



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 of 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

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 50th 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 baptistery 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 18th. 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 Lerner**, 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: Crispin 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 chalcifers, 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 chalciers included: Ann and Clive Barrett, Jane Lipman

Welcome Wednesday welcomers 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.

CONTACT DETAILS

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Facebook: facebook.com/stmarysluton

YouTube: 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
31st 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

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 22nd 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.

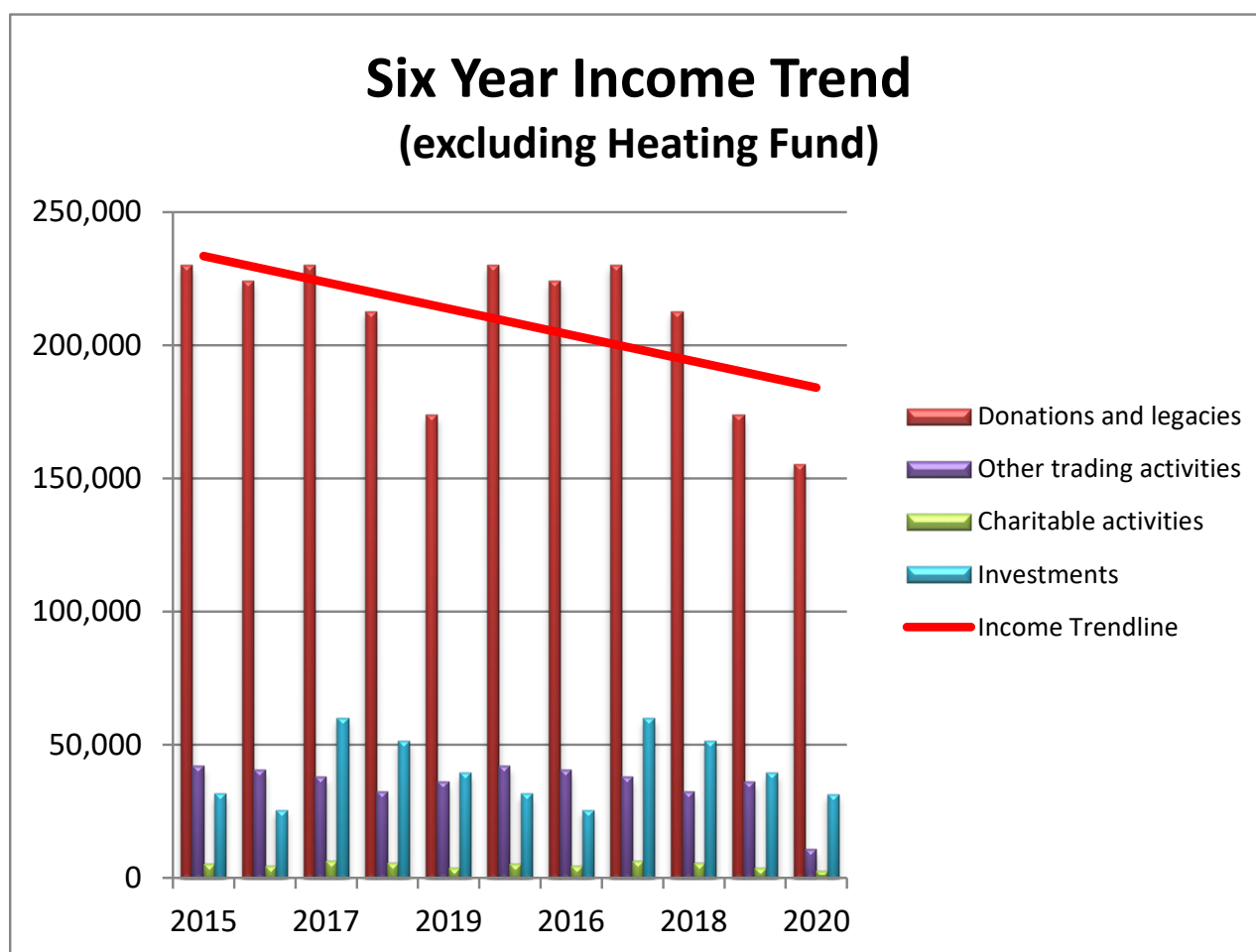
The P.C.C. as Beneficiary

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 1/12th.

Six Year Financial Record (excluding Heating Fund - see Note 18)

Total Funds	2015 £	2016 £	2017 £	2018 £	2019 £	2020 £
Income and Endowments from:						
<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
Total Income and Endowments	308,909	294,545	334,404	302,145	253,006	200,045
Expenditure						
<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
Total Expenditure	264,236	298,496	324,461	283,749	255,995	222,341
Gain/(loss) on investments	(5,386)	14,307	9,424	(14,055)	17,765	1,627
Net Income/(expenditure)	39,287	10,356	19,367	4,341	14,776	(20,669)
Market Value of Investments Held	157,633	170,740	178,964	163,645	180,210	180,637



STATEMENT OF FINANCIAL ACTIVITIES

		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	Note	£	£	£	£	2020 £	2019 £
INCOME AND ENDOWMENTS FROM:							
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
TOTAL INCOME AND ENDOWMENTS		173,486	12,477	11,820	2,371	200,154	429,209
EXPENDITURE ON:							
Raising Funds	2(a)	1,555	-	-	-	1,555	4,228
Charitable activities	2(b)	206,265	10,492	4,788	-	221,545	677,733
TOTAL EXPENDITURE		207,820	10,492	4,788	-	223,100	681,961
Net Income/(expenditure)		(34,334)	1,985	7,032	2,371	(22,946)	(252,752)
Net gains/(losses) on investments		1,627	-	-	-	1,627	17,765
Net Income/(expenditure)		(32,707)	1,985	7,032	2,371	(21,319)	(234,987)
Transfers between funds	4	8,337	-	(5,966)	(2,371)	-	-
NET MOVEMENT IN FUNDS		(24,370)	1,985	1,066	-	(21,319)	(234,987)
RECONCILIATION OF FUNDS							
Total funds brought forward		240,621	101,101	44,655	-	386,377	621,364
TOTAL FUNDS CARRIED FORWARD		216,251	103,086	45,721	-	365,058	386,377

Luton St Mary's Parochial Church Council
For the Year ended 31 December 2020

BALANCE SHEET AT 31 DECEMBER 2020

	Note	2020 £	2019 £
FIXED ASSETS			
Tangible fixed assets	5	36,984	36,984
Investments	10(a)	180,637	180,210
		<u>217,621</u>	<u>217,194</u>
CURRENT ASSETS			
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>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	7	52,250	42,078
NET CURRENT ASSETS		<u>151,187</u>	<u>172,933</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>368,808</u>	<u>390,127</u>
LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR	8	3,750	3,750
NET ASSETS	11	<u>365,058</u>	<u>386,377</u>
FUNDS			
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	-	-
TOTAL FUNDS		<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	<u>2,564</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,564</u>	<u>3,738</u>
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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					TOTAL FUNDS	
		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment 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

Direct	8,700	-	-	-	8,700	12,250
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

Direct	75,597	-	-	-	75,597	67,245
Direct	2,219	-	-	-	2,219	3,424
Direct	133	4,376	-	-	4,509	16,201
Direct	15,199	-	-	-	15,199	11,789
Direct	17,389	-	-	-	17,389	17,475
Direct	-	1,791	-	-	1,791	10,026
Direct	1,022	-	-	-	1,022	1,119
Direct	1,463	-	-	-	1,463	4,366
Direct	338	-	-	-	338	3,205
Direct	-	-	-	-	-	1,292
Direct	292	-	-	-	292	383
Direct	1,636	-	-	-	1,636	1,584
Direct	2,242	-	-	-	2,242	2,118
Direct	18,722	-	-	-	18,722	21,810
Direct	1,526	-	1,788	-	3,314	3,852
Direct	-	759	-	-	759	423,488
Direct	1,740	-	-	-	1,740	1,770
Direct	16,041	-	-	-	16,041	13,173
Direct	6,863	-	-	-	6,863	7,070
Direct	889	-	-	-	889	324
Direct	37	-	-	-	37	-
Direct	244	-	-	-	244	-
Direct	-	-	-	-	-	50
Direct	2,665	3,566	-	-	6,231	7,322
Usage	5,566	-	-	-	5,566	7,268
Direct	12,522	-	-	-	12,522	13,406
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

Usage	1,989	-	-	-	1,989	1,989
Direct	105	-	-	-	105	103
Direct	988	-	-	-	988	1,133
Direct	3	-	-	-	3	905
Time spent	614	-	-	-	614	614
Direct	50	-	-	-	50	150
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

Wages and salaries
Social security costs
Pensions costs

2020 £	2019 £
62,767	68,726
-	892
927	995
63,694	70,613

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

Restricted Funds to Unrestricted Funds

Luton St Mary 1990 Youth Trust contribution to Youth Worker costs
Cumberland Dinner Fund
Fabric fund contribution

Endowment Funds to Unrestricted Funds

Trust Funds

Designated Funds to Designated Funds

Heating Fund to Capital Fund

Unrestricted Funds to Designated Funds

Heating Project
Children and Family Workers

2020 £	2019 £
(5,000)	-
(125)	-
(841)	4,540
(5,966)	4,540
(2,371)	(2,274)
(413)	-
-	171,000
-	4,853
-	175,853

5 FIXED ASSETS FOR USE BY THE PCC

Tangible fixed assets

Property Improvements at cost
34 Wychwood Avenue, Luton

2020 £	2019 £
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
HMRC - Job Retention Scheme
Accounts receivable
Prepayments and accrued income

2020 £	2019 £
19,975	26,326
382	-
8,692	-
1,126	3,089
30,175	29,415

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

2020 £	2019 £
6,685	6,484
777	777
554	554
12,619	13,809
31,615	20,454
52,250	42,078

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR

Rent deposit for Inkerman Street

2020 £	2019 £
3,750	3,750
3,750	3,750

9 GENERAL FUND

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

2020 £	2019 £
240,621	402,700
(24,387)	(162,079)
216,234	240,621

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

(a) Stocks and Shares

Holding

at 31/12/20 Description

Other UK Fixed Interest

4,500 Nat West Bank 9% Cumulative Preference

Market Value	
2020	2019
£	£

7,234 7,166

Investment Trust

1,000 Merchants Trust Ord 25p

4,470 5,580

Unit Trusts

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

UK Equities

3,750 Man FD Mgmt UK Ltd

4,091 5,040

2,500 T Bailey Fund Serv TB Evenlode Income

5,595 6,212

US Equities

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

European Equities

3,525 Premier Portfolio PM European

10,271 7,430

Asia Pacific Equities

2,000 Syncona Limited Ordinary

5,220 7,665

1,950 Impax Enviro Markets

8,239 -

Commodities

0 Blackrock FM Ltd Gold & General

- 6,543

2,225 Blackrock World Mining Trust

11,614 -

Absolute Return

1,350 Capita Financial Ruffer Total Return

4,424 3,992

Property

1,900 Tritax Big Box Rei Ordinary

3,190 2,827

4,000 LXI Reit Plc Ord

4,760 5,600

Other Investments

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 -

Cash

£4,367 Brewin Nominees Deposit Account

4,367 10,477

180,637 180,210

Cost value

164,236 158,411

(b) Movements in Market Valuation

Quoted Investments

Market valuation at 1 January

169,733 156,063

Additions

37,422 38,655

Disposals

(36,542) (39,908)

170,613 154,810

Change in market valuation

5,657 14,923

Market valuation at 31 December

176,270 169,733

Cash balances at brokers

4,367 10,477

Total Market valuation at 31 December

180,637 180,210

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 £
Unrestricted Funds					
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
Total	217,621	157,568	52,100	3,750	319,339
Restricted Funds					
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
Total	-	45,869	150	-	45,719
Endowment Funds					
Trusts Fund	-	-	-	-	-
Total Funds	217,621	203,437	52,250	3,750	365,058

	2019				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
Unrestricted Funds					
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
Total	217,194	169,970	41,690	3,750	341,724
Restricted Funds					
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
Total	-	45,041	388	-	44,653
Total Funds	217,194	215,011	42,078	3,750	386,377

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 £
Income from Central Board of Finance						
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
Income from Diocesan Board of Finance						
Gates and Clemans Charity	-	-	-	20	20	5
Rent for Inkerman Street	9,100	-	-	-	9,100	13,650
Total Trust Income	9,100	-	-	2,497	11,597	16,060
Luton St Mary 1990 Youth Trust						
INCOMING RESOURCES						
Incoming resources from donors	-	-	188	-	188	750
Income from investments	-	-	5,879	-	5,879	5,708
TOTAL INCOMING RESOURCES	-	-	6,067	-	6,067	6,458
RESOURCES USED						
Activities directly relating to the work of the Church	-	-	-	-	-	-
TOTAL RESOURCES USED	-	-	-	-	-	-
TRANSFERS BETWEEN FUNDS	-	-	(5,000)	-	(5,000)	-
NET MOVEMENT IN FUNDS	-	-	1,067	-	1,067	6,458
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020 (2019)	-	-	18,975	-	18,975	12,517
BALANCES CARRIED FORWARD 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 £
FIXED ASSETS			
Investments			
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	-	-
TOTAL FIXED ASSETS	347,682	93,982	93,982
CURRENT ASSETS			
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
TOTAL CURRENT ASSETS	-	-	-
TOTAL ASSETS	347,682	93,982	93,982
BOOK VALUE OF FUNDS	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 £
-	-	-	-	1,000
1,500	-	-	1,500	1,800
1,200	-	-	1,200	1,500
3,000	-	-	3,000	3,300
3,000	-	-	3,000	3,800

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

Total	440	3,000	-	3,440	11,540
TOTAL GRANTS	9,140	3,000	-	12,140	22,940

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
	101,101	1,985	-	103,086

	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
	182,495	(257,247)	175,853	101,101

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
6	-	-	6
18,975	6,067	(5,000)	20,042
-	841	(841)	-
2,323	-	-	2,323
2,027	125	(125)	2,027
21,323	-	-	21,323
44,654	7,033	(5,966)	45,721

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
6	-	-	6
12,517	6,458	-	18,975
-	(4,540)	4,540	-
2,323	-	-	2,323
-	2,027	-	2,027
21,323	-	-	21,323
36,169	3,945	4,540	44,654

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

Trusts Fund

At 1 January 2020	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2020
-	2,371	(2,371)	-
-	2,371	(2,371)	-

At 1 January 2019	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2019
-	2,274	(2,274)	-
-	2,274	(2,274)	-

Trusts Fund

This was created to administer the income from the endowment funds where Luton St Mary's 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

INCOMING RESOURCES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	2019 £
Donations	-	-	-	-	-	16,735
Tax recoverable on donations	-	82	-	-	82	18,153
Fundraising activities	-	27	-	-	27	5,815
Other ordinary incoming resources - Grants	-	-	-	-	-	135,500

TOTAL INCOMING RESOURCES

-	109	-	-	109	176,203
---	-----	---	---	-----	---------

RESOURCES USED

Fundraising expenses	-	-	-	-	-	118
Major Repairs	-	759	-	-	759	425,848

TOTAL RESOURCES USED

-	759	-	-	759	425,966
---	-----	---	---	-----	---------

NET (OUTGOING)/INCOMING RESOURCES

-	(650)	-	-	(650)	(249,763)
---	-------	---	---	-------	-----------

TRANSFERS BETWEEN FUNDS

-	(413)	-	-	(413)	171,000
---	-------	---	---	-------	---------

NET MOVEMENT IN FUND

-	(1,063)	-	-	(1,063)	(78,763)
---	---------	---	---	---------	----------

Balance brought forward

-	1,063	-	-	1,063	79,826
---	-------	---	---	-------	--------

Balance carried forward

-	-	-	-	-	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
-------	-------

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
-------	--------

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			
TOTAL RECEIPTS	366	476	TOTAL PAYMENTS	365	476
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

<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 £
ASSETS		
Investments at Market Value		
<i>Church & Steeple Fund</i>		
<i>T&E Crawley Charity</i>		
M&G Charifund - 441 units	6,053	7,324
Charinco - 1118.804 units	2,204	2,132
	8,257	9,456
<i>Distribution & 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
	9,007	10,421
Current Assets		
Cash - Barclays Bank Plc	8	6
TOTAL ASSETS	17,272	19,883

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