



MARCH 1, 2022
ST MARY'S LUTON ANNUAL REPORT FOR 2021

INTRODUCTION

By Mike Jones

2021 was the second year that St Mary's was impacted by COVID-19. We are all aware of what that has meant for ourselves. Home, school, work, social life, community life and spiritual life all changed. This affected us as individuals, as a church gathered in worship, a church in community and in mission.

I would like to thank everyone for your hard work, positive approach, devotion to the Lord, continued giving and creativity. Everyone is important to the Lord and together we make the church. I am proud of what we the people of St Mary's have achieved this year and the creativity, kindness and competence that we have shown.

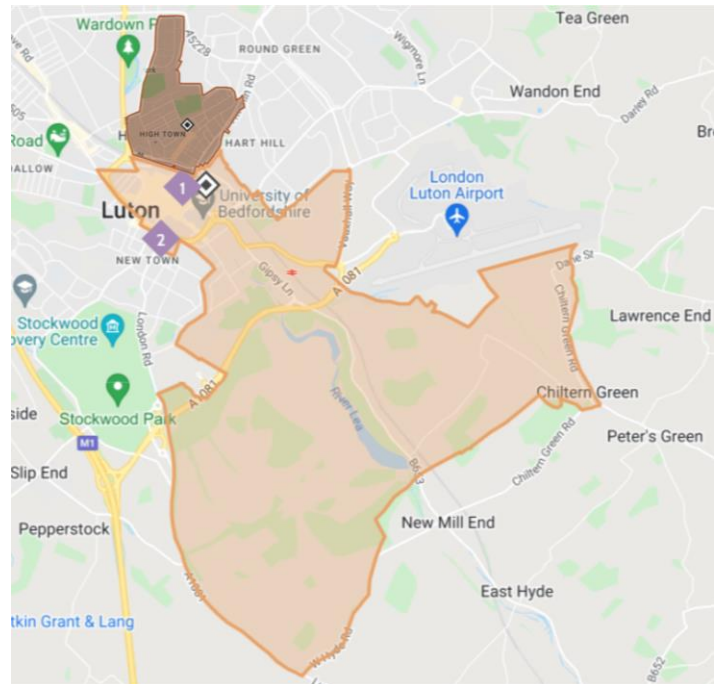


Above: the new part of the parish

As a church on the ground, 2021 was notable because at the APCM in 2021 we completed the absorption of St Matthew's parish into the parish of Luton.

- The first map shows High Town Parish.
- The second map shows it as an addition to the current parish. In both maps, [1] is St Mary's.

This meant that we have more of the parish above the railway line and High Town Road has become part of the parish. You can see the parishes by searching on <https://www.achurchnearyou.com>



Above: the original parish with the new High Town addition (smaller scale)

The buildings

As a church we continued to run the St Matthew's building. We employed Ian Rowlands to do this through the year, funded by rentals. This was to help the Diocese with the transition to leasing the building to the Romanian Orthodox Church. This agreement will come to an end in February 2022.

Hirings have begun to return to the St Mary's building. As a PCC we had recognized that we want to increase the use of the main church building so we started a project to replace the chairs in the church. This included congregational chair testing to find chairs which are comfortable, stackable, movable, not too heavy and appropriate for the building.

As a church in worship, we began the year worshipping online and brought the 9am service back first. We brought the 10:30am service back once we were happy that we could deliver youth and children's ministry. Thank you to the worship team, now led by Richard Cowling, who have been flexible with all the changes.

Josh Hodson did amazing work on the worship computer system which we completely redesigned. We had to create a system at the back of church so that we could deliver services online and in-church through the same equipment (that is far more difficult to do than it sounds). While everything was online we used software to help us stream to both Facebook and YouTube.

Once we returned to church we spent a lot of time creating a system that volunteers could use. This

was important because Josh and Hermione moved to Sweden this year. We designed a system where we streamed the 9am service using a phone and we recorded the 10:30am for people to access on YouTube. We launched the volunteer team SAS: Screens-Audio-Streaming and we are gradually gaining the skills we need to use the system.

As we came back we created a simpler shape for the 10:30am service to enable the children's ministry to be half an hour long, then we gradually lengthened the service.

Many of us maybe do not realize how difficult a task this has been and the competence and creativity that has been poured into these ministries week by week. I am humbled by what we have achieved and grateful to have spent this year at St Mary's. Thank you to Josh, the SAS and the worship team; Adam, Ulrike & the youth team; Dawn, Ruth, Eleanor and the young church team for all the hard work.

Hospitality and Mission.

Welcome Wednesday has been a great success. This is where we open up the building to the public on Wednesday mornings with an 11am devotional.

Open Church gives the opportunity for people to share the love of God in word and listening to people. For many of us our greatest joy is our relationship with the risen Lord Jesus and our prayer is for others to know the joy of fellowship with him. Memorable was one lady who walked in and said "I've been reading the Bible and praying and I want to become a Christian."

As a church in mission. Mission for us is holistic. We see it expressed in word, deed and symbolism.

The focus of the Peace Centre continued to be engaging with the issues that threaten peaceful relationships in Luton, and contributing to the building of a strong and resilient community. We continue to work closely with partners around the town and beyond: Luton Council of Faiths, the two councils of Mosques, Bedfordshire Police, Luton Borough Council. Peter has had some discussion with the police and violence reduction unit around developing work to address the issues of knife crime in the town. Israeli Palestinian relations again proved to be a major issue in the town and Peter was central in organising community mediators for a potentially troublesome protest. The Centre was able to contribute to a significant community mediation response during COP26, the two-week climate conference in Glasgow in November.

Over the past few years "mission as symbol" has been growing in importance. We continued using the Tree of Hope through the year. Next year we plan to relaunch Alpha.

As a church in community, we continued to connect with people through physical and online means, small groups, phone calls and cards and letters and visits and gifts and practical help. Thank you to Sue, Ulrike and the pastoral team & front office who have worked so hard. We recognised that we needed to think about how people journey into church and to welcome people in a way that reflects our multicultural nature so we started a new project to explore that which hopefully will bear fruit in 2022-23.

Our church as a locally financed fellowship.

As a church we are a locally financed community. God provides, mostly through the generosity of his people. St Mary's belongs to you if you have worshipped with us for six months or more; and, if you have worshipped with us for six months, we would ask you to ask the Lord how you can support St Mary's financially so that the remarkable worship and ministry can continue. We are not subsidised from outside so everything we do is financed from ourselves. Please pray for God to "give us our daily bread" and pray for entrepreneurs to emerge from our community so that we can bring social renewal to our town over the next years.

I feel a deep gratitude and joy for who you have been and what you have done in 2021. This has been a year where we have needed to keep running the race set before us. I have been grateful for the energy and initiative in colleagues - paid and non-paid. My life has been enriched by walking with all of you this year and I am confident in our future because I walk with you, and together we walk with the Lord

LOOKING ACROSS CHURCH

YOUNG CHURCH

By Dawn Mortimer

As we entered 2021, still in lockdown, from January to March, we continued recording children's material and holding zooms monthly. Because of children's screen fatigue and adults' time constraints we used previously recorded material when needed.

When church opened for the 9 o'clock services, we made activity bags for children available, these are still available at the back of the church.

During April - June we provided colouring and activity sheets for any children who wished to access them. We continued with both Zoom and online recordings using both new and previously recorded sessions which were streamed after the 10.30am online main church services.

The yearly transition session where year 6 children move to Youth was held via Zoom and the children split into breakout rooms to be with their respective groups.

For Easter week, we set up an Easter trail in the church garden using free published material. This could be accessed by the public in addition to church members. Over the year, in the 0-18's Ministry, we have trialled successfully some 5th Sunday joint sessions with the Youth.

On June 27th we held our first session back in person in the secure back church garden. This went well. Because we are a small volunteer team, we put all the children, age range 3-11 years old, together in one group

During July and August, Young Church were outdoors as much as possible. Numbers increased to 15-18 children each week. We encouraged parents to help us during summer sessions.

During the Autumn term we focused on character studies: Adam and Eve, Cain and Abel, Joshua, Gideon, Mary and Joseph. With weather permitting, the main teaching and stories were held indoors and games outdoors. We also began to explore using Energize, a children and youth biblical session with supporting materials published by Urban Saints.

Attendance has been difficult for families due to COVID and isolations. Usually, numbers remained lower at 10-14. The Autumn term was particularly challenging due to a temporary loss of a team member for family reasons, and managing the large age range was difficult as we had insufficient helper support. There have been a couple of sessions where we were unable to run due to low team numbers. Overall, the year went well, and we believe the children benefited from being back in church and meeting their friends again. It has also overall been helpful for the children in bringing back a sense of stability again.

As we look forwards to 2022 we are hoping to return as soon as possible to two groups, but this will be dependent on having a larger team of volunteers. Each session we need two adults to lead and two to help. The use of Energize will continue for the foreseeable future and as soon as possible we will use the outdoors space for various aspects of the sessions.

God has been so good and we have felt his guiding hand on us throughout.

YOUTH

by Adam Whiting

2021 was yet another test on the resilience of the young people here at St Mary's. It began in lockdown

3.0 where after multiple times returning to face to face youth work, we were back online for all of our sessions again. This involved, Tuesday catch-up, Impact Online and Sunday youth. St Mary's was still a leader in the digital youth work field and Adam was delivering talks for training organisations and podcasts as well as for other youth workers in the diocese.

In February we started a fourth group the young people could attend called 'CBS for Youth'. This is led by the amazing Ulrike Hunt and has remained online on Sunday evenings since it began. By March 2021 we were back to delivering a hybrid youth ministry with Tuesday catch up and CBS for youth remaining online and Impact and Sunday morning youth being delivered in person.

As the pandemic began to quieten down, we wanted to attend a summer gathering with other people as the Youth had missed this in 2020 (only attending one online). However, we felt it was wise to not do this due to the close proximity it would involve. Instead, we embarked on our first trip since 2019 in March 2021 where we headed to Clacton beach. Thankfully, we were blessed with a lovely warm day and the young people had a lovely time.

2021 was a year for growth within the youth ministry with 4 young people coming up from the Children's ministry at Easter which was shortly followed by 2 new young people joining us. In total, we had 11 young people join the ministry with only 1 young person moving on. This too can be said for the youth team. In 2021, we welcomed Manohar Reddy and Titilayo Adewale to the team. Both are valuable members of the team with Manohar helping primarily on Sunday mornings and Titilayo helping with Impact. We also saw the grand return of Jean Godden to the youth ministry which has been a real blessing to the young people.

A long standing, key partner of St Mary's Youth is 'The Feast'. In November we decided to make this relationship stronger by merging our 'Impact' youth group with The Feast. This meant that we were very blessed to be joined by Kristina Druce who works part time for The Feast as their Luton youth worker. Kristina is a real asset to have on the team and is helping to take the group forward in relationships with one another and with other young people of different cultures and religions.

December was a bittersweet month for the ministry. While the Ministry has been flourishing and relationships stronger than ever, Adam and Bethany announced that they would be leaving St Mary's in 2022. While this news was sad, thankfully we had the Christmas special just around the corner and what a special it was! The young people had a formal dinner party during Impact where they were

encouraged to dress up, and were served a Christmas dinner and pudding, cooked by a chef. The young people were waited on hand and foot by the youth team. Following this was the return of the historic, silly secret Santa except this time, the gifts were not so silly. With a grant from the diocese, we were able to up the ante with the gifts and make the game even more enjoyable than usual.

As I always add at the end of my reports, it truly is a blessing to work with each of the young people here at St Mary's. They really are like no other! As youth pastor, I want to thank each of them so much for creating such a welcoming and safe environment for new young people to join (and more and more have joined heading into 2022!). I am very proud of each, and every young person and it is with a very heavy heart that I am leaving. I'm certain that the resilience of this group will hold this group together until a new youth worker arrives. I want to also take this opportunity, to thank the wider church family, for investing in this ministry. Your investment, either through money or time, truly is shaping the young people of today, not tomorrow, to be an amazing Christians within our communities. But it doesn't stop there, as ever, with the ministry growing as fast as it is, we need more help so please consider whether you can give an hour or two, a week or even a month, it all helps! 2022 is looking to be a very joyful and fulfilling year for the youth ministry!

PASTORAL CARE

by Sue Carter (Pastoral Care Pastor)

With the Pandemic continuing during the past year, the Pastoral Care Team has continued to meet every 3-4 weeks using Zoom. The Team consists of Mike Jones, Vicar, Ulrike Hunt, Anne Adams, Cathy Nobles, Chris Adams & Sue Carter. We discuss any church member who may have a particular need that we are aware of and try to offer practical help or support where we can. We pray for those church members.

The Prayer Net has continued to provide prayer support for any who request prayer. The prayer request is shared with nearly 30 members who have committed themselves to pray when a request is shared. The Pastoral Phone continues to be available to anyone who wants to make a prayer request between 8am-8pm. (Tel: 07483 898276)

At Christmas we were able to distribute gifts to 12 of our older members of the congregation, which were appreciated, including a jar of marmalade to each made by Angela Symonds! They were accompanied by a Christmas Card signed by our vicar, Mike Jones.

We note with sadness that one of our older members, Doris Weir died in December 2021.

Three newsletters were written during the year. In these was included news of the missionaries we support. These were available as hard copies and posted out to the older members who were not able to get to church, as well as by email. The St Mary's Luton: Community Facebook Closed Group continues to be a good way to communicate with the congregation with news, prayer requests and information. There are nearly 150 members of this group. The weekly newsletter is emailed out to anyone in the congregation who would like to receive it. (If you don't receive it, please contact Ulrike Hunt, Church Administrator)

Welcome was part of the remit of the Pastoral Care Team but we realised that we needed to split the meetings to focus either on Pastoral or on Welcome, so a Welcome group has emerged this year. This will continue to develop in the year ahead. Rev Dr Andy Pike joined our team as curate and he is beginning to help us to understand how we can best use ChurchSuite to communicate with the church. We recognise that God is sending along people of many different nations and we want to welcome them in to be part of the Church Family.

SMALL GROUPS

By Cathy Nobles

Throughout the pandemic, Small Groups have played a part in building our church community. Besides the groups that are listed below, there are many other informal groups that meet. The Men's Group has met from time to time for a movie together or gathered for a bike ride together.

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

1. Monday Eat and Greet meets fortnightly on various days
2. Seekers Group meets monthly at 12:30 on various days
3. Book Club meets Monday evening at 7:30
4. Ladies Bible Study meets on Tuesday evening at 7:30
5. Community Bible Study meets on Wednesday at 7:30
6. Sunday Get Together Home Group meets on Thursday at 4:00
7. Walkers meets fortnightly on Thursday at 10:00
8. Rare Christians in the Workplace met in various pubs for 8 weeks while we talked about the book RARE Leadership together.

9. Calm Zone met on Wednesday nights for the term and worked through Mike and Ruth's Calm Course.

LOOKING OUTWARD

SCREENS-AUDIO-STREAMING

by Jason Hunt

This year has been a time of transition for the people working at the sound and screen desks in St Mary's. Josh Hudson led the technical side of our services during the time of lockdowns and online services, and handed over the system to a new team of volunteers when he departed for Sweden. There are two aspects to serving on the tech desks: there is the sound desk, mixing sound from the preachers, readers and service leaders along with the singers and musicians; separately, there is the screens desk, cuing up the next reading passage, song verse or camera shot to go onto the monitors and projectors around church - and sometimes online via Facebook or YouTube. The team now comprises of experienced old hands and some keen newbies! (We are grateful to Lesley in the office who sets up all the items to go onto the screens for each service.)

Being involved in Sound & Screens can be a great way to feel part of the service and of allowing others to make the most of what is happening in church. We are hoping more of you might join us to help out in this way. If you would like to be part of the team, please see Jason Hunt - we can arrange for training or you could shadow one of our current SASers during a service to see what it is involved.

SOCIAL MEDIA

By Lesley Shrosbree

We have maintained a presence on social media through use of Instagram, Facebook and Twitter. During this year we have expanded our use of the St. Mary's Luton: Community group on Facebook.

We regularly stream our 9am services to Facebook and more recently direct to YouTube. We have also begun to upload our 10.30am sermons to YouTube. This replaces our audio sermons that had been available on our website. We also have a back catalogue of Soul Space videos available [here](#).

During this year we have continued to update our website frequently and have redesigned the page navigation to make it more accessible for people who are new to the church.

We also maintain a presence on the Church of England's 'A Church Near You' webpage. A Church Near You is the Church of England's church-finder

tool. It allows people to locate their parish church, or search for particular events/services.

OPEN CHURCH - WELCOME WEDNESDAY

by Anne Adams

We are so pleased that for all of 2021 (except for some weeks during the early Covid lockdown) we have been able to open the church each Wednesday morning for 3 hours. A short devotional service is held at 11 am with a regular number attending who are often joined by visitors who pop in. We have a wonderful group of volunteers with the team of St Mary's Luton Community Chaplains who enable the church to be open. We are very grateful to them all.

This team were also able to open the church for the Heritage Weekend in September and welcome a good number of visitors who joined the tours run by Peter Adams.

Every time the church doors are open people come in! Some to look at the building, some to sit in the peaceful space, some to pray and some to find a chat. Many engaging conversations have happened during the year. Many seeds are sown - do pray with us that visitors would be impacted with the love of Jesus. It has been wonderful to see a small number of those who have visited begin to attend church regularly and find a welcome in God and here with us, God's people.

ST MARY'S CENTRE FOR PEACE AND RECONCILIATION

by Peter Adams

As in 2020, while the focus of our work, engaging with the issues that threaten peaceful relationships in Luton, and contributing to the building of a strong and resilient community, remained the same, the means of accomplishing it were considerably different from normal.

The positive fruit of lockdown and a change in pace of activity has been the development of our central core, a thoroughly Biblical and very practical understanding of what it means for Christians to be people of peace. The teaching series we began at the end of 2020 on Jesus, Truth and Grace, ran to 9 sessions, and explored how Jesus oriented his life and ministry around the themes, values and a lifestyle of grace and compassion, truth, justice and '*shalom*' (peace, welfare, order). We had the opportunity to present this material on the second Sunday of each month, our monthly Peace service online, and the Wednesday morning devotional. All the material is available online on the St Mary's Centre for Peace and Reconciliation YouTube

channel. In September we began a new series on 'Living as God's people in a conflicted world.' We would love to develop a regular podcast as a means of getting out the resources and stories we have, and address the many challenges in our world, but need the skills and time of others to produce and market this if it is to be worthwhile.

Cathy continues to work closely with Mike in development of materials and teaching around Joyskills and RARE leadership that aim to equip people to live positive lives despite the challenges of our society. Cathy continues to seek to write and record her many experiences on the Reconciliation Walk 25 years ago, and we hope that will be online before too long.

We continue to work closely with partners around the town and beyond: Luton Council of Faiths, the two councils of Mosques, Bedfordshire Police, Luton Borough Council. Peter has had some discussion with the police and violence reduction unit around developing work to address the issues of knife crime in the town. Our Knife Phoenix sculpture returned to Luton midway through the year from a sojourn in Bedford, and has been a stimulus to discussions with young people arrested for carrying knives. Israeli Palestinian relations again proved to be a major issue in the town and Peter was central in organising community mediators for a potentially troublesome protest.

Finally, the Centre was able to contribute to a significant community mediation response during COP26, the two-week climate conference in Glasgow in November 2021. Anticipating major protests, the Scottish government funded Mediation Scotland to place mediators on the streets to work with 10,000 police, tens of thousands of protestors and the Glasgow community. Peter was invited to co-lead the project because of his extensive experience working with the community and police during protests. A team of 50 volunteer mediators, with between 10 and 25 on duty, had an exhausting but very fruitful time. It is our hope that the lessons from this will be applied to future planning for protests, and we would hope to be involved.

You can read more here.

<http://www.stmarysforpeace.org/blog>

MISSION

by Anne Adams

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

Locally, we are part of **Luton Deanery** on both the **Chapter** and **Synod**. Also, in the town, we join with

Transforming Luton which is an association of some 40 churches that pray together monthly and co-operate in various ways; we are also members of **Churches Together In Luton**, and we are on **Luton Council of Faiths**.

As with most areas of church life, we had to continue to make adjustments to our activities during the ongoing pandemic so that our work into the town has had a different emphasis. Some of our usual activities have been on hold while other new activities have emerged.

Our outreach is holistic and we seek to serve through the various parachurch organisations in town which mostly operate within the parish.

St Mary's members are employed, volunteer, give, pray and/or sit as trustees on missions that include:

Foodbank. One of our members is on the board. This has been a very active year for the Foodbank and St Mary's hosted food collections during the year.

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

The St Mary's team of chaplains have been active all through the year enabling Welcome Wednesday to function, and most importantly, having many helpful conversations with visitors.

Mission Direct helps people to make a practical lasting difference to some of the world's most vulnerable people by going on 2-week overseas mission trips. One of our members works for Mission Direct.

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

Street Pastors provide a caring Christian presence in the town centre every Friday and Saturday night from 10pm to 4am. Some of our members serve as Street Pastors.

The Feast: one of our members works for the Feast with another being part of the local steering group. The Feast brings together teenagers from different faiths and cultures to build friendships, explore faith and change lives.

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

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

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

Prayer for Luton - Ulrike Hunt leads and coordinates regular prayer initiatives for the churches in the town. We are all welcome to join with these opportunities.

St Mary's gives away 10% of undesignated church income to support mission, both within Luton and internationally. In 2021 this was reduced due to the church deficit and we gave away just over 5% of the church undesignated income. During 2020 we focussed our support on our mission partners with no gifts made to local organisations. In 2021 the mission committee recognised the challenges that organisations were experiencing in raising funds for their important work, so we reduced the amount given to mission partners and made several smaller donations mainly to local organisations. Thus in 2021 St Mary's were able to send funds to: our four mission partner couples, Tearfund, NOAH, Azalea, Youthscape, Luton Community Chaplaincy, Oasis, The Feast, Wenlock School (the Deanery School) and Domboshawa Theological College in Zimbabwe.

An appeal at the end of 2021 was made with gifts received to increase our giving to our mission partners.

Thank you to the mission committee for their work over the year and to the pastoral team who have taken up some of the work around liaising with and caring for our mission partners

ST. MARY'S CHAPLAINCY

By Cathy Nobles

Luton Community Chaplaincy and St. Mary's opened a new group this year when the two groups decided they wished to have a Chaplaincy group that would serve Welcome Wednesday and other events that might be happening at St. Mary's.

The team of 4 were commissioned May 23rd. The teams started serving as we opened every Wednesday from 10:00am - 1:00pm.

The team is made up of 4 women from St. Mary's and is the first church-based team that Luton Community Chaplaincy has sponsored. The agreement is that our Chaplains would be available to care for the people who might come in our door each Wednesday with prayer or a listening ear.

Having the doors open each Wednesday with an 11:00 service as well, has meant that a small community began to form. We also had several people coming in with a desire to get to know Jesus better which has led to relationships developing and an Alpha Course and Baptisms in 2022.

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

Weekly there have also been people who come in who have deep problems that having someone available to hear them or to pray has been fruitful. As restrictions ease, the hope is that the Chaplains will also help in serving refreshments after the service.

OCCASIONAL OFFICES

During 2021, there were 10 baptisms and no confirmations.

There were 3 weddings.

Our clergy officiated at 7 funerals, including that of Doris Weir.

LEADERSHIP & OPERATIONS

PCC SECRETARY REPORT

by Angela Symonds

Hebrews 10:25 Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another - - -

The topics which dominated our thinking this year have been:

1. St Matthew's Parish joining St Mary's to make one large Parish - The Parish of Luton.
2. Keeping up to date with all our Safeguarding policies
3. Covid and following
4. Redirections for the church

1. We felt for the people of St Matthew's as we kept up to date with how St Matthew's Hightown parish was being absorbed into Luton Parish, and the building handed over to the Diocese and the Romanian Orthodox church began to use the building.

2. It was good to have Dawn and Ruth with us to keep us up to date with Children's work, and help us think about how to reintegrate the Primary age group, and Bethany Whiting and Tom Connolly from Youth as, with the help of Martin Watson and Adam Whiting, we renewed and updated our Safeguarding policies.

3. The week of our first PCC meeting of the year the National Covid death figures topped 100,000 and the whole year was overshadowed by the continuing Covid situation. At the same time, we were thinking through what should be our personal and our Church's response to this as well

as thinking how the church should navigate coming out of Covid and returning to a new kind of normality. A symbol of this was the TREE of HOPE.

4. As we moved gradually from online services to a hybrid format, we needed to decide how to Respond, help everyone Recover and heal, then to Reshape some things and Renew others, so that we will be able better to face the future. We decided that the 9.00am service should be 50 minutes and that the 10.30am service should aim for 55 minutes to include Bible study that is Fun and Relevant, as well as Worship and Community time.

Positively, we are seeing some in the 20+ age group come to Christ. Next year we will be running an Alpha course, followed by Baptisms and Confirmations, and hopefully will begin a 20s-30s group.

One PCC meeting was spent discussing RARE - the importance of Relationships over problems, Actions coming from our Christian selves over selfishness, connections with others (being Relational) and God over getting bogged down or lonely, and each of us being built up in Christ to Endure hardships as we face life's difficulties.

We also thought about complex current issues in our society to which the church as a whole and each of us individually must respond Christianly; issues of sexuality, race, poverty, climate change, dealing with the Pandemic, Drugs, and Abuse. We realised that we needed to be a community that is safe, trauma aware, culturally sensitive and inclusive.

With the principles of Truth and Grace, currently we are trying to see God's leading, to notice, not just the people coming into church, but the flow. We want to be 'person-centred', and to come together in community, as we try to build a church that is *Simple, Sustainable, and Joyful* as we are GODWARD, PASTORAL and MISSIONAL.

Finally, here are some snippets from our last meeting of 2021:

1. The church must be relevant, reaching people locally and speaking language they understand.
2. How can we use the heritage of our wonderful building, and of faith over the centuries here in Luton?
3. We need a successful social space for the community and ourselves, balanced with a Holy place of worship.
4. Are our 900 years celebrations the opportunity to put St Mary's on the map by making St Mary's a cultural centre?
5. We were especially concerned to know what God wants us to do and would like to have a specific prayer meeting for this purpose in January.

6. We will be celebrating the Queens Jubilee at Pentecost.

WARDENS' REPORT

by Sue Carter

During 2021 Covid restrictions continued to feature. We were able to gradually open up the services, starting with the 9am service. Everyone was encouraged to wear a mask, and use a hand sanitiser as they came in. Seats remained 'Socially Distanced' and we got used to sharing the peace by waving and looking at each other. Communion has remained of one kind only, with only the celebrant drinking from the cup. Gradually as restrictions were lifted, some people decided not to wear a mask and by Christmas we moved the stacking chairs back to the hall and brought our original chairs back into position in the church.

We have appreciated the flexibility of the lightweight stacking chairs and a small working group has been tasked to help us choose new stacking chairs to replace all the heavy chairs. With more flexibility in moving the chairs, we anticipate the church building will be used for more events.

The 9am service continues to be live streamed and there are some regular members of the church who watch this every week. Initially we were not allowed to sing, so our organists, Andrew Rodell and John Spurgeon played the hymns as we looked at the words in the hymn books. Now we are singing again accompanied by the organ. The 10.30 service was reintroduced during the year with Young Church starting up again. We have noticed that some church members & families did not return initially, but gradually numbers have been creeping up.

Welcome Wednesdays started midway through the year from 10.00-13.00, staffed by the St Mary's Community Chaplains. A short service is held at 11am. We have seen the numbers of those attending gradually increase during the year. Some of the people coming in have wanted to find out more about the Christian faith & have come asking questions.

Our curate Nick Mwandia, who was based at St Matthew's, left in January. He was installed on 14 February as Interim Priest-in-Charge, St Andrew's Church Woodside. In October we welcomed Andy Pike as he joined the team as Associate Curate for one day per week. Josh Hodson and his family moved to Sweden towards the end of the year and we are grateful for the work that Josh did in setting up the streaming.

- To strip out and replace the timber gutter to the South Parapet gutter.

- Lead burning repairs that need doing to roll ends and a couple of patch repairs.

Unfortunately, there is further work that was quoted for that they have not yet completed. This includes the repairs to the stonework of the tower. During the year St Matthew's Church has gradually been closed, with services ceasing to be held there. Some of the St Matthew's congregation have started worshipping at St Mary's, others have found churches nearer to where they live. Ian Rowlands was employed to do a lot of the work involved in closing the church. Towards the end of the year, the Romanian Orthodox Church started using the church and they now have a long lease on the property which they are renting from the diocese. About 250-300 Romanians gather there to worship each Sunday bringing new life back into the building.

Along with the amalgamation of St Matthew's & St Mary's parishes, the PCC became trustees of the Agnes Poulton Trust for 'The poor people of the parish'.

Our grateful thanks to the staff team for all their hard work through another difficult year. To Mike Jones, our Vicar, to Ulrike Hunt as our Church Administrator, to Lesley Shrosbree - Administrator; to Eleanor Hearing our Hospitality Co-ordinator, and to Marsha Dorgan-Bratt our cleaner.

FABRICS AND ORNAMENTS

by Anthony Moss

Quinquennial inspection works done in 2021

You will have all seen the scaffolding around the tower. This was needed for tower roof repairs. This has now been completed. After commencing work for the original quoted job, our contractor - Lodge and Sons saw that further works were needed. This was always going to be a possibility. These were approved. Once the lead-worker arrived on site, further repairs were identified and authorised.

The actual work done is summarised below. The results are shown in the page of photos that follow.

- Stripping out and replacing the timber gutter to the South Parapet tower gutter
- Lift Tower east parapet leadwork to gutter and timber work below.
- Re-make timber work and re-lay new lead.

- Strip out the lead bay to the NE corner and investigate that adjacent to the door. Replace the timber and lay new lead to the gutter.
- Remove sump, cutting carefully around the outlet hole to leave the pipe in place. Install timber base and lead sump allowing a sleeve to go inside the existing pipe.
- Also included is the additional breaking out of the concrete base to the parapet gutter to allow the timber to go back in.

tairs at the very top. There are also a couple of other repairs a) Rake out and re-point flashing to NE corner above sacristy and b) Repair the area of flash banded repair above Hoo chapel with new lead, that also need doing. I'm informed that this will be done when the weather is less cold.

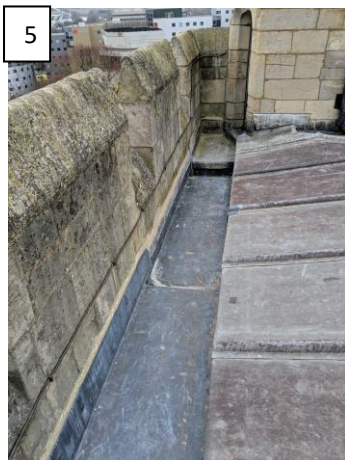
For the avoidance of doubt, all above work is being paid for by the Friends.

Other major work

- Church Hall roof - faulty joints in the copper sheets causing leaks - repaired by NH Asphalte by applying felt strips together with specialised liquid sealant. This was also kindly paid for by the Friends.
- 34 Wychwood Avenue - Single storey roof to rear of property - replacement felt roofing supplied and installed by NH Asphalte

Photos (see over page)

1. Repaired East gutter
2. North East Corner showing sump
3. East Gutter and Channel
4. Also East gutter and Channel
5. South gutter
6. Lead Patch repair
7. Another lead patch repair
8. Repairs to lead roll ends on Steeple



DEANERY SYNOD

by John Spurgeon

Deanery Synod met in February, June, October and November 2021, being legally able to meet in person for the latter two dates. Peter Adams, from St Mary's, remained the Lay Vice-Chair throughout but Synod were shocked and saddened to hear of the death of Valerie Dallinger, our long-standing Secretary in October. At the time of writing we are seeking a new Secretary, with the Area Dean heading up the extra work pro tem.

The context of each meeting is usually set by the host incumbent, but the Area Dean excelled himself by managing to bring in one of the first Christian martyrs, Polycarp at one meeting. On the other hand, those who were anticipating experiencing high church practices at St Hugh's were disappointed by the masterly (or should we say, fatherly) restraint of the vicar, leaving the head table unprepared for the brevity.

The main speakers/subjects were as usual varied. Paul Davies, Archdeaconry Church Growth Officer, spoke on an "asset-based approach to church growth". Synod broke into groups to discuss our own personal assets we could bring to the table and then identifying which persons or groups our churches could align with to transform the local community to reflect more of the Kingdom of God. Certainly, the older models of church are being set aside as the main way forward. God wants to grow our churches and has already given us enough to get started.

Peter chaired the presentation on the Deanery MAP in the June meeting. This would eventually go to the Diocesan Mission and Pastoral Committee. Luton Deanery was complex even before Covid, with a wide variety of local groups and partnerships as well as diversity of traditions and a large parish share deficit. Yet even the Diocese recognised that Luton Deanery had been working well over 12 years. After more group work there was a general sense of excitement after the pandemic, yet a need to be prayerful in the challenges. On the subject of the parish shared deficit, the Treasurer advised that one fifth of the Diocesan shortfall was from Luton (excluding the historic deficits from Biscot and St Matthew's), but the Diocese had managed to find the money to write this off - this cannot be expected next year.

Christian Cole, Diocesan Youth Minister, presented to the October meeting on "Faith in Young People". We needed to include teenagers as well as younger children and new approaches were called for. The Diocese and Youthscape can offer training and support for volunteer led youth provision.

Interestingly, the new incumbent at St Francis was previously Youth Minister in Dover. Indeed, this meeting was “introduced” to a whole raft of new posts holders from Jo Kelly-Moore (Dean of St Albans Abbey) to our own Andy Pike.

Finally, there was no main item of business in the November meeting, but rather updates on a range of local matters and work. Nigel Richards (Streatley) is now chaplain at Keech and will be interviewing prospective volunteer chaplains, and the Area Dean will invite Jessica Rowlands to speak on the Town Centre Chaplaincy. We were already aware from previous reports that the Airport Chaplaincy is still finding its feet as operations slowly return to a new normal and that a start had been made to recruit chaplains for the ambulance team.

FINANCIAL REPORT

by Anne Adams

The Finance Team (a small team reporting to PCC) met throughout 2021. It was a busy year with a lot of work being done behind the scenes. What are the headlines?

- We continued to see the impact of the pandemic on both our income and on our expenditure.
- Our income from the giving of church members has continued at broadly the same level as last year. Thank you to all who give generously and regularly, it is such a blessing and much appreciated.
- Our income from cash giving during services has reduced, mainly because patterns of church attendance and use of cash has changed. Please do consider giving by cash or using our contactless payment machine if you are unable to give regularly. All gifts, large or small are important and appreciated.
- Our income from hiring our hall and other spaces was increased on 2020. Thanks to all who work hard to make this happen.
- Some of our income comes from the rental of other property. One of these is the old church hall in Inkerman Street. The lease was due for renewal in 2021. The tenants left and a new tenant has been found. They have not been able to take up their tenancy yet due to some delays around utilities and building compliance. Hence there has been little income during 2021 from this asset.
- Some funds have been raised by sale of books and marmalade as well as recycling ink cartridges and use of Amazon Smile and easyfundraising. Thanks for all these initiatives.
- Our expenditure was very well controlled, mainly because church activity was different

due to the pandemic and the diligence of budget holders. Our utility costs, parish share and staff costs are our largest items of expenditure.

A major change during 2021 was the merging of St Matthew's Parish with St Mary's parish. The St Matthew's accounts were merged into St Mary's accounts for the whole year. During the year St Mary's held responsibility for the running of the St Matthew's building and Ian Rowlands was contracted to help us accomplish this work. Responsibility for that building has passed to the Diocese and now the financial matters of the St Matthew's parish are fully absorbed into the enlarged “Parish of Luton”. The merging process has meant that the enlarged parish has taken in the designated funds from St Matthew's parish as well as a couple of trusts and small charities; at the same time bearing the running costs for 2021. Thank you to all who worked on this - it was a complex and detailed process.

So, you may ask, what is the bottom line? Overall, we ended the year with a total deficit of £23,000. Our church operating deficit was £16,000. This was better than we had budgeted at the beginning of the year - but in the Covid year it had been very difficult to forecast what would happen financially.

This continues our trend of deficits for the last four years. Throughout 2021 finance team and PCC have been discussing ideas around increasing income by looking at different income streams. This is in the context of the opportunities that will come to the church because of local developments and changes. The challenge belongs to all of us as a church. Let's continue to seek God in our financial matters and exercise faith, creativity, generosity, stewardship and gratitude.

Finally, a big thank you to all who work on our financial matters whether directly or indirectly - it is much appreciated. Special thanks to Andrew Rodell, our Hon Treasurer, and to our auditors (Miller and Co).

ELECTORAL ROLL FIGURES

by Lesley Shrosbree

In 2021 we had 153 people on the electoral roll, of which 142 live outside the parish. This is 10 people less than in 2019.

Year	In Parish	Out of Parish	Total on Roll
2017	5	179	184
2018	5	170	175
2019	8	155	163

2020	11	142	153
2021	11	145	156

St. Matthew's had 28 people on the electoral roll.

WHO WAS WHO AT ST MARY'S:

STAFF AND VOLUNTEER CHANGES IN 2021

by Ulrike Hunt

Incumbent: Mike Jones

Clergy: Mike Jones Chris Adams, Catherine Moss, Andy Pike was licensed on 4th October 2021.

Churchwardens: Anthony Moss and Sue Carter

PCC elected members:

The PCC is made up of 12 members, plus clergy, church wardens as well as representatives of General Synod and Deanery Synod.

On the PCC following the 2021 APCM were

Retiring in 2022: Andrew Rodell, Anne Adams, Chantal O'Donnell, Penny Fisher

Retiring in 2023: Gordon Shrosbree, Dawn Mortimer, Richard Bratt, Angela Symonds (PCC secretary)

Retiring in 2024: Ruth Boctor, Yasmin Milligan, Thomas Connelly, Bethany Whiting.

General Synod: Peter Adams

Deanery Synod (retiring 2023): John Spurgeon, Cathy Nobles, Clive Barratt.

Service Facilitators: emerging from the Covid lock-down, we combined the role of Sunday Manager and Assistant Sunday Manager into the role of Service Facilitator. They support the welcomers on a Sunday morning to welcome people coming in, especially those who are with us for the first time. They also ensure legal aspects of the service, such as counting people at each service, is done. They also keep an eye on the door for security.

Service Facilitators are: Anne Adams, Anthony Moss, Cathy Nobles, Clair Griffin, Sue Carter, Ulrike Hunt

Welcomers: This team welcomes people on a Sunday morning. Crucially they welcome newcomers and visitors, guiding them to their seats, letting them know where the toilets are and helping them know what is on for the children. They also do an amazing job at introducing newcomers to more established members of the congregation in order to create connection and belonging. In some churches, in the past these were called sidespeople. The welcomers are: Albert Timson, Angela Symonds, Chantal O'Donnell, Lesley Grierson-Hill, Margaret Birtwhistle, Paul Parson, and Richard Bratt

Welcoming Wednesday: the chaplains from the Luton Community Chaplaincy and volunteers from St Mary's who run this weekly are Anne Adams, Cathy Nobles, John Spurgeon, Margaret Birtwhistle, Marsha Dorgan-Bratt, Ruth Boctor and Yasmin Milligan.

Sacristans: Sacristans work behind the scenes to prepare communion each week. Our sacristans are Lorna Davitt and John Mascoll

S.A.S: the wonderful people who sort out our screens, audio and streaming each week are Adam Whiting, Alan Holmes, Daniel Noble, Graham Eaton, Jason Hunt, Joseph Adewale, Martin Watson, Mike Jones, Paul Connelly. We also had Josh Hodson before he moved to Sweden in September 2021.

Refreshments: in 2021 we did not have refreshments at church, due to Covid restrictions.

Flowers: the flower arrangements we see around church were put together by Jennifer Randall.

Various volunteers: we are very thankful for various people in our congregation who help with odd jobs that needed doing. Notably, Yasmin Milligan, who litter picks our church yard on a regular basis.

Young Church Team leaders and helpers:

Young Church is led by Dawn Mortimer, Eleanor Savage and Ruth Boctor with help from: Anna Noble, Fiona Duggan, Lisa Tull, Simon Shirley, Mike Jones, Ruth Jones

Youth leaders:

The youth team, headed up by Adam Whiting, is Fiona Duggan, Josh Hodson, Titilayo Adewale, Tychique Chiamala, Ulrike Hunt. We also had the support of Feast youth worker Kristina Druce to help run Impact.

CONTACT DETAILS

St Mary's Parish Church,
Church Street, Luton, Bedfordshire. LU1 3JF.
Registered Charity No. 1132078

Tel: 07928 821995 www.stmarysluton.org

Email: admin@stmarysluton.org

Twitter: @stmarysluton;

Facebook: facebook.com/stmarysluton

Youtube: www.youtube.com/c/StMarysLuton

Bank: Barclays Bank plc

Independent Auditor: Miller & Co

Investment Advisers: Brewin Dolphin Bell Lawrie Ltd

STRUCTURE, GOVERNANCE & MANAGEMENT

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

Church Wardens: These are key members of the church with important responsibilities. There are two wardens who are elected every year by what is called the Vestry Meeting. This happens at the start of the annual meeting. They are on the church council (PCC).

PCC Members: Members of the PCC are either ex-officio (Clergy, Churchwardens and General Synod, Diocesan Synod and Deanery Synod Representatives); elected by the Annual Parochial Church Meeting (APCM) or co-opted in accordance with the Church Representation Rules. Most PCC members are appointed at the APCM. The number on PCC is determined by Church of England rules as follows: 6 representatives where the electoral roll (ER) is less than or equal (\leq) to 50; 9 representatives when $ER \leq 100$; and a further 3 representatives for every 100 (or part thereof) up to a maximum of 15. Our ER is between 101-199 so we have up to 12 places for laity on the PCC to be nominated at the APCM. Church Representation rules require about 1/3 of members retire each year so we elect people so that no more than 4 are scheduled to retire on any given year.

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

Subcommittees and working parties: By law, the PCC has a sub-committee to help the day to day running of St Mary's, which is the Standing Committee, which rarely meets. It has the power to transact the business of PCC between its

meetings, subject to any directions given by the Council. It is comprised of the Vicar, Lay Vice Chair, Wardens and Treasurer. We also have 3 subcommittees: Buildings, Finance and Missions.

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

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

FAQ: UNDERSTANDING THE CHURCH OF ENGLAND

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

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

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

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

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

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

MIKE JONES (CHAIRMAN) MARCH 2022 ON BEHALF OF ST MARY'S PCC



**Accounts for the
year ended
31st December 2021**

Treasurer's Report

The overall net deficit for the year was £2,087 (2020: £21,319). This was better than expected even taking into account the reduction in our ability to hire out our buildings and the difficulty our tenant faced in paying rent during the Covid-19 pandemic. Below are some highlights as to the other factors affecting the result.

Parish merger

The Diocese of St Albans decided to close and merge our neighbouring parish of St Matthew with the parish of Luton St Mary. We were requested to look after the church building for 2021 until the Diocese were ready and able to take responsibility in 2022 and this gave the opportunity to rent it out to the Romanian Orthodox Church, who were in need of a place to worship, on a temporary basis giving us a benefit.

As a requirement of accounting for a merger of parishes we have restated previous year figures to include St Matthews as if it had been with us in 2020. Also, we have included a separate note (note 20) to the accounts to show the effect the merger of the parishes has had in financial terms.

Investments

The PCC holds fixed asset investments that are the results of legacies from previous generations of worshippers of St Mary's. As the PCC derive an income from their investments this will hopefully be higher in 2022 as a result of these investments.

Reserves Policy

The PCC has a policy on the amount of investments that it holds as a reserve. This states that they will retain reserves at a maximum level of six months expenditure and a minimum level of three months expenditure. This is regarded as responsible stewardship because of the liabilities accepted by the PCC. As at the end of 2021 the value of investments held increased in value and was slightly above

the level required in this policy. This was regarded as acceptable as the PCC recognize that the value of investments can go both up and down.

Public Benefit

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

Fundraising

Some of our church family raised significant amounts during 2021 by doing sponsored activities and the money raised went to church funds as well as a specific project. This was amazing and we are very grateful. Is this something you could do during 2022?

Outlook 2022

The outlook for 2022 financially is a deficit again because of the Covid-19 pandemic affecting the ability to hire out the church buildings and the generally lower level of congregational giving. The PCC accepted a budget that gave a deficit of £44,500 for the year. Can you help us fill this gap? We are able to save some costs due to the lower level of activity during the lockdown period but this won't return us to positive territory. This underlying level of activity cannot continue for long without the increased support of the worshipping community of St Mary's. Therefore, the challenge, as before, is to tithe and pledge our income to the Church and Give in Grace for the exciting new developments in the life of St Mary's church.

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

Andrew Rodell
Honorary Treasurer
24 March 2022

*Can you help us by
fundraising in 2022?*

*Our projected deficit
in 2022 is £44,500.
Can you help us fill
this gap?*

Statement of Responsibilities

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

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

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

Opinion

We have audited the financial statements of Luton St Mary's Parochial Church Council (the 'PCC') for the year ended 31 December 2021, which comprise the statement of financial activities, balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2021, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Church accounting Regulations 2006 and Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the PCC's ability to

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 2021**

Use of our report

This report is made solely to the PCC's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the PCC's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the PCC and the PCC's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

*Miller & Co
Statutory Auditor
Chartered Accountants
5 Imperial Court, Laporte Way
Luton, Bedfordshire
14 April 2022*

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

Accounting Policies

General information and basis of preparation

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

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

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

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

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

Funds

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

Luton St Mary's Parochial Church Council
For the Year ended 31 December 2021

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 2021**

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

Property Improvements

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

Financial instruments

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

Investments

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

Other Financial Assets

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

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

Financial liabilities

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

Going Concern

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

Notes to the Trust Accounts

The Parochial Church Council as Managing Trustee and Beneficiary

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

1. Ainsworth Bequest

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

2. Cumberland Grave Bequest Churchwardens' Charity

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

3. Cumberland Dinner Bequest Churchwardens' Charity

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

4. The Grice Bequest

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

5. Luton St. Mary 1990 Youth Trust

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

6. The Sylvia Ruby Porter Music Trust

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

7. Inkerman Street

The Diocesan Board of Finance is the Custodian Trustee and the P.C.C. is the Managing Trustee of an endowment of an ecclesiastical charity. A Scheme made by the Charity Commissioners dated 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.

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

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

9. *The Holyoak Fund*

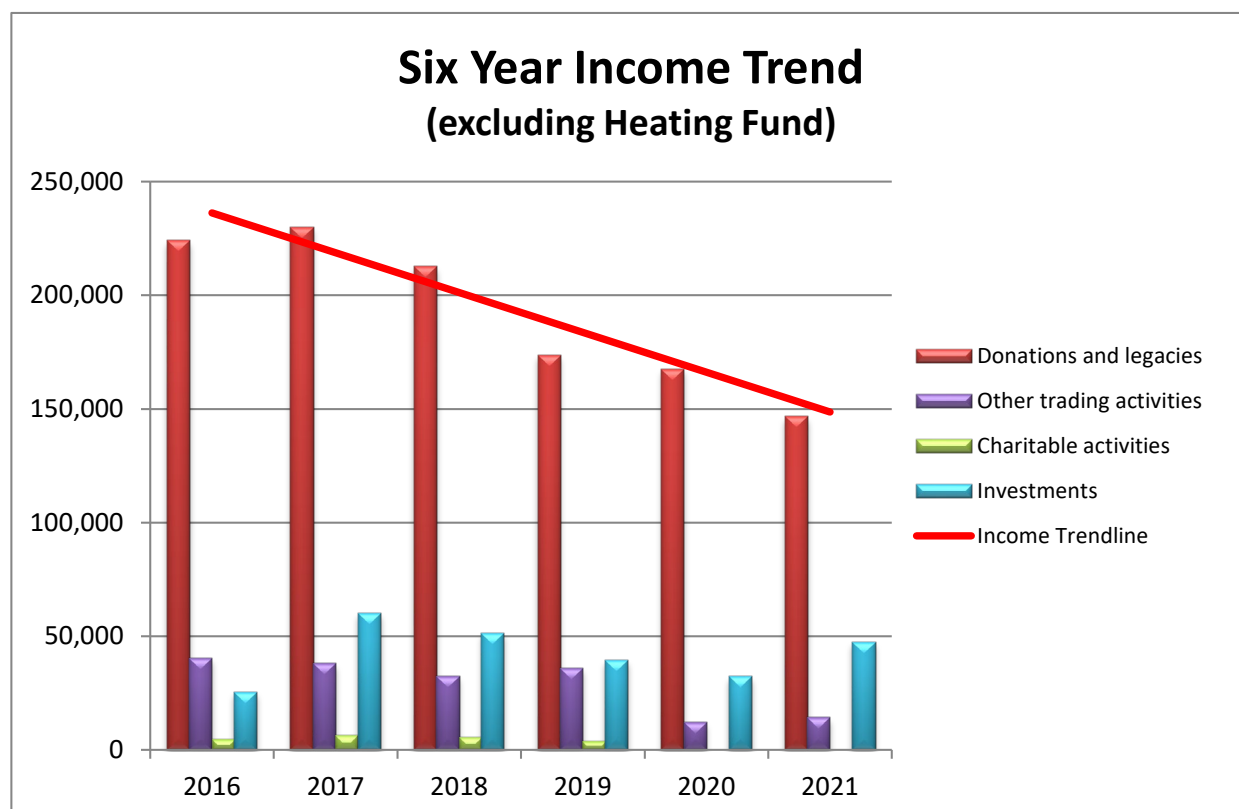
The income from the capital sum is to be used for the general purposes of the parish.

10. *The Hempsall Fund*

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

Six Year Financial Record (excluding Heating Fund)

Total Funds	2016 £	2017 £	2018 £	2019 £	2020 £	2021 £
Income and Endowments from:					(restated)	
<i>Donations and legacies</i>	224,187	230,100	212,593	173,744	167,575	146,625
<i>Other trading activities</i>	40,420	37,881	32,499	35,990	12,197	14,154
<i>Investments</i>	25,468	60,067	51,358	39,534	32,095	47,555
<i>Charitable activities</i>	4,470	6,356	5,695	3,738	2,808	3,764
Total Income and Endowments	294,545	334,404	302,145	253,006	214,675	212,098
Expenditure						
<i>Raising funds</i>	5,349	7,769	4,186	4,110	3,729	1,964
<i>Charitable activities</i>	293,147	316,692	279,563	251,885	241,964	233,677
Total Expenditure	298,496	324,461	283,749	255,995	245,693	235,641
Gain/(loss) on investments	14,307	9,424	(14,055)	17,765	1,627	20,736
Net Income/(expenditure)	10,356	19,367	4,341	14,776	(29,391)	(2,807)
Market Value of Investments Held	170,740	178,964	163,645	180,210	180,637	250,051



STATEMENT OF FINANCIAL ACTIVITIES

		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	Note	£	£	£	£	2021 £	Restated 2020 £
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	1(a)	140,936	2,689	3,000	-	146,625	167,575
Other trading activities	1(b)	14,154	-	-	-	14,154	12,197
Investments	1(c)	16,964	21,931	6,233	2,427	47,555	32,095
Charitable activities	1(d)	3,764	-	-	-	3,764	2,808
TOTAL INCOME AND ENDOWMENTS		175,818	24,620	9,233	2,427	212,098	214,675
EXPENDITURE ON:							
Raising Funds	2(a)	1,964	-	-	-	1,964	3,729
Charitable activities	2(b)	202,225	28,452	3,000	-	233,677	241,964
TOTAL EXPENDITURE		204,189	28,452	3,000	-	235,641	245,693
Net Income/(expenditure)		(28,371)	(3,832)	6,233	2,427	(23,543)	(31,018)
Net gains/(losses) on investments		20,736	-	-	-	20,736	1,627
Net Income/(expenditure)		(7,635)	(3,832)	6,233	2,427	(2,807)	(29,391)
Transfers between funds	4	16,948	(7,053)	(7,468)	(2,427)	-	-
NET MOVEMENT IN FUNDS		9,313	(10,885)	(1,235)	-	(2,807)	(29,391)
RECONCILIATION OF FUNDS							
Total funds brought forward		224,501	227,075	51,362	-	502,938	532,329
TOTAL FUNDS CARRIED FORWARD		233,814	216,190	50,127	-	500,131	502,938

Luton St Mary's Parochial Church Council
For the Year ended 31 December 2021

BALANCE SHEET AT 31 DECEMBER 2021

	Note	2021 £	Restated 2020 £
FIXED ASSETS			
Tangible fixed assets	5	36,984	36,984
Investments	10(a)	250,051	180,637
		<u>287,035</u>	<u>217,621</u>
CURRENT ASSETS			
Stock		-	99
Debtors	6	22,189	30,175
Short term deposits		133,128	146,060
Cash at bank and in hand		104,071	166,501
		<u>259,388</u>	<u>342,835</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	7	46,292	53,768
NET CURRENT ASSETS		<u>213,096</u>	<u>289,067</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>500,131</u>	<u>506,688</u>
LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR	8	-	3,750
NET ASSETS	11	<u>500,131</u>	<u>502,938</u>
FUNDS			
Unrestricted Funds			
- General Fund	9	233,814	224,501
- Designated Funds	14	216,190	227,075
		<u>450,004</u>	<u>451,576</u>
Restricted	15	50,127	51,362
Endowment	16	-	-
TOTAL FUNDS		<u>500,131</u>	<u>502,938</u>

The financial statements were approved by Parochial church Council on 24th March 2022 and signed on its behalf by:

A G Rodell
(Hon Treasurer)

The Revd M C Jones
(Chairman)

NOTES TO THE FINANCIAL STATEMENTS

1 INCOME AND ENDOWMENTS

Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
				2021	Restated 2020
£	£	£	£	£	£

1(a) Donations and legacies

Incoming resources from donors

Planned Giving:

Gift Aid	89,364	1,525	-	-	90,889	97,544
Income tax recoverable	18,154	194	-	-	18,348	19,974
Other Planned Giving	7,427	-	-	-	7,427	11,818
Collections at all services	2,800	-	-	-	2,800	3,796
Sundry Donations	1,625	-	-	-	1,625	1,089
	<u>119,370</u>	<u>1,719</u>	<u>-</u>	<u>-</u>	<u>121,089</u>	<u>134,221</u>

Other voluntary income

Grants toward work of church and major repairs	13,303	-	-	-	13,303	15,877
HMRC Job Retention Scheme Grant	2,551	-	-	-	2,551	6,099
Donations, appeals, etc.	5,712	970	3,000	-	9,682	11,378
Legacies	-	-	-	-	-	-
	<u>21,566</u>	<u>970</u>	<u>3,000</u>	<u>-</u>	<u>25,536</u>	<u>33,354</u>

Total Donations and legacies

	<u>140,936</u>	<u>2,689</u>	<u>3,000</u>	<u>-</u>	<u>146,625</u>	<u>167,575</u>
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The income from donations and legacies in 2020 was £167,575 of which £4,028 was attributable to restricted, £7,309 was attributable to designated and £156,238 was attributable to unrestricted funds.

1(b) Other trading activities

Charitable and ancillary trading

Church Guides	-	-	-	-	-	-
Fundraising Income	2,173	-	-	-	2,173	2,063
Church hall lettings	11,443	-	-	-	11,443	4,330
Contributions for use of the Church	75	-	-	-	75	1,233
Third World Stall	338	-	-	-	338	1,848
	<u>14,029</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>14,029</u>	<u>9,474</u>

Other activities

Insurance claims	-	-	-	-	-	2,723
Photocopying receipts	125	-	-	-	125	-
	<u>125</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>125</u>	<u>2,723</u>

Total other trading activities

	<u>14,154</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>14,154</u>	<u>12,197</u>
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The income from other trading activities in 2020 of £12,197 of which £27 was attributable to designated funds, £1,788 was attributable to unrestricted funds and £10,382

1(c) Investments

Dividends and interest (incl. any reclaimable tax)	6,432	61	6,233	2,427	15,153	14,595
Rent	10,532	21,870	-	-	32,402	17,500
	<u>16,964</u>	<u>21,931</u>	<u>6,233</u>	<u>2,427</u>	<u>47,555</u>	<u>32,095</u>

The income from investments in 2020 was £32,095 of which £2,371 was attributable to endowments, £6,004 was attributable to restricted, £9,157 was attributable to designated and £14,563 was attributable to unrestricted funds.

1(d) Charitable activities

Fees-weddings, funerals, recitals	3,764	-	-	-	3,764	2,808
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The income from charitable activities in 2020 of £2,808 was all attributable to unrestricted funds.

Luton St Mary's Parochial Church Council
For the Year ended 31 December 2021

2 EXPENDITURE

	Basis of Allocation					TOTAL FUNDS	
		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	2021	Restated 2020
		£	£	£	£	£	£
2(a) Raising funds							
Publicity	Direct	242	-	-	-	242	65
Fundraising expenses	Direct	-	-	-	-	-	-
Third World Stall	Direct	99	-	-	-	99	473
Wedding and funeral fees paid	Direct	805	-	-	-	805	2,373
Senior Administrator salary	Time spent	818	-	-	-	818	818
		<u>1,964</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,964</u>	<u>3,729</u>

The expenditure on raising funds in 2020 of £3,729 was all attributable to unrestricted funds.

2(b) Charitable activities

Grants

Missionary and charitable giving:

Relief and development agencies	Direct	7,120	-	-	-	7,120	9,306
Home missions and other Church Societies	Direct	2,440	-	3,000	-	5,440	3,440
Secular charities	Direct	163	-	-	-	163	-
		<u>9,723</u>	<u>-</u>	<u>3,000</u>	<u>-</u>	<u>12,723</u>	<u>12,746</u>

Activities relating to the work of the Church

Ministry: Parish Share	Direct	74,148	-	-	-	74,148	75,597
Clergy expenses	Direct	1,338	-	-	-	1,338	3,227
Clergy house repairs/running costs	Direct	26	5,520	-	-	5,546	4,509
Senior administrator salary and expenses	Direct	15,654	-	-	-	15,654	15,199
Youth worker salaries	Direct	15,579	-	-	-	15,579	17,389
Children & Family worker salary	Direct	-	-	-	-	-	1,791
Training	Direct	2,148	-	-	-	2,148	1,022
Youth	Direct	1,578	-	-	-	1,578	1,463
Children's Church, Creche, Chimps	Direct	242	-	-	-	242	338
Mens Activities	Direct	-	-	-	-	-	-
Upkeep of services	Direct	362	-	-	-	362	292
Worship Groups	Direct	780	-	-	-	780	1,636
Inkerman Street Costs	Direct	3,205	95	-	-	3,300	2,242
Church - running expenses	Direct	17,347	14,947	-	-	32,294	33,436
Church maintenance - routine	Direct	5,045	7,890	-	-	12,935	4,570
Church maintenance - major	Direct	-	-	-	-	-	2,949
Audio/amplification	Direct	3,230	-	-	-	3,230	1,740
Church hall running costs	Direct	9,654	-	-	-	9,654	16,041
Site agent salary	Direct	6,956	-	-	-	6,956	6,863
Outreach	Direct	218	-	-	-	218	889
Wedding ministry	Direct	-	-	-	-	-	37
Pastoral	Direct	351	-	-	-	351	244
Network Groups	Direct	141	-	-	-	141	-
Sundry expenses	Direct	3,179	-	-	-	3,179	6,495
Office expenses	Usage	7,103	-	-	-	7,103	5,877
Events Co-ordination salaries	Direct	11,149	-	-	-	11,149	12,522
Cemetery Administration salary	Direct	8,417	-	-	-	8,417	8,418
		<u>187,850</u>	<u>28,452</u>	<u>-</u>	<u>-</u>	<u>216,302</u>	<u>224,786</u>

Governance costs

Office expenses	Usage	1,989	-	-	-	1,989	1,989
Stewardship envelopes	Direct	-	-	-	-	-	105
PCC admin. costs	Direct	1,205	-	-	-	1,205	988
Hospitality	Direct	90	-	-	-	90	3
Senior Administrator salary	Time spent	614	-	-	-	614	614
Subscriptions	Direct	140	-	-	-	140	120
Bank charges	Direct	614	-	-	-	614	613
		<u>4,652</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,652</u>	<u>4,432</u>

Total Charitable activities

	<u>202,225</u>	<u>28,452</u>	<u>3,000</u>	<u>-</u>	<u>233,677</u>	<u>241,964</u>
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The expenditure on charitable activities in 2020 was £241,964 of which £4,788 was attributable to restricted, £13,751 was attributable to designated and £223,425 was attributable to unrestricted funds.

Luton St Mary's Parochial Church Council
For the Year ended 31 December 2021

3(a) STAFF COSTS

Wages and salaries
Pensions costs

2021 £	2020 £
58,764	62,767
874	927
59,638	63,694

The average monthly number of employees in the year was 7 made up of 6 administrative and 1 youth workers none of whom earned £60,000 p.a. or more. The Cemetery Administrator is sub-contracted to The Luton Church Burial Ground Trust for which the P.C.C. received £11,177 during 2021 (2020: £11,177).

3(b) PAYMENTS TO MEMBERS OF P.C.C.

Anne Adams stood down as Churchwarden in 2014 but continues to be a member of the P.C.C. She has benefited from the support paid to her and her husband Peter in respect of their Inter-Cultural Relations work amounting to £3,000 in 2021 (2020: £3,000) and this is fully funded from donations received. A payment for computer repairs was made to Gordon Shrosbree's company GJ Software of £nil in 2021 (2020: £150)

4 TRANSFERS BETWEEN FUNDS

Restricted Funds to Unrestricted Funds

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

2021 £	2020 £
(5,000)	(5,000)
(2,323)	-
(145)	(125)
-	(841)
(7,468)	(5,966)

Endowment Funds to Unrestricted Funds

Trust Funds

(2,427)	(2,371)
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Designated Funds to Designated Funds

Heating Fund to Capital Fund

-	(413)
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Designated Funds to Unrestricted Funds

Church at 7

(7,053)	-
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5 FIXED ASSETS FOR USE BY THE PCC

Tangible fixed assets

Property Improvements at cost
34 Wychwood Avenue, Luton

2021 £	2020 £
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

2021 £	2020 £
18,348	19,975
-	382
1,990	8,692
1,851	1,126
22,189	30,175

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

2021 £	Restated 2020 £
4,640	6,686
776	776
554	554
13,254	12,619
27,068	33,133
46,292	53,768

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR

Rent deposit for Inkerman Street

2021 £	2020 £
-	3,750
-	3,750

9 GENERAL FUND

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

2021 £	Restated 2020 £
224,501	253,478
9,313	(28,977)
233,814	224,501

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 2021

10 INVESTMENTS

(a) Stocks and Shares

Holding

at 31/12/21 Description

Other UK Fixed Interest

4,500 Nat West Bank 9% Cumulative Preference

Market Value	
2021	2020
£	£

7,576 7,234

Investment Trust

1,000 Merchants Trust Ord 25p

5,590 4,470

3,000 Mercantile Investment

8,055 -

Unit Trusts

2,075 Ishares II USD TIPS UCITS ETF GBP DIS

11,798 11,251

6,822.4 Fidelity Moneybuilder Inc

6,911 7,232

10,250 Biopharma Credit

7,325 4,372

6,500 Link Fund Sol Ltd Trojan Income

6,995 6,204

1,500 Lion Trust Fund Par Special Situations Ins

7,998 6,713

5,800 Royal London AM Ethical Bond

6,902 7,122

535 Pimco Global

5,387 -

6,500 AXA Investment High Yield Bond

5,935 5,985

3,575 Premier Portfolio PM UK

8,029 7,169

6,350 Schroder Unit Trust Global Equity

6,439 5,526

9,500 Schroder Unit Trust Asian Income

7,475 7,244

650 Aviva Global

7,033 -

3,137 Polar Capital Global Trust

5,427 -

UK Equities

7,000 Man FD Mgmt UK Ltd

8,365 4,091

2,500 T Bailey Fund Serv TB Evenlode Income

6,421 5,595

US Equities

71 US Industries

184 184

1,875 Fidelity UCITS US

12,879 11,847

10,605.58 JP Morgan AM UK Ltd US Equity Income C

15,124 12,281

European Equities

2,025 Premier Portfolio PM European

6,800 10,271

3,250 Blackrock FM European

6,255 -

Asia Pacific Equities

0 Syncona Limited Ordinary

- 5,220

1,950 Impax Enviro Markets

10,667 8,239

Commodities

275 Ishares Physical

7,237 -

1,225 Blackrock World Mining Trust

7,215 11,614

Absolute Return

1,275.45 Link Fund Sol Ruffer Total Return

4,764 4,424

Property

0 Tritax Big Box Rei Ordinary

- 3,190

4,500 Home Reit

5,850 -

3,500 Supermarket Income

4,270 -

4,000 LXI Reit Plc Ord

5,800 4,760

Other Investments

6,000 Digital 9 Infrastructure

6,828 -

3,225 Hipgnosis Songs Fund

4,031 -

3,725 Gore Street Energy

4,396 -

5,125 Sequoia Economic

5,525 5,627

3,275 The Renewables Inf Ord

4,402 4,185

4,000 Triple Point Energy

4,020 4,220

Cash

£4,143 Brewin Nominees Deposit Account

4,143 4,367

250,051	180,637
217,908	164,236

Cost value

(b) Movements in Market Valuation

Quoted Investments

Market valuation at 1 January

176,270 169,733

Additions

73,366 37,422

Disposals

(23,602) (36,542)

226,034 170,613

Change in market valuation

19,874 5,657

Market valuation at 31 December

245,908 176,270

Cash balances at brokers

4,143 4,367

Total Market valuation at 31 December

250,051 180,637

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

Luton St Mary's Parochial Church Council
For the Year ended 31 December 2021

11 ANALYSIS OF NET ASSETS BY FUND

	2021				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
Unrestricted Funds					
General Fund	287,035	(19,032)	43,924	-	224,079
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Girls Youth Worker Fund (Designated)	-	10,362	-	-	10,362
Children and Family Worker Fund (Designated)	-	2,126	-	-	2,126
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Church @ 7 (Designated)	-	-	-	-	-
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	600	-	-	600
Wychwood Avenue Renting (Designated)	-	26,701	700	-	26,001
Inkerman Street Fund (Designated)	-	12,542	-	-	12,542
St Matthews Church Letting Fund (Designated)	-	4,302	-	-	4,302
Former St Matthews General Fund	-	4,877	1,518	-	3,359
Former St Matthews Legacies Fund	-	5,668	-	-	5,668
Former St Matthews Church Maintenance Fund (Designated)	-	13,765	-	-	13,765
Former St Matthews Re-ordering Fund (Designated)	-	92,404	-	-	92,404
Former St Matthews Youth Outreach Fund	-	4,212	-	-	4,212
Total	287,035	209,111	46,142	-	450,004
Restricted Funds					
Luton St Mary 1990 Youth Trust	-	21,130	-	-	21,130
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	156	150	-	6
Cumberland Trust Fund	-	2,027	-	-	2,027
Children In Need	-	-	-	-	-
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
Total	-	50,277	150	-	50,127
Endowment Funds					
Trusts Fund	-	-	-	-	-
Total Funds	287,035	259,388	46,292	-	500,131

	Restated 2020				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
Unrestricted Funds					
General Fund	217,621	53,034	51,363	3,750	215,542
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Girls Youth Worker Fund (Designated)	-	10,362	-	-	10,362
Children and Family Worker Fund (Designated)	-	407	-	-	407
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	7,934	-	-	7,934
Church @ 7 (Designated)	-	7,053	-	-	7,053
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	637	37	-	600
Wychwood Avenue Renting (Designated)	-	23,821	700	-	23,121
Inkerman Street Fund (Designated)	-	12,637	-	-	12,637
Former St Matthews General Fund	-	4,105	1,518	-	2,587
Former St Matthews Legacies Fund	-	5,663	-	-	5,663
Former St Matthews Church Maintenance Fund (Designated)	-	13,764	-	-	13,764
Former St Matthews Re-ordering Fund (Designated)	-	106,014	-	-	106,014
Former St Matthews Youth Outreach Fund	-	4,212	-	-	4,212
Total	217,621	291,323	53,618	3,750	451,576
Restricted Funds					
Luton St Mary 1990 Youth Trust	-	20,042	-	-	20,042
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	156	150	-	6
Cumberland Trust Fund	-	2,027	-	-	2,027
Children In Need	-	2,323	-	-	2,323
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
Total	-	51,512	150	-	51,362
Total Funds	217,621	342,835	53,768	3,750	502,938

12 TRUSTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
					2021 £	Restated 2020 £
Income from Central Board of Finance						
Ainsworth Bequest	-	-	-	44	44	42
Chancel Fund	-	-	-	26	26	25
Cumberland Grave Bequest	-	-	-	81	81	93
Cumberland Dinner Fund	-	-	-	145	145	125
Grice Bequest (1977-1992)	-	-	-	376	376	363
Sylvia Ruby Porter Music Trust	-	-	-	925	925	893
71 Cardigan Street	-	-	-	968	968	935
Holyoak Trust	90	-	-	-	90	87
Herrod-Hempshall Bequest	58	-	-	-	58	56
Income from Diocesan Board of Finance						
Gates and Clemans Charity	-	-	-	7	7	20
Rent for Inkerman Street	10,532	-	-	-	10,532	9,100
Total Trust Income	10,680	-	-	2,572	13,252	11,740
Luton St Mary 1990 Youth Trust						
INCOMING RESOURCES						
Incoming resources from donors	-	-	-	-	-	188
Income from investments	-	-	6,088	-	6,088	5,879
TOTAL INCOMING RESOURCES	-	-	6,088	-	6,088	6,067
RESOURCES USED						
Activities directly relating to the work of the Church	-	-	-	-	-	-
TOTAL RESOURCES USED	-	-	-	-	-	-
TRANSFERS BETWEEN FUNDS	-	-	(5,000)	-	(5,000)	(5,000)
NET MOVEMENT IN FUNDS	-	-	1,088	-	1,088	1,067
BALANCES BROUGHT FORWARD						
AT 1 JANUARY 2021 (2020)	-	-	14,651	-	14,651	13,584
BALANCES CARRIED FORWARD						
AT 31 DECEMBER 2021 (2020)	-	-	15,739	-	15,739	14,651

TRUST ACCOUNTS BALANCE SHEET AT 31 DECEMBER 2021

	Market value 31/12/21 £	Cost 2021 £	2020 £
FIXED ASSETS			
Investments			
Ainsworth Bequest - 74 shares	1,731	50	50
Chancel Fund - 44 shares	1,029	46	46
Cumberland Grave Bequest - 136 shares	3,181	100	100
Cumberland Dinner Bequest - 244 shares	5,706	1,340	1,340
Grice Trust - Capital - 632 shares	14,780	3,871	3,871
71 Cardigan Street - Capital - 1629 shares	38,097	9,975	9,975
Sylvia Ruby Porter Music Trust - 1556 shares	36,390	10,000	10,000
Luton St Mary 1990 Youth Trust			
Capital - Central Board of Finance 10244 shares	239,573	68,600	68,600
Holyoak Trust - 152 shares	3,555	-	-
Herrod-Hempshall Bequest - 98 shares	2,291	-	-
Lease of Inkerman Street	50,000	-	-
TOTAL FIXED ASSETS	396,333	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	396,333	93,982	93,982
BOOK VALUE OF FUNDS	396,333	93,982	93,982

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

Luton St Mary's Parochial Church Council
For the Year ended 31 December 2021

13 GRANTS - MISSIONARY AND CHARITABLE GIVING

Church Overseas

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £	Restated 2020 £
Tearfund	310	-	-	310	-
CMS - Kylie & Bhim Bahadur	1,322	-	-	1,322	1,500
Dombashawa College	200	-	-	200	386
Peter & Becky Clemison	2,644	-	-	2,644	3,000
Interserve - Matt & Andrea Vaughan	2,644	-	-	2,644	3,000
	7,120	-	-	7,120	7,886

Home Missions and other Church Societies

Youthscape	200	-	-	200	-
Noah Enterprises	200	-	-	200	-
Luton Town Centre Chaplaincy	200	-	-	200	-
The Feast	200	-	-	200	-
Stopsley Project	200	-	-	200	-
Azalea	200	-	-	200	-
Wenlock C of E Junior School	220	-	-	220	660
Alex Du Rand	1,020	-	-	1,020	1,200
Peter & Anne Adams Intercultural Relations	-	3,000	-	3,000	3,000
Vine Trust	163	-	-	163	-
Total	2,603	3,000	-	5,603	4,860
TOTAL GRANTS	9,723	3,000	-	12,723	12,746

14 DESIGNATED FUNDS

	At 1 January 2021	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2021
Set Aside Fund	6,368	-	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	-	10,362
Children and Family Worker Fund	407	1,719	-	2,126
Inkerman Street Fund	12,637	(95)	-	12,542
Peace and Reconciliation Fund	600	-	-	600
Wychwood Avenue Rent Fund	23,121	2,880	-	26,001
Youth Activities Fund	7,691	-	-	7,691
Church @ 7	7,053	-	(7,053)	-
Fresh Expressions Fund	7,934	970	-	8,904
Capital Projects Fund	22,913	-	-	22,913
St Matthews Church Letting Fund (Designated)	-	4,302	-	4,302
Former St Matthews Church Maintenance Fund (Designated)	13,764	1	-	13,765
Former St Matthews Re-ordering Fund (Designated)	106,014	(13,610)	-	92,404
Former St Matthews Youth Outreach Fund	4,211	1	-	4,212
	227,075	(3,832)	(7,053)	211,978

	At 1 January 2020	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2020
Set Aside Fund	6,368	-	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	-	10,362
Children and Family Worker Fund	-	407	-	407
Inkerman Street Fund	12,637	-	-	12,637
Peace and Reconciliation Fund	600	-	-	600
Wychwood Avenue Rent Fund	19,097	4,024	-	23,121
Youth Activities Fund	7,691	-	-	7,691
Church @ 7	7,053	-	-	7,053
Heating Project Fund (see note 18)	1,063	(650)	(413)	-
Fresh Expressions Fund	9,730	(1,796)	-	7,934
Capital Projects Fund	22,500	-	413	22,913
Former St Matthews Church Maintenance Fund (Designated)	13,757	7	-	13,764
Former St Matthews Re-ordering Fund (Designated)	109,495	519	(4,000)	106,014
Former St Matthews Youth Outreach Fund	4,202	9	-	4,211
	228,555	2,520	(4,000)	227,075

Luton St Mary's Parochial Church Council
For the Year ended 31 December 2021

14 DESIGNATED FUNDS cont'd

Set Aside Fund

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

Inkerman Street Fund

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

Girls Youth Worker Fund

Created to fund the employment of a youth worker to address the specific needs of girls in the parish and neighbouring parishes and funded by grants from trusts.

Children and Family Worker Fund

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

Capital Projects Fund

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

Wychwood Avenue Rent Fund

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

Peace and Reconciliation Fund

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

Church @ 7 Fund

Set-up to administer the transactions relating to the development of the Church @ 7 service congregation funded by Diocese of St Albans.

Special Needs Fund

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

Youth Activities Fund

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

Heating Project Fund

Set-up to administer the replacement heating system project

Fresh Expressions Fund

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

Former St Matthews Church Maintenance Fund

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

Former St Matthews Re-ordering Fund

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

Former St Matthews Church Youth Outreach Fund

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

15 RESTRICTED FUNDS

Magnificat Fund

Luton St Mary 1990 Youth Trust

Children in Need Fund

Cumberland Dinner Fund

Organ Repair Fund

Former St Matthews Music and Instruments Fund

Former St Matthews Acts 2:45 Fund

Former St Matthews Cecilia Robin Fund

At 1 January 2021	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2021
6	-	-	6
20,042	6,088	(5,000)	21,130
2,323	-	(2,323)	-
2,027	145	(145)	2,027
21,323	-	-	21,323
5,191	-	-	5,191
433	-	-	433
17	-	-	17
51,362	6,233	(7,468)	50,127

Magnificat Fund

Luton St Mary 1990 Youth Trust

Fabric Fund

Children in Need Fund

Cumberland Dinner Fund

Organ Repair Fund

Former St Matthews Music and Instruments Fund

Former St Matthews Acts 2:45 Fund

Former St Matthews Cecilia Robin Fund

At 1 January 2020	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2020
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
5,191	-	-	5,191
433	-	-	433
17	-	-	17
50,295	7,033	(5,966)	51,362

Fabric Fund

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

Magnificat Fund

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

Luton St Mary Youth Trust

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

Organ Repair Fund

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

Children in Need Fund

The fund was created to administer the transactions relating to the awarding of a Children in Need grant for youth outreach into Luton.

Cumberland Dinner Fund

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

Former St Matthews Music and Instruments Fund

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

Former St Matthews Acts 2:45 Fund

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

Luton St Mary's Parochial Church Council
For the Year ended 31 December 2021

16 ENDOWMENT FUNDS

Trusts Fund

At 1 January 2021	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2021
-	2,427	(2,427)	-
-	2,427	(2,427)	-

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

Trusts Fund

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

17 OTHER COMMITMENTS

The P.C.C. have liabilities under a rental lease for a photocopier with Control Print Solutions and Tower Leasing entered into in December 2020 for a period of five years. The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
Later than one and not later than five years	12,632	15,886

18 FINANCIAL INSTRUMENTS

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

Financial assets

Measured at fair value through the statement of financial activities:

- Fixed asset listed investments (note 10)

2021 £	2020 £
-----------	-----------

250,051	180,637
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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:

Net gains and losses (including changes in fair value)

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

4,937	4,204
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20,736	1,627
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19 COVID-19

The Covid-19 pandemic has contributed to a reduction in income received in 2020 from collections, donations, social events and fundraising, hall hire, rent and wedding and funeral fees. There have been some cost savings too relating to running expenses. This continued to affect 2021 although the P.C.C. are optimistic that revenues will return closer to normal levels in 2022. The P.C.C. have considered the financial position of the PCC for 12 months from the date the financial statements are approved and have concluded that no adjustments are required to the carrying value of its assets and that cash balances and funds are adequate to maintain its activities. They are also of the opinion that there are no material uncertainties relating to going concern.

20 CLOSURE OF ST MATTHEWS PARISH MERGING WITH ST MARYS PARISH

The diocese of St Albans decided to close our neighbouring parish of St Matthew in 2021 and merge it with St Marys. The tables below show the affect on our finances as reflected throughout these accounts.

a) Analysis of principal SoFA components for 2021

Total Income and Endowments

Total Expenditure

Net income/(expenditure)

Other gains/(losses)

Net Movement in Funds

Luton St Marys £	Luton St Matthews £	COMBINED TOTAL £
210,748	1,350	212,098
221,460	14,181	235,641
(10,712)	(12,831)	(23,543)
20,736	-	20,736
10,024	(12,831)	(2,807)

b) Analysis of principal SoFA components for 2020

Total Income and Endowments

Total Expenditure

Net income/(expenditure)

Other gains/(losses)

Net Movement in Funds

Luton St Marys £	Luton St Matthews £	COMBINED TOTAL £
200,154	14,521	214,675
223,100	22,593	245,693
(22,946)	(8,072)	(31,018)
1,627	-	1,627
(21,319)	(8,072)	(29,391)

c) Analysis of net assets at date of merging 1st January 2021

Net Assets

Represented by:

Unrestricted funds

- General Funds

- Designated Funds

Restricted income funds

Endowment Funds

Total Funds

Luton St Marys £	Luton St Matthews £	COMBINED TOTAL £
365,058	137,880	502,938
216,251	8,250	224,501
103,086	123,989	227,075
319,337	132,239	451,576
45,721	5,641	51,362
-	-	-
365,058	137,880	502,938

Luton St Mary Churchwardens' Charities
For the year ended 31 December 2021

Thomas and Edward Crawley
Charity Registration Number 810332

Church & Steeple Fund

	2021 £	2020 £
<i>Receipts</i>		
Investment Income	393	366
TOTAL RECEIPTS	393	366
Excess/(Deficit) Receipts over Payments	(2)	1
Balance brought forward 1 January	3	2
Balance carried forward 31 December	1	3

	2021 £	2020 £
<i>Payments</i>		
Luton St Mary P.C.C. - Fabric Fund	395	365
TOTAL PAYMENTS	395	365

William Crawley
Charity Registration Number 200354

Distribution & Bread Fund

<i>Receipts</i>		
Investment Income	440	407
	440	407
Excess/(Deficit) Receipts over Payments	(2)	2
Balance brought forward 1 January	6	4
Balance carried forward 31 December	4	6

<i>Payments</i>		
Distribution to Luton Churches	442	405
	442	405

Certified as correct in accordance with the books, vouchers
and information received.

Miller & Co., Chartered Accountants
15 April 2022

BALANCE SHEET as at 31 DECEMBER 2021

	2021 £	2020 £
ASSETS		
Investments at Market Value		
<i>Church & Steeple Fund</i>		
<i>T&E Crawley Charity</i>		
M&G Charifund - 441 units	6,863	6,053
Charinco - 1118.804 units	2,055	2,204
	8,918	8,257
<i>Distribution & Bread Fund</i>		
<i>W Crawley Charity</i>		
M&G Charifund - 299 units	4,653	4,104
M&G Charifund - 214 units	3,330	2,937
Charinco - 997.816 units	1,833	1,966
	9,816	9,007
Current Assets		
Cash - Barclays Bank Plc	5	8
TOTAL ASSETS	18,739	17,272

Notes: 1. The Cumberland Dinner Bequest and The Cumberland Grave Bequest are administered by Luton St Mary's P.C.C. on behalf of the Churchwardens' Charities. A balance of £2,026.97 was held by the P.C.C. as at 31 December 2021 (2020:£2,026.97)

Signed on behalf of the Trustees on 24 March 2022

A Moss

S Carter