulrike Hunt and has remained online on Sunday evenings since it began. By March 2021 we were back to delivering a hybrid youth ministry with Tuesday catch up and CBS for youth remaining online and Impact and Sunday morning youth being delivered in person.

As the pandemic began to quieten down, we wanted to attend a summer gathering with other people as the Youth had missed this in 2020 (only attending one online). However, we felt it was wise to not do this due to the close proximity it would involve. Instead, we embarked on our first trip since 2019 in March 2021 where we headed to Clacton beach. Thankfully, we were blessed with a lovely warm day and the young people had a lovely time.

2021 was a year for growth within the youth ministry with 4 young people coming up from the Children's ministry at Easter which was shortly followed by 2 new young people joining us. In total, we had 11 young people join the ministry with only 1 young person moving on. This too can be said for the youth team. In 2021, we welcomed Manohar Reddy and Titilayo Adewale to the team. Both are valuable members of the team with Manohar helping primarily on Sunday mornings and Titilayo helping with Impact. We also saw the grand return of Jean Godden to the youth ministry which has been a real blessing to the young people.

A long standing, key partner of St Mary's Youth is 'The Feast'. In November we decided to make this relationship stronger by merging our 'Impact' youth group with The Feast. This meant that we were very blessed to be joined by Kristina Druce who works part time for The Feast as their Luton youth worker. Kristina is a real asset to have on the team and is helping to take the group forward in relationships with one another and with other young people of different cultures and religions.

December was a bittersweet month for the ministry. While the Ministry has been flourishing and relationships stronger than ever, Adam and Bethany announced that they would be leaving St Mary's in 2022. While this news was sad, thankfully we had the Christmas special just around the corner and what a special it was! The young people had a formal dinner party during Impact where they were

encouraged to dress up, and were served a Christmas dinner and pudding, cooked by a chef. The young people were waited on hand and foot by the youth team. Following this was the return of the historic, silly secret Santa except this time, the gifts were not so silly. With a grant from the diocese, we were able to up the ante with the gifts and make the game even more enjoyable than usual.

As I always add at the end of my reports, it truly is a blessing to work with each of the young people here at St Mary's. They really are like no other! As youth pastor, I want to thank each of them so much for creating such a welcoming and safe environment for new young people to join (and more and more have joined heading into 2022!). I am very proud of each, and every young person and it is with a very heavy heart that I am leaving. I'm certain that the resilience of this group will hold this group together until a new youth worker arrives. I want to also take this opportunity, to thank the wider church family, for investing in this ministry. Your investment, either through money or time, truly is shaping the young people of today, not tomorrow, to be an amazing Christians within our communities. But it doesn't stop there, as ever, with the ministry growing as fast as it is, we need more help so please consider whether you can give an hour or two, a week or even a month, it all helps! 2022 is looking to be a very joyful and fulfilling year for the youth ministry!

## PASTORAL CARE

*by Sue Carter (Pastoral Care Pastor)*

With the Pandemic continuing during the past year, the Pastoral Care Team has continued to meet every 3-4 weeks using Zoom. The Team consists of Mike Jones, Vicar, Ulrike Hunt, Anne Adams, Cathy Nobles, Chris Adams & Sue Carter. We discuss any church member who may have a particular need that we are aware of and try to offer practical help or support where we can. We pray for those church members.

The Prayer Net has continued to provide prayer support for any who request prayer. The prayer request is shared with nearly 30 members who have committed themselves to pray when a request is shared. The Pastoral Phone continues to be available to anyone who wants to make a prayer request between 8am-8pm. (Tel: 07483 898276)

At Christmas we were able to distribute gifts to 12 of our older members of the congregation, which were appreciated, including a jar of marmalade to each made by Angela Symonds! They were accompanied by a Christmas Card signed by our vicar, Mike Jones.

We note with sadness that one of our older members, Doris Weir died in December 2021.

Three newsletters were written during the year. In these was included news of the missionaries we support. These were available as hard copies and posted out to the older members who were not able to get to church, as well as by email. The St Mary's Luton: Community Facebook Closed Group continues to be a good way to communicate with the congregation with news, prayer requests and information. There are nearly 150 members of this group. The weekly newsletter is emailed out to anyone in the congregation who would like to receive it. (If you don't receive it, please contact Ulrike Hunt, Church Administrator)

Welcome was part of the remit of the Pastoral Care Team but we realised that we needed to split the meetings to focus either on Pastoral or on Welcome, so a Welcome group has emerged this year. This will continue to develop in the year ahead. Rev Dr Andy Pike joined our team as curate and he is beginning to help us to understand how we can best use ChurchSuite to communicate with the church. We recognise that God is sending along people of many different nations and we want to welcome them in to be part of the Church Family.

## SMALL GROUPS

*By Cathy Nobles*

Throughout the pandemic, Small Groups have played a part in building our church community. Besides the groups that are listed below, there are many other informal groups that meet. The Men's Group has met from time to time for a movie together or gathered for a bike ride together.

Here are the groups that have formally been running. Through this year, the groups have met through zoom and where possible in person.

1. Monday Eat and Greet meets fortnightly on various days
2. Seekers Group meets monthly at 12:30 on various days
3. Book Club meets Monday evening at 7:30
4. Ladies Bible Study meets on Tuesday evening at 7:30
5. Community Bible Study meets on Wednesday at 7:30
6. Sunday Get Together Home Group meets on Thursday at 4:00
7. Walkers meets fortnightly on Thursday at 10:00
8. Rare Christians in the Workplace met in various pubs for 8 weeks while we talked about the book RARE Leadership together.

9. Calm Zone met on Wednesday nights for the term and worked through Mike and Ruth's Calm Course.

## LOOKING OUTWARD

### SCREENS-AUDIO-STREAMING

*by Jason Hunt*

This year has been a time of transition for the people working at the sound and screen desks in St Mary's. Josh Hudson led the technical side of our services during the time of lockdowns and online services, and handed over the system to a new team of volunteers when he departed for Sweden. There are two aspects to serving on the tech desks: there is the sound desk, mixing sound from the preachers, readers and service leaders along with the singers and musicians; separately, there is the screens desk, cuing up the next reading passage, song verse or camera shot to go onto the monitors and projectors around church - and sometimes online via Facebook or YouTube. The team now comprises of experienced old hands and some keen newbies! (We are grateful to Lesley in the office who sets up all the items to go onto the screens for each service.)

Being involved in Sound & Screens can be a great way to feel part of the service and of allowing others to make the most of what is happening in church. We are hoping more of you might join us to help out in this way. If you would like to be part of the team, please see Jason Hunt - we can arrange for training or you could shadow one of our current SASers during a service to see what it is involved.

### SOCIAL MEDIA

*By Lesley Shrosbree*

We have maintained a presence on social media through use of Instagram, Facebook and Twitter. During this year we have expanded our use of the St. Mary's Luton: Community group on Facebook.

We regularly stream our 9am services to Facebook and more recently direct to YouTube. We have also begun to upload our 10.30am sermons to YouTube. This replaces our audio sermons that had been available on our website. We also have a back catalogue of Soul Space videos available here.

During this year we have continued to update our website frequently and have redesigned the page navigation to make it more accessible for people who are new to the church.

We also maintain a presence on the Church of England's 'A Church Near You' webpage. A Church Near You is the Church of England's church-finder

tool. It allows people to locate their parish church, or search for particular events/services.

## OPEN CHURCH - WELCOME WEDNESDAY

*by Anne Adams*

We are so pleased that for all of 2021 (except for some weeks during the early Covid lockdown) we have been able to open the church each Wednesday morning for 3 hours. A short devotional service is held at 11 am with a regular number attending who are often joined by visitors who pop in. We have a wonderful group of volunteers with the team of St Mary's Luton Community Chaplains who enable the church to be open. We are very grateful to them all.

This team were also able to open the church for the Heritage Weekend in September and welcome a good number of visitors who joined the tours run by Peter Adams.

Every time the church doors are open people come in! Some to look at the building, some to sit in the peaceful space, some to pray and some to find a chat. Many engaging conversations have happened during the year. Many seeds are sown - do pray with us that visitors would be impacted with the love of Jesus. It has been wonderful to see a small number of those who have visited begin to attend church regularly and find a welcome in God and here with us, God's people.

## ST MARY'S CENTRE FOR PEACE AND RECONCILIATION

*by Peter Adams*

As in 2020, while the focus of our work, engaging with the issues that threaten peaceful relationships in Luton, and contributing to the building of a strong and resilient community, remained the same, the means of accomplishing it were considerably different from normal.

The positive fruit of lockdown and a change in pace of activity has been the development of our central core, a thoroughly Biblical and very practical understanding of what it means for Christians to be people of peace. The teaching series we began at the end of 2020 on Jesus, Truth and Grace, ran to 9 sessions, and explored how Jesus oriented his life and ministry around the themes, values and a lifestyle of grace and compassion, truth, justice and '*shalom*' (peace, welfare, order). We had the opportunity to present this material on the second Sunday of each month, our monthly Peace service online, and the Wednesday morning devotional. All the material is available online on the St Mary's Centre for Peace and Reconciliation YouTube

channel. In September we began a new series on 'Living as God's people in a conflicted world.' We would love to develop a regular podcast as a means of getting out the resources and stories we have, and address the many challenges in our world, but need the skills and time of others to produce and market this if it is to be worthwhile.

Cathy continues to work closely with Mike in development of materials and teaching around Joyskills and RARE leadership that aim to equip people to live positive lives despite the challenges of our society. Cathy continues to seek to write and record her many experiences on the Reconciliation Walk 25 years ago, and we hope that will be online before too long.

We continue to work closely with partners around the town and beyond: Luton Council of Faiths, the two councils of Mosques, Bedfordshire Police, Luton Borough Council. Peter has had some discussion with the police and violence reduction unit around developing work to address the issues of knife crime in the town. Our Knife Phoenix sculpture returned to Luton midway through the year from a sojourn in Bedford, and has been a stimulus to discussions with young people arrested for carrying knives. Israeli Palestinian relations again proved to be a major issue in the town and Peter was central in organising community mediators for a potentially troublesome protest.

Finally, the Centre was able to contribute to a significant community mediation response during COP26, the two-week climate conference in Glasgow in November 2021. Anticipating major protests, the Scottish government funded Mediation Scotland to place mediators on the streets to work with 10,000 police, tens of thousands of protestors and the Glasgow community. Peter was invited to co-lead the project because of his extensive experience working with the community and police during protests. A team of 50 volunteer mediators, with between 10 and 25 on duty, had an exhausting but very fruitful time. It is our hope that the lessons from this will be applied to future planning for protests, and we would hope to be involved.

You can read more here.

<http://www.stmarysforpeace.org/blog>

## MISSION

by Anne Adams

St Mary's is a church that seeks to look outwards to Luton and the world through giving, prayer, relationship, serving and sending.

Locally, we are part of Luton Deanery on both the Chapter and Synod. Also, in the town, we join with

Transforming Luton which is an association of some 40 churches that pray together monthly and co-operate in various ways; we are also members of **Churches Together In Luton**, and we are on **Luton Council of Faiths**.

As with most areas of church life, we had to continue to make adjustments to our activities during the ongoing pandemic so that our work into the town has had a different emphasis. Some of our usual activities have been on hold while other new activities have emerged.

Our outreach is holistic and we seek to serve through the various parachurch organisations in town which mostly operate within the parish.

St Mary's members are employed, volunteer, give, pray and/or sit as trustees on missions that include:

**Foodbank.** One of our members is on the board. This has been a very active year for the Foodbank and St Mary's hosted food collections during the year.

**Luton Community Chaplaincy (LCC)** was initiated by St Mary's and a number of our members are chaplains. This has chaplains in the Mall, the Town Hall and the Magistrates Court.

The St Mary's team of chaplains have been active all through the year enabling Welcome Wednesday to function, and most importantly, having many helpful conversations with visitors.

**Mission Direct** helps people to make a practical lasting difference to some of the world's most vulnerable people by going on 2-week overseas mission trips. One of our members works for Mission Direct.

**NOAH**, which shows Christian care and compassion to the homeless of Luton and is mainly located in the parish, some of our members volunteer with NOAH.

**Street Pastors** provide a caring Christian presence in the town centre every Friday and Saturday night from 10pm to 4am. Some of our members serve as Street Pastors.

**The Feast:** one of our members works for the Feast with another being part of the local steering group. The Feast brings together teenagers from different faiths and cultures to build friendships, explore faith and change lives.

**Luton & Dunstable Hospital Volunteers** - several members volunteer in the hospital

**Youthscape** is a nationwide youth charity. **Youthscape - Luton** seeks to reconnect the Christian community with young people and to make a positive difference to their lives through its work in local secondary schools with young people from

all backgrounds. Several church members work or volunteer with Youthscape - Luton.

**Prayer for Luton** - Ulrike Hunt leads and coordinates regular prayer initiatives for the churches in the town. We are all welcome to join with these opportunities.

**St Mary's gives away** 10% of undesignated church income to support mission, both within Luton and internationally. In 2021 this was reduced due to the church deficit and we gave away just over 5% of the church undesignated income. During 2020 we focussed our support on our mission partners with no gifts made to local organisations. In 2021 the mission committee recognised the challenges that organisations were experiencing in raising funds for their important work, so we reduced the amount given to mission partners and made several smaller donations mainly to local organisations. Thus in 2021 St Mary's were able to send funds to: our four mission partner couples, Tearfund, NOAH, Azalea, Youthscape, Luton Community Chaplaincy, Oasis, The Feast, Wenlock School (the Deanery School) and Domboshawa Theological College in Zimbabwe.

An appeal at the end of 2021 was made with gifts received to increase our giving to our mission partners.

Thank you to the mission committee for their work over the year and to the pastoral team who have taken up some of the work around liaising with and caring for our mission partners

## ST. MARY'S CHAPLAINCY

*By Cathy Nobles*

Luton Community Chaplaincy and St. Mary's opened a new group this year when the two groups decided they wished to have a Chaplaincy group that would serve Welcome Wednesday and other events that might be happening at St. Mary's.

The team of 4 were commissioned May 23<sup>rd</sup>. The teams started serving as we opened every Wednesday from 10:00am - 1:00pm.

The team is made up of 4 women from St. Mary's and is the first church-based team that Luton Community Chaplaincy has sponsored. The agreement is that our Chaplains would be available to care for the people who might come in our door each Wednesday with prayer or a listening ear.

Having the doors open each Wednesday with an 11:00 service as well, has meant that a small community began to form. We also had several people coming in with a desire to get to know Jesus better which has led to relationships developing and an Alpha Course and Baptisms in 2022.

There have also been the people who come most Wednesdays who want to see the building and those conversations help develop an understanding of the mission of St. Mary's.

Weekly there have also been people who come in who have deep problems that having someone available to hear them or to pray has been fruitful. As restrictions ease, the hope is that the Chaplains will also help in serving refreshments after the service.

## OCCASIONAL OFFICES

During 2021, there were 10 baptisms and no confirmations.

There were 3 weddings.

Our clergy officiated at 7 funerals, including that of Doris Weir.

## LEADERSHIP & OPERATIONS

### PCC SECRETARY REPORT

*by Angela Symonds*

*Hebrews 10:25 Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another - - .*

The topics which dominated our thinking this year have been:

1. St Matthew's Parish joining St Mary's to make one large Parish - The Parish of Luton.
2. Keeping up to date with all our Safeguarding policies
3. Covid and following
4. Redirections for the church

1. We felt for the people of St Matthew's as we kept up to date with how St Matthew's Hightown parish was being absorbed into Luton Parish, and the building handed over to the Diocese and the Romanian Orthodox church began to use the building.

2. It was good to have Dawn and Ruth with us to keep us up to date with Children's work, and help us think about how to reintegrate the Primary age group, and Bethany Whiting and Tom Connolly from Youth as, with the help of Martin Watson and Adam Whiting, we renewed and updated our Safeguarding policies.

3. The week of our first PCC meeting of the year the National Covid death figures topped 100,000 and the whole year was overshadowed by the continuing Covid situation. At the same time, we were thinking through what should be our personal and our Church's response to this as well

as thinking how the church should navigate coming out of Covid and returning to a new kind of normality. A symbol of this was the TREE of HOPE.

4. As we moved gradually from online services to a hybrid format, we needed to decide how to Respond, help everyone Recover and heal, then to Reshape some things and Renew others, so that we will be able better to face the future. We decided that the 9.00am service should be 50 minutes and that the 10.30am service should aim for 55 minutes to include Bible study that is Fun and Relevant, as well as Worship and Community time.

Positively, we are seeing some in the 20+ age group come to Christ. Next year we will be running an Alpha course, followed by Baptisms and Confirmations, and hopefully will begin a 20s-30s group.

One PCC meeting was spent discussing RARE - the importance of Relationships over problems, Actions coming from our Christian selves over selfishness, connections with others (being Relational) and God over getting bogged down or lonely, and each of us being built up in Christ to Endure hardships as we face life's difficulties.

We also thought about complex current issues in our society to which the church as a whole and each of us individually must respond Christianly; issues of sexuality, race, poverty, climate change, dealing with the Pandemic, Drugs, and Abuse. We realised that we needed to be a community that is safe, trauma aware, culturally sensitive and inclusive.

With the principles of Truth and Grace, currently we are trying to see God's leading, to notice, not just the people coming into church, but the flow. We want to be 'person-centred', and to come together in community, as we try to build a church that is *Simple, Sustainable, and Joyful* as we are GODWARD, PASTORAL and MISSIONAL.

Finally, here are some snippets from our last meeting of 2021:

1. The church must be relevant, reaching people locally and speaking language they understand.
2. How can we use the heritage of our wonderful building, and of faith over the centuries here in Luton?
3. We need a successful social space for the community and ourselves, balanced with a Holy place of worship.
4. Are our 900 years celebrations the opportunity to put St Mary's on the map by making St Mary's a cultural centre?
5. We were especially concerned to know what God wants us to do and would like to have a specific prayer meeting for this purpose in January.

6. We will be celebrating the Queens Jubilee at Pentecost.

## WARDENS' REPORT

*by Sue Carter*

During 2021 Covid restrictions continued to feature. We were able to gradually open up the services, starting with the 9am service. Everyone was encouraged to wear a mask, and use a hand sanitiser as they came in. Seats remained 'Socially Distanced' and we got used to sharing the peace by waving and looking at each other. Communion has remained of one kind only, with only the celebrant drinking from the cup. Gradually as restrictions were lifted, some people decided not to wear a mask and by Christmas we moved the stacking chairs back to the hall and brought our original chairs back into position in the church.

We have appreciated the flexibility of the lightweight stacking chairs and a small working group has been tasked to help us choose new stacking chairs to replace all the heavy chairs. With more flexibility in moving the chairs, we anticipate the church building will be used for more events.

The 9am service continues to be live streamed and there are some regular members of the church who watch this every week. Initially we were not allowed to sing, so our organists, Andrew Rodell and John Spurgeon played the hymns as we looked at the words in the hymn books. Now we are singing again accompanied by the organ. The 10.30 service was reintroduced during the year with Young Church starting up again. We have noticed that some church members & families did not return initially, but gradually numbers have been creeping up.

Welcome Wednesdays started midway through the year from 10.00-13.00, staffed by the St Mary's Community Chaplains. A short service is held at 11am. We have seen the numbers of those attending gradually increase during the year. Some of the people coming in have wanted to find out more about the Christian faith & have come asking questions.

Our curate Nick Mwandia, who was based at St Matthew's, left in January. He was installed on 14 February as Interim Priest-in-Charge, St Andrew's Church Woodside. In October we welcomed Andy Pike as he joined the team as Associate Curate for one day per week. Josh Hodson and his family moved to Sweden towards the end of the year and we are grateful for the work that Josh did in setting up the streaming.

- To strip out and replace the timber gutter to the South Parapet gutter.

- Lead burning repairs that need doing to roll ends and a couple of patch repairs.

Unfortunately, there is further work that was quoted for that they have not yet completed. This includes the repairs to the stonework of the tower. During the year St Matthew's Church has gradually been closed, with services ceasing to be held there. Some of the St Matthew's congregation have started worshipping at St Mary's, others have found churches nearer to where they live. Ian Rowlands was employed to do a lot of the work involved in closing the church. Towards the end of the year, the Romanian Orthodox Church started using the church and they now have a long lease on the property which they are renting from the diocese. About 250-300 Romanians gather there to worship each Sunday bringing new life back into the building.

Along with the amalgamation of St Matthew's & St Mary's parishes, the PCC became trustees of the Agnes Poulton Trust for 'The poor people of the parish'.

Our grateful thanks to the staff team for all their hard work through another difficult year. To Mike Jones, our Vicar, to Ulrike Hunt as our Church Administrator, to Lesley Shrosbree - Administrator; to Eleanor Hearing our Hospitality Co-ordinator, and to Marsha Dorgan-Bratt our cleaner.

## FABRICS AND ORNAMENTS

*by Anthony Moss*

### Quinquennial inspection works done in 2021

You will have all seen the scaffolding around the tower. This was needed for tower roof repairs. This has now been completed. After commencing work for the original quoted job, our contractor - Lodge and Sons saw that further works were needed. This was always going to be a possibility. These were approved. Once the lead-worker arrived on site, further repairs were identified and authorised.

The actual work done is summarised below. The results are shown in the page of photos that follow.

- Stripping out and replacing the timber gutter to the South Parapet tower gutter
- Lift Tower east parapet leadwork to gutter and timber work below.
- Re-make timber work and re-lay new lead.

- Strip out the lead bay to the NE corner and investigate that adjacent to the door. Replace the timber and lay new lead to the gutter.
- Remove sump, cutting carefully around the outlet hole to leave the pipe in place. Install timber base and lead sump allowing a sleeve to go inside the existing pipe.
- Also included is the additional breaking out of the concrete base to the parapet gutter to allow the timber to go back in.

tairs at the very top. There are also a couple of other repairs a) Rake out and re-point flashing to NE corner above sacristy and b) Repair the area of flash banded repair above Hoo chapel with new lead, that also need doing. I'm informed that this will be done when the weather is less cold.

For the avoidance of doubt, all above work is being paid for by the Friends.

### Other major work

- Church Hall roof - faulty joints in the copper sheets causing leaks - repaired by NH Asphalte by applying felt strips together with specialised liquid sealant. This was also kindly paid for by the Friends.
- 34 Wychwood Avenue - Single storey roof to rear of property - replacement felt roofing supplied and installed by NH Asphalte

Photos (see over page)

1. Repaired East gutter
2. North East Corner showing sump
3. East Gutter and Channel
4. Also East gutter and Channel
5. South gutter
6. Lead Patch repair
7. Another lead patch repair
8. Repairs to lead roll ends on Steeple

## DEANERY SYNOD

*by John Spurgeon*

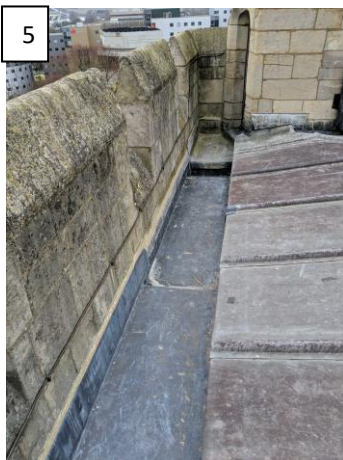
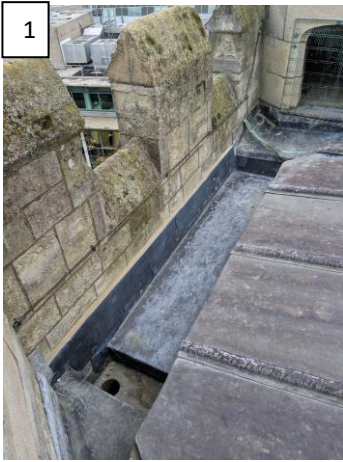
Deanery Synod met in February, June, October and November 2021, being legally able to meet in person for the latter two dates. Peter Adams, from St Mary's, remained the Lay Vice-Chair throughout but Synod were shocked and saddened to hear of the death of Valerie Dallinger, our long-standing Secretary in October. At the time of writing we are seeking a new Secretary, with the Area Dean heading up the extra work pro tem.

The context of each meeting is usually set by the host incumbent, but the Area Dean excelled himself by managing to bring in one of the first Christian martyrs, Polycarp at one meeting. On the other hand, those who were anticipating experiencing high church practices at St Hugh's were disappointed by the masterly (or should we say, fatherly) restraint of the vicar, leaving the head table unprepared for the brevity.

The main speakers/subjects were as usual varied. Paul Davies, Archdeaconry Church Growth Officer, spoke on an "asset-based approach to church growth". Synod broke into groups to discuss our own personal assets we could bring to the table and then identifying which persons or groups our churches could align with to transform the local community to reflect more of the Kingdom of God. Certainly, the older models of church are being set aside as the main way forward. God wants to grow our churches and has already given us enough to get started.

Peter chaired the presentation on the Deanery MAP in the June meeting. This would eventually go to the Diocesan Mission and Pastoral Committee. Luton Deanery was complex even before Covid, with a wide variety of local groups and partnerships as well as diversity of traditions and a large parish share deficit. Yet even the Diocese recognised that Luton Deanery had been working well over 12 years. After more group work there was a general sense of excitement after the pandemic, yet a need to be prayerful in the challenges. On the subject of the parish shared deficit, the Treasurer advised that one fifth of the Diocesan shortfall was from Luton (excluding the historic deficits from Biscot and St Matthew's), but the Diocese had managed to find the money to write this off - this cannot be expected next year.

Christian Cole, Diocesan Youth Minister, presented to the October meeting on "Faith in Young People". We needed to include teenagers as well as younger children and new approaches were called for. The Diocese and Youthscape can offer training and support for volunteer led youth provision.



Interestingly, the new incumbent at St Francis was previously Youth Minister in Dover. Indeed, this meeting was “introduced” to a whole raft of new posts holders from Jo Kelly-Moore (Dean of St Albans Abbey) to our own Andy Pike.

Finally, there was no main item of business in the November meeting, but rather updates on a range of local matters and work. Nigel Richards (Streatley) is now chaplain at Keech and will be interviewing prospective volunteer chaplains, and the Area Dean will invite Jessica Rowlands to speak on the Town Centre Chaplaincy. We were already aware from previous reports that the Airport Chaplaincy is still finding its feet as operations slowly return to a new normal and that a start had been made to recruit chaplains for the ambulance team.

## FINANCIAL REPORT

by Anne Adams

The Finance Team (a small team reporting to PCC) met throughout 2021. It was a busy year with a lot of work being done behind the scenes. What are the headlines?

- We continued to see the impact of the pandemic on both our income and on our expenditure.
- Our income from the giving of church members has continued at broadly the same level as last year. Thank you to all who give generously and regularly, it is such a blessing and much appreciated.
- Our income from cash giving during services has reduced, mainly because patterns of church attendance and use of cash has changed. Please do consider giving by cash or using our contactless payment machine if you are unable to give regularly. All gifts, large or small are important and appreciated.
- Our income from hiring our hall and other spaces was increased on 2020. Thanks to all who work hard to make this happen.
- Some of our income comes from the rental of other property. One of these is the old church hall in Inkerman Street. The lease was due for renewal in 2021. The tenants left and a new tenant has been found. They have not been able to take up their tenancy yet due to some delays around utilities and building compliance. Hence there has been little income during 2021 from this asset.
- Some funds have been raised by sale of books and marmalade as well as recycling ink cartridges and use of Amazon Smile and easyfundraising. Thanks for all these initiatives.
- Our expenditure was very well controlled, mainly because church activity was different

due to the pandemic and the diligence of budget holders. Our utility costs, parish share and staff costs are our largest items of expenditure.

A major change during 2021 was the merging of St Matthew’s Parish with St Mary’s parish. The St Matthew’s accounts were merged into St Mary’s accounts for the whole year. During the year St Mary’s held responsibility for the running of the St Matthew’s building and Ian Rowlands was contracted to help us accomplish this work. Responsibility for that building has passed to the Diocese and now the financial matters of the St Matthew’s parish are fully absorbed into the enlarged “Parish of Luton”. The merging process has meant that the enlarged parish has taken in the designated funds from St Matthew’s parish as well as a couple of trusts and small charities; at the same time bearing the running costs for 2021. Thank you to all who worked on this - it was a complex and detailed process.

So, you may ask, what is the bottom line? Overall, we ended the year with a total deficit of £23,000. Our church operating deficit was £16,000. This was better than we had budgeted at the beginning of the year - but in the Covid year it had been very difficult to forecast what would happen financially.

This continues our trend of deficits for the last four years. Throughout 2021 finance team and PCC have been discussing ideas around increasing income by looking at different income streams. This is in the context of the opportunities that will come to the church because of local developments and changes. The challenge belongs to all of us as a church. Let’s continue to seek God in our financial matters and exercise faith, creativity, generosity, stewardship and gratitude.

Finally, a big thank you to all who work on our financial matters whether directly or indirectly - it is much appreciated. Special thanks to Andrew Rodell, our Hon Treasurer, and to our auditors (Miller and Co).

## ELECTORAL ROLL FIGURES

by Lesley Shrosbree

In 2021 we had 153 people on the electoral roll, of which 142 live outside the parish. This is 10 people less than in 2019.

Year	In Parish	Out of Parish	Total on Roll
2017	5	179	184
2018	5	170	175
2019	8	155	163

2020	11	142	153
2021	11	145	156

St. Matthew's had 28 people on the electoral roll.

## WHO WAS WHO AT ST MARY'S: STAFF AND VOLUNTEER CHANGES IN 2021

by *Ulrike Hunt*

**Incumbent:** Mike Jones

**Clergy:** Mike Jones Chris Adams, Catherine Moss, Andy Pike was licensed on 4th October 2021.

**Churchwardens:** Anthony Moss and Sue Carter

**PCC elected members:**

The PCC is made up of 12 members, plus clergy, church wardens as well as representatives of General Synod and Deanery Synod.

On the PCC following the 2021 APCM were

*Retiring in 2022:* Andrew Rodell, Anne Adams, Chantal O'Donnell, Penny Fisher

*Retiring in 2023:* Gordon Shrosbree, Dawn Mortimer, Richard Bratt, Angela Symonds (PCC secretary)

*Retiring in 2024:* Ruth Boctor, Yasmin Milligan, Thomas Connelly, Bethany Whiting.

**General Synod:** Peter Adams

**Deanery Synod (retiring 2023):** John Spurgeon, Cathy Nobles, Clive Barratt.

**Service Facilitators:** emerging from the Covid lock-down, we combined the role of Sunday Manager and Assistant Sunday Manager into the role of Service Facilitator. They support the welcomers on a Sunday morning to welcome people coming in, especially those who are with us for the first time. They also ensure legal aspects of the service, such as counting people at each service, is done. They also keep an eye on the door for security.

Service Facilitators are: Anne Adams, Anthony Moss, Cathy Nobles, Clair Griffin, Sue Carter, Ulrike Hunt

**Welcomers:** This team welcomes people on a Sunday morning. Crucially they welcome newcomers and visitors, guiding them to their seats, letting them know where the toilets are and helping them know what is on for the children. They also do an amazing job at introducing newcomers to more established members of the congregation in order to create connection and belonging. In some churches, in the past these were called sidespeople. The welcomers are: Albert Timson, Angela Symonds, Chantal O'Donnell, Lesley Grierson-Hill, Margaret Birtwhistle, Paul Parson, and Richard Bratt

**Welcoming Wednesday:** the chaplains from the Luton Community Chaplaincy and volunteers from St Mary's who run this weekly are Anne Adams, Cathy Nobles, John Spurgeon, Margaret Birtwhistle, Marsha Dorgan-Bratt, Ruth Boctor and Yasmin Milligan.

**Sacristans:** Sacristans work behind the scenes to prepare communion each week. Our sacristans are Lorna Davitt and John Mascoll

**S.A.S:** the wonderful people who sort out our screens, audio and streaming each week are Adam Whiting, Alan Holmes, Daniel Noble, Graham Eaton, Jason Hunt, Joseph Adewale, Martin Watson, Mike Jones, Paul Connelly. We also had Josh Hodson before he moved to Sweden in September 2021.

**Refreshments:** in 2021 we did not have refreshments at church, due to Covid restrictions.

**Flowers:** the flower arrangements we see around church were put together by Jennifer Randall.

**Various volunteers:** we are very thankful for various people in our congregation who help with odd jobs that needed doing. Notably, Yasmin Milligan, who litter picks our church yard on a regular basis.

**Young Church Team leaders and helpers:**

Young Church is led by Dawn Mortimer, Eleanor Savage and Ruth Boctor with help from: Anna Noble, Fiona Duggan, Lisa Tull, Simon Shirley, Mike Jones, Ruth Jones

**Youth leaders:**

The youth team, headed up by Adam Whiting, is Fiona Duggan, Josh Hodson, Titilayo Adewale, Tychique Chiamala, Ulrike Hunt . We also had the support of Feast youth worker Kristina Druce to help run Impact.

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## CONTACT DETAILS

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Twitter: @stmarysluton;

Facebook: [facebook.com/stmarysluton](https://facebook.com/stmarysluton)

Youtube: [www.youtube.com/c/StMarysLuton](https://www.youtube.com/c/StMarysLuton)

**Bank:** *Barclays Bank plc*

**Independent Auditor:** *Miller & Co*

**Investment Advisers:** *Brewin Dolphin Bell Lawrie Ltd*

## STRUCTURE, GOVERNANCE & MANAGEMENT

**PCC Constitution:** The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity, previously exempted but now registered with the Charity Commission.

PCC meets 6 times during the year; The Church Oversight Group (COG) meets monthly, chaired by the incumbent and acts as a reference group, also reporting to PCC. The **Churchwardens** meet regularly with the vicar and they are supported by a team of appointed **Assistant Wardens**.

**Church Wardens:** These are key members of the church with important responsibilities. There are two wardens who are elected every year by what is called the Vestry Meeting. This happens at the start of the annual meeting. They are on the church council (PCC).

**PCC Members:** Members of the PCC are either ex-officio (Clergy, Churchwardens and General Synod, Diocesan Synod and Deanery Synod Representatives); elected by the Annual Parochial Church Meeting (APCM) or co-opted in accordance with the Church Representation Rules. Most PCC members are appointed at the APCM. The number on PCC is determined by Church of England rules as follows: 6 representatives where the electoral roll (ER) is less than or equal ( $\leq$ ) to 50; 9 representatives when  $ER \leq 100$ ; and a further 3 representatives for every 100 (or part thereof) up to a maximum of 15. Our ER is between 101-199 so we have up to 12 places for laity on the PCC to be nominated at the APCM. Church Representation rules require about 1/3 of members retire each year so we elect people so that no more than 4 are scheduled to retire on any given year.

As mentioned above, also on PCC are members of **Deanery, Diocesan and General Synod**. We have up to three lay representatives on **Deanery Synod** (the number for church sized 100-199). They are elected every three years. We also have one member of **General Synod** (a national body of the C of E). Our PCC membership is therefore: 12 nominated by APCM; 2 wardens; 3 deanery synod representatives; 1 General Synod representative plus the clergy. Membership lists and vacancies are shown later.

**Subcommittees and working parties:** By law, the PCC has a sub-committee to help the day to day running of St Mary's, which is the Standing Committee, which rarely meets. It has the power to transact the business of PCC between its

meetings, subject to any directions given by the Council. It is comprised of the Vicar, Lay Vice Chair, Wardens and Treasurer. We also have 3 subcommittees: Buildings, Finance and Missions.

**Risk Management** - is done by PCC, Incumbent, Building Committee, Wardens, Staff and other members.

**Accounting Policy:** The Financial Statements have been prepared in accordance with accounting policies on an accruals basis except for investments which are at market value and comply with statutory requirements and the PCC's governing document, the Church Accounting Regulations 2006, the Charities Act 2011, Accounting and Reporting by Charities - the Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 Feb 2016) and the Financial Reporting Standard applicable in the UK and republic of Ireland (FRS 102).

## FAQ: UNDERSTANDING THE C OF E

One question we get asked is how does the local church fit into the national Anglican Church?

**Firstly, we are not funded from the national church. As a church we have to fund ourselves.**

We are structurally a part of the Church of England which is organised into two halves called provinces; each led by an archbishop. We are in the Southern Province led by Archbishop of Canterbury;

Each province is built from dioceses. We are part of the Diocese of St Albans. Each diocese has deaneries: we are part of the deanery of Luton. The clergy from each deanery meet together monthly for a packed lunch (no expense spared!). Luton's deanery works well together and has "deanery values". Each deanery is divided into parishes.

The parish vicar and the bishop, are responsible for the 'cure of souls' in their parish. That includes everyone. And this explains why parish priests are so involved with the key issues and problems affecting the whole community.

A classic Anglican expression is that the Church of England is "episcopally led (there are 108 bishops) and synodically governed." St Mary's members are on Deanery Synod (matters around Luton), Diocesan Synod (matters around St Alban's Diocese) and General Synod (national matters).

**MIKE JONES (CHAIRMAN) MARCH 2022 ON BEHALF OF ST MARY'S PCC**



**Accounts for the  
year ended  
31<sup>st</sup> December 2021**

## Treasurer's Report

The overall net deficit for the year was £2,087 (2020: £21,319). This was better than expected even taking into account the reduction in our ability to hire out our buildings and the difficulty our tenant faced in paying rent during the Covid-19 pandemic. Below are some highlights as to the other factors affecting the result.

### Parish merger

The Diocese of St Albans decided to close and merge our neighbouring parish of St Matthew with the parish of Luton St Mary. We were requested to look after the church building for 2021 until the Diocese were ready and able to take responsibility in 2022 and this gave the opportunity to rent it out to the Romanian Orthodox Church, who were in need of a place to worship, on a temporary basis giving us a benefit.

As a requirement of accounting for a merger of parishes we have restated previous year figures to include St Matthews as if it had been with us in 2020. Also, we have included a separate note (note 20) to the accounts to show the effect the merger of the parishes has had in financial terms.

### Investments

The PCC holds fixed asset investments that are the results of legacies from previous generations of worshippers of St Mary's. As the PCC derive an income from their investments this will hopefully be higher in 2022 as a result of these investments.

### Reserves Policy

The PCC has a policy on the amount of investments that it holds as a reserve. This states that they will retain reserves at a maximum level of six months expenditure and a minimum level of three months expenditure. This is regarded as responsible stewardship because of the liabilities accepted by the PCC. As at the end of 2021 the value of investments held increased in value and was slightly above

the level required in this policy. This was regarded as acceptable as the PCC recognize that the value of investments can go both up and down.

### Public Benefit

When planning our activities for the year, the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community.

### Fundraising

Some of our church family raised significant amounts during 2021 by doing sponsored activities and the money raised went to church funds as well as a specific project. This was amazing and we are very grateful. Is this something you could do during 2022?

### Outlook 2022

The outlook for 2022 financially is a deficit again because of the Covid-19 pandemic affecting the ability to hire out the church buildings and the generally lower level of congregational giving. The PCC accepted a budget that gave a deficit of £44,500 for the year. Can you help us fill this gap? We are able to save some costs due to the lower level of activity during the lockdown period but this won't return us to positive territory. This underlying level of activity cannot continue for long without the increased support of the worshipping community of St Mary's. Therefore, the challenge, as before, is to tithe and pledge our income to the Church and Give in Grace for the exciting new developments in the life of St Mary's church.

I should like to thank all those who have helped in the administration of the finances during the year without whom my tasks would be all the greater.

**Andrew Rodell**  
Honorary Treasurer  
24 March 2022

*Can you help us by  
fundraising in 2022?*

*Our projected deficit  
in 2022 is £44,500.  
Can you help us fill  
this gap?*

## Statement of Responsibilities

The PCC trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the PCC trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements, the PCC trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Church Accounting Regulations 2006, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Report of the Auditors to the Trustees of Luton St Mary's Parochial Church Council

### Opinion

We have audited the financial statements of Luton St Mary's Parochial Church Council (the 'PCC') for the year ended 31 December 2021, which comprise the statement of financial activities, balance sheet 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 Financial Reporting Standard 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 2021, and of its incoming resources and application of resources, including its income and expenditure, 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 Church accounting Regulations 2006 and 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 PCC 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 PCC's ability to

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2021**

continue as a going concern for a period of at least twelve 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, 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**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the PCC has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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 2, 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**

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below.

### **Extent to which the audit was considered capable of detecting irregularities including fraud**

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to these risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

#### *Identifying and assessing potential risks related to irregularities*

In identifying and assessing 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 sector, control environment and financial performance;
- the results of our enquiries of management about their own identification and assessments of the risks of irregularities;
- any matters we identified having obtained and reviewed the PCC's policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations 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 matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of 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 framework that the PCC operates in, focussing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements such as the Charities Act 2011.

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

#### *Audit response to risk identified*

Our procedures to respond to risks identified included the following:

- Reviewing the financial statement disclosures to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate material misstatement due to fraud;
- In addressing the risk of fraud through management override of controls, the testing of the appropriateness of journal entries and other adjustments and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.

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**Use of our report**

This report is made solely to the PCC's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the PCC's 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 PCC and the PCC's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

*Miller & Co  
Statutory Auditor  
Chartered Accountants  
5 Imperial Court, Laporte Way  
Luton, Bedfordshire  
14 April 2022*

Miller & Co is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

**Accounting Policies**

**General information and basis of preparation**

The address of the registered office is given in the administrative details section of the annual report. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, UK Generally Accepted Accounting Practice and comply with the PCC's governing document and the Church Accounting Regulations 2006.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Financial Statements have been prepared on a going concern and accruals basis under the historical cost convention modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The financial statements include all transaction, assets and liabilities for which the PCC is responsible. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years unless otherwise stated.

**Funds**

Unrestricted funds are available for use at the discretion of the PCC trustees in furtherance of the general objectives of the PCC and which have not been designated for other purposes.

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Designated funds comprise unrestricted funds that have been set aside by the PCC trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the PCC for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used in accordance with the objects of the charity either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

**Income recognition**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the PCC is legally entitled to the income, the amount can be reasonably measured and it is probable that the income will be received.

*Voluntary income and capital sources*

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

*Other ordinary income*

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

*Investments*

Dividends, interest and tax recoverable on such income are accounted for when receivable.

Realised gains or losses are recognised when investments are sold.

*Government grants*

Government grants are recognised using the performance model and are recognised in other income when the grants proceeds are received or receivable.

**Expenditure recognition**

All expenditure is accounted for on an accruals basis and is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

*Grants*

Grants and donations are accounted for when paid over, when awarded or in accordance with the PCC's mission giving policy.

*Activities directly relating to the work of the Church*

The diocesan parish share is accounted for when payable.

*Operating leases*

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

*Resources expended*

Resources expended are allocated to expenditure categories on a time spent, usage or direct allocation basis.

**Fixed Assets**

*Consecrated land and buildings and movable church furnishings*

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

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No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

*Property Improvements*

Property improvements on properties held in trust by St. Albans Diocesan Board of Finance are included at original cost. Depreciation is charged at 2% on cost less estimated residual value. As the estimated residual value is not materially different to cost, no provision is made for depreciation of property improvements. The premises at Inkerman St. held in the trust accounts are included at valuation by independent valuers at the time of lease renewal in 1994.

**Financial instruments**

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

*Investments*

Investments are initially recognised at the amount payable that normally includes transaction costs. Subsequently, they are measured at fair value with changes recognised in net gains / (losses) on investments in the SOFA. The PCC has a policy that they will retain investments as reserves at a maximum level of six months expenditure and a minimum level of three months expenditure.

*Other Financial Assets*

Basic financial assets are initially recognised at transaction value and subsequently carried at amortised cost, using the effective interest rate method. Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible. Short-term deposits and investments include cash held on deposit either with the CBF Church of England Funds or at the bank.

Stocks are stated at the lower of cost and estimated selling price less costs to sell.

*Financial liabilities*

Basic financial liabilities are initially recognised at transaction value and subsequently carried at amortised cost, using the effective interest rate method. Trade and other payables are classified as current liabilities if payment is due within one year or less. If not they are presented as non-current liabilities.

**Going Concern**

The financial statements have been prepared on a going concern basis as the PCC believe that no material uncertainties exist. The PCC have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements. The budgeted income and expenditure is sufficient with the level of resources to enable the PCC to continue as a going concern.

## Notes to the Trust Accounts

### The Parochial Church Council as Managing Trustee and Beneficiary

The Parochial Church Council (P.C.C.) is the beneficiary and/or is responsible for the administration of a number of charitable trusts. Brief details as supplied by the St Albans Diocesan Board of Finance in 1992 are set out below.

#### **1. Ainsworth Bequest**

The income from the capital sum is to be paid to the P.C.C. for upkeep of the church and churchyard as long as the grave of S.E. & A. Ainsworth is maintained. The grave must be maintained from the general funds of the P.C.C.

#### **2. Cumberland Grave Bequest Churchwardens' Charity**

The income is to be used for the general purposes of the Parish of Luton provided the family graves are maintained.

#### **3. Cumberland Dinner Bequest Churchwardens' Charity**

In 1993 the Diocesan Advisor advised that the income from the trust could be used to purchase food for previous members of the congregation who are no longer able to come to Church because of age.

#### **4. The Grice Bequest**

The Diocesan Board of Finance is the Custodian Trustee of this trust fund. The P.C.C. is the Managing Trustee and is responsible for using the income arising from the sum invested by the Board for the general purposes of the Church.

#### **5. Luton St. Mary 1990 Youth Trust**

"The object of the Charity shall be the furthering of the religious and other charitable work of the Church of England in the ecclesiastical Parish of Luton St. Mary" and "without prejudice to the generality.....shall include the advancement of youth work in connection with the Church of England within the Parish of Luton St. Mary or in association with that Parish." The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee.

#### **6. The Sylvia Ruby Porter Music Trust**

This trust was created in 1994 by a gift from S.H. Porter. The objects of the trust are the furtherance of the religious and other charitable work of the Church of England principally by the support and provision of music in the Ecclesiastical Parish of Luton St. Mary or in connection with that Church. Only the income may be used. The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee.

#### **7. Inkerman Street**

The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee of an endowment of an ecclesiastical charity. A Scheme made by the Charity Commissioners dated 22<sup>nd</sup> February 1990 provides for the clear yearly income from the lease of premises to be used for the religious and other charitable purposes of the Church of England in the Ecclesiastical Parish of Luton.

### The P.C.C. as Beneficiary

#### **8. The Gates Trust**

This relates to the John Gates Charity and the Gates and Clemans Charity. The Diocesan Board of Finance is the Trustee and is to pay over the clear yearly income of the charity for application towards furthering the religious and other charitable work of the Church of England. The P.C.C. of Luton St. Mary benefits to the extent of 1/12<sup>th</sup>.

**Trusts moved to the Parochial Church Council on merging with St Matthews**

Following the merger of St Matthews parish into St Marys parish in 2021, the following trusts became the responsibility of the P.C.C. as managing trustee and beneficiary.

**9. The Holyoak Fund**

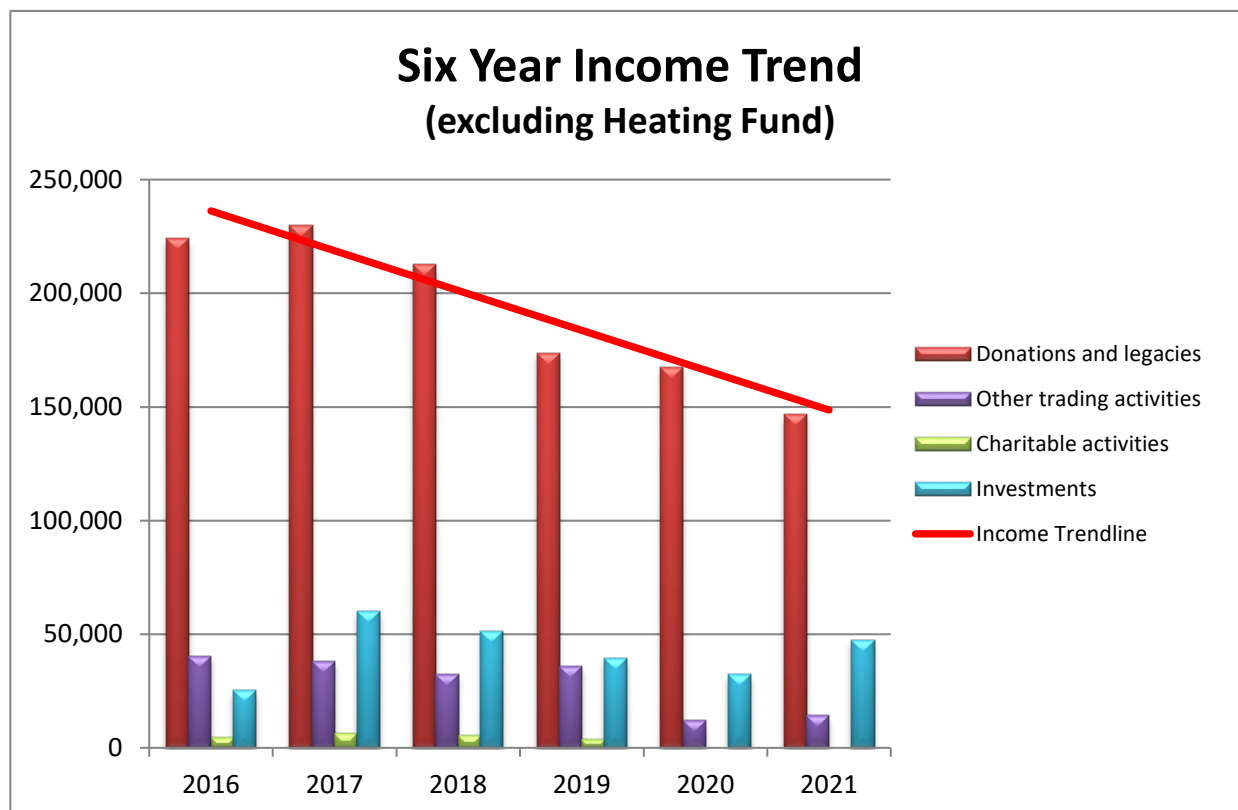
The income from the capital sum is to be used for the general purposes of the parish.

**10. The Hempshall Fund**

The income from the capital sum is to be used for the general purposes of the parish.

**Six Year Financial Record (excluding Heating Fund)**

Total Funds	2016	2017	2018	2019	2020	2021
	£	£	£	£	£	£
<b>Income and Endowments from:</b>					<i>(restated)</i>	
<i>Donations and legacies</i>	224,187	230,100	212,593	173,744	167,575	146,625
<i>Other trading activities</i>	40,420	37,881	32,499	35,990	12,197	14,154
<i>Investments</i>	25,468	60,067	51,358	39,534	32,095	47,555
<i>Charitable activities</i>	4,470	6,356	5,695	3,738	2,808	3,764
<b>Total Income and Endowments</b>	<u>294,545</u>	<u>334,404</u>	<u>302,145</u>	<u>253,006</u>	<u>214,675</u>	<u>212,098</u>
<b>Expenditure</b>						
<i>Raising funds</i>	5,349	7,769	4,186	4,110	3,729	1,964
<i>Charitable activities</i>	293,147	316,692	279,563	251,885	241,964	233,677
<b>Total Expenditure</b>	<u>298,496</u>	<u>324,461</u>	<u>283,749</u>	<u>255,995</u>	<u>245,693</u>	<u>235,641</u>
Gain/(loss) on investments	14,307	9,424	(14,055)	17,765	1,627	20,736
<b>Net Income/(expenditure)</b>	<u>10,356</u>	<u>19,367</u>	<u>4,341</u>	<u>14,776</u>	<u>(29,391)</u>	<u>(2,807)</u>
<b>Market Value of Investments Held</b>	<u>170,740</u>	<u>178,964</u>	<u>163,645</u>	<u>180,210</u>	<u>180,637</u>	<u>250,051</u>



STATEMENT OF FINANCIAL ACTIVITIES

Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	£	£	£	£	2021 £	Restated 2020 £
<b>INCOME AND ENDOWMENTS FROM:</b>						
Donations and legacies	1(a) 140,936	2,689	3,000	-	146,625	167,575
Other trading activities	1(b) 14,154	-	-	-	14,154	12,197
Investments	1(c) 16,964	21,931	6,233	2,427	47,555	32,095
Charitable activities	1(d) 3,764	-	-	-	3,764	2,808
<b>TOTAL INCOME AND ENDOWMENTS</b>	<b>175,818</b>	<b>24,620</b>	<b>9,233</b>	<b>2,427</b>	<b>212,098</b>	<b>214,675</b>
<b>EXPENDITURE ON:</b>						
Raising Funds	2(a) 1,964	-	-	-	1,964	3,729
Charitable activities	2(b) 202,225	28,452	3,000	-	233,677	241,964
<b>TOTAL EXPENDITURE</b>	<b>204,189</b>	<b>28,452</b>	<b>3,000</b>	<b>-</b>	<b>235,641</b>	<b>245,693</b>
<b>Net Income/(expenditure)</b>	<b>(28,371)</b>	<b>(3,832)</b>	<b>6,233</b>	<b>2,427</b>	<b>(23,543)</b>	<b>(31,018)</b>
Net gains/(losses) on investments	20,736	-	-	-	20,736	1,627
<b>Net Income/(expenditure)</b>	<b>(7,635)</b>	<b>(3,832)</b>	<b>6,233</b>	<b>2,427</b>	<b>(2,807)</b>	<b>(29,391)</b>
Transfers between funds	4 16,948	(7,053)	(7,468)	(2,427)	-	-
<b>NET MOVEMENT IN FUNDS</b>	<b>9,313</b>	<b>(10,885)</b>	<b>(1,235)</b>	<b>-</b>	<b>(2,807)</b>	<b>(29,391)</b>
<b>RECONCILIATION OF FUNDS</b>						
Total funds brought forward	224,501	227,075	51,362	-	502,938	532,329
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>233,814</b>	<b>216,190</b>	<b>50,127</b>	<b>-</b>	<b>500,131</b>	<b>502,938</b>

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**BALANCE SHEET AT 31 DECEMBER 2021**

	Note	2021 £	Restated 2020 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	5	36,984	36,984
Investments	10(a)	250,051	180,637
		<u>287,035</u>	<u>217,621</u>
<b>CURRENT ASSETS</b>			
Stock		-	99
Debtors	6	22,189	30,175
Short term deposits		133,128	146,060
Cash at bank and in hand		104,071	166,501
		<u>259,388</u>	<u>342,835</u>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	7	46,292	53,768
<b>NET CURRENT ASSETS</b>		<u>213,096</u>	<u>289,067</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>500,131</u>	<u>506,688</u>
<b>LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR</b>	8	-	3,750
<b>NET ASSETS</b>	11	<u>500,131</u>	<u>502,938</u>
<b>FUNDS</b>			
Unrestricted Funds			
- General Fund	9	233,814	224,501
- Designated Funds	14	216,190	227,075
		<u>450,004</u>	<u>451,576</u>
Restricted	15	50,127	51,362
Endowment	16	-	-
<b>TOTAL FUNDS</b>		<u>500,131</u>	<u>502,938</u>

The financial statements were approved by Parochial church Council on 24th March 2022 and signed on its behalf by:

A G Rodell  
(Hon Treasurer)

The Revd M C Jones  
(Chairman)

NOTES TO THE FINANCIAL STATEMENTS

1 INCOME AND ENDOWMENTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
					2021 £	Restated 2020 £
1(a) Donations and legacies						
<i>Incoming resources from donors</i>						
Planned Giving:						
Gift Aid	89,364	1,525	-	-	90,889	97,544
Income tax recoverable	18,154	194	-	-	18,348	19,974
Other Planned Giving	7,427	-	-	-	7,427	11,818
Collections at all services	2,800	-	-	-	2,800	3,796
Sundry Donations	1,625	-	-	-	1,625	1,089
	<u>119,370</u>	<u>1,719</u>	<u>-</u>	<u>-</u>	<u>121,089</u>	<u>134,221</u>
<i>Other voluntary income</i>						
Grants toward work of church and major repairs	13,303	-	-	-	13,303	15,877
HMRC Job Retention Scheme Grant	2,551	-	-	-	2,551	6,099
Donations, appeals, etc.	5,712	970	3,000	-	9,682	11,378
Legacies	-	-	-	-	-	-
	<u>21,566</u>	<u>970</u>	<u>3,000</u>	<u>-</u>	<u>25,536</u>	<u>33,354</u>
Total Donations and legacies	<u>140,936</u>	<u>2,689</u>	<u>3,000</u>	<u>-</u>	<u>146,625</u>	<u>167,575</u>
The income from donations and legacies in 2020 was £167,575 of which £4,028 was attributable to restricted, £7,309 was attributable to designated and £156,238 was attributable to unrestricted funds.						
1(b) Other trading activities						
<i>Charitable and ancillary trading</i>						
Church Guides	-	-	-	-	-	-
Fundraising Income	2,173	-	-	-	2,173	2,063
Church hall lettings	11,443	-	-	-	11,443	4,330
Contributions for use of the Church	75	-	-	-	75	1,233
Third World Stall	338	-	-	-	338	1,848
	<u>14,029</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>14,029</u>	<u>9,474</u>
<i>Other activities</i>						
Insurance claims	-	-	-	-	-	2,723
Photocopying receipts	125	-	-	-	125	-
	<u>125</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>125</u>	<u>2,723</u>
Total other trading activities	<u>14,154</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>14,154</u>	<u>12,197</u>
The income from other trading activities in 2020 of £12,197 of which £27 was attributable to designated funds, £1,788 was attributable to unrestricted funds and £10,382						
1(c) Investments						
Dividends and interest (incl. any reclaimable tax)	6,432	61	6,233	2,427	15,153	14,595
Rent	10,532	21,870	-	-	32,402	17,500
Total Investments	<u>16,964</u>	<u>21,931</u>	<u>6,233</u>	<u>2,427</u>	<u>47,555</u>	<u>32,095</u>
The income from investments in 2020 was £32,095 of which £2,371 was attributable to endowments, £6,004 was attributable to restricted, £9,157 was attributable to designated and £14,563 was attributable to unrestricted funds.						
1(d) Charitable activities						
Fees-weddings, funerals, recitals	<u>3,764</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,764</u>	<u>2,808</u>
The income from charitable activities in 2020 of £2,808 was all attributable to unrestricted funds.						

Luton St Mary's Parochial Church Council  
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2 EXPENDITURE

	Basis of Allocation	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
						2021	Restated 2020
						£	£
2(a) Raising funds							
Publicity	Direct	242	-	-	-	242	65
Fundraising expenses	Direct	-	-	-	-	-	-
Third World Stall	Direct	99	-	-	-	99	473
Wedding and funeral fees paid	Direct	805	-	-	-	805	2,373
Senior Administrator salary	Time spent	818	-	-	-	818	818
		<u>1,964</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,964</u>	<u>3,729</u>

The expenditure on raising funds in 2020 of £3,729 was all attributable to unrestricted funds.

2(b) Charitable activities

Grants

Missionary and charitable giving:

Relief and development agencies	Direct	7,120	-	-	-	7,120	9,306
Home missions and other Church Societies	Direct	2,440	-	3,000	-	5,440	3,440
Secular charities	Direct	163	-	-	-	163	-
		<u>9,723</u>	<u>-</u>	<u>3,000</u>	<u>-</u>	<u>12,723</u>	<u>12,746</u>

Activities relating to the work of the Church

Ministry: Parish Share	Direct	74,148	-	-	-	74,148	75,597
Clergy expenses	Direct	1,338	-	-	-	1,338	3,227
Clergy house repairs/running costs	Direct	26	5,520	-	-	5,546	4,509
Senior administrator salary and expenses	Direct	15,654	-	-	-	15,654	15,199
Youth worker salaries	Direct	15,579	-	-	-	15,579	17,389
Children & Family worker salary	Direct	-	-	-	-	-	1,791
Training	Direct	2,148	-	-	-	2,148	1,022
Youth	Direct	1,578	-	-	-	1,578	1,463
Children's Church, Creche, Chimps	Direct	242	-	-	-	242	338
Mens Activities	Direct	-	-	-	-	-	-
Upkeep of services	Direct	362	-	-	-	362	292
Worship Groups	Direct	780	-	-	-	780	1,636
Inkerman Street Costs	Direct	3,205	95	-	-	3,300	2,242
Church - running expenses	Direct	17,347	14,947	-	-	32,294	33,436
Church maintenance - routine	Direct	5,045	7,890	-	-	12,935	4,570
Church maintenance - major	Direct	-	-	-	-	-	2,949
Audio/amplification	Direct	3,230	-	-	-	3,230	1,740
Church hall running costs	Direct	9,654	-	-	-	9,654	16,041
Site agent salary	Direct	6,956	-	-	-	6,956	6,863
Outreach	Direct	218	-	-	-	218	889
Wedding ministry	Direct	-	-	-	-	-	37
Pastoral	Direct	351	-	-	-	351	244
Network Groups	Direct	141	-	-	-	141	-
Sundry expenses	Direct	3,179	-	-	-	3,179	6,495
Office expenses	Usage	7,103	-	-	-	7,103	5,877
Events Co-ordination salaries	Direct	11,149	-	-	-	11,149	12,522
Cemetery Administration salary	Direct	8,417	-	-	-	8,417	8,418
		<u>187,850</u>	<u>28,452</u>	<u>-</u>	<u>-</u>	<u>216,302</u>	<u>224,786</u>

Governance costs

Office expenses	Usage	1,989	-	-	-	1,989	1,989
Stewardship envelopes	Direct	-	-	-	-	-	105
PCC admin. costs	Direct	1,205	-	-	-	1,205	988
Hospitality	Direct	90	-	-	-	90	3
Senior Administrator salary	Time spent	614	-	-	-	614	614
Subscriptions	Direct	140	-	-	-	140	120
Bank charges	Direct	614	-	-	-	614	613
		<u>4,652</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,652</u>	<u>4,432</u>

Total Charitable activities

		<u>202,225</u>	<u>28,452</u>	<u>3,000</u>	<u>-</u>	<u>233,677</u>	<u>241,964</u>
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The expenditure on charitable activities in 2020 was £241,964 of which £4,788 was attributable to restricted, £13,751 was attributable to designated and £223,425 was attributable to unrestricted funds.

**Luton St Mary's Parochial Church Council**  
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3(a) STAFF COSTS	2021 £	2020 £
Wages and salaries	58,764	62,767
Pensions costs	874	927
	<u>59,638</u>	<u>63,694</u>

The average monthly number of employees in the year was 7 made up of 6 administrative and 1 youth workers none of whom earned £60,000 p.a. or more. The Cemetery Administrator is sub-contracted to The Luton Church Burial Ground Trust for which the P.C.C. received £11,177 during 2021 (2020: £11,177).

**3(b) PAYMENTS TO MEMBERS OF P.C.C.**

Anne Adams stood down as Churchwarden in 2014 but continues to be a member of the P.C.C. She has benefited from the support paid to her and her husband Peter in respect of their Inter-Cultural Relations work amounting to £3,000 in 2021 (2020: £3,000) and this is fully funded from donations received. A payment for computer repairs was made to Gordon Shrobbree's company GJ Software of £nil in 2021 (2020: £150)

4 TRANSFERS BETWEEN FUNDS	2021 £	2020 £
<b>Restricted Funds to Unrestricted Funds</b>		
Luton St Mary 1990 Youth Trust contribution to Youth Worker costs	(5,000)	(5,000)
Children in Need	(2,323)	-
Cumberland Dinner Fund	(145)	(125)
Fabric fund contribution	-	(841)
	<u>(7,468)</u>	<u>(5,966)</u>
<b>Endowment Funds to Unrestricted Funds</b>		
Trust Funds	(2,427)	(2,371)
<b>Designated Funds to Designated Funds</b>		
Heating Fund to Capital Fund	-	(413)
<b>Designated Funds to Unrestricted Funds</b>		
Church at 7	(7,053)	-

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

Tangible fixed assets	2021 £	2020 £
<i>Property Improvements at cost</i>		
34 Wychwood Avenue, Luton	36,984	36,984

These costs represent the amount spent by the PCC on extending and improving the above property. Whilst the freehold interest in these properties is held under trust by the St Albans Diocesan Board of Finance (DBF) for the benefit of St Marys, they make this property available for use by the PCC.

6 DEBTORS	2021 £	2020 £
HMRC - Gift Aid	18,348	19,975
HMRC - Job Retention Scheme	-	382
Accounts receivable	1,990	8,692
Prepayments and accrued income	1,851	1,126
	<u>22,189</u>	<u>30,175</u>

**7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2021 £	Restated 2020 £
Creditors for goods and services	4,640	6,686
Choir Fund	776	776
Recitals Fund	554	554
Mission giving and collections not paid by 31 December	13,254	12,619
Other creditors and deferred income	27,068	33,133
	<u>46,292</u>	<u>53,768</u>

**8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR**

	2021 £	2020 £
Rent deposit for Inkerman Street	-	3,750
	<u>-</u>	<u>3,750</u>

**9 GENERAL FUND**

	2021 £	Restated 2020 £
Balance b/fwd	224,501	253,478
Net movement in funds	9,313	(28,977)
Balance c/fwd	<u>233,814</u>	<u>224,501</u>

**General Fund**

All transactions relating to the general ecclesiastical and charitable activities of Luton St. Mary are contained in this fund.

Luton St Mary's Parochial Church Council  
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10 INVESTMENTS

	Market Value	
	2021	2020
	£	£
(a) Stocks and Shares		
<i> Holding</i>		
<i> at 31/12/21 Description</i>		
<u>Other UK Fixed Interest</u>		
4,500 Nat West Bank 9% Cumulative Preference	7,576	7,234
<u>Investment Trust</u>		
1,000 Merchants Trust Ord 25p	5,590	4,470
3,000 Mercantile Investment	8,055	-
<u>Unit Trusts</u>		
2,075 Ishares II USD TIPS UCITS ETF GBP DIS	11,798	11,251
6,822.4 Fidelity Moneybuilder Inc	6,911	7,232
10,250 Biopharma Credit	7,325	4,372
6,500 Link Fund Sol Ltd Trojan Income	6,995	6,204
1,500 Lion Trust Fund Par Special Situations Ins	7,998	6,713
5,800 Royal London AM Ethical Bond	6,902	7,122
535 Pimco Global	5,387	-
6,500 AXA Investment High Yield Bond	5,935	5,985
3,575 Premier Portfolio PM UK	8,029	7,169
6,350 Schroder Unit Trust Global Equity	6,439	5,526
9,500 Schroder Unit Trust Asian Income	7,475	7,244
650 Avi Global	7,033	-
3,137 Polar Capital Global Trust	5,427	-
<u>UK Equities</u>		
7,000 Man FD Mgmt UK Ltd	8,365	4,091
2,500 T Bailey Fund Serv TB Evenlode Income	6,421	5,595
<u>US Equities</u>		
71 US Industries	184	184
1,875 Fidelity UCITS US	12,879	11,847
10,605.58 JP Morgan AM UK Ltd US Equity Income C	15,124	12,281
<u>European Equities</u>		
2,025 Premier Portfolio PM European	6,800	10,271
3,250 Blackrock FM European	6,255	-
<u>Asia Pacific Equities</u>		
0 Syncona Limited Ordinary	-	5,220
1,950 Impax Enviro Markets	10,667	8,239
<u>Commodities</u>		
275 Ishares Physical	7,237	-
1,225 Blackrock World Mining Trust	7,215	11,614
<u>Absolute Return</u>		
1,275.45 Link Fund Sol Ruffer Total Return	4,764	4,424
<u>Property</u>		
0 Tritax Big Box Rei Ordinary	-	3,190
4,500 Home Reit	5,850	-
3,500 Supermarket Income	4,270	-
4,000 LXI Reit Plc Ord	5,800	4,760
<u>Other Investments</u>		
6,000 Digital 9 Infrastructure	6,828	-
3,225 Hipgnosis Songs Fund	4,031	-
3,725 Gore Street Energy	4,396	-
5,125 Sequoia Economic	5,525	5,627
3,275 The Renewables Inf Ord	4,402	4,185
4,000 Triple Point Energy	4,020	4,220
<u>Cash</u>		
£4,143 Brewin Nominees Deposit Account	4,143	4,367
	<b>250,051</b>	<b>180,637</b>
	<b>217,908</b>	<b>164,236</b>
	<i>Cost value</i>	
(b) Movements in Market Valuation		
	2021	2020
	£	£
<u>Quoted Investments</u>		
Market valuation at 1 January	176,270	169,733
Additions	73,366	37,422
Disposals	(23,602)	(36,542)
	<b>226,034</b>	<b>170,613</b>
Change in market valuation	19,874	5,657
Market valuation at 31 December	<b>245,908</b>	<b>176,270</b>
<u>Cash balances at brokers</u>	4,143	4,367
<u>Total Market valuation at 31 December</u>	<b>250,051</b>	<b>180,637</b>

The fair value of listed investments is determined by reference to the middle market price at close of business at the balance sheet date.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2021

11 ANALYSIS OF NET ASSETS BY FUND

	2021				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
<b>Unrestricted Funds</b>					
General Fund	287,035	(19,032)	43,924	-	224,079
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Girls Youth Worker Fund (Designated)	-	10,362	-	-	10,362
Children and Family Worker Fund (Designated)	-	2,126	-	-	2,126
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Church @ 7 (Designated)	-	-	-	-	-
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	600	-	-	600
Wychwood Avenue Renting (Designated)	-	26,701	700	-	26,001
Inkerman Street Fund (Designated)	-	12,542	-	-	12,542
St Matthews Church Letting Fund (Designated)	-	4,302	-	-	4,302
Former St Matthews General Fund	-	4,877	1,518	-	3,359
Former St Matthews Legacies Fund	-	5,668	-	-	5,668
Former St Matthews Church Maintenance Fund (Designated)	-	13,765	-	-	13,765
Former St Matthews Re-ordering Fund (Designated)	-	92,404	-	-	92,404
Former St Matthews Youth Outreach Fund	-	4,212	-	-	4,212
<b>Total</b>	<b>287,035</b>	<b>209,111</b>	<b>46,142</b>	<b>-</b>	<b>450,004</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	21,130	-	-	21,130
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	156	150	-	6
Cumberland Trust Fund	-	2,027	-	-	2,027
Children In Need	-	-	-	-	-
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
<b>Total</b>	<b>-</b>	<b>50,277</b>	<b>150</b>	<b>-</b>	<b>50,127</b>
<b>Endowment Funds</b>					
Trusts Fund	-	-	-	-	-
<b>Total Funds</b>	<b>287,035</b>	<b>259,388</b>	<b>46,292</b>	<b>-</b>	<b>500,131</b>

	Restated 2020				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
<b>Unrestricted Funds</b>					
General Fund	217,621	53,034	51,363	3,750	215,542
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Girls Youth Worker Fund (Designated)	-	10,362	-	-	10,362
Children and Family Worker Fund (Designated)	-	407	-	-	407
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	7,934	-	-	7,934
Church @ 7 (Designated)	-	7,053	-	-	7,053
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	637	37	-	600
Wychwood Avenue Renting (Designated)	-	23,821	700	-	23,121
Inkerman Street Fund (Designated)	-	12,637	-	-	12,637
Former St Matthews General Fund	-	4,105	1,518	-	2,587
Former St Matthews Legacies Fund	-	5,663	-	-	5,663
Former St Matthews Church Maintenance Fund (Designated)	-	13,764	-	-	13,764
Former St Matthews Re-ordering Fund (Designated)	-	106,014	-	-	106,014
Former St Matthews Youth Outreach Fund	-	4,212	-	-	4,212
<b>Total</b>	<b>217,621</b>	<b>291,323</b>	<b>53,618</b>	<b>3,750</b>	<b>451,576</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	20,042	-	-	20,042
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	156	150	-	6
Cumberland Trust Fund	-	2,027	-	-	2,027
Children In Need	-	2,323	-	-	2,323
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
<b>Total</b>	<b>-</b>	<b>51,512</b>	<b>150</b>	<b>-</b>	<b>51,362</b>
<b>Total Funds</b>	<b>217,621</b>	<b>342,835</b>	<b>53,768</b>	<b>3,750</b>	<b>502,938</b>

Luton St Mary's Parochial Church Council  
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12 TRUSTS

	Unrestricted	Designated	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	Funds	2021	Restated 2020
	£	£	£	£	£	£
<b>Income from Central Board of Finance</b>						
Ainsworth Bequest	-	-	-	44	44	42
Chancel Fund	-	-	-	26	26	25
Cumberland Grave Bequest	-	-	-	81	81	93
Cumberland Dinner Fund	-	-	-	145	145	125
Grice Bequest (1977-1992)	-	-	-	376	376	363
Sylvia Ruby Porter Music Trust	-	-	-	925	925	893
71 Cardigan Street	-	-	-	968	968	935
Holyoak Trust	90	-	-	-	90	87
Herrod-Hempshall Bequest	58	-	-	-	58	56
<b>Income from Diocesan Board of Finance</b>						
Gates and Clemans Charity	-	-	-	7	7	20
<b>Rent for Inkerman Street</b>	10,532	-	-	-	10,532	9,100
<b>Total Trust Income</b>	10,680	-	-	2,572	13,252	11,740
<b>Luton St Mary 1990 Youth Trust</b>						
<b>INCOMING RESOURCES</b>						
Incoming resources from donors	-	-	-	-	-	188
Income from investments	-	-	6,088	-	6,088	5,879
<b>TOTAL INCOMING RESOURCES</b>	-	-	6,088	-	6,088	6,067
<b>RESOURCES USED</b>						
Activities directly relating to the work of the Church	-	-	-	-	-	-
<b>TOTAL RESOURCES USED</b>	-	-	-	-	-	-
<b>TRANSFERS BETWEEN FUNDS</b>	-	-	(5,000)	-	(5,000)	(5,000)
<b>NET MOVEMENT IN FUNDS</b>	-	-	1,088	-	1,088	1,067
<b>BALANCES BROUGHT FORWARD</b>						
AT 1 JANUARY 2021 (2020)	-	-	14,651	-	14,651	13,584
<b>BALANCES CARRIED FORWARD</b>	-	-	15,739	-	15,739	14,651

TRUST ACCOUNTS BALANCE SHEET AT 31 DECEMBER 2021

	Market value	Cost	
	31/12/21	2021	2020
	£	£	£
<b>FIXED ASSETS</b>			
<b>Investments</b>			
Ainsworth Bequest - 74 shares	1,731	50	50
Chancel Fund - 44 shares	1,029	46	46
Cumberland Grave Bequest - 136 shares	3,181	100	100
Cumberland Dinner Bequest - 244 shares	5,706	1,340	1,340
Grice Trust - Capital - 632 shares	14,780	3,871	3,871
71 Cardigan Street - Capital - 1629 shares	38,097	9,975	9,975
Sylvia Ruby Porter Music Trust - 1556 shares	36,390	10,000	10,000
Luton St Mary 1990 Youth Trust			
Capital - Central Board of Finance 10244 shares	239,573	68,600	68,600
Holyoak Trust - 152 shares	3,555	-	-
Herrod-Hempshall Bequest - 98 shares	2,291	-	-
Lease of Inkerman Street	50,000	-	-
<b>TOTAL FIXED ASSETS</b>	396,333	93,982	93,982
<b>CURRENT ASSETS</b>			
Luton St Mary 1990 Youth Trust			
Creditor - Luton St Mary P.C.C.	(643)	(643)	(643)
Income - C.B.F. Deposit Fund	643	643	643
<b>TOTAL CURRENT ASSETS</b>	-	-	-
<b>TOTAL ASSETS</b>	396,333	93,982	93,982
<b>BOOK VALUE OF FUNDS</b>	396,333	93,982	93,982

Income from the various trusts managed by St Mary's P.C.C. is included here together with the Gates Trust which relates to the Gates and Clemans Charity managed by the Diocesan Board of Finance. The P.C.C. of Luton St Mary's benefits to the extent of 1/12th.

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13 GRANTS - MISSIONARY AND CHARITABLE GIVING

Church Overseas

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £	Restated 2020 £
Tearfund	310	-	-	310	-
CMS - Kylie & Bhim Bahadur	1,322	-	-	1,322	1,500
Dombashawa College	200	-	-	200	386
Peter & Becky Clemison	2,644	-	-	2,644	3,000
Interserve - Matt & Andrea Vaughan	2,644	-	-	2,644	3,000
	<u>7,120</u>	<u>-</u>	<u>-</u>	<u>7,120</u>	<u>7,886</u>

Home Missions and other Church Societies

Youthscape	200	-	-	200	-
Noah Enterprises	200	-	-	200	-
Luton Town Centre Chaplaincy	200	-	-	200	-
The Feast	200	-	-	200	-
Stopsley Project	200	-	-	200	-
Azalea	200	-	-	200	-
Wenlock C of E Junior School	220	-	-	220	660
Alex Du Rand	1,020	-	-	1,020	1,200
Peter & Anne Adams Intercultural Relations	-	3,000	-	3,000	3,000
Vine Trust	163	-	-	163	-
<b>Total</b>	<u>2,603</u>	<u>3,000</u>	<u>-</u>	<u>5,603</u>	<u>4,860</u>
<b>TOTAL GRANTS</b>	<u>9,723</u>	<u>3,000</u>	<u>-</u>	<u>12,723</u>	<u>12,746</u>

14 DESIGNATED FUNDS

	At 1 January 2021	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2021
Set Aside Fund	6,368	-	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	-	10,362
Children and Family Worker Fund	407	1,719	-	2,126
Inkerman Street Fund	12,637	(95)	-	12,542
Peace and Reconciliation Fund	600	-	-	600
Wychwood Avenue Rent Fund	23,121	2,880	-	26,001
Youth Activities Fund	7,691	-	-	7,691
Church @ 7	7,053	-	(7,053)	-
Fresh Expressions Fund	7,934	970	-	8,904
Capital Projects Fund	22,913	-	-	22,913
St Matthews Church Letting Fund (Designated)	-	4,302	-	4,302
Former St Matthews Church Maintenance Fund (Designated)	13,764	1	-	13,765
Former St Matthews Re-ordering Fund (Designated)	106,014	(13,610)	-	92,404
Former St Matthews Youth Outreach Fund	4,211	1	-	4,212
	<u>227,075</u>	<u>(3,832)</u>	<u>(7,053)</u>	<u>211,978</u>

	At 1 January 2020	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2020
Set Aside Fund	6,368	-	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	-	10,362
Children and Family Worker Fund	-	407	-	407
Inkerman Street Fund	12,637	-	-	12,637
Peace and Reconciliation Fund	600	-	-	600
Wychwood Avenue Rent Fund	19,097	4,024	-	23,121
Youth Activities Fund	7,691	-	-	7,691
Church @ 7	7,053	-	-	7,053
Heating Project Fund (see note 18)	1,063	(650)	(413)	-
Fresh Expressions Fund	9,730	(1,796)	-	7,934
Capital Projects Fund	22,500	-	413	22,913
Former St Matthews Church Maintenance Fund (Designated)	13,757	7	-	13,764
Former St Matthews Re-ordering Fund (Designated)	109,495	519	(4,000)	106,014
Former St Matthews Youth Outreach Fund	4,202	9	-	4,211
	<u>228,555</u>	<u>2,520</u>	<u>(4,000)</u>	<u>227,075</u>

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14 DESIGNATED FUNDS cont'd

**Set Aside Fund**

For all non-specific gifts and bequests the PCC has a policy of setting aside 10% of the value in order to provide a fund to be able to give donations to the needs of individuals or churches.

**Inkerman Street Fund**

Created from the settlement of repair liability incurred by Luton Borough Council, when tenants of Inkerman Street hall, this fund provides for the repairs to the building not falling within the liability of tenants.

**Girls Youth Worker Fund**

Created to fund the employment of a youth worker to address the specific needs of girls in the parish and neighbouring parishes and funded by grants from trusts.

**Children and Family Worker Fund**

Created to fund the employment of a person to support the needs of children and families in the congregation and the outreach to school visits funded by members of the congregation.

**Capital Projects Fund**

Set-up to create a fund for any capital based projects in the future related to our grade 1 listed building funded from the PCC's policy on the allocation of any non-specific legacies in excess of £10,000.

**Wychwood Avenue Rent Fund**

Set-up to administer the transactions relating renting out the property at 34 Wychwood Avenue

**Peace and Reconciliation Fund**

Set-up to administer the transactions relating the running of the Peace and Reconciliation Centre which will be self-funding through grants and donations received.

**Church @ 7 Fund**

Set-up to administer the transactions relating to the development of the Church @ 7 service congregation funded by Diocese of St Albans.

**Special Needs Fund**

Set-up from a donation to provide additional help to children with special needs in the church.

**Youth Activities Fund**

Set-up from a legacy specifying that support be given to young people to help them take part in church youth activities.

**Heating Project Fund**

Set-up to administer the replacement heating system project

**Fresh Expressions Fund**

Set-up to administer grants from the Diocese in support of an ordination candidate

**Former St Matthews Church Maintenance Fund**

Set-up to cover the costs of maintenance of the church

**Former St Matthews Re-ordering Fund**

Set-up from the proceeds of sale of the church hall this fund is designated for repair and upkeep of church owned buildings

**Former St Matthews Church Youth Outreach Fund**

Set-up to promote outreach to youth in the parish.

15 RESTRICTED FUNDS

Magnificat Fund

Luton St Mary 1990 Youth Trust

Children in Need Fund

Cumberland Dinner Fund

Organ Repair Fund

Former St Matthews Music and Instruments Fund

Former St Matthews Acts 2:45 Fund

Former St Matthews Cecilia Robin Fund

	At 1 January 2021	Net receipts minus expenditure	Transfer from/ (to) other Funds	At 31 December 2021
Magnificat Fund	6	-	-	6
Luton St Mary 1990 Youth Trust	20,042	6,088	(5,000)	21,130
Children in Need Fund	2,323	-	(2,323)	-
Cumberland Dinner Fund	2,027	145	(145)	2,027
Organ Repair Fund	21,323	-	-	21,323
Former St Matthews Music and Instruments Fund	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	433	-	-	433
Former St Matthews Cecilia Robin Fund	17	-	-	17
	<u>51,362</u>	<u>6,233</u>	<u>(7,468)</u>	<u>50,127</u>

Magnificat Fund

Luton St Mary 1990 Youth Trust

Fabric Fund

Children in Need Fund

Cumberland Dinner Fund

Organ Repair Fund

Former St Matthews Music and Instruments Fund

Former St Matthews Acts 2:45 Fund

Former St Matthews Cecilia Robin Fund

	At 1 January 2020	Net receipts minus expenditure	Transfer from/ (to) other Funds	At 31 December 2020
Magnificat Fund	6	-	-	6
Luton St Mary 1990 Youth Trust	18,975	6,067	(5,000)	20,042
Fabric Fund	-	841	(841)	-
Children in Need Fund	2,323	-	-	2,323
Cumberland Dinner Fund	2,027	125	(125)	2,027
Organ Repair Fund	21,323	-	-	21,323
Former St Matthews Music and Instruments Fund	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	433	-	-	433
Former St Matthews Cecilia Robin Fund	17	-	-	17
	<u>50,295</u>	<u>7,033</u>	<u>(5,966)</u>	<u>51,362</u>

**Fabric Fund**

All transactions related to maintenance of the fabric of the church building are contained in this fund that receives certain income, including bequests, specific to that purpose. Other persons or bodies have a liability for repairs to the chancel although it is impossible to trace them all. Trinity College Oxford has acknowledged that its responsibility amounts to 58.5%.

**Magnificat Fund**

The fund was created to administer the transactions relating to the awarding of an Inter-faith work grant.

**Luton St Mary Youth Trust**

Set-up to control the income and expenditure relating to the employment of a Youth Worker within the church with the funds generated by the endowment trust created after the sale of the church's youth activity premises in Gloucester Road, Luton.

**Organ Repair Fund**

Created to provide a fund for future repairs to the organ in the church in order to keep it in good condition.

**Children in Need Fund**

The fund was created to administer the transactions relating to the awarding of a Children in Need grant for youth outreach into Luton.

**Cumberland Dinner Fund**

This fund was created to provide food support to older housebound people in the congregation.

**Former St Matthews Music and Instruments Fund**

Set-up from a donation to promote the music in the church

**Former St Matthews Acts 2:45 Fund**

Set-up from sale of possessions to follow the principle in Acts 2:45 to support the poor

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2021

16 ENDOWMENT FUNDS

Trusts Fund

At 1 January 2021	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2021
-	2,427	(2,427)	-
-	2,427	(2,427)	-

At 1 January 2020	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2020
-	2,371	(2,371)	-
-	2,371	(2,371)	-

**Trusts Fund**

This was created to administer the income from the endowment funds where Luton St Marys is the managing trustee and are held by St Albans DBF as custodian trustee. The income is for general ecclesiastical purposes.

17 OTHER COMMITMENTS

The P.C.C. have liabilities under a rental lease for a photocopier with Control Print Solutions and Tower Leasing entered into in December 2020 for a period of five years. The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
Later than one and not later than five years	12,632	15,886

18 FINANCIAL INSTRUMENTS

The carrying amounts of the charity's financial instruments are as follows:

**Financial assets**

Measured at fair value through the statement of financial activities:

- Fixed asset listed investments (note 10)

2021 £	2020 £
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250,051	180,637
---------	---------

The income, expenses, net gains and net losses attributable to the charity's financial instruments are as follows:

**Income and expense**

Financial assets measured at fair value through the statement of financial activities:

*Net gains and losses (including changes in fair value)*

Financial assets measured at fair value through the statement of financial activities:

4,937	4,204
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20,736	1,627
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19 COVID-19

The Covid-19 pandemic has contributed to a reduction in income received in 2020 from collections, donations, social events and fundraising, hall hire, rent and wedding and funeral fees. There have been some cost savings too relating to running expenses. This continued to affect 2021 although the P.C.C. are optimistic that revenues will return closer to normal levels in 2022. The P.C.C. have considered the financial position of the PCC for 12 months from the date the financial statements are approved and have concluded that no adjustments are required to the carrying value of its assets and that cash balances and funds are adequate to maintain its activities. They are also of the opinion that there are no material uncertainties relating to going concern.

20 CLOSURE OF ST MATTHEWS PARISH MERGING WITH ST MARYS PARISH

The diocese of St Albans decided to close our neighbouring parish of St Matthew in 2021 and merge it with St Marys. The tables below show the affect on our finances as reflected throughout these accounts.

a) Analysis of principal SoFA components for 2021

Total Income and Endowments

Total Expenditure

**Net income/(expenditure)**

Other gains/(losses)

**Net Movement in Funds**

Luton St Marys £	Luton St Matthews £	COMBINED TOTAL £
210,748	1,350	212,098
221,460	14,181	235,641
(10,712)	(12,831)	(23,543)
20,736	-	20,736
10,024	(12,831)	(2,807)

b) Analysis of principal SoFA components for 2020

Total Income and Endowments

Total Expenditure

**Net income/(expenditure)**

Other gains/(losses)

**Net Movement in Funds**

Luton St Marys £	Luton St Matthews £	COMBINED TOTAL £
200,154	14,521	214,675
223,100	22,593	245,693
(22,946)	(8,072)	(31,018)
1,627	-	1,627
(21,319)	(8,072)	(29,391)

c) Analysis of net assets at date of merging 1st January 2021

Net Assets

*Represented by:*

Unrestricted funds

- General Funds

- Designated Funds

Restricted income funds

Endowment Funds

**Total Funds**

Luton St Marys £	Luton St Matthews £	COMBINED TOTAL £
365,058	137,880	502,938
216,251	8,250	224,501
103,086	123,989	227,075
319,337	132,239	451,576
45,721	5,641	51,362
-	-	-
365,058	137,880	502,938

**Luton St Mary Churchwardens' Charities**  
**For the year ended 31 December 2021**

**Thomas and Edward Crawley**  
 Charity Registration Number 810332

**Church & Steeple Fund**

	2021 £	2020 £		2021 £	2020 £
<i>Receipts</i>			<i>Payments</i>		
Investment Income	393	366	Luton St Mary P.C.C. - Fabric Fund	395	365
<b>TOTAL RECEIPTS</b>	<b>393</b>	<b>366</b>	<b>TOTAL PAYMENTS</b>	<b>395</b>	<b>365</b>
Excess/(Deficit) Receipts over Payments	(2)	1			
Balance brought forward 1 January	3	2			
Balance carried forward 31 December	1	3			

**William Crawley**  
 Charity Registration Number 200354

**Distribution & Bread Fund**

	2021	2020		2021	2020
<i>Receipts</i>			<i>Payments</i>		
Investment Income	440	407	Distribution to Luton Churches	442	405
	440	407		442	405
Excess/(Deficit) Receipts over Payments	(2)	2			
Balance brought forward 1 January	6	4			
Balance carried forward 31 December	4	6			

Certified as correct in accordance with the books, vouchers  
 and information received.

Miller & Co., Chartered Accountants  
 15 April 2022

**BALANCE SHEET as at 31 DECEMBER 2021**

	2021 £	2020 £
<b>ASSETS</b>		
<b>Investments at Market Value</b>		
<i>Church &amp; Steeple Fund</i>		
<i>T&amp;E Crawley Charity</i>		
M&G Charifund - 441 units	6,863	6,053
Charinco - 1118.804 units	2,055	2,204
	<b>8,918</b>	<b>8,257</b>
<i>Distribution &amp; Bread Fund</i>		
<i>W Crawley Charity</i>		
M&G Charifund - 299 units	4,653	4,104
M&G Charifund - 214 units	3,330	2,937
Charinco - 997.816 units	1,833	1,966
	<b>9,816</b>	<b>9,007</b>
<b>Current Assets</b>		
Cash - Barclays Bank Plc	5	8
<b>TOTAL ASSETS</b>	<b>18,739</b>	<b>17,272</b>

**Notes:** 1. The Cumberland Dinner Bequest and The Cumberland Grave Bequest are administered by Luton St Mary's P.C.C. on behalf of the Churchwardens' Charities. A balance of £2,026.97 was held by the P.C.C. as at 31 December 2021 (2020:£2,026.97)

Signed on behalf of the Trustees on 24 March 2022

A Moss

S Carter

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, LUTON**

England & Wales - Charity number 1132078

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# Accounts

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MARCH 2021

# ST MARY'S LUTON ANNUAL REPORT FOR 2020

## INTRODUCTION

*By Mike Jones*

2020 was a unique year in the history of St Mary's. After a fairly normal January and February, the Church of England moved into new challenges and we were part of that.

We are all aware of what that has meant for ourselves. Home, school, work, social life, community life and spiritual life all changed. This affected us as individuals, as a church gathered in worship, a church in community and in mission.

I would like to thank everyone for your hard work, positive approach, devotion to the Lord, continued giving and creativity. Everyone is important to the Lord and together we make the church. I am proud of what we the people of St Mary's have achieved this year and the creativity, kindness and competence that we have shown this year.

**As a church in worship**, we were fortunate because in 2019 we had experimented with our online presence especially in evangelism and youth ministry. We built on that in moving our services online as we streamed our services; including the remarkable work done by our 0-30 team. Highlights include Stanley the puppet, coronavision and meeting up in simple worship online. Many of us maybe do not realize how difficult a task this has been and the competence and creativity that has been poured into this ministry week by week. I am humbled by what we have achieved and grateful to have spent this year at St Mary's. Thank you to Josh and the worship team, Adam, Dawn and the 0-30 team for all their hard work,

*The year in figures:*

- YouTube views shifted from under 100 views to over 4000;
- Facebook We saw a tenfold increase in views through the year.
- In 2019 we had pushed ahead on Facebook moving to 13,000 minutes viewed,
- In 2020 we moved this to 144,000 minutes viewed.
- This with a five-fold increase in engagement.

*Services*

During the year, we continuously responded to the changing Covid-19 situation in what we were doing. We had our 9am and 10:30am services in different forms. Because of the difficulty in bringing children into church safely, the 10:30am service remained online. The 9am service initially was not available, then it became the main 'in church' service on Sundays, finally it became online in church. Soul Space moved online and into the evenings, providing contemplative resources to enable us to worship and foster our resilience. Thank you particularly to Andy Fisher who piloted the All Age online services, and has carried that through the year involving a tremendous number of people.

**As a church in community**, we have tried to be a connecting people through online means, small groups, phone calls and cards and letters and visits and gifts and practical help. Thank you to Sue, Ulrike and the pastoral team and front office who have worked so hard.

**As a church in mission, mission for us is holistic.** We see it expressed in word, deed and symbolism.

Over the past few years "mission as symbol" has been growing in importance. In the midst of trouble what we see can prophetically speak into lives in ways that words do not. If 2019 the phoenix sculpture was the dominant symbol of the triumph of peace over bloodshed, the major symbol this year was the Tree of Hope. The white ribbons blowing in the wind reminded us of hope in troubled times and the God who calls us to be people fueled by our hope in the risen Lord. Symbolism is also important online and we followed up our successful "Follow the Star" campaign last year with "Comfort and Joy" this year. The point being that the gospel is shared as each of us shares our Facebook pages and Instagram feeds, people can be prompted to think about matters of faith and the reality of God.



The Tree of Hope concept emerged from the Way Ahead Group a new and temporary sub group of PCC who spend time praying and thinking about the future of the church. Creative mission takes time, thought and prayer. all three of which I see in many places in St Mary's.

Mission in 'deed' means love in action; love in action means acting positively in our community and working for the good of our town. That brought some of us from the peace centre to be marshalling at the Black Lives Matter march. Many others supported the Foodbank, and yet more helped in the opening up of the church. Thank you to Peter Adams for continuing that pioneering ministry. Not to be outdone, Anne Adams has spearheaded the new 'Welcoming Wednesdays' to open up the building with our members trained and supported by the chaplaincy. Mission in 'deed' opens up opportunities for mission in 'word': Open Church gives the opportunity for people to share the love of God in word and listening to people. For many of us our greatest joy is our relationship with the risen Lord Jesus and our prayer is for others to know the joy of fellowship with him.

**As a church on the ground**

2020 was quieter in the building with an enormous cut in our hirings, staff taking furlough and Anthony Moss who heads up care of the buildings having a great change of role (though he continues to work hard on all our behalf). If 2019 was significant for the Heating Project (and we are profoundly grateful to have completed that before COVID-19 hit) then 2020/21 **on the ground will be two years of significance to us as a geographical parish.** St Matthew's PCC and St Mary's PCC made the decision to agree to the Bishop of St Alban's proposals that St Matthew's parish should be absorbed into the parish of Luton. This means that High Town High Street will be part of the parish from the APCM in 2021.

### **As a locally financed church fellowship**

As a church we are a locally financed community. God provides mostly through the generosity of his people. St Mary's belongs to you if you have worshipped with us for six months; and if you have worshipped with us for six months we would ask you to ask the Lord how you can support St Mary's financially so that the remarkable worship and ministry can continue. We are not subsidized from outside so everything we do is financed from ourselves. Please pray for God to "give us our daily bread" and pray for entrepreneurs to emerge from our community so that we can bring social renewal to our town over these difficult next years.

**I feel a deep gratitude and joy for who you have been and what you have done in 2020.** It has been a time of loss and sadness yet also of energy and faith. The apostle Paul said that believers can be hard pressed and not crushed; and we are not crushed albeit many of us have felt hard-pressed this year. My life is enriched by walking with you all this year and I am confident in our future because I walk with you and you walk with the Lord. I close by praying with Paul the apostle.

I am thankful for all of you every time I pray, and it is always a prayer full of joy. I am glad because of the way you have been my partners in the ministry of the gospel from the time you first believed it until now. I am sure about this: the one who started a good work in you will stay with you to complete the job by the day of Christ Jesus (Philippians 1:4-6).

**LOOKING INWARD**

## YOUNG CHURCH

*By Dawn Mortimer*

From January to lockdown Young Church ran on Sunday mornings from 10.30 with Sparklers (3-5 year olds) in the overground, and Fuse (6-11 year olds) in the main hall. There was also a crèche in the meeting room for babies and toddlers up to 3 years old. Volunteers, all DBS checked and regularly completing safeguarding training, helped the children to grow in faith. In March, Sharon the Children's and Family worker moved on leaving the curriculum and rotas compiled for the volunteers to use.

Since March, when we have not been able to meet face to face with the children, the team, led by Dawn Mortimer and Ruth Boctor, have been working on ways of connecting with Young Church children and families. This includes creating Young Church services to be streamed online, and making session materials available to families to download.

Although there was a window of hope to meet back in person in the autumn, following prayer and advice, the decision was taken that we would continue online.

During the first lockdown, families and children were invited to, and took part in, producing the Young Church services. Over the summer holidays, suggestions for YouTube clips were posted on the community Face Book page alongside some downloadable Together at Home themed packs.

Over the autumn, we have done a mixture of online services and downloadable activity packs.

In November, we ran our first Young Church Zoom session in order to better build community. We also had a joint Zoom event with the Youth at Christmas.

Through Advent, Young Church paused as families were encouraged to join in with the main services.

All Age services continue on the first Sunday of the month, under the leadership of Andy Fisher. Members of the Young Church community have participated in these.

We send our regular emails to Young Church families to keep in touch and to inform them of what is coming up in terms of services and zooms.

The Young Church Team members have taken the opportunity to participate in various training and were in this way able to meet other group and leaders online. Training sessions have included creative ideas, resources available and practical issues such as how to zoom.

We anticipate a continuation of online Young Church as 2021 starts, but are looking forward to doing face to face meetings again in 2021 when it is safe to do so.

## YOUTH

*by Adam Whiting*

2020 was an unusual year as we all know. As for most people, it started fairly 'normally' and changed very rapidly.

In January and February, the young people met regularly on Thursdays for Impact and on a Sunday for Sunday Youth. This was a very positive time as it was the start of a new decade and the young people continued to invite friends along to church.

In February, we held our first ever 'Youth Lock-In'. This was a challenge event where the young people (and leaders) were tasked to stay awake from the beginning of the event at 4pm till the end of the event at 11am the following morning. The young people had to stay in the church because of the local volcano erupting under Nandos (I do wonder where we come up with this stuff). There were bouncy castles, 3am Nerf battles, films, sumo wrestling and so much more!

In March, like the rest of the country, we went into Lockdown 1.0. The coronavirus pandemic changed everything in terms of what we were able to deliver, but we reacted swiftly and effectively. We switched all our delivery online (primarily on Zoom but also using Instagram and WhatsApp) and even set up two additional groups per week! This meant that we had a 'Tuesday Catch up', a 'Wednesday Watch Party', 'Impact Online' and 'Sunday Youth'. The young people dealt with this change incredibly well and the Youth Ministry became a leader in the digital youth work field. At Easter we welcomed two new members to the youth group, coming up from the Children's ministry and in May, the young people delivered their first online youth takeover service which was a great success. In June we said goodbye to the Larners who were very valuable members of our team and before we knew it, summer was upon us.

With the ongoing pandemic, summer camps as we knew them were cancelled. However, online we joined New Wine's new youth festival, Luminosity. We had a week of great fun and great teaching before the team had a couple of well-earned weeks break.

In September, we were given the green light to restart our groups in person which was such a relief

for the young people, youth workers and parents alike as it had been a long time since we had seen one another in person. We implemented our Covid-19 secure rules, and the groups were running smoothly, supported by the online 'Tuesday Catch up' which was still happening. Just as the young people were getting settled back into groups, the number of Coronavirus cases began to rise sharply again and by the beginning of November, we were back in a national lockdown meaning we had to switch our youth work delivery back online. In November, we also delivered our second 'Youth takeover' which again was a lovely service.

December, like the rest of the year, was different from usual. It started with us coming out of lockdown again, and groups restarting. However, just before Christmas Luton was raised to Tier 4, meaning once again, everything had to close for a third time.

As Youth Pastor, I'd like to say that the young people that belong to the youth ministry are like no other. They are incredibly resilient, understanding, caring and intelligent, and, although this year has been very unusual, they have all pulled together as a group to support one another and ensure that everyone is ok! I am very proud of each and every single one of them in their response to the pandemic and all the changes that came with it. I am certain that 2021 will see a lot more change but I know, that in the face of adversity, the young people will come together and get through.

Finally, the youth and children's teams have been delivering occasional joint zoom sessions, giving all under 18's an opportunity to get to know one another. This has been a great success and the groups are engaging with each other well. Additionally, this has been a great opportunity for the children and youth teams together to identify as the 0-30's team

## PASTORAL CARE

*by Sue Carter (Pastoral Care Pastor)*

This year has been like no others but Pastoral Care has continued and been more important than ever. The Pastoral Care team has continued to meet nearly fortnightly during the year on Zoom! The team has grown to include Lesley Grierson-Hill (who has responsibility for Welcome) and Ulrike as link in the front office.

At the start of the Coronavirus Pandemic, the church membership was divided into smaller groups with an individual or couple phoning around regularly to check that people were OK and if there were any needs, such as shopping or visits to a

pharmacy, which we could help with. Gradually as things got back to 'normal' for a few months over the summer, these groups were not really as necessary, although they became more so later in the year!

The PrayerNet has continued to receive prayer requests which are sent out quickly to the team using a WhatsApp group. The Pastoral phone (07483 898276) has not received many direct requests, but it is still available for Prayer Requests or if someone just needs to talk to someone, from 8am until 8pm each day.

Sadly, with Coronavirus, pastoral visits have not been possible this year as Care Homes have been closed to visitors, but we have been in touch with some of our older members by phone. Taking Communion to the housebound has not been possible this year.

At Christmas we were able to deliver over 30 Christmas gift bags, with cards signed by our Vicar, Mike Jones, to older members of our church as well as to some younger members who live on their own. These were very well received.

We remember with gratitude those members who have died during 2020. Zoe Moran, Bill & Jean Berry, Eric Thurley, Edna Roper (Aged 101), Basil Hulatt, and Gordon Bennett. (Eileen Bennett died on 9.1.2021)

During the year there have been 4 editions of the Church Family Newsletter. These have been sent out by email, or in the post for those with no computers.

Other ways we have kept in touch this year is by using the St Mary's Luton: Community Facebook page. Church Family news is pasted on to this page as well as information about services etc. This is a closed Facebook Group, and anyone wanting to join has to apply and have a connection with the church.

Going forward into 2021, we are still in the grips of the pandemic - so each and every member of St Mary's is encouraged to look out for others and to keep in touch and to connect with one another.

'Now you are the body of Christ, and each one of you is part of it.' *1 Cor 12:27*

## SMALL GROUPS

*By Cathy Nobles*

As our St. Mary's webpage states, "small groups are very important to us at St Mary's. As a town centre church we have found that small groups are one of the main ways that people get to know each other as part of the St. Mary's family and we have a

number of groups where you will find a warm welcome.”

During 2020, I was asked to take on the coordinating of St Mary’s small groups and I think we have been working steadily all year to make this happen.

Through this year, our small groups have helped continue to build community for those involved. With the church body not able to join services for a good portion of the year except online, small groups have been meeting through Zoom to help people stay connected with one another and to grow relationally, and closer to Jesus.

We have run both short term and long term groups to suit the needs of the season.

So here is a snapshot of the groups we had in 2020:

**JoySkills** led by Mike Jones. Attended by around 20 people from within church and also from outside of our church family, this group met for an 8-week course at the beginning of 2020 to work through the joy-skills.

**Sunday Get Together** led by Cathy Nobles. The group meets on Zoom at 4pm on Thursdays. The group came together after their 2019 Joy skills course ended, and everyone wanted to keep going. We spend time appreciating the things around us, reflecting on a scripture, sharing memories of where we feel God has met with us as well as supporting and praying for each other.

**Ladies Group** led by Angela Symonds. This group meets on Tuesday evening weekly. They are currently studying various biblical prayers and also read *God and the Pandemic* earlier in the year.

**Men’s Friday Night Movies.** Here, every couple of weeks, men of the church get together to watch a movie. During Covid they managed to continue this using an online platform.

**Book Club** led by Cathy Nobles. Starting off as a short term group, reading *God in the Pandemic* by Tom Wright, this group now meets weekly on a Monday to discuss a book they are all reading. We have also read *Ghost Ship* by A.D. A France-Williams.

**CBS (Community Bible Study)** led by Ulrike Hunt and Anthony Moss also started as a short-term group in June 2020, when they studied the book of *Job*. The group was keen to keep meeting and studied *Ephesians* in autumn 2020. CBS meets on a Wednesday, 7:30 pm, on Zoom.

**Future Ideas** - I would like to see for short term groups that help us engage with particular seasons, such as Lent or Advent. Adam Whiting is working towards starting a Young Adults group.

I am excited for what 2021 unfolds for us. As we all hope for the end of COVID 19 restrictions at some point in 2021, I would hope that both on zoom and in-person groups would continue to draw others into being a party of a group where they can continue to develop their walk with God and others.

I am thankful for those who have been able to gather in groups on Zoom and for all the creativity that has come through this past season. May God keep leading us into deeper waters of walking with Him.

## LOOKING OUTWARD

### USING SOCIAL MEDIA

by Josh Hodson

Obviously COVID-19 this year has brought a new focus on our digital arm. We needed to expand from using social media primarily as an evangelistic tool into a platform from which we can deliver as many of our programs as possible.

To begin with this meant we had to invest upfront in our digital equipment. While this came at some cost to the church, we have also been blessed by multiple donations of equipment and money specifically to be used for tech and streaming.

Facebook has been the main hub for the church. To begin with, we have streamed all main services on Facebook live. This has meant that we have increased those following our page by almost 200 people, minutes of video watched increased from 13,000 to 144,263 (up 1011%) and increased our video engagement to 553%. We have increased activity and engagement on the St Mary’s Community Page which has become a place for people to chat, get updates, and post prayer requests.

We have also streamed most content to YouTube which has taken our views from around 100 to 4,364.

‘Digital’ has worked closely with ‘Youth’ in which we have jointly delivered a number for sessions including weekly youth groups, film clubs, and fun check-ins.

Staff have also managed to keep regular meetings going by using Zoom. Slack has also become an invaluable tool for communication between staff and other volunteers, since it has allowed more collaboration on digital services.

The Young Church has also continued to make

excellent content that we have been able to put online most weeks. The team have taught themselves quickly how to deliver what they need.

In April 2020, we also delivered Coronavision, which was a charity where we broadcast a mock digital version of Eurovision. It got over 6,000 views and raised £2,332.

## CHIMPS

*by Margaret Birtwhistle*

Chimps is our 'Mums & Tots' group, which in normal times meets from 10 - 11.30 on Wednesday mornings.

At the beginning of 2020 we knew things would be changing because the Chimps' leader, Sharon Sookrah (St Mary's Family & Children's Pastor) would be leaving at the beginning of February. The Chimps' families were very sorry to have to say goodbye to her, as were all of us, but on her last Wednesday we had a little presentation for her with some gifts and a card signed by everybody.

I had been helping Sharon in Chimps, as a volunteer, for almost 2 years and agreed temporarily to help run the group with the other volunteers, while hoping for more people to help too.

At the beginning of the year we continued to have many families who regularly attended, as well as others who came from time to time. We usually had 15-20 tots each week. The majority of the adults were the mums, but we also had some dads, grandparents, childminders, and an uncle!

There is always a good variety of toys and activities for the tots, with the adults responsible for their own children. The adults also chatted to each other and to us. We all enjoyed getting to know the adults and the children and having fun together. Some of the mums would chat to us on a one-to-one basis, often sharing concerns they may have in their lives. We always felt this was a real privilege, and part of being able to 'share Jesus' with them.

The majority of our families do not have English as their first language, often having very little, so sometimes our chats are very 'interesting'! The chats often give us an insight into their different cultures too.

Sadly, in mid-March we had to close Chimps due to the coronavirus, and this remains the case. We have also lost our other permanent volunteer who has moved away, and two others who helped in the kitchen with teas and coffees for the adults, snacks for the tots, and the inevitable washing-up! By the end of 2020, we only have two helpers for Chimps -

myself, and one other, but who is unable to help every week.

During this year many of our tots became old enough for nursery, so will likely not be returning to Chimps, when we are able to start again. Sadly, we were not able to say goodbye to them.

It has been very difficult to keep in touch with many of our mums, dads and others because of the language difficulties, and sometimes because of cultural issues.

We pray that when Chimps is able to start up again, God will provide the helpers needed in order for us to be able to provide this essential ministry.

## MISSION

*by Anne Adams*

St Mary's is a church that seeks to look outwards to Luton and the world through giving, prayer, relationship, serving and sending.

**Open Church.** For some years the church has been closed during weekdays. Visitors have been able to access the church when the church office has been open using the office entrance. During 2020 a group has worked together to enable the main doors of the church building to be open at a regular time each week. The new team of chaplains together with some regular volunteers have opened the church on Wednesday mornings since August (although Covid-19 regulations have meant we have not been able to do this during the recent lockdown). This has become known as "Welcoming Wednesday" and a short act of worship is held at 11.00am.

On average 10-20 people visit each week- some to pray and reflect in the beautiful peaceful space, some to look at the building and some just pop in when they see the doors open. A big thank you to all our volunteers.

Locally, we are part of **Luton Deanery** on both the **Chapter** and **Synod**. Also in the town we join with: **Transforming Luton** which is an association of some 40 churches that pray together monthly and co-operate in various ways; we are members of **Churches Together In Luton** and we are on **Luton Council of Faiths**.

As with most areas of church life, adjustments have had to be made during the pandemic so that our work into the town has had a different emphasis. Some of our usual activities have had to be on hold while new activities have emerged.

Our outreach is holistic and we seek to serve through the various para-church organisations in town which mostly operate within the parish. St

Mary's members are employed, volunteer, give, pray and/or sit as trustees on missions that include:

**Foodbank.** One of our members is on the board. This has been a very active year for the Foodbank and St Marys hosted food collections during the year.

**Luton Community Chaplaincy (LCC)** was initiated by St Mary's and a number of our members are chaplains. This has chaplains in the Mall, the Town Hall and the Magistrates Court.

During 2020 St Marys has worked with LCC to develop a new partnership. 3 members of St Marys have been trained as chaplains and are based in the church when it is able to be open on Wednesdays. Cathy Nobles is heading up this team and there is much potential for this group of chaplains to draw alongside those who would visit the church.

**Mission Direct** helps people to make a practical lasting difference to some of the world's most vulnerable people by going on 2-week overseas mission trips. One of our members works for Mission Direct.

**NOAH** shows Christian care and compassion to the homeless of Luton and is mainly located in the parish, some of our members volunteer with NOAH.

**Street Pastors** provide a caring Christian presence in the town centre every Friday and Saturday night from 10pm to 4am. Some of our members serve as Street Pastors.

**The Feast** - one of our members works for the Feast with another being part of the local steering group. The Feast brings together teenagers from different faiths and cultures to build friendships, explore faith and change lives.

**Luton & Dunstable Hospital Chaplaincy** a number of our members are volunteer chaplains

**Youthscape** is a nationwide youth charity. **Youthscape - Luton** seeks to reconnect the Christian community with young people and to make a positive difference to their lives through its work in local secondary schools with young people from all backgrounds. Several church members work or volunteer with Youthscape - Luton. Andrew Beale is Youthscape's chair of Trustees.

**Prayer for Luton** - Ulrike Hunt facilitates this and coordinates regular prayer initiatives for the churches in the town. We are all welcome to join with these opportunities.

**St Mary's gives away 10%** of undesignated church income to support mission, both within Luton and internationally.

In 2020, because of a reduction in church income, we focussed on giving to support the work and wellbeing of our mission partners. There are 4 wonderful couples (and children!) who count St Mary's as their "home church". They have each experienced change and challenge during this pandemic.

Yasmin and Hope have continued to run the **Fair Trade** stall throughout the year, but the closure of the church due to the pandemic and the gradual trend of reducing sales meant that they took the decision to close the stall at the end of 2020. Thank you so much to them both for running the stall for us all over the last few years - we appreciate it.

The missions committee is a small group of people who have met via email to allocate the missions budget, as mentioned above. Having said goodbye to Gordon and Eileen Bennett during 2019 when they moved to be close to their family, we were also sad to say farewell to Zoe Moran who died in January 2020. Zoe brought her passion for justice to the missions committee and her special heart for the work of TEARfund. Zoe's experience locally in working to relieve poverty and difficulty among children and young people always informed our decisions, prayer and discussions. Thank you to all who have served on the missions committee.

## CENTRE FOR PEACE AND RECONCILIATION

*by Peter Adams*

As with most of life, 2020 was an unusual year for the Peace Centre. An important part of our work is to be out and about involved in the life of our town, meeting new people and organisations, developing relationships, smoothing problems, and working with key partners such as Bedfordshire Police, Luton Borough Council, the two Councils of Mosques and Luton Council of Faiths. "Being out and about" rather ran against the spirit of lockdown, and is not a feature of zoom, so overnight peace building became very two dimensional.

The exception to that was being asked by Luton community members to work with two groups planning "Black Lives Matter" protests in late May / early June. As a result, we coordinated the stewarding for an event involving some 500 people that was led by a group of young people from Luton Sixth Form College. It was a privilege to work with them and Beds Police to ensure a peaceful and Covid-safe protest. A group that joined the protest sought to take over and we were able to prevent that, and when at the conclusion they sought to turn it against the police we mitigated this. The stewards and a few of us actively stood between the police and protests. The second event was organised by

an unknown group and, trusting us to smooth relations, Beds Police kept a low profile.

On a few occasions through the year, Peter has been out in the community with the Police. He has remained involved in response to the death in 2014 of Leon Briggs in police custody, attending meetings. As we write the circumstances of Leon's death are being examined by the Coroner's Court, and we will see what happens when that reports.

The Knife Phoenix, who joined us in 2019, spent the early weeks of the year visiting a local High School and the University Campus next door, returning just before lockdown. Having flown north in October for a short sojourn at St Paul's Bedford where his co-creator Luke is spending his curacy he was grounded there and has yet to return! The word is the good people of Bedford are inspired by him!

Again, as with most of us, much of life has been lived online. The monthly Peace Service moved online in April, with Cathy contributing initially from Switzerland where she was initially locked down. A priority for the Centre we had hoped to develop was the Spirituality of Peace. Peter and Cathy are exploring how we develop that, and in November embarked on a new series titled "Jesus, Truth and Grace"- a theme they are exploring in the peace service, monthly on Sundays and in webinars.

Cathy has begun to tell the amazing stories of the Reconciliation Walk she co-led in the late 1990's, taking many to the Middle East to retrace the routes of the Crusades with a message of Apology. We are looking at how we build on that story today.

Peter and his Muslim colleague Rehana have been involved in various training opportunities over the year, not least of those preparing for CofE ministry. Someone also wrote recently: "I wanted you to know I have cited St Mary's Centre as an exemplary case of interfaith reconciliation and resistance to violence in training sessions you do for new clergy. I looked again at your website and you have a terrific story."

We are privileged to be a part of this, and the stories you can read on our blog: [www.stmarysforpeace.org/blog](http://www.stmarysforpeace.org/blog)

## OCCASIONAL OFFICES

During 2020, there was 1 baptism and no confirmations.

There were 4 weddings, each one socially distanced with no more than 15 people in attendance.

There was also a 50<sup>th</sup> anniversary wedding blessing.

We held the celebration of life for Gordon Bennett in October 2020, again with less than 30 people in attendance, but streamed to allow others to participate.

Our clergy officiated at 7 funerals, including that of Zoe Moran, Eric Thurley and Edna Roper. They also officiated at an interment of ashes.

## TRAIDCRAFT

*by Yasmin Milligan and Ulrike Hunt*

The Traidcraft Stall for St Mary's was originally set up by Gordon and Eileen Bennett in 1998, when space became available for them at St Mary's to do so. (Previously they were operating a FairTrade shop out of High Town Methodist Church).

At a time when Fair Trade was a fairly new concept, Gordon and Eileen, who have always had a heart for the disadvantaged, encouraged the church family to buy fairly traded goods.

They ran the stall for many years, after some time with the help of Marianne Sherborne. Marianne, along with Ella and Isabel, took on the running of the stall in August 2009. For several years, they set up the stall in the church hall during coffee after the 10:30 service.

In 2018, when the Sherbornes left Luton, Yasmin and Hope agreed to manage it.

It was however a reality that sales from the church stall had been slowly diminishing over the last few years. As fairly traded goods are now much more readily available in supermarkets and with online shopping, customers were finding it easier to order online rather than through the stall. During this year's closure of the church building, the stall was unable to operate at all. We managed to sell some of the perishable goods at a loss.

The decision was taken to close down the stall following this point. A final clearance sale was set up at the back of the church over the autumn. 2020 marked the end of the road for the St Mary's Traidcraft Stall.

## LEADERSHIP

### PCC SECRETARY REPORT

*by Angela Symonds*

When we met in January, little did we know that Covid-19 was about to hit us as Ian Rowlands led us to consider a future mission action plan and as we

considered Lesley Grierson-Hill's paper on developing sticky community.

The key points from their papers - developing lay leadership, future use of the building, developing a St Marys culture, and developing deeper community - have been the issues we faced all year.

The PCC discussions this year have mainly revolved around two issues, Covid-19, and the combining of St Matthews/St Marys parishes.

By March we were meeting on Zoom in the first Covid lockdown, and were facing 'How can the church be pastored effectively in lockdown?' How can we organise so that everyone is still part of the St Marys community?

Sunday services quickly moved online, and Mike, Josh, and Adam went into a steep learning curve. We were certainly developing lay leadership in Tech areas. Most church activities moved onto Facebook, YouTube or Zoom. Nobody expected the lockdown to continue too long, and by May (on Zoom) we were thinking of Response, Recovery and Reconstruction, with God in the Crisis. We considered practical issues of how the church can be used for private prayer in the week and to help the church people and the local community (more lay leadership development), bringing comfort and spiritual help.

Like everyone else in the nation, by July, all Zooming along, we knew that we needed flexible plans to face the constantly changing situation. Practically, we invested in a new streaming computer. We decided that we would set up a Tree of Hope in the church grounds.

The morning service has remained on Facebook and YouTube since March, though the 9am Communion service has been in Church for part of the time. The Friends service and some of the Christmas services were held as usual, though with social distancing rules in place. Wednesday's Open Church metamorphosed into Welcoming Wednesdays.

As well as dealing with church issues related to the continuing Covid-19 situation, at each of the July, September and November Zoom meetings we also discussed the complex issues of combining of St Matthew's and St Mary's parishes. We looked forward to welcoming people from St Matthew's into our St Mary's family.

In the November meeting we discussed the details of the Church Commissioners' proposals. While both churches agreed to the proposals, we were all concerned that everything should be done both as correctly (according to the Anglican Church rules) and as considerately as possible so that God is honoured in all our actions.

The PCC has also complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Jeremiah 6:16 says, 'This is what the Lord says: 'Stand at the crossroads and look; ask for the ancient paths, ask where the good way is and walk in it.'

In 2021 we will continue to face the wilderness of Covid-19. There will be four vacancies on PCC to fill at the APCM

May the Lord help us to develop closer community, to build one another up in Christ as we follow the 'ancient paths' in new ways.

## WARDENS' REPORT

*by Sue Carter and Anthony Moss*

2020 has turned out to be a very different year from the expected one at the start of the year! Who could have anticipated the huge implications for the world when we first heard the word Coronavirus, let alone implications for St Mary's Church?!

The first 'Lockdown' in March pushed the church to go online. We are so grateful in particular to Josh Hodson for all his expertise in enabling this innovation very quickly to happen and thereby keeping us linked together even when we were physically apart. Our thanks too go to our Vicar, Mike Jones, who quickly had to learn how to put together shorter on-line services whilst looking into a camera!

We have been having Online Services since March. Initially services were recorded and put out on Facebook via the St Mary's Luton page, as well as on YouTube. During the service, as it is being streamed, we have been able to write comments to those who are watching, helping to connect with each other. After the first service during 'Lockdown One', we were able to join for 'Coffee at the Vicarage' on Zoom, to enable some members to stop for a chat. Very few of us had ever heard of Zoom before the start of the pandemic.

During this year more equipment has been purchased to enable Live Streaming to take place from the church building. (This was not possible during the first lockdown as churches were closed and no one was allowed to enter the building.) Adam Whiting has been trained in using the equipment, so is now able to join the team.

The APCM could not take place as planned in April, so, as Carol Stevens had stepped down as Churchwarden at the start of the year, Anthony Moss was the only Churchwarden until the virtual APCM on October when Sue Carter was elected as the new Churchwarden.

The church was opened for a small 9am congregation for a few months from the summer. The stacking chairs were positioned to be at least a metre from the next chair. All members of the congregation were required to sign in, use hand-gel and wear a face mask! It was hard being able to see people but not really being able to engage in conversation. We enjoyed being together for some services during the Christmas season.

The church was open for 3 hours each Wednesday for 'Welcome Wednesday', so that people could come in for private prayer and then to join in for a short Soul Space at 11am. Welcome Wednesdays was staffed by our Community Chaplains and we are grateful to our new chaplains for their commitment to this - Margaret Birtwhistle, Marsha Dorgan-Bratt, Yasmin Milligan and Cathy Nobles.

In the autumn it was noticed that for many life was feeling 'Hopeless', so we started the 'Tree of Hope' in the church grounds for people to write a prayer or a hope on a white ribbon and hang it on the tree. This was well received by the town. At Christmas the ribbons were taken down and replaced by lights.

During the year some of the staff team were furloughed in order to save some money as our hiring's had to stop. Furloughed staff included our curate, Nick Mwandia, who was part time with us and part time with St Matthew's, Eleanor Hearing, Marsha Dorgan-Bratt and Lesley Shrosbree.

PCC, Church Oversight Group, Finance Committee as well as small groups now all take place on Zoom.

We look forward to a time when we can physically be together again.

## FABRICS AND ORNAMENTS

by Anthony Moss

### ***Routine maintenance and inspection***

Though our buildings weren't used anywhere near as much as we would have liked in 2020, this still has to go on:

- In early 2020 the annual clearing of leaves and other detritus from the church and extension roofs plus all the guttering was completed by Lodge and Sons.

- Emergency lighting was inspected and a number of faulty units were replaced.
- Portable Appliance Testing (PAT) was carried out on all moveable electric items. This cost us more than it should have done as there are 41 kettle leads on the premises and 30 apparently unused extension leads! The vast majority of these will be disposed of before next year's inspection!
- Fire alarms are inspected twice a year by Firelec, a local company.
- Fire extinguishers are checked yearly.
- Roof alarms had their annual inspection.
- The extension-wide door entrance system plus the front office door camera access system were inspected as usual.
- The Church Heating system had its first full inspection and service in 2020.
- The Hall boiler was also serviced, but it is old and inefficient (see below).

### ***Running repairs***

- A chunk of our ancient world-renowned baptistry fell off which Lodge & Sons came and repaired as well as other small repairs to stonework around the church.
- The Great Flood: In the Underground, a pipe sprang a leak and before we discovered it, the underground area was flooded. After a considerable amount of mopping, Heat Treat came out and fixed the leak. Unfortunately, the Underground floor was totally ruined and we had to have it all replaced. Fortunately, this was an insurance pay-out!
- The Hall kitchen roof was leaking very badly indeed. A large section of this was completely renewed by North Herts Ashphalte. This has considerably improved the situation.
- Hall roof itself - whilst on site NH Asphalte offered to address the leaks in our (extremely problematic) copper roofing using their special mastic substance. Again, the situation was improved. However, it's not totally solved and at some point they'll return.
- After a couple of contractors came under attack whilst on the church roof, the hitherto undiscovered wasps nest was located and dealt with!

### ***Heating of premises during pandemic***

In order to save as much money as possible on our energy bills, we have been actively managing: a) the amount of time the heating is on in the extensions (a

couple of hours in early morning to prevent problems) and b) the temperature in church, which has been reduced to levels solely to preserve the ancient fabric, rather than being warm and welcoming to people! This is continuing into 2021 until we are able to open up again.

### ***Quinquennial work***

Lodge & Sons gave a quote on some Priority 2 work (in theory essential within 12 months). This largely involves lead-work on the tower, the condition of which has worsened since the QI report on March 18<sup>th</sup>. This will need scaffolding, which is expensive, since the tower steps are completely impractical. Including some work on stone risers at top of the steps and other small items on the roof pointed out by the report, the quote is approximately £11k. This does not include the flagpole which will also need replacing (quote to come from flagpole suppliers). Further quotes for the major work will be obtained shortly. I will approach the Friends of Luton Parish Church to ask if they will kindly pay for these essential works.

### ***A longer-term concern***

The whole Hall and extension heating system including the boiler is in dire need of replacing. It still has one of those ancient 24-hour clocks with metal tags so we can't control heating for hirings on different days or times. You can't set for heating or hot water separately either. Furthermore, we can't control for temperature like we can the church. In addition, some radiators are not working as well as they should. Heat Treat have done their best, but we have a similar problem as the church had (silted up old pipes that need replacing). We'll have to battle on with the current system for a while, but longer term we will need a solution.

## **DEANERY SYNOD**

*by John Spurgeon*

Deanery Synod met in February, May, September and November 2020, moving efficiently into Zoom mode from May onwards. This did enable new members (and some older ones) to match names to faces! Peter Adams, from St Mary's, remained the Lay Vice-Chair throughout and so this report is in one sense "delegated" to one of those who 'face the front'. In Luton Deanery we benefit greatly from his involvement and increasing experience of other levels of Synod, right up to General Synod (the top table).

Each meeting tries to invite a key speaker, to give us breadth in our understanding of the world in

which the Anglican Church operates. Kelvin Woolmer spoke in February on the Clewer Initiative, a CofE project set up to raise awareness of Modern Day Slavery. This ranges from highlighted cases such as the Vietnamese refugees found dead in a lorry at Tilbury, to daily cases of some workers in car washes, crop pickers and other trafficked workers housed and working in appalling conditions. A phone number was given to use if we are suspicious and the Deanery hoped to discuss this further.

Clergy Wellbeing was considered in June, led by Tim Bull. This is a side of ministry of which lay people are often unaware, but it is as important as ever that clergy know that they are not alone in their concerns and pressures. Indeed, Tim's talk could be of use to anyone in time of stress and difficulty. At the same meeting emerging issues with churches in lockdown were aired, in the context of Parish Share contributions.

In September Jo Burke (All Saints with St Peter) gave a review of her parish and the planned initiatives using their facilities. Her main talk was on refugees in Luton who are particularly lacking in healthcare and spiritual care, as well as the more obvious accommodation, food and clothing. She urged the deanery to help in providing clothing, games, transport and generally countering the prevailing negativity among the community.

The last meeting of 2020 welcomed Revd. Tim Madeley as the new Assistant Area Dean. Business this time included the progress of Pastoral Reorganisation (Biscot and St Matthew's) and a number of domestic matters. A helpful summary of the working of synodical government was provided especially for newer members. On a more urgent front, the Diocesan Board of Finance had confirmed that it was not planning to cut any posts yet, not least due to the current number of vacancies. Liz Hughes (Airport Chaplaincy) is still working on an "as needed basis", but planned to organise morale boosting "entertainment" over Christmas for staff and to raise money for charity! But we were brought down to earth when Lynda Logan spoke of the very difficult year with the Ambulance service.

Other business included ongoing work on the Deanery Review, the Bishop's Big Conversation (bringing in younger people) and approaching Luton Council about planned cuts in provision for young children.

Clergy movements saw Nick Grew leave St Francis, Sarah Hancock (also St Francis) move to Manchester, Jessica McLaren (St Luke) to Letchworth, Andy Gliddon (St Hugh's) to Finchley. Cathy Pullinger (Woodside) announced her intention to retire in early 2021. Nigel Richards was welcomed to Streatley and Martin Shea (Jersey) to St Hugh's. Jo

Burke (All Saints with St Peter's) was appointed Assistant Priest there. A number of curates were "in limbo", having come to the end of their curacies but with Covid lockdowns preventing further progress.

There are 2 vacancies that need to be filled following the 2021 APCM. Is being on Deanery Synod something you could do?

## FINANCIAL REPORT

by Anne Adams

The Finance Team (a small team reporting to PCC) met throughout 2020 to seek to understand and manage the impacts of the pandemic upon the church finances. So, what were the headlines?

- At the end of 2020 the church accounts showed a deficit of £21,319. At points during the year we anticipated that this might be greater so we were grateful this was not the case.
- Planned and regular income from gifts from church members remained constant throughout the year - this is a wonderful blessing, and we are all grateful to the church family for giving generously and regularly.
- Obviously, as we were not holding church services, cash giving through the weekly offering was reduced and this was not really recovered during the year.
- Income from hiring our facilities was greatly reduced, as, at times, events could not be held in the hall or church.
- Income from the rental of the hall in Inkerman Street was reduced as the tenants were unable to pay due to Covid related issues.
- Expenditure throughout the year has been reduced as much as possible. The staff team and budget holders have been very attentive to this and thus expenditure has been controlled and reduced.
- Utility costs and staff salaries remain the largest items of expenditure. Some staff were furloughed during the year with some costs recovered from the government Job Retention Scheme. This was kept under review and adjusted as the rules changed and as the activity of the church varied.

2020 was the third year running that St Marys have reported a deficit on our running costs. In 2018 this was £2,987 in 2019 this was £11,800 and in 2020 this was £21,319. The trend is obvious and although the impacts of the pandemic were unexpected and unique this trend is not sustainable. The Finance Team, PCC and the staff team are beginning to explore how we can open up different income

streams and how we as a church can be more "entrepreneurial" as well as using different ways of fund raising.

Some of our church family raised significant amounts during 2020 by doing sponsored activities and the money raised went to church funds as well as a specific project. This was amazing and we are very grateful. Is this something you could do during 2021?

On the subject of fund raising, we can report the final totals for our heating project. This was completed during 2019 with the last payments made in 2020. The total cost was £455,995. The funds raised totalled £456,408. The surplus of £413 has been transferred to the capital fund towards future projects. What an amazing result. This was achieved by the hard work and generous giving of our church family with God's blessing. Several times during the year I have been hugely thankful that this project was completed before the ravages of the pandemic. Additionally, this project can give us all encouragement that in God we can rise to the challenges of funding our church ministry and activity in the future.

Finally, a big thank you to all who work on our financial matters whether directly or indirectly - it is much appreciated. Special thanks to Andrew Rodell our Hon Treasurer and to our auditors Miller and Co.

## ELECTORAL ROLL FIGURES

by Lesley Shrosbree

In 2020 we had 153 people on the electoral roll, of which 142 live outside the parish. This is 10 people less than in 2019.

Year	In Parish	Out of Parish	Total on Roll
2015	13	188	201
2016	11	182	193
2017	5	179	184
2018	5	170	175
2019	8	155	163
2020	11	142	153

## STAFF AND VOLUNTEER CHANGES IN 2020

by Ulrike Hunt

There have been several staff changes during 2020.

**Ulrike Hunt** started at Senior Administrator in January.

We said goodbye to **Sharon Sookrah** at the end of January 2020. We thank Sharon for her vibrant work for Young Church over the last years. Sharon left behind a good team of volunteers, and a detailed curriculum plan for the months ahead.

**Dawn Mortimer** and **Ruth Boctor** stepped up into the leadership of Young Church in a voluntary capacity, while **Margaret Birtwhistle** took on the responsibility for running Chimps.

**Lesley Grierson-Hill** took on Welcome and **Cathy Nobles** became responsible for Small Groups.

In the front office, we very much valued the time and help given by **Jane Lipman** and **Alison Elliott** who for Covid reasons have had to step back from their regular help in the front office - at least for 2020.

In May **Carol Stevens** stepped down from her role as Church Warden. We thank her for her hard work in the preceding 3 years. In June we said goodbye to **Luke and Jenni Larner**, who completed their training and their placement with us and moved to Bedford to be curate at St Paul's Bedford.

**Sue Carter** was appointed as new Churchwarden in October when we finally had our APCM for 2020.

In the autumn, **Margaret Birtwhistle**, **Yasmin Milligan**, **Ruth Boctor** and **Marsha Dorgan-Bratt** became St Mary's chaplains, and in partnership with Luton Community Chaplaincy and under the leadership of **Cathy Nobles**, and **Anne Adams** stepped up to run Open Church.

In October new PCC members were elected - **Chantal O'Donnell**, **Dawn Mortimer**, **Penny Fisher**, **Richard Bratt**, **Ruth Boctor** and **Yasmin Milligan** are new PCC members.

**John Spurgeon** was re-elected as Deanery Synod member.

We said goodbye to **Zoe Moran**, **Catherine D'Sylva** and **Alan Sookrah**

## WHO WAS WHO AT ST MARY'S IN 2020

by Ulrike Hunt

**Incumbent:** Mike Jones

**Clergy:** Chris Adams, Catherine Moss, Nick Mwandia

**Churchwardens:** Anthony Moss and Carol Stevens, then from May 2020 just Anthony Moss until Sue Carter was inducted in October 2020

**Representatives on Synod:** Peter Adams, John Spurgeon

**PCC elected members:**

The PCC is made up of 12 members, plus clergy, churchwardens as well as representatives of General Synod and Deanery Synod.

On the PCC following the 2020 APCM were

*Retiring in 2021:* Crispen Nyatsuro, Ruth Boctor, Yasmin Milligan, vacancy

*Retiring 2022:* Andrew Rodell, Anne Adams, Chantal O'Donnell, Penny Fisher

*Retiring in 2023:* Gordon Shrosbree, Dawn Mortimer, Richard Bratt, Angela Symonds (PCC secretary)

*Church Wardens:* Anthony Moss (re-elected), Sue Carter (elected)

*General Synod:* Peter Adams

*Deanery Synod:* John Spurgeon (retiring 2023)

**Sunday Managers:** they do what Church wardens have usually done during Sunday services in St Mary's.

We have not had many Sundays where we have needed a Sunday manager in 2020. But where we have needed it, Sunday's services were managed by:

Anthony Moss, Clair Griffin, John Mascoll, Penny Fisher, Sue Carter

**Assistant Sunday Managers:** they help the Sunday Managers set up the church for services, manage the Welcome Team and support the wardens for example with fire duties and other emergencies. Their duties include counting the congregation, being responsible for the security of the building and ensuring that everyone is guided to where to receive the elements of communion during services.

Again, we have not had many Sundays where we have needed Assistant Sunday Managers. But where we have needed it, we have had the help of:

Idon Essien, Andrew Rodell, Anne Adams

**Sidespeople:** they help welcome the congregation, assist in seating attendees, introduce newcomers, take collections and may also help with counting. They might also read in the service and help serve the chalice during communion.

*Welcomers, readers and chalicers*, where needed in 2020, were: Albert Timson, Alyssa Blanch, Andy Fisher, Angela Symonds, Ann Barrett, Beryl Gough, Clive Barrett, Gavin Griffin, Jean Godden, John Mascoll, Lesley Grierson-Hill, Michael Carter, Peggy

I'Ons, Ralph Gough, Samson Ndebele, Sue Carter, and Yasmin Milligan

Readers and chalice bearers included: Ann and Clive Barrett, Jane Lipman

*Welcome Wednesday* welcomees were: Anne Adams, Cathy Nobles, John Spurgeon, Margaret Birtwhistle, Ruth Boctor and Yasmin Milligan

*Communion Servers* were: Crispin Nyatsuro and John Mascoll

*Tech*, when we were in church for services, was done by: Adam Whiting, Alan Holmes, Alan Sookrah, Ant Noble, Dan Noble, Graham Eaton, Martin Watson, Paul Connelly, Simon Shirley

During lockdown, when services were online, tech was mainly done by Josh Hodson and Adam Whiting

*Refreshments*, when we could have them, were provided by: Adele Connelly, Alyssa Blanch, Andrew Beale, Clive Barrett, Eleanor Hearing, Jennifer Randall, John Milligan, Michael Carter, Peggy I'Ons, Rodica Shirley, and Yasmin Milligan.

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## CONTACT DETAILS

St Mary's Parish Church,  
Church Street, Luton, Bedfordshire. LU1 3JF.

Registered Charity No. 1132078

Tel: 01582 721867    [www.stmarysluton.org](http://www.stmarysluton.org)

Email: [admin@stmarysluton.org](mailto:admin@stmarysluton.org)

Twitter: @stmarysluton;

Facebook: [facebook.com/stmarysluton](https://facebook.com/stmarysluton)

YouTube: [www.youtube.com/c/StMarysLuton](https://www.youtube.com/c/StMarysLuton)

**Bank:** *Barclays Bank plc*

**Independent Auditor:** *Miller & Co*

**Investment Advisers:** *Brewin Dolphin Ltd*

## STRUCTURE, GOVERNANCE AND MANAGEMENT

**PCC Constitution:** The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity, previously excepted but now registered with the Charity Commission.

PCC meets 6 times during the year; The Church Oversight Group (COG) meets monthly, chaired by the incumbent and acts as a reference group, also reporting to PCC. The **Churchwardens** meet regularly with the vicar and they are supported by a team of appointed **Assistant Wardens**.

**Churchwardens:** These are key members of the church with important responsibilities. There are two wardens who are elected every year by what is called the Vestry Meeting. This happens at the start of the annual meeting. They are on the church council (PCC).

**PCC Members:** Members of the PCC are either ex-officio (Clergy, Churchwardens and General Synod, Diocesan Synod and Deanery Synod Representatives); elected by the Annual Parochial Church Meeting (APCM) or co-opted in accordance with the Church Representation Rules. Most PCC members are appointed at the APCM. The number on PCC is determined by Church of England rules as follows: 6 representatives where the electoral roll (ER) is less than or equal ( $\leq$ ) to 50; 9 representatives when  $ER \leq 100$ ; and a further 3 representatives for every 100 (or part thereof) up to a maximum of 15. Our ER is between 101-199 so we have up to 12 places for laity on the PCC to be nominated at the APCM. Church Representation rules require about 1/3 of members retire each year so we elect people so that no more than 4 are scheduled to retire on any given year.

As mentioned above, also on PCC are members of **Deanery, Diocesan and General Synod**. We have up to three lay representatives on **Deanery Synod** (the number for church sized 100-199). They are elected every three years. We also have one member of **General Synod** (a national body of the C of E)

Our PCC membership is therefore: 12 nominated by APCM; 2 wardens; 3 deanery synod representatives; 1 General Synod representative, plus the clergy. Membership lists and vacancies are shown later.

**Subcommittees and working parties:** By law, the PCC has a sub-committee to help the day to day running of St Mary's, which is the Standing Committee, which rarely meets. It has the power to transact the business of PCC between its meetings, subject to any directions given by the

Council. It is comprised of the Vicar, Lay Vice Chair, Wardens and Treasurer. We also have 3 subcommittees: Buildings, Finance and Missions.

**Risk Management** - is done by PCC, Incumbent, Building Committee, Wardens, Staff and other members.

**Accounting Policy:** The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, UK Generally Accepted Accounting Practice and comply with the PCC's governing document and the Church Accounting Regulations 2006.

## FAQ: UNDERSTANDING THE C OF E

One question we get asked is how does the local church fit into the national Anglican Church?

**Firstly, we are not funded from the national church. As a church we have to fund ourselves.**

We are structurally a part of the Church of England which is organised into two halves called provinces; each led by an archbishop. We are in the Southern Province led by Archbishop of Canterbury;

Each province is built from dioceses. We are part of the Diocese of St Albans. Each diocese has deaneries: we are part of the deanery of Luton. The clergy from each deanery meet together monthly for a packed lunch (no expense spared!). Luton's deanery works well together and has "deanery values". Each deanery is divided into parishes.

The parish vicar and the bishop, are responsible for the 'cure of souls' in their parish. That includes everyone. And this explains why parish priests are so involved with the key issues and problems affecting the whole community.

A classic Anglican expression is that the Church of England is "episcopally led (there are 108 bishops) and synodically governed." St Mary's members are on Deanery Synod (matters around Luton), Diocesan Synod (matters around St Alban's Diocese) and General Synod (national matters).

**MIKE JONES (CHAIRMAN) MARCH 2020 ON BEHALF OF ST MARY'S PCC**



**Accounts for the  
year ended  
31<sup>st</sup> December 2020**

## Treasurer's Report

The overall net deficit for the year was £21,319 (2019: £234,987). This was better than expected even taking into account the reduction in our ability to hire out our buildings and the difficulty our tenant faced in paying rent during the Covid-19 pandemic. Below are some highlights as to the other factors affecting the result.

### Income

Overall income was down on the previous year mainly due to Covid-19 affecting our ability to hire out our buildings. Planned regular giving remained at a similar level as 2019.

Newer members have been slow to respond to the vision of church growth that the PCC have adopted.

### Expenditure

Expenditure decreased over 2019 as a result of The Covid-19 pandemic meaning that we couldn't hold services and other activities in church. All other costs were reduced with savings in staff costs. Overall expenditure was generally well controlled

### Investments

The PCC holds fixed asset investments that are the results of legacies from previous generations of worshippers of St Mary's. As the PCC derive an income from their investments this will hopefully be higher in 2021 as a result of these investments.

### Reserves Policy

The PCC has a policy on the amount of investments that it holds as a reserve. This states that they will retain reserves at a maximum level of six months expenditure and a minimum level of three months expenditure. This is regarded as responsible stewardship because of the liabilities accepted by the PCC. As at the end of 2020 the value of investments held increased in value by £427 and was slightly above the level required in this policy. This was regarded as acceptable as the PCC recognize

that the value of investments can go both up and down.

### Public Benefit

When planning our activities for the year, the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community.

### Fundraising

Some of our church family raised significant amounts during 2020 by doing sponsored activities and the money raised went to church funds as well as a specific

project. This was amazing and we are very grateful. Is this something you could do during 2021?

### Outlook 2021

The outlook for 2021 financially is a deficit again because of the Covid-19 pandemic affecting the ability to hire out the church buildings and the generally lower level of congregational giving. The PCC accepted a budget that gave a deficit of £47,000 for the year. Can you help us fill this gap? We are able to save some costs due to the lower level of activity during the lockdown period but this won't return us to positive territory. This underlying level of activity cannot continue for long without the increased support of the worshipping community of St Mary's. Therefore, the challenge, as before, is to tithe and pledge our income to the Church and Give in Grace for the exciting new developments in the life of St Mary's church.

I should like to thank all those who have helped in the administration of the finances during the year without whom my tasks would be all the greater.

**Andrew Rodell**  
Honorary Treasurer  
25 March 2021

*Can you help us by  
fundraising in 2021?*

*Our projected deficit  
in 2021 is £47,000.  
Can you help us fill  
this gap?*

## Statement of Responsibilities

The PCC trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the PCC trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements, the PCC trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Church Accounting Regulations 2006, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Report of the Auditors to the Trustees of Luton St Mary's Parochial Church Council

### Opinion

We have audited the financial statements of Luton St Mary's Parochial Church Council (the 'PCC') for the year ended 31 December 2020, which comprise the statement of financial activities, balance sheet 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 Financial Reporting Standard 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 2020, and of its incoming resources and application of resources, including its income and expenditure, 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 Church accounting Regulations 2006 and 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 PCC 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 PCC's ability to

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020**

continue as a going concern for a period of at least twelve 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, 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**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the PCC has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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 2, 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**

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

### **Extent to which the audit was considered capable of detecting irregularities including fraud**

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to these risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

#### *Identifying and assessing potential risks related to irregularities*

In identifying and assessing 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 sector, control environment and financial performance;
- the results of our enquiries of management about their own identification and assessments of the risks of irregularities;
- any matters we identified having obtained and reviewed the PCC's policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations 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 matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of 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 framework that the PCC operates in, focussing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements such as the Charities Act 2011.

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

#### *Audit response to risk identified*

Our procedures to respond to risks identified included the following:

- Reviewing the financial statement disclosures to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate material misstatement due to fraud;
- In addressing the risk of fraud through management override of controls, the testing of the appropriateness of journal entries and other adjustments and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020**

**Use of our report**

This report is made solely to the PCC's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the PCC's 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 PCC and the PCC's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

*Miller & Co  
Statutory Auditor  
Chartered Accountants  
5 Imperial Court, Laporte Way  
Luton, Bedfordshire  
30 April 2021*

Miller & Co is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

**Accounting Policies**

**General information and basis of preparation**

The address of the registered office is given in the administrative details section of the annual report. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, UK Generally Accepted Accounting Practice and comply with the PCC's governing document and the Church Accounting Regulations 2006.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Financial Statements have been prepared on a going concern and accruals basis under the historical cost convention modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The financial statements include all transaction, assets and liabilities for which the PCC is responsible. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years unless otherwise stated.

**Funds**

Unrestricted funds are available for use at the discretion of the PCC trustees in furtherance of the general objectives of the PCC and which have not been designated for other purposes.

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020**

Designated funds comprise unrestricted funds that have been set aside by the PCC trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the PCC for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used in accordance with the objects of the charity either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

**Income recognition**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the PCC is legally entitled to the income, the amount can be reasonably measured and it is probable that the income will be received.

*Voluntary income and capital sources*

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

*Other ordinary income*

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

*Investments*

Dividends, interest and tax recoverable on such income are accounted for when receivable.

Realised gains or losses are recognised when investments are sold.

*Government grants*

Government grants are recognised using the performance model and are recognised in other income when the grants proceeds are received or receivable.

**Expenditure recognition**

All expenditure is accounted for on an accruals basis and is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

*Grants*

Grants and donations are accounted for when paid over, when awarded or in accordance with the PCC's mission giving policy.

*Activities directly relating to the work of the Church*

The diocesan parish share is accounted for when payable.

*Operating leases*

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

*Resources expended*

Resources expended are allocated to expenditure categories on a time spent, usage or direct allocation basis.

**Fixed Assets**

*Consecrated land and buildings and movable church furnishings*

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

**Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020**

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

*Property Improvements*

Property improvements on properties held in trust by St. Albans Diocesan Board of Finance are included at original cost. Depreciation is charged at 2% on cost less estimated residual value. As the estimated residual value is not materially different to cost, no provision is made for depreciation of property improvements. The premises at Inkerman St. held in the trust accounts are included at valuation by independent valuers at the time of lease renewal in 1994.

**Financial instruments**

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

*Investments*

Investments are initially recognised at the amount payable that normally includes transaction costs. Subsequently, they are measured at fair value with changes recognised in net gains / (losses) on investments in the SOFA. The PCC has a policy that they will retain investments as reserves at a maximum level of six months expenditure and a minimum level of three months expenditure.

*Other Financial Assets*

Basic financial assets are initially recognised at transaction value and subsequently carried at amortised cost, using the effective interest rate method. Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible. Short-term deposits and investments include cash held on deposit either with the CBF Church of England Funds or at the bank.

Stocks are stated at the lower of cost and estimated selling price less costs to sell.

*Financial liabilities*

Basic financial liabilities are initially recognised at transaction value and subsequently carried at amortised cost, using the effective interest rate method. Trade and other payables are classified as current liabilities if payment is due within one year or less. If not they are presented as non-current liabilities.

**Going Concern**

The financial statement have been prepared on a going concern basis as the PCC believe that no material uncertainties exist. The PCC have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements. The budgeted income and expenditure is sufficient with the level of resources to enable the PCC to continue as a going concern.

## Notes to the Trust Accounts

### The Parochial Church Council as Managing Trustee and Beneficiary

The Parochial Church Council (P.C.C.) is the beneficiary and/or is responsible for the administration of a number of charitable trusts. Brief details as supplied by the St Albans Diocesan Board of Finance in 1992 are set out below.

#### **1. Ainsworth Bequest**

The income from the capital sum is to be paid to the P.C.C. for upkeep of the church and churchyard as long as the grave of S.E. & A. Ainsworth is maintained. The grave must be maintained from the general funds of the P.C.C.

#### **2. Cumberland Grave Bequest Churchwardens' Charity**

The income is to be used for the general purposes of the Parish of Luton provided the family graves are maintained.

#### **3. Cumberland Dinner Bequest Churchwardens' Charity**

In 1993 the Diocesan Advisor advised that the income from the trust could be used to purchase food for previous members of the congregation who are no longer able to come to Church because of age.

#### **4. The Grice Bequest**

The Diocesan Board of Finance is the Custodian Trustee of this trust fund. The P.C.C. is the Managing Trustee and is responsible for using the income arising from the sum invested by the Board for the general purposes of the Church.

#### **5. Luton St. Mary 1990 Youth Trust**

"The object of the Charity shall be the furthering of the religious and other charitable work of the Church of England in the ecclesiastical Parish of Luton St. Mary" and "without prejudice to the generality.....shall include the advancement of youth work in connection with the Church of England within the Parish of Luton St. Mary or in association with that Parish." The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee.

#### **6. The Sylvia Ruby Porter Music Trust**

This trust was created in 1994 by a gift from S.H. Porter. The objects of the trust are the furtherance of the religious and other charitable work of the Church of England principally by the support and provision of music in the Ecclesiastical Parish of Luton St. Mary or in connection with that Church. Only the income may be used. The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee.

#### **7. Inkerman Street**

The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee of an endowment of an ecclesiastical charity. A Scheme made by the Charity Commissioners dated 22<sup>nd</sup> February 1990 provides for the clear yearly income from the lease of premises to be used for the religious and other charitable purposes of the Church of England in the Ecclesiastical Parish of Luton.

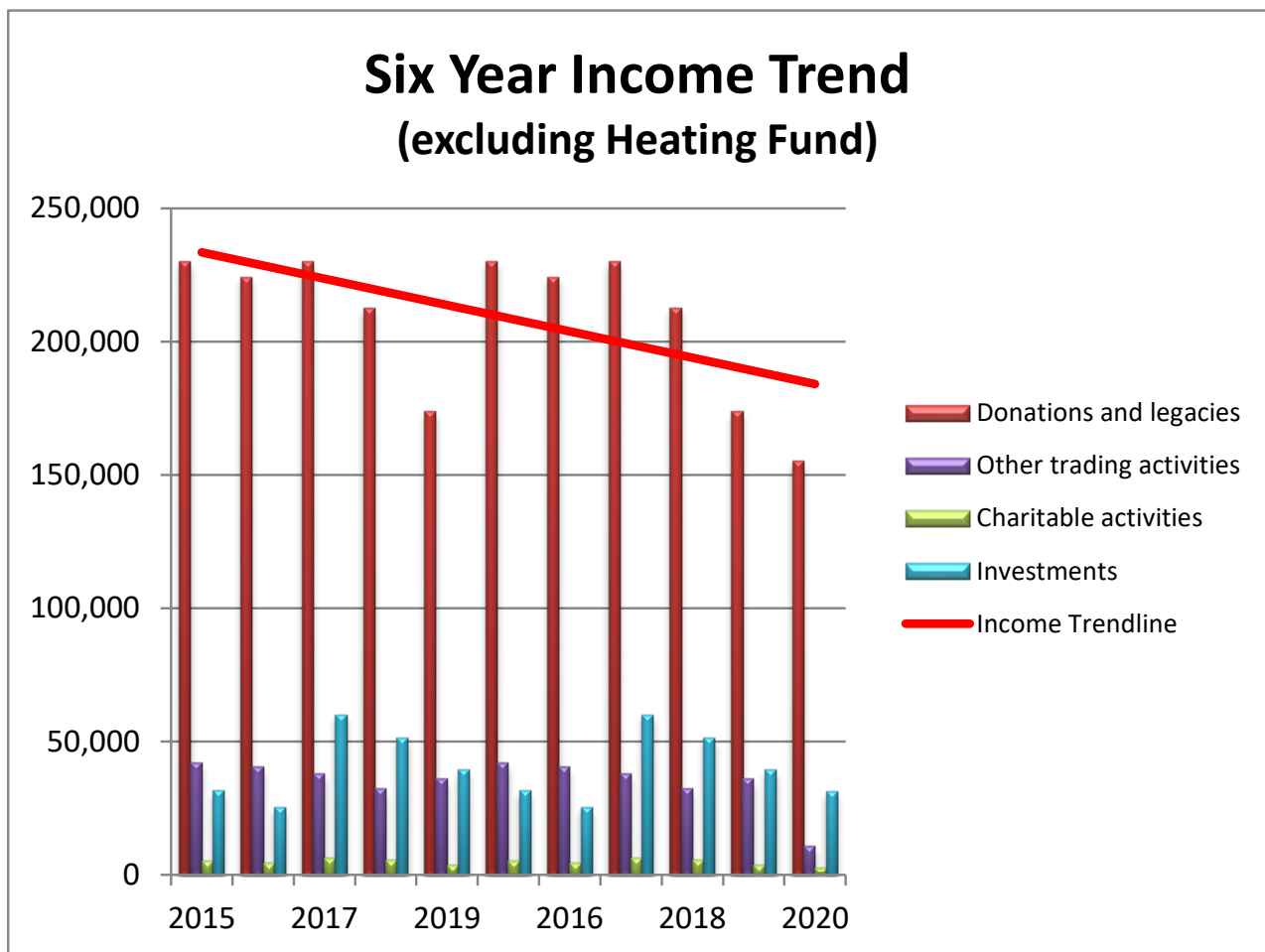
### The P.C.C. as Beneficiary

#### **8. The Gates Trust**

This relates to the John Gates Charity and the Gates and Clemans Charity. The Diocesan Board of Finance is the Trustee and is to pay over the clear yearly income of the charity for application towards furthering the religious and other charitable work of the Church of England. The P.C.C. of Luton St. Mary benefits to the extent of 1/12<sup>th</sup>.

**Six Year Financial Record (excluding Heating Fund - see Note 18)**

Total Funds	2015	2016	2017	2018	2019	2020
	£	£	£	£	£	£
<b>Income and Endowments from:</b>						
<i>Donations and legacies</i>	230,110	224,187	230,100	212,593	173,744	155,321
<i>Other trading activities</i>	41,986	40,420	37,881	32,499	35,990	10,822
<i>Investments</i>	31,484	25,468	60,067	51,358	39,534	31,338
<i>Charitable activities</i>	5,329	4,470	6,356	5,695	3,738	2,564
<b>Total Income and Endowments</b>	<b>308,909</b>	<b>294,545</b>	<b>334,404</b>	<b>302,145</b>	<b>253,006</b>	<b>200,045</b>
<b>Expenditure</b>						
<i>Raising funds</i>	5,676	5,349	7,769	4,186	4,110	1,555
<i>Charitable activities</i>	258,560	293,147	316,692	279,563	251,885	220,786
<b>Total Expenditure</b>	<b>264,236</b>	<b>298,496</b>	<b>324,461</b>	<b>283,749</b>	<b>255,995</b>	<b>222,341</b>
Gain/(loss) on investments	(5,386)	14,307	9,424	(14,055)	17,765	1,627
<b>Net Income/(expenditure)</b>	<b>39,287</b>	<b>10,356</b>	<b>19,367</b>	<b>4,341</b>	<b>14,776</b>	<b>(20,669)</b>
<b>Market Value of Investments Held</b>	<b>157,633</b>	<b>170,740</b>	<b>178,964</b>	<b>163,645</b>	<b>180,210</b>	<b>180,637</b>



STATEMENT OF FINANCIAL ACTIVITIES

Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	£	£	£	£	2020 £	2019 £
<b>INCOME AND ENDOWMENTS FROM:</b>						
Donations and legacies	1(a) 147,352	4,050	4,028	-	155,430	344,132
Other trading activities	1(b) 9,007	27	1,788	-	10,822	41,805
Investments	1(c) 14,563	8,400	6,004	2,371	31,338	39,534
Charitable activities	1(d) 2,564	-	-	-	2,564	3,738
<b>TOTAL INCOME AND ENDOWMENTS</b>	<b>173,486</b>	<b>12,477</b>	<b>11,820</b>	<b>2,371</b>	<b>200,154</b>	<b>429,209</b>
<b>EXPENDITURE ON:</b>						
Raising Funds	2(a) 1,555	-	-	-	1,555	4,228
Charitable activities	2(b) 206,265	10,492	4,788	-	221,545	677,733
<b>TOTAL EXPENDITURE</b>	<b>207,820</b>	<b>10,492</b>	<b>4,788</b>	<b>-</b>	<b>223,100</b>	<b>681,961</b>
<b>Net Income/(expenditure)</b>	<b>(34,334)</b>	<b>1,985</b>	<b>7,032</b>	<b>2,371</b>	<b>(22,946)</b>	<b>(252,752)</b>
Net gains/(losses) on investments	1,627	-	-	-	1,627	17,765
<b>Net Income/(expenditure)</b>	<b>(32,707)</b>	<b>1,985</b>	<b>7,032</b>	<b>2,371</b>	<b>(21,319)</b>	<b>(234,987)</b>
Transfers between funds	4 8,337	-	(5,966)	(2,371)	-	-
<b>NET MOVEMENT IN FUNDS</b>	<b>(24,370)</b>	<b>1,985</b>	<b>1,066</b>	<b>-</b>	<b>(21,319)</b>	<b>(234,987)</b>
<b>RECONCILIATION OF FUNDS</b>						
Total funds brought forward	240,621	101,101	44,655	-	386,377	621,364
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>216,251</b>	<b>103,086</b>	<b>45,721</b>	<b>-</b>	<b>365,058</b>	<b>386,377</b>

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020

**BALANCE SHEET AT 31 DECEMBER 2020**

	Note	2020 £	2019 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	5	36,984	36,984
Investments	10(a)	180,637	180,210
		<u>217,621</u>	<u>217,194</u>
<b>CURRENT ASSETS</b>			
Stock		99	357
Debtors	6	30,175	29,415
Short term deposits		11,060	25,571
Cash at bank and in hand		162,103	159,668
		<u>203,437</u>	<u>215,011</u>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	7	52,250	42,078
<b>NET CURRENT ASSETS</b>		<u>151,187</u>	<u>172,933</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>368,808</u>	<u>390,127</u>
<b>LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR</b>	8	3,750	3,750
<b>NET ASSETS</b>	11	<u>365,058</u>	<u>386,377</u>
<b>FUNDS</b>			
Unrestricted Funds			
- General Fund	9	216,251	240,621
- Designated Funds	14	103,086	101,101
		<u>319,337</u>	<u>341,722</u>
Restricted	15	45,721	44,655
Endowment	16	-	-
<b>TOTAL FUNDS</b>		<u>365,058</u>	<u>386,377</u>

The financial statements were approved by Parochial church Council on 25th March 2021 and signed on its behalf by:

A G Rodell  
(Hon Treasurer)

The Revd M C Jones  
(Chairman)

NOTES TO THE FINANCIAL STATEMENTS

1 INCOME AND ENDOWMENTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
					2020 £	2019 £
1(a) Donations and legacies						
<i>Incoming resources from donors</i>						
Planned Giving:						
Gift Aid	95,308	2,086	150	-	97,544	107,002
Income tax recoverable	19,743	194	37	-	19,974	20,540
Other Planned Giving	7,648	-	-	-	7,648	6,258
Collections at all services	2,903	-	-	-	2,903	9,301
Sundry Donations	1,089	-	-	-	1,089	7,397
	<u>126,691</u>	<u>2,280</u>	<u>187</u>	<u>-</u>	<u>129,158</u>	<u>150,498</u>
<i>Other voluntary income</i>						
Grants toward work of church and major repairs	11,777	-	841	-	12,618	147,177
HMRC Job Retention Scheme Grant	6,099	-	-	-	6,099	-
Donations, appeals, etc.	2,785	1,770	3,000	-	7,555	45,857
Legacies	-	-	-	-	-	600
	<u>20,661</u>	<u>1,770</u>	<u>3,841</u>	<u>-</u>	<u>26,272</u>	<u>193,634</u>
Total Donations and legacies	<u>147,352</u>	<u>4,050</u>	<u>4,028</u>	<u>-</u>	<u>155,430</u>	<u>344,132</u>

The income from donations and legacies in 2019 was £344,132 of which £750 was attributable to restricted, £179,661 was attributable to designated and £163,721 was attributable to unrestricted funds.

1(b) Other trading activities

*Charitable and ancillary trading*

Fundraising Income	2,036	27	-	-	2,063	5,815
Church hall lettings	4,330	-	-	-	4,330	18,038
Contributions for use of the Church	1,233	-	-	-	1,233	11,967
Third World Stall	473	-	-	-	473	1,079
	<u>8,072</u>	<u>27</u>	<u>-</u>	<u>-</u>	<u>8,099</u>	<u>36,899</u>

*Other activities*

Insurance claims	935	-	1,788	-	2,723	4,831
Photocopying receipts	-	-	-	-	-	75
	<u>935</u>	<u>-</u>	<u>1,788</u>	<u>-</u>	<u>2,723</u>	<u>4,906</u>

Total other trading activities

	<u>9,007</u>	<u>27</u>	<u>1,788</u>	<u>-</u>	<u>10,822</u>	<u>41,805</u>
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The income from other trading activities in 2019 of £41,805 of which £5,815 was attributable to designated funds and £35,990 was attributable to unrestricted funds.

1(c) Investments

Dividends and interest (incl. any reclaimable tax)	5,463	-	6,004	2,371	13,838	16,053
Rent	9,100	8,400	-	-	17,500	23,481
Total Investments	<u>14,563</u>	<u>8,400</u>	<u>6,004</u>	<u>2,371</u>	<u>31,338</u>	<u>39,534</u>

The income from investments in 2019 was £39,534 of which £2,274 was attributable to endowments, £7,827 was attributable to restricted, £9,831 was attributable to designated and £19,602 was attributable to unrestricted funds.

1(d) Charitable activities

Fees-weddings, funerals, recitals	2,564	-	-	-	2,564	3,738
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The income from charitable activities in 2019 of £3,738 was all attributable to unrestricted funds.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020

2 EXPENDITURE

	Basis of Allocation	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
						2020	2019
						£	£
2(a) Raising funds							
Publicity	Direct	65	-	-	-	65	1,354
Fundraising expenses	Direct	-	-	-	-	-	118
Third World Stall	Direct	473	-	-	-	473	1,259
Wedding and funeral fees paid	Direct	199	-	-	-	199	679
Senior Administrator salary	Time spent	818	-	-	-	818	818
		<u>1,555</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,555</u>	<u>4,228</u>

The expenditure on raising funds in 2019 was £4,228 of which £609 was attributable to designated funds and £3,619 was attributable to unrestricted funds.

2(b) Charitable activities

Grants

Missionary and charitable giving:

Relief and development agencies

Home missions and other Church Societies

Relief and development agencies	Direct	8,700	-	-	-	8,700	12,250
Home missions and other Church Societies	Direct	440	-	3,000	-	3,440	10,690
		<u>9,140</u>	<u>-</u>	<u>3,000</u>	<u>-</u>	<u>12,140</u>	<u>22,940</u>

Activities relating to the work of the Church

Ministry:

Parish Share

Clergy expenses

Clergy house repairs/running costs

Senior administrator salary and expenses

Youth worker salaries

Children & Family worker salary

Training

Youth

Children's Church, Creche, Chimps

Mens Activities

Upkeep of services

Worship Groups

Inkerman Street Costs

Church - running expenses

Church maintenance - routine

Church maintenance - major

Audio/amplification

Church hall running costs

Site agent salary

Outreach

Wedding ministry

Pastoral

Network Groups

Sundry expenses

Office expenses

Events Co-ordination salaries

Cemetery Administration salary

Parish Share	Direct	75,597	-	-	-	75,597	67,245
Clergy expenses	Direct	2,219	-	-	-	2,219	3,424
Clergy house repairs/running costs	Direct	133	4,376	-	-	4,509	16,201
Senior administrator salary and expenses	Direct	15,199	-	-	-	15,199	11,789
Youth worker salaries	Direct	17,389	-	-	-	17,389	17,475
Children & Family worker salary	Direct	-	1,791	-	-	1,791	10,026
Training	Direct	1,022	-	-	-	1,022	1,119
Youth	Direct	1,463	-	-	-	1,463	4,366
Children's Church, Creche, Chimps	Direct	338	-	-	-	338	3,205
Mens Activities	Direct	-	-	-	-	-	1,292
Upkeep of services	Direct	292	-	-	-	292	383
Worship Groups	Direct	1,636	-	-	-	1,636	1,584
Inkerman Street Costs	Direct	2,242	-	-	-	2,242	2,118
Church - running expenses	Direct	18,722	-	-	-	18,722	21,810
Church maintenance - routine	Direct	1,526	-	1,788	-	3,314	3,852
Church maintenance - major	Direct	-	759	-	-	759	423,488
Audio/amplification	Direct	1,740	-	-	-	1,740	1,770
Church hall running costs	Direct	16,041	-	-	-	16,041	13,173
Site agent salary	Direct	6,863	-	-	-	6,863	7,070
Outreach	Direct	889	-	-	-	889	324
Wedding ministry	Direct	37	-	-	-	37	-
Pastoral	Direct	244	-	-	-	244	-
Network Groups	Direct	-	-	-	-	-	50
Sundry expenses	Direct	2,665	3,566	-	-	6,231	7,322
Office expenses	Usage	5,566	-	-	-	5,566	7,268
Events Co-ordination salaries	Direct	12,522	-	-	-	12,522	13,406
Cemetery Administration salary	Direct	8,418	-	-	-	8,418	9,224
		<u>192,763</u>	<u>10,492</u>	<u>1,788</u>	<u>-</u>	<u>205,043</u>	<u>648,984</u>

Governance costs

Office expenses

Stewardship envelopes

PCC admin. costs

Hospitality

Senior Administrator salary

Subscriptions

Bank charges

Office expenses	Usage	1,989	-	-	-	1,989	1,989
Stewardship envelopes	Direct	105	-	-	-	105	103
PCC admin. costs	Direct	988	-	-	-	988	1,133
Hospitality	Direct	3	-	-	-	3	905
Senior Administrator salary	Time spent	614	-	-	-	614	614
Subscriptions	Direct	50	-	-	-	50	150
Bank charges	Direct	613	-	-	-	613	915
		<u>4,362</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,362</u>	<u>5,809</u>

Total Charitable activities

		<u>206,265</u>	<u>10,492</u>	<u>4,788</u>	<u>-</u>	<u>221,545</u>	<u>677,733</u>
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The expenditure on charitable activities in 2019 was £677,733 of which £4,631 was attributable to restricted, £451,945 was attributable to designated and £221,157 was attributable to unrestricted funds.

**Luton St Mary's Parochial Church Council**  
**For the Year ended 31 December 2020**

**3(a) STAFF COSTS**

	2020 £	2019 £
Wages and salaries	62,767	68,726
Social security costs	-	892
Pensions costs	927	995
	<u>63,694</u>	<u>70,613</u>

The average monthly number of employees in the year was 7 made up of 6 administrative and 1 youth workers none of whom earned £60,000 p.a. or more. The Cemetery Administrator is sub-contracted to The Luton Church Burial Ground Trust for which the P.C.C. received £11,177 during 2020 (2019: £11,177).

**3(b) PAYMENTS TO MEMBERS OF P.C.C.**

Anne Adams stood down as Churchwarden in 2014 but continues to be a member of the P.C.C. She has benefited from the support paid to her and her husband Peter in respect of their Inter-Cultural Relations work amounting to £3,000 in 2020 (2019: £3,000) and this is fully funded from donations received. A payment for computer repairs was made to Gordon Shroobree's company GJ Software of £150 in 2020 (2019: nil)

**4 TRANSFERS BETWEEN FUNDS**

	2020 £	2019 £
<b>Restricted Funds to Unrestricted Funds</b>		
Luton St Mary 1990 Youth Trust contribution to Youth Worker costs	(5,000)	-
Cumberland Dinner Fund	(125)	-
Fabric fund contribution	(841)	4,540
	<u>(5,966)</u>	<u>4,540</u>
<b>Endowment Funds to Unrestricted Funds</b>		
Trust Funds	(2,371)	(2,274)
<b>Designated Funds to Designated Funds</b>		
Heating Fund to Capital Fund	(413)	-
<b>Unrestricted Funds to Designated Funds</b>		
Heating Project	-	171,000
Children and Family Workers	-	4,853
	<u>-</u>	<u>175,853</u>

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

	2020 £	2019 £
<b>Tangible fixed assets</b>		
<i>Property Improvements at cost</i>		
34 Wychwood Avenue, Luton	36,984	36,984

These costs represent the amount spent by the PCC on extending and improving the above property. Whilst the freehold interest in these properties is held under trust by the St Albans Diocesan Board of Finance (DBF) for the benefit of St Marys, they make this property available for use by the PCC.

**6 DEBTORS**

	2020 £	2019 £
HMRC - Gift Aid	19,975	26,326
HMRC - Job Retention Scheme	382	-
Accounts receivable	8,692	-
Prepayments and accrued income	1,126	3,089
	<u>30,175</u>	<u>29,415</u>

**7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2020 £	2019 £
Creditors for goods and services	6,685	6,484
Choir Fund	777	777
Recitals Fund	554	554
Mission giving and collections not paid by 31 December	12,619	13,809
Other creditors and deferred income	31,615	20,454
	<u>52,250</u>	<u>42,078</u>

**8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR**

	2020 £	2019 £
Rent deposit for Inkerman Street	3,750	3,750
	<u>3,750</u>	<u>3,750</u>

**9 GENERAL FUND**

	2020 £	2019 £
Balance b/fwd	240,621	402,700
Net movement in funds	(24,387)	(162,079)
Balance c/fwd	<u>216,234</u>	<u>240,621</u>

**General Fund**

All transactions relating to the general ecclesiastical and charitable activities of Luton St. Mary are contained in this fund.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020

10 INVESTMENTS

	Market Value	
	2020	2019
	£	£
(a) Stocks and Shares		
<i> Holding</i>		
<i> at 31/12/20 Description</i>		
<u>Other UK Fixed Interest</u>		
4,500 Nat West Bank 9% Cumulative Preference	7,234	7,166
<u>Investment Trust</u>		
1,000 Merchants Trust Ord 25p	4,470	5,580
<u>Unit Trusts</u>		
0 M & G Securities Ltd Charifund Inc	-	6,228
2,075 Ishares II USD TIPS UCITS ETF GBP DIS	11,251	10,446
0 Henderson Global Investments Preference & Bd A	-	8,285
6,822.4 Fidelity Moneybuilder Inc	7,232	6,918
6,000 Biopharma Credit	4,372	4,620
6,500 Link Fund Sol Ltd Trojan Income	6,204	7,087
1,500 Lion Trust Fund Par Special Situations Ins	6,713	6,898
5,800 Royal London AM Ethical Bond	7,122	-
6,500 AXA Investment High Yield Bond	5,985	6,085
3,575 Premier Portfolio PM UK	7,169	6,888
6,350 Schroder Unit Trust Global Equity	5,526	6,252
9,500 Schroder Unit Trust Asian Income	7,244	6,627
<u>UK Equities</u>		
3,750 Man FD Mgmt UK Ltd	4,091	5,040
2,500 T Bailey Fund Serv TB Eventide Income	5,595	6,212
<u>US Equities</u>		
71 US Industries	184	184
0 BNY Mellon US Equity Income	-	12,201
2,150 Fidelity UCITS US	11,847	-
10,605.58 JP Morgan AM UK Ltd US Equity Income C	12,281	12,451
<u>European Equities</u>		
3,525 Premier Portfolio PM European	10,271	7,430
<u>Asia Pacific Equities</u>		
2,000 Syncona Limited Ordinary	5,220	7,665
1,950 Impax Enviro Markets	8,239	-
<u>Commodities</u>		
0 Blackrock FM Ltd Gold & General	-	6,543
2,225 Blackrock World Mining Trust	11,614	-
<u>Absolute Return</u>		
1,350 Capita Financial Ruffer Total Return	4,424	3,992
<u>Property</u>		
1,900 Tritax Big Box Rei Ordinary	3,190	2,827
4,000 LXI Reit Plc Ord	4,760	5,600
<u>Other Investments</u>		
5,125 Sequoia Economic	5,627	5,975
3,275 The Renewables Inf Ord	4,185	4,533
4,000 Triple Point Energy	4,220	-
<u>Cash</u>		
£4,367 Brewin Nominees Deposit Account	4,367	10,477
	<b>180,637</b>	<b>180,210</b>
	<b>164,236</b>	<b>158,411</b>
	<i>Cost value</i>	

(b) Movements in Market Valuation

	2020	2019
	£	£
<b>Quoted Investments</b>		
Market valuation at 1 January	169,733	156,063
Additions	37,422	38,655
Disposals	(36,542)	(39,908)
	<b>170,613</b>	<b>154,810</b>
Change in market valuation	5,657	14,923
Market valuation at 31 December	<b>176,270</b>	<b>169,733</b>
<b>Cash balances at brokers</b>	<b>4,367</b>	<b>10,477</b>
<b>Total Market valuation at 31 December</b>	<b>180,637</b>	<b>180,210</b>

The fair value of listed investments is determined by reference to the middle market price at close of business at the balance sheet date.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020

11 ANALYSIS OF NET ASSETS BY FUND

	2020				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
<b>Unrestricted Funds</b>					
General Fund	217,621	53,035	51,363	3,750	215,543
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Girls Youth Worker Fund (Designated)	-	10,362	-	-	10,362
Children and Family Worker Fund (Designated)	-	409	-	-	409
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	7,934	-	-	7,934
Church @ 7 (Designated)	-	7,053	-	-	7,053
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	637	37	-	600
Wychwood Avenue Renting (Designated)	-	23,821	700	-	23,121
Inkerman Street Fund (Designated)	-	12,637	-	-	12,637
<b>Total</b>	<b>217,621</b>	<b>157,568</b>	<b>52,100</b>	<b>3,750</b>	<b>319,339</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	20,041	-	-	20,041
Organ Repair Fund	-	21,322	-	-	21,322
Magnificat Fund	-	156	150	-	6
Cumberland Trust Fund	-	2,027	-	-	2,027
Children In Need	-	2,323	-	-	2,323
<b>Total</b>	<b>-</b>	<b>45,869</b>	<b>150</b>	<b>-</b>	<b>45,719</b>
<b>Endowment Funds</b>					
Trusts Fund	-	-	-	-	-
<b>Total Funds</b>	<b>217,621</b>	<b>203,437</b>	<b>52,250</b>	<b>3,750</b>	<b>365,058</b>

	2019				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
<b>Unrestricted Funds</b>					
General Fund	217,194	66,622	40,152	3,750	239,914
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Girls Youth Worker Fund (Designated)	-	10,362	-	-	10,362
Children and Family Worker Fund (Designated)	-	51	51	-	-
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Intercultural Fund (Designated)	-	750	750	-	-
Fresh Expressions Fund (Designated)	-	9,731	-	-	9,731
Heating Project Fund (Designated)	-	1,063	-	-	1,063
Church @ 7 (Designated)	-	7,053	-	-	7,053
Capital Fund (Designated)	-	22,500	-	-	22,500
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	637	37	-	600
Wychwood Avenue Renting (Designated)	-	19,797	700	-	19,097
Inkerman Street Fund (Designated)	-	12,637	-	-	12,637
<b>Total</b>	<b>217,194</b>	<b>169,970</b>	<b>41,690</b>	<b>3,750</b>	<b>341,724</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	18,975	-	-	18,975
Fabric Fund	-	238	238	-	-
Organ Repair Fund	-	21,322	-	-	21,322
Magnificat Fund	-	156	150	-	6
Cumberland Trust Fund	-	2,027	-	-	2,027
Children In Need	-	2,323	-	-	2,323
<b>Total</b>	<b>-</b>	<b>45,041</b>	<b>388</b>	<b>-</b>	<b>44,653</b>
<b>Total Funds</b>	<b>217,194</b>	<b>215,011</b>	<b>42,078</b>	<b>3,750</b>	<b>386,377</b>

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020

12 TRUSTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
					2020 £	2019 £
<b>Income from Central Board of Finance</b>						
Ainsworth Bequest	-	-	-	42	42	41
Chancel Fund	-	-	-	25	25	25
Cumberland Grave Bequest	-	-	-	93	93	76
Cumberland Dinner Fund	-	-	-	125	125	136
Grice Bequest (1977-1992)	-	-	-	363	363	352
Sylvia Ruby Porter Music Trust	-	-	-	893	893	867
71 Cardigan Street	-	-	-	935	935	908
<b>Income from Diocesan Board of Finance</b>						
Gates and Clemans Charity	-	-	-	20	20	5
<b>Rent for Inkerman Street</b>	9,100	-	-	-	9,100	13,650
<b>Total Trust Income</b>	9,100	-	-	2,497	11,597	16,060
<b>Luton St Mary 1990 Youth Trust</b>						
<b>INCOMING RESOURCES</b>						
Incoming resources from donors	-	-	188	-	188	750
Income from investments	-	-	5,879	-	5,879	5,708
<b>TOTAL INCOMING RESOURCES</b>	-	-	6,067	-	6,067	6,458
<b>RESOURCES USED</b>						
Activities directly relating to the work of the Church	-	-	-	-	-	-
<b>TOTAL RESOURCES USED</b>	-	-	-	-	-	-
<b>TRANSFERS BETWEEN FUNDS</b>	-	-	(5,000)	-	(5,000)	-
<b>NET MOVEMENT IN FUNDS</b>	-	-	1,067	-	1,067	6,458
<b>BALANCES BROUGHT FORWARD</b>						
AT 1 JANUARY 2020 (2019)	-	-	18,975	-	18,975	12,517
<b>BALANCES CARRIED FORWARD</b>						
AT 31 DECEMBER 2020 (2019)	-	-	20,042	-	20,042	18,975

TRUST ACCOUNTS BALANCE SHEET AT 31 DECEMBER 2020

	Market value 31/12/20 £	Cost 2020 £	2019 £
<b>FIXED ASSETS</b>			
<b>Investments</b>			
Ainsworth Bequest - 74 shares	1,513	50	50
Chancel Fund - 44 shares	900	46	46
Cumberland Grave Bequest - 136 shares	2,781	100	100
Cumberland Dinner Bequest - 244 shares	4,989	1,340	1,340
Grice Trust - Capital - 632 shares	12,922	3,871	3,871
71 Cardigan Street - Capital - 1629 shares	33,308	9,975	9,975
Sylvia Ruby Porter Music Trust - 1556 shares	31,814	10,000	10,000
Luton St Mary 1990 Youth Trust			
Capital - Central Board of Finance 10244 shares	209,456	68,600	68,600
Lease of Inkerman Street	50,000	-	-
<b>TOTAL FIXED ASSETS</b>	347,682	93,982	93,982
<b>CURRENT ASSETS</b>			
Luton St Mary 1990 Youth Trust			
Creditor - Luton St Mary P.C.C.	(643)	(643)	(643)
Income - C.B.F. Deposit Fund	643	643	643
<b>TOTAL CURRENT ASSETS</b>	-	-	-
<b>TOTAL ASSETS</b>	347,682	93,982	93,982
<b>BOOK VALUE OF FUNDS</b>	347,682	93,982	93,982

Income from the various trusts managed by St Mary's P.C.C. is included here together with the Gates Trust which relates to the Gates and Clemans Charity managed by the Diocesan Board of Finance. The P.C.C. of Luton St Mary's benefits to the extent of 1/12th.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020

13 GRANTS - MISSIONARY AND CHARITABLE GIVING

Church Overseas

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	2019 £
Tearfund	-	-	-	-	1,000
CMS - Kylie & Bhim Bahadur	1,500	-	-	1,500	1,800
Alex Du Rand	1,200	-	-	1,200	1,500
Peter & Becky Clemison (South Africa/Philippines)	3,000	-	-	3,000	3,300
Interserve - Matt & Andrea Vaughan	3,000	-	-	3,000	3,800
	<b>8,700</b>	<b>-</b>	<b>-</b>	<b>8,700</b>	<b>11,400</b>

Home Missions and other Church Societies

Youthscape	-	-	-	-	2,000
Noah Enterprises	-	-	-	-	1,000
Ruth Jones	-	-	-	-	350
Luton Town Centre Chaplaincy	-	-	-	-	1,000
The Feast	-	-	-	-	500
Stopsley Project	-	-	-	-	250
Azalea	-	-	-	-	250
Hope for Justice	-	-	-	-	200
Wenlock C of E Junior School	440	-	-	440	440
College of St Barnabus	-	-	-	-	200
Eden Project	-	-	-	-	1,000
Peter & Anne Adams Intercultural Relations	-	3,000	-	3,000	3,500
10% mission giving movement end of year	-	-	-	-	850
<b>Total</b>	<b>440</b>	<b>3,000</b>	<b>-</b>	<b>3,440</b>	<b>11,540</b>

**TOTAL GRANTS**

	<b>9,140</b>	<b>3,000</b>	<b>-</b>	<b>12,140</b>	<b>22,940</b>
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14 DESIGNATED FUNDS

	At 1 January 2020	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2020
Set Aside Fund	6,368	-	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	-	10,362
Children and Family Worker Fund	-	407	-	407
Inkerman Street Fund	12,637	-	-	12,637
Peace and Reconciliation Fund	600	-	-	600
Wychwood Avenue Rent Fund	19,097	4,024	-	23,121
Youth Activities Fund	7,691	-	-	7,691
Church @ 7	7,053	-	-	7,053
Heating Project Fund (see note 18)	1,063	(650)	(413)	-
Fresh Expressions Fund	9,730	(1,796)	-	7,934
Capital Projects Fund	22,500	-	413	22,913
	<b>101,101</b>	<b>1,985</b>	<b>-</b>	<b>103,086</b>

	At 1 January 2019	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2019
Set Aside Fund	7,368	(1,000)	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	-	10,362
Children and Family Worker Fund	2,219	(7,072)	4,853	-
Inkerman Street Fund	12,637	-	-	12,637
Peace and Reconciliation Fund	1,000	(400)	-	600
Wychwood Avenue Rent Fund	18,160	937	-	19,097
Youth Activities Fund	7,691	-	-	7,691
Church @ 7	6,053	1,000	-	7,053
Heating Project Fund (see note 18)	79,826	(249,763)	171,000	1,063
Fresh Expressions Fund	10,679	(949)	-	9,730
Capital Projects Fund	22,500	-	-	22,500
	<b>182,495</b>	<b>(257,247)</b>	<b>175,853</b>	<b>101,101</b>

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020

14 DESIGNATED FUNDS cont'd

**Set Aside Fund**

For all non-specific gifts and bequests the PCC has a policy of setting aside 10% of the value in order to provide a fund to be able to give donations to the needs of individuals or churches.

**Inkerman Street Fund**

Created from the settlement of repair liability incurred by Luton Borough Council, when tenants of Inkerman Street hall, this fund provides for the repairs to the building not falling within the liability of tenants.

**Girls Youth Worker Fund**

Created to fund the employment of a youth worker to address the specific needs of girls in the parish and neighbouring parishes and funded by grants from trusts.

**Children and Family Worker Fund**

Created to fund the employment of a person to support the needs of children and families in the congregation and the outreach to school visits funded by members of the congregation.

**Capital Projects Fund**

Set-up to create a fund for any capital based projects in the future related to our grade 1 listed building funded from the PCC's policy on the allocation of any non-specific legacies in excess of £10,000.

**Wychwood Avenue Rent Fund**

Set-up to administer the transactions relating renting out the property at 34 Wychwood Avenue

**Peace and Reconciliation Fund**

Set-up to administer the transactions relating the running of the Peace and Reconciliation Centre which will be self-funding through grants and donations received.

**Church @ 7 Fund**

Set-up to administer the transactions relating to the development of the Church @ 7 service congregation funded by Diocese of St Albans.

**Special Needs Fund**

Set-up from a donation to provide additional help to children with special needs in the church.

**Youth Activities Fund**

Set-up from a legacy specifying that support be given to young people to help them take part in church youth activities.

**Heating Project Fund**

Set-up to administer the replacement heating system project

**Fresh Expressions Fund**

Set-up to administer grants from the Diocese in support of an ordination candidate

15 RESTRICTED FUNDS

Magnificat Fund  
Luton St Mary 1990 Youth Trust  
Fabric Fund  
Children in Need Fund  
Cumberland Dinner Fund  
Organ Repair Fund

	At 1 January 2020	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2020
Magnificat Fund	6	-	-	6
Luton St Mary 1990 Youth Trust	18,975	6,067	(5,000)	20,042
Fabric Fund	-	841	(841)	-
Children in Need Fund	2,323	-	-	2,323
Cumberland Dinner Fund	2,027	125	(125)	2,027
Organ Repair Fund	21,323	-	-	21,323
	<u>44,654</u>	<u>7,033</u>	<u>(5,966)</u>	<u>45,721</u>

Magnificat Fund  
Luton St Mary 1990 Youth Trust  
Fabric Fund  
Children in Need Fund  
Cumberland Dinner Fund  
Organ Repair Fund

	At 1 January 2019	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2019
Magnificat Fund	6	-	-	6
Luton St Mary 1990 Youth Trust	12,517	6,458	-	18,975
Fabric Fund	-	(4,540)	4,540	-
Children in Need Fund	2,323	-	-	2,323
Cumberland Dinner Fund	-	2,027	-	2,027
Organ Repair Fund	21,323	-	-	21,323
	<u>36,169</u>	<u>3,945</u>	<u>4,540</u>	<u>44,654</u>

**Fabric Fund**

All transactions related to maintenance of the fabric of the church building are contained in this fund that receives certain income, including bequests, specific to that purpose. Other persons or bodies have a liability for repairs to the chancel although it is impossible to trace them all. Trinity College Oxford has acknowledged that its responsibility amounts to 58.5%.

**Magnificat Fund**

The fund was created to administer the transactions relating to the awarding of an Inter-faith work grants.

**Luton St Mary Youth Trust**

Set-up to control the income and expenditure relating to the employment of a Youth Worker within the church with the funds generated by the endowment trust created after the sale of the church's youth activity premises in Gloucester Road, Luton.

**Organ Repair Fund**

Created to provide a fund for future repairs to the organ in the church in order to keep it in good condition.

**Children in Need Fund**

The fund was created to administer the transactions relating to the awarding of a Children in Need grant for youth outreach into Luton.

**Cumberland Dinner Fund**

This fund was created to provide food support to older housebound people in the congregation.

Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2020

16 ENDOWMENT FUNDS

	At 1 January 2020	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2020
Trusts Fund	-	2,371	(2,371)	-
	-	2,371	(2,371)	-

	At 1 January 2019	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2019
Trusts Fund	-	2,274	(2,274)	-
	-	2,274	(2,274)	-

**Trusts Fund**

This was created to administer the income from the endowment funds where Luton St Marys is the managing trustee and are held by St Albans DBF as custodian trustee. The income is for general ecclesiastical purposes.

17 OTHER COMMITMENTS

The P.C.C. have liabilities under a rental lease for a photocopier with Control Print Solutions and Tower Leasing entered into in December 2020 for a period of five years. The total future minimum lease payments under non-cancellable operating leases are as follows:

	2020 £	2019 £
Later than one and not later than five years	15,886	12,034

18 HEATING PROJECT FUND

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	2019 £
<b>INCOMING RESOURCES</b>						
Donations	-	-	-	-	-	16,735
Tax recoverable on donations	-	82	-	-	82	18,153
Fundraising activities	-	27	-	-	27	5,815
Other ordinary incoming resources - Grants	-	-	-	-	-	135,500
<b>TOTAL INCOMING RESOURCES</b>	-	109	-	-	109	176,203
<b>RESOURCES USED</b>						
Fundraising expenses	-	-	-	-	-	118
Major Repairs	-	759	-	-	759	425,848
<b>TOTAL RESOURCES USED</b>	-	759	-	-	759	425,966
<b>NET (OUTGOING)/INCOMING RESOURCES</b>	-	(650)	-	-	(650)	(249,763)
<b>TRANSFERS BETWEEN FUNDS</b>	-	(413)	-	-	(413)	171,000
<b>NET MOVEMENT IN FUND</b>	-	(1,063)	-	-	(1,063)	(78,763)
<b>Balance brought forward</b>	-	1,063	-	-	1,063	79,826
<b>Balance carried forward</b>	-	-	-	-	-	1,063

19 FINANCIAL INSTRUMENTS

The carrying amounts of the charity's financial instruments are as follows:

**Financial assets**

Measured at fair value through the statement of financial activities:

- Fixed asset listed investments (note 10)

180,637	180,210
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The income, expenses, net gains and net losses attributable to the charity's financial instruments are as follows:

*Income and expense*

Financial assets measured at fair value through the statement of financial activities:

4,204	4,531
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*Net gains and losses (including changes in fair value)*

Financial assets measured at fair value through the statement of financial activities:

1,627	17,765
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20 COVID-19

The Covid-19 pandemic has contributed to a reduction in income received this year from collections, donations, social events and fundraising, hall hire, rent and wedding and funeral fees. There have been some cost savings too relating to running expenses. It is expected that these income sources will continue to be affected in the first half of 2021 although the P.C.C. are optimistic that revenues will return closer to normal levels later in the year. The P.C.C. have considered the financial position of the PCC for 12 months from the date the financial statements are approved and have concluded that no adjustments are required to the carrying value of its assets and that cash balances and funds are adequate to maintain its activities. They are also of the opinion that there are no material uncertainties relating to going concern.

**Luton St Mary Churchwardens' Charities**  
**For the year ended 31 December 2020**

**Thomas and Edward Crawley**  
 Charity Registration Number 810332

**Church & Steeple Fund**

	2020	2019		2020	2019
	£	£		£	£
<i>Receipts</i>			<i>Payments</i>		
Investment Income	366	456	Luton St Mary P.C.C. - Fabric Fund	365	476
Weddings, funerals and Church box	-	20			
<b>TOTAL RECEIPTS</b>	<b>366</b>	<b>476</b>	<b>TOTAL PAYMENTS</b>	<b>365</b>	<b>476</b>
Excess/(Deficit) Receipts over Payments	1	-			
Balance brought forward 1 January	2	2			
Balance carried forward 31 December	3	2			

**William Crawley**  
 Charity Registration Number 200354

**Distribution & Bread Fund**

	2020	2019		2020	2019
	£	£		£	£
<i>Receipts</i>			<i>Payments</i>		
Investment Income	407	506	Distribution to Luton Churches	405	503
	407	506		405	503
Excess/(Deficit) Receipts over Payments	2	3			
Balance brought forward 1 January	4	1			
Balance carried forward 31 December	6	4			

Certified as correct in accordance with the books, vouchers and information received.

Miller & Co., Chartered Accountants  
 30 April 2021

**BALANCE SHEET as at 31 DECEMBER 2020**

	2020	2019
	£	£
<b>ASSETS</b>		
<b>Investments at Market Value</b>		
<i>Church &amp; Steeple Fund</i>		
<i>T&amp;E Crawley Charity</i>		
M&G Charifund - 441 units	6,053	7,324
Charinco - 1118.804 units	2,204	2,132
	<b>8,257</b>	<b>9,456</b>
<i>Distribution &amp; Bread Fund</i>		
<i>W Crawley Charity</i>		
M&G Charifund - 299 units	4,104	4,965
M&G Charifund - 214 units	2,937	3,554
Charinco - 997.816 units	1,966	1,902
	<b>9,007</b>	<b>10,421</b>
<b>Current Assets</b>		
Cash - Barclays Bank Plc	8	6
<b>TOTAL ASSETS</b>	<b>17,272</b>	<b>19,883</b>

**Notes:** 1. The Cumberland Dinner Bequest and The Cumberland Grave Bequest are administered by Luton St Mary's P.C.C. on behalf of the Churchwardens' Charities. A balance of £2,026.97 was held by the P.C.C. as at 31 December 2020 (2019:£2,026.97)

Signed on behalf of the Trustees on 25 March 2021

A Moss

S Carter