



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

## INTRODUCTION

By Mike Jones

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

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

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

## HIGHLIGHTS OF THE YEAR

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**(h) What God is Doing.** A profound point of the year was when the Bible verse “the leaves of the tree are for the healing of the nations” came into focus as prophetically we sense that this is both what is happening and what we are called to. The church's commitment to healing nations informs our actions. Worship services, prayer, pastoral support are core to who we are while the living building efforts signal growth, sustainability, and desire to reach into the local community. I'm so grateful for our diversity, energy, and initiative at St Mary's. I am grateful that you are journeying with us as we seek to follow the Lord. It's been a privilege to work alongside you this year. Together, we've made a real difference, and I'm confident we'll continue to do so in the future, with the Lord as our guide. Thank you for all you do. Let's keep up the great work!

## LOOKING UPWARD

### WORSHIP

*by Mike Jones*

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

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

*Our monthly 9 am schedule has been:*

- 1st Sunday - Holy Communion
- 2nd Sunday - Peace Service
- 3rd Sunday - Holy Communion
- 4th Sunday - Hymns at 9
- 5th Sunday - Holy Communion

#### **Music**

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

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

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

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

- 1st Sunday - All Age worship
- 2nd Sunday - Holy Communion & Peace Service
- 3rd Sunday - Morning Worship
- 4th Sunday - Holy Communion
- 5th Sunday - Variable

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

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

#### **Music**

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

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

#### **c) Welcoming Wednesdays 11am**

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

#### **d) Other Languages**

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

## OCCASIONAL OFFICES.

*by Ulrike Hunt*

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

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

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

We had 3 weddings in 2023.

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

## SCREENS-AUDIO-STREAMING (SAS)

*by Adam Whiting*

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



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

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

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

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

As a reminder, our ministry encompasses:

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

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

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

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

## LOOKING ACROSS CHURCH

### YOUNG CHURCH, ALL AGE AND SCHOOLS TEAM

#### YOUNG CHURCH

*by Ruth Boctor*

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

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

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

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

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

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

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

#### SCHOOLS TEAMS

*by Andy Fisher*

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

#### YOUTH

*by Adam Whiting*

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

Hemel Hempstead for a weekend full of activities and worship.

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

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

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

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

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

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

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

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

## PASTORAL CARE

*by Sue Carter (Pastoral Care Pastor)*

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

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

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

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

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

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

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

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

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

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

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

Ellen Ibbett died 22.12.2022

Jean Barker died 9.6.2023

Gordon Savage died 29.8.2023

Sandy Crossman died 15.9.2023

John Wray (adult son of Hazel Wray) died 9.10.2023

Ken Rose died 6.12.2023

## SMALL GROUPS

*by Cathy Nobles*

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

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

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

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

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

*Samples from the small groups:*

### Snippet from 'The Seekers'

*by Alison Elliott*

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

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

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

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

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

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

### Men's Activity Weekend

*by Andy fisher*

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

### Two Bible Study Groups

*by Angela Symonds*

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



## LOOKING OUTWARD

### THE PARISH

## A map of Luton, UK, highlighting the Luton Hoo Hotel, Golf &amp; Spa and the Luton Hoo Hotel, Golf Course. The map shows the River Lea flowing through the area, with major roads like A1, A5, and A6. Key locations include Warden Park, High Town, New Town, Park Town, St Anns Hill, University of Bedfordshire, London Luton Airport, and various residential areas like Wiggmore, Wandon End, and East Hyde. The Luton Hoo Hotel, Golf &amp; Spa is marked with a red pin icon, and the Luton Hoo Hotel, Golf Course is marked with a green pin icon. The map also shows the M1 motorway and the A505 road.

ST. MARY'S CHAPLAINCY  
by Cathy Nobles and Anne Adams

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

ST MARY'S CENTRE FOR PEACE AND RECONCILIATION  
*by Peter Adams*

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

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

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

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

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

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

## MISSION

*by Anne Adams*

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

## LEADERSHIP AND OPERATIONS

### LEADERSHIP

#### TRAINING

*by Mike Jones*

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

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

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

## SAFEGUARDING

*by Mike Jones / Trish Pinner*

### 1. Introduction

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

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

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

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

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

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

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

### 3. Safeguarding Roles -

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

[safeguarding@stmarysluton.org](mailto:safeguarding@stmarysluton.org)

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

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

We refer to 5 policies.

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

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

Diocesan Policy: *Responding to Domestic Abuse*

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

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

### 5. Safer Recruitment and People Management

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

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

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

The SGO believes that nothing needs to be acted on.

This year we are reorganizing after the change of PSO.

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

We deal with these issues as they arise.

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

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

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

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**PCC SECRETARY REPORT**

*by Angela Symonds*

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

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

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

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

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

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

**Safeguarding**

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

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

**Bible and Prayer**

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

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

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

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

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

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

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**DEANERY SYNOD**

*by John Spurgeon*

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

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

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

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

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

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

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

## OPERATIONS

### SENIOR ADMINISTRATOR REVIEW

*by Ulrike Hunt*

2023 was a very full year.

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

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

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

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

### ELECTORAL ROLL FIGURES

*by Ulrike Hunt*

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

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



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## HIRINGS REPORT

by Ulrike Hunt

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

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

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

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

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

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

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## WARDENS' REPORT

by Sue Carter

### Services

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### **Ordinands**

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

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

#### **Church Wardens**

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

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

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

Thank you all!

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

*by Anthony Moss*

#### **EXTENSIONS HEATING**

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

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

#### **HALL LIGHTING**

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

#### **QUINQUENNIAL INSPECTIONS**

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

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

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

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

## MISCELLANEOUS

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

## FINANCIAL REPORT

by Anne Adams

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

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

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

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

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

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

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

The hiring of our building contributed an income of £30,000. During 2023 we hosted the Royal London Philharmonic Orchestra for a week of workshops culminating in an experimental concert. We also have several regular users and have increased the number of musical concerts in this amazing venue. We did not host any graduations for the University of Bedfordshire in 2023 but are pleased they are returning in 2024. We are working to explore how we can increase the income from hirings. A big thank you to all who work to make this all happen.

The bottom line for St Mary's is that because of our two large investments, mentioned above, there is a total deficit of £78,000 at the end of 2023. PCC decided that the two major projects were of such importance that they have essentially been taken from our reserves. The actual deficit for the day to day running of the ministry of St Mary's was £8,500. Looking forward we have again had to ask PCC to accept a large deficit budget for 2024. In these changing times we cannot ignore the financial trends.

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

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

by Ulrike Hunt & Mike Jones

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



## CLERGY, WARDENS AND STAFF

**Incumbent:** Mike Jones

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

**Churchwardens:** Sue Carter and John Mascoll

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

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

## PCC & SYNODS

On the PCC following the 2023 APCM were

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

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

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

*General Synod representative:* Peter Adams

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

## A-Z OF VOLUNTEERS

### PCC SUB COMMITTEES:

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

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

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

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

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

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

### OTHER VOLUNTEERS

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

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

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

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

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

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

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

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

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

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

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

**Pianists:** Malcolm Kirby and Andrew Rodell

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## STRUCTURE, GOVERNANCE & MANAGEMENT

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

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

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

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

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

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

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

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

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

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

## FAQ: UNDERSTANDING THE C OF E

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

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

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

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

The parish priest and the bishop are responsible for the 'cure of souls' in their parish. That includes

everyone. And this explains why parish priests are so involved with the key issues and problems affecting the whole community.

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

## CONTACT DETAILS

St Mary's Parish Church, Church Street, Luton, Bedfordshire. LU1 3JF.

Registered Charity No. 1132078

Tel: 07928 821995 [www.stmarysluton.org](http://www.stmarysluton.org)

Email: [admin@stmarysluton.org](mailto:admin@stmarysluton.org)

Twitter: @stmarysluton;

Facebook: facebook.com/stmarysluton

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

Bank: Barclays Bank plc

Independent Auditor: Miller & Co

Investment Advisers: Brewin Dolphin Bell Lawrie Ltd.

MIKE JONES (CHAIRMAN)

MARCH 2024 ON BEHALF OF ST MARY'S PCC





**Accounts for the  
year ended  
31<sup>st</sup> December 2023**

## Treasurer's Report

The overall net deficit for the year before gains or losses on investments was £77,988 (2022: £9,494). This appears to be a lot higher than in 2022 but it includes the expenditure on a new boiler for the hall (£54,928) and the purchase of the new church chairs (£14,566) from our reserves. The net deficit after these are taken into consideration was £8,494.

### Income and Expenditure

Income fell overall by 4% during 2023 over that in 2022 and this was largely the result of reduced hiring income of the church buildings offset by a full year of rent income for Inkerman Street. Expenditure fell by 5% over that in 2022 after taking into consideration the special projects as above. All costs were very well controlled and mainly below budget even though utility bills increased in 2023 compared to 2022. Thanks go to those controlling these costs.

### Investments

The PCC holds fixed asset investments that are the results of legacies from previous generations of worshippers of St Mary's. As the PCC derive an income from their investments this will hopefully be higher in 2024 as a result of these investments. The market value of our investments continues to be affected by the events in Ukraine and Gaza and global energy prices but these have recovered during the early months of 2024.

### Reserves Policy

The PCC has a policy on the amount of investments that it holds as a reserve. This states that they will retain reserves at a maximum level of six months expenditure and a minimum level of three months expenditure. This is regarded as responsible stewardship because of the liabilities accepted by the PCC. As at the end of 2023 the value of investments held decreased in value but was still above the level required in this policy. This was regarded

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

### Public Benefit

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

### Fundraising

Some of our church family raised significant amounts during 2023 by doing sponsored activities and the money raised went to church funds. This was amazing and

we are very grateful. Is this something you could do during 2024?

### Outlook 2024

The outlook for 2024 financially is a deficit again because of our hiring out the church buildings is forecast to be lower and the generally lower level of congregational giving. The PCC accepted a budget that gave a deficit of £48,600 for the year. Can you help us fill this gap? We are able to save some costs due to the lower level of activity during the lockdown period but this won't return us to positive territory. This underlying level of activity cannot

continue for long without the increased support of the worshipping community of St Mary's. Therefore, the challenge, as before, is to tithe and pledge our income to the Church and Give in Grace for the exciting new developments in the life of St Mary's church.

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

**Andrew Rodell**  
Honorary Treasurer  
21 March 2024

*Can you help us by  
fundraising in 2024?*

*Our projected deficit  
in 2024 is £48,600.  
Can you help us fill  
this gap?*

## Statement of Responsibilities

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

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

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

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

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

### Opinion

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

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Church accounting Regulations 2006 and Charities Act 2011.

### Basis for opinion

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

### Conclusions relating to going concern

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

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



as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

#### **Other information**

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

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

We have nothing to report in this regard.

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

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

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

#### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 2, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below.

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

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

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

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

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

In common with all audits under ISAs (UK) we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the PCC operates in, focussing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements such as the Charities Act 2011.

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

#### *Audit response to risk identified*

Our procedures to respond to risks identified included the following:

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

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

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/library/standards-codes-policy/audit-assurance-and-ethics/auditors-responsibilities-for-the-audit/>. This description forms part of our auditor's report.

### **Use of our report**

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

*Miller & Co*  
*Statutory Auditor*  
*Chartered Accountants*  
*5 Imperial Court, Laporte Way*  
*Luton, Bedfordshire*  
*08 April 2024*

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

## **Accounting Policies**

### **General information and basis of preparation**

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

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

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

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

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



## **Funds**

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

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

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

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

## **Income recognition**

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

### *Voluntary income and capital sources*

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

### *Other ordinary income*

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

### *Investments*

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

Realised gains or losses are recognised when investments are sold.

### *Government grants*

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

## **Expenditure recognition**

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

### *Grants*

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

### *Activities directly relating to the work of the Church*

The diocesan parish share is accounted for when payable.

### *Operating leases*

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

### *Resources expended*

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

## **Fixed Assets**

### *Consecrated land and buildings and movable church furnishings*

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

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

### *Property Improvements*

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

## **Financial instruments**

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

### *Investments*

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

### *Other Financial Assets*

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

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

### *Financial liabilities*

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

## **Going Concern**

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

## Notes to the Trust Accounts

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

### 9. *The Holyoak Fund*

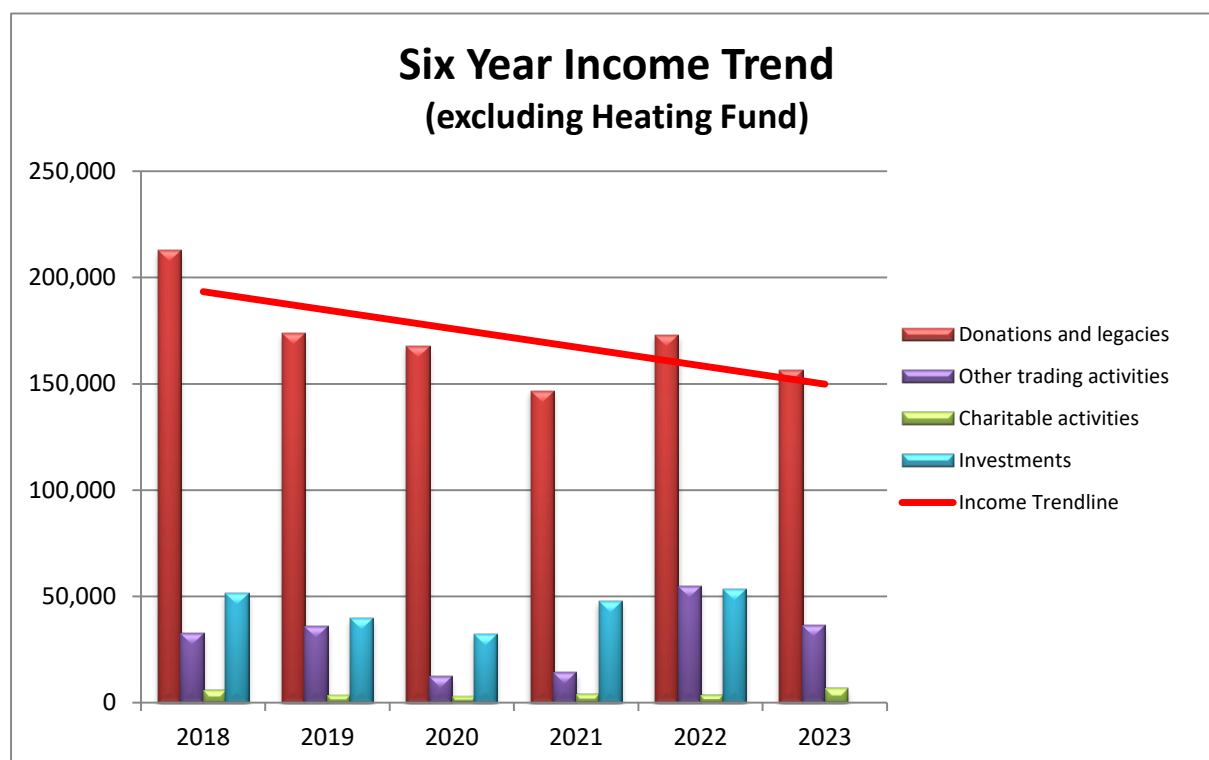
The income from the capital sum is to be used for the general purposes of the parish.

### 10. *The Hempshall Fund*

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

## Six Year Financial Record (excluding Heating Fund)

Total Funds	2018 £	2019 £	2020 £	2021 £	2022 £	2023 £
<b>Income and Endowments from:</b>			(restated)			
<i>Donations and legacies</i>	212,593	173,744	167,575	146,625	172,998	156,411
<i>Other trading activities</i>	32,499	35,990	12,197	14,154	54,931	36,145
<i>Investments</i>	51,358	39,534	32,095	47,555	32,207	53,530
<i>Charitable activities</i>	5,695	3,738	2,808	3,764	3,594	6,530
<b>Total Income and Endowments</b>	<b>302,145</b>	<b>253,006</b>	<b>214,675</b>	<b>212,098</b>	<b>263,730</b>	<b>252,616</b>
<b>Expenditure</b>						
<i>Raising funds</i>	4,186	4,110	3,729	1,964	4,007	5,658
<i>Charitable activities</i>	279,563	251,885	241,964	233,677	269,217	323,726
<b>Total Expenditure</b>	<b>283,749</b>	<b>255,995</b>	<b>245,693</b>	<b>235,641</b>	<b>273,224</b>	<b>329,384</b>
Gain/(loss) on investments	(14,055)	17,765	1,627	20,736	(32,739)	(1,220)
<b>Net Income/(expenditure)</b>	<b>4,341</b>	<b>14,776</b>	<b>(29,391)</b>	<b>(2,807)</b>	<b>(42,233)</b>	<b>(77,988)</b>
<b>Market Value of Investments Held</b>	<b>163,645</b>	<b>180,210</b>	<b>180,637</b>	<b>250,051</b>	<b>215,923</b>	<b>212,790</b>



STATEMENT OF FINANCIAL ACTIVITIES

		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	Note	£	£	£	£	2023 £	2022 £
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	1(a)	139,627	13,427	3,357	-	156,411	172,998
Other trading activities	1(b)	31,369	3,304	1,472	-	36,145	54,931
Investments	1(c)	8,260	35,736	6,857	2,677	53,530	32,207
Charitable activities	1(d)	6,530	-	-	-	6,530	3,594
TOTAL INCOME AND ENDOWMENTS		185,786	52,467	11,686	2,677	252,616	263,730
EXPENDITURE ON:							
Raising Funds	2(a)	5,658	-	-	-	5,658	4,007
Charitable activities	2(b)	253,919	67,713	2,094	-	323,726	269,217
TOTAL EXPENDITURE		259,577	67,713	2,094	-	329,384	273,224
Net Income/(expenditure)		(73,791)	(15,246)	9,592	2,677	(76,768)	(9,494)
Net gains/(losses) on investments		(1,220)	-	-	-	(1,220)	(32,739)
Net Income/(expenditure)		(75,011)	(15,246)	9,592	2,677	(77,988)	(42,233)
Transfers between funds	4	17,639	(9,962)	(5,000)	(2,677)	-	-
NET MOVEMENT IN FUNDS		(57,372)	(25,208)	4,592	-	(77,988)	(42,233)
RECONCILIATION OF FUNDS							
Total funds brought forward		199,137	205,820	52,941	-	457,898	500,131
TOTAL FUNDS CARRIED FORWARD		141,765	180,612	57,533	-	379,910	457,898

**Luton St Mary's Parochial Church Council**  
**For the Year ended 31 December 2023**

**BALANCE SHEET AT 31 DECEMBER 2023**

	<b>Note</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
<b>FIXED ASSETS</b>			
Tangible fixed assets	5	36,984	36,984
Investments	10(a)	212,790	215,923
		<u>249,774</u>	<u>252,907</u>
<b>CURRENT ASSETS</b>			
Debtors	6	36,314	22,423
Short term deposits		87,227	133,137
Cash at bank and in hand		81,122	124,694
		<u>204,663</u>	<u>280,254</u>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	7	63,277	64,013
<b>NET CURRENT ASSETS</b>		<u>141,386</u>	<u>216,241</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>391,160</u>	<u>469,148</u>
<b>LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR</b>	8	11,250	11,250
<b>NET ASSETS</b>	11	<u>379,910</u>	<u>457,898</u>
<b>FUNDS</b>			
Unrestricted Funds			
- General Fund	9	141,765	199,137
- Designated Funds	14	180,612	205,820
		<u>322,377</u>	<u>404,957</u>
Restricted Endowment	15	57,533	52,941
	16	-	-
<b>TOTAL FUNDS</b>		<u>379,910</u>	<u>457,898</u>

The financial statements were approved by Parochial church Council on 21st March 2024 and signed on its behalf by:

A G Rodell  
*(Hon Treasurer)*

The Revd M C Jones  
*(Chairman)*



## NOTES TO THE FINANCIAL STATEMENTS

### 1 INCOME AND ENDOWMENTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
					2023 £	2022 £
1(a) Donations and legacies						
<i>Incoming resources from donors</i>						
Planned Giving:						
Gift Aid	92,663	5,708	-	-	98,371	96,096
Income tax recoverable	15,752	1,296	-	-	17,048	18,044
Other Planned Giving	3,546	173	-	-	3,719	4,013
Collections at all services	9,660	-	-	-	9,660	7,228
Sundry Donations	1,786	-	-	-	1,786	2,112
	<u>123,407</u>	<u>7,177</u>	<u>-</u>	<u>-</u>	<u>130,584</u>	<u>127,493</u>
<i>Other voluntary income</i>						
Grants toward work of church and major repairs	12,223	2,750	380	-	15,353	35,347
Donations, appeals, etc.	3,997	3,500	2,977	-	10,474	5,158
Legacies	-	-	-	-	-	5,000
	<u>16,220</u>	<u>6,250</u>	<u>3,357</u>	<u>-</u>	<u>25,827</u>	<u>45,505</u>
Total Donations and legacies	<u>139,627</u>	<u>13,427</u>	<u>3,357</u>	<u>-</u>	<u>156,411</u>	<u>172,998</u>

The income from donations and legacies in 2022 was £172,998 of which £1,458 was attributable to restricted, £7,207 was attributable to designated and £164,333 was attributable to unrestricted funds.

#### 1(b) Other trading activities

##### *Charitable and ancillary trading*

Fundraising Income	2,509	-	-	-	2,509	2,116
Church hall lettings	21,503	-	-	-	21,503	9,466
Contributions for use of the Church	6,970	-	-	-	6,970	39,615
Course fees income	-	-	1,472	-	1,472	-
	<u>30,982</u>	<u>-</u>	<u>1,472</u>	<u>-</u>	<u>32,454</u>	<u>51,197</u>

##### *Other activities*

Insurance claims and receipts	249	3,304	-	-	3,553	3,688
Photocopying receipts	138	-	-	-	138	46
	<u>387</u>	<u>3,304</u>	<u>-</u>	<u>-</u>	<u>3,691</u>	<u>3,734</u>

#### Total other trading activities

	<u>31,369</u>	<u>3,304</u>	<u>1,472</u>	<u>-</u>	<u>36,145</u>	<u>54,931</u>
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The income from other trading activities in 2022 of £54,931 of which £5,788 was attributable to designated and £49,143 to unrestricted funds.

#### 1(c) Investments

Dividends and interest	8,260	4,351	6,857	2,677	22,145	17,915
Rent	-	31,385	-	-	31,385	14,292
Total Investments	<u>8,260</u>	<u>35,736</u>	<u>6,857</u>	<u>2,677</u>	<u>53,530</u>	<u>32,207</u>

The income from investments in 2022 was £32,207 of which £2,526 was attributable to endowments, £6,445 was attributable to restricted, £15,050 was attributable to designated and £8,186 was attributable to unrestricted funds.

#### 1(d) Charitable activities

Fees-weddings, funerals, recitals	<u>6,530</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6,530</u>	<u>3,594</u>
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The income from charitable activities in 2022 of £3,594 was all attributable to unrestricted funds.

**Luton St Mary's Parochial Church Council**  
**For the Year ended 31 December 2023**

**2 EXPENDITURE**

							TOTAL FUNDS	
Basis of Allocation			Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	2023	2022
			£	£	£	£	£	£
<b>2(a) Raising funds</b>								
Publicity	Direct		-	-	-	-	-	377
Wedding and funeral fees paid	Direct		4,733	-	-	-	4,733	2,745
Senior Administrator salary	Time spent		925	-	-	-	925	885
			<u>5,658</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,658</u>	<u>4,007</u>
The expenditure on raising funds in 2021 of £1,964 was all attributable to unrestricted funds.								
<b>2(b) Charitable activities</b>								
<i>Grants</i>								
Missionary and charitable giving:								
Relief and development agencies	Direct		8,000	-	-	-	8,000	8,500
Home missions and other Church Societies	Direct		3,440	3,000	-	-	6,440	3,975
			<u>11,440</u>	<u>3,000</u>	<u>-</u>	<u>-</u>	<u>14,440</u>	<u>12,475</u>
<i>Activities relating to the work of the Church</i>								
Ministry: Parish Share	Direct		75,251	-	-	-	75,251	74,391
Clergy expenses	Direct		2,221	-	-	-	2,221	1,398
Clergy house repairs/running	Direct		79	4,689	-	-	4,768	7,231
Senior administrator salary and	Direct		17,235	-	-	-	17,235	16,407
Youth worker salaries	Direct		26,984	-	-	-	26,984	17,053
Children & Family worker salary	Direct		-	699	-	-	699	4,015
Training	Direct		596	-	-	-	596	804
Youth	Direct		3,073	-	-	-	3,073	2,317
Children's Church, Creche, Chimps	Direct		631	-	-	-	631	458
Upkeep of services	Direct		1,699	-	-	-	1,699	821
Worship Groups	Direct		587	-	-	-	587	940
Inkerman Street Costs	Direct		-	2,647	-	-	2,647	18,000
Church - running expenses	Direct		27,354	-	-	-	27,354	24,809
Church maintenance - routine	Direct		6,978	-	-	-	6,978	17,844
Church maintenance - major	Direct		-	-	-	-	-	19,521
Audio/amplification	Direct		549	-	-	-	549	675
Church hall running costs	Direct		16,700	-	-	-	16,700	15,497
Site agent salary	Direct		11,296	-	-	-	11,296	7,696
Outreach	Direct		1,075	-	-	-	1,075	139
Wedding ministry	Direct		7	-	-	-	7	-
Pastoral	Direct		829	-	-	-	829	439
Network Groups	Direct		8	-	-	-	8	137
Special projects	Direct		14,556	54,928	-	-	69,484	-
Sundry expenses	Direct		4,253	1,750	2,094	-	8,097	1,727
Office expenses	Usage		7,541	-	-	-	7,541	5,774
Events Co-ordination salaries	Direct		6,757	-	-	-	6,757	4,231
Cemetery Administration salary	Direct		9,192	-	-	-	9,192	8,742
			<u>235,451</u>	<u>64,713</u>	<u>2,094</u>	<u>-</u>	<u>302,258</u>	<u>251,066</u>
<i>Governance costs</i>								
Office expenses	Usage		1,989	-	-	-	1,989	1,989
PCC admin. costs	Direct		1,459	-	-	-	1,459	1,192
Hospitality	Direct		1,110	-	-	-	1,110	809
Senior Administrator salary	Time spent		695	-	-	-	695	665
Subscriptions	Direct		769	-	-	-	769	170
Bank charges	Direct		1,006	-	-	-	1,006	851
			<u>7,028</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>7,028</u>	<u>5,676</u>
Total Charitable activities			<u>253,919</u>	<u>67,713</u>	<u>2,094</u>	<u>-</u>	<u>323,726</u>	<u>269,217</u>

The expenditure on charitable activities in 2022 was £269,217 of which £89 was attributable to restricted, £40,178 was attributable to designated and £228,950 was attributable to unrestricted funds.

**Luton St Mary's Parochial Church Council**  
**For the Year ended 31 December 2023**

**3(a) STAFF COSTS**

	2023 £	2022 £
Wages and salaries	74,312	59,034
Pensions costs	1,577	1,050
	<b>75,889</b>	<b>60,084</b>

The average monthly number of employees in the year was 7 made up of 6 administrative and 1 youth worker none of whom earned £60,000 p.a. or more. The Cemetery Administrator is sub-contracted to The Luton Church Burial Ground Trust for which the P.C.C. received £11,761 during 2023 (2022: £11,589).

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

Peter Adams has received support in respect of his Inter-Cultural Relations work amounting to £3,000 in 2023 (2022: £3,000) and this is fully funded from specific donations received. Payments were made to members of the P.C.C. in respect of stewarding events in the church fully funded by the hirers. They were to John Mascoll an amount of £150 and Anthony Moss an amount of £90 in 2023.

**4 TRANSFERS BETWEEN FUNDS**

	2023 £	2022 £
<b>Restricted Funds to Unrestricted Funds</b>		
Luton St Mary 1990 Youth Trust contribution to Youth Worker costs	(5,000)	(5,000)
<b>Endowment Funds to Unrestricted Funds</b>		
Trust Funds	(2,677)	(2,526)
<b>Unrestricted Funds to Designated Funds</b>		
General Fund to St Matthews Church Letting	-	1,980
<b>Designated Funds to Unrestricted Funds</b>		
General Fund to Peace and Reconciliation Fund	400	
Girls Worker Fund to General Fund	(10,362)	-
	<b>(9,962)</b>	

**5 FIXED ASSETS FOR USE BY THE PCC**

	2023 £	2023 £
<b>Tangible fixed assets</b>		
<i>Property Improvements at cost</i>		
34 Wychwood Avenue, Luton	36,984	36,984

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

**6 DEBTORS**

	2023 £	2022 £
HMRC - Gift Aid	16,477	18,026
Accounts receivable	17,797	2,481
Prepayments and accrued income	2,040	1,916
	<b>36,314</b>	<b>22,423</b>

**7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023 £	2022 £
Creditors for goods and services	6,467	3,386
Choir Fund	777	777
Recitals Fund	554	554
Mission giving and collections not paid by 31 December	13,813	15,419
Other creditors and deferred income	41,666	43,877
	<b>63,277</b>	<b>64,013</b>

**8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR**

	2023 £	2022 £
Rent deposit for Inkerman Street	11,250	11,250
	<b>11,250</b>	<b>11,250</b>

**9 GENERAL FUND**

	2023 £	2022 £
Balance b/fwd	199,137	233,814
Net movement in funds	(57,372)	(34,677)
Balance c/fwd	<b>141,765</b>	<b>199,137</b>

**General Fund**

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

**Luton St Mary's Parochial Church Council**  
**For the Year ended 31 December 2023**

**10 INVESTMENTS**

**(a) Stocks and Shares**

**Holding**

**at 31/12/23 Description**

Other UK Fixed Interest

6,250 Man Fixed Interest

4,500 Nat West Bank 9% Cumulative Preference

Government Bonds

3,500 UK Government 3.5% Bonds 2025

5,000 UK Government 3.5% Gilt 2045

Investment Trust

1,000 Merchants Trust Ord 25p

3,000 Mercantile Investment

Unit Trusts

2,075 Ishares II USD TIPS UCITS ETF GBP DIS

0 Fidelity Moneybuilder Inc

10,250 Biopharma Credit

14,250 Maitland Institutional

4,250 Link Fund Gresham House

0 Lion Trust Fund Par Special Situations Ins

5,800 Royal London AM Ethical Bond

0 Premier Portfolio PM UK

6,350 Schroder Unit Trust Global Equity

9,500 Schroder Unit Trust Asian Income

0 Avi Global

0 Polar Capital Global Trust

UK Equities

950 Ishares Core

0 Fidelity Special Value

2,500 T Bailey Fund Serv TB Evenlode Income

Global Equities

71 US Industries

1,875 Fidelity UCITS US

4,225 Lion Trust Global

100 Vanguard Funds

5,000 JP Morgan AM UK Ltd US Equity Income C

2,025 Premier Portfolio PM European

3,250 Blackrock FM European

3,500 Jupiter Japan

1,200 Worldwide Healthcare Trust

1,000 Impax Enviro Markets

Commodities

275 Ishares Physical

600 Blackrock World Mining Trust

Absolute Return

3,100 Gresham House Energy Storage

1,950 Link Fund Sol Ruffer Total Return

Property and Other Investments

2,525 Tritax Big Box Rei Ordinary

3,150 Atrato Onsite Energy

4,000 LXI Reit Plc Ord

6,000 Digital 9 Infrastructure

3,225 Hipgnosis Songs Fund

0 Gore Street Energy

5,125 Sequoia Economic

3,275 The Renewables Inf Ord

0 Triple Point Energy

Cash

£3,999 Brewin Nominees Deposit Account

Market Value	
2023	2022
£	£

5,944 -  
5,859 6,068

3,495 -  
4,626 -

5,580 5,610  
6,645 5,760

10,166 10,060  
- 5,369  
6,754 8,095  
13,283 4,773  
5,784 5,364  
- 4,310  
5,829 5,544  
- 6,642  
6,864 6,496  
7,067 7,135  
- 6,143  
- 4,790

7,154 -  
- 7,659  
6,461 6,074

184 184  
13,777 12,593  
9,265 -  
7,090 6,047  
6,710 6,635  
6,061 5,295  
6,019 5,604  
5,133 3,991  
3,732 3,870  
4,000 4,195

8,675 8,093  
3,522 4,182

3,379 -  
6,803 7,421

4,265 3,500  
2,262 -  
4,192 4,504  
1,785 5,184  
2,322 2,783  
- 4,135  
4,377 4,500  
3,727 4,258  
- 3,190

3,999 9,867

212,790 215,923

**Cost value**

206,741 214,294

**(b) Movements in Market Valuation**

**Quoted Investments**

Market valuation at 1 January

Additions

Disposals

Change in market valuation

Market valuation at 31 December

**Cash balances at brokers**

**Total Market valuation at 31 December**

2023	2022
£	£

206,056 245,908

44,013 40,060

(40,058) (47,173)

210,011 238,795

(1,220) (32,739)

208,791 206,056

3,999 9,867

212,790 215,923

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

**Luton St Mary's Parochial Church Council**  
**For the Year ended 31 December 2023**

**11 ANALYSIS OF NET ASSETS BY FUND**

	2023				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
<b>Unrestricted Funds</b>					
General Fund	249,774	(51,282)	61,665	11,250	125,577
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Children and Family Worker Fund (Designated)	-	8,671	-	-	8,671
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Pastoral Support Fund (Designated)	-	625	-	-	625
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	1,783	-	-	1,783
Wychwood Avenue Renting (Designated)	-	30,381	-	-	30,381
Inkerman Street Fund (Designated)	-	28,713	-	-	28,713
Former St Matthews General Fund	-	11,100	1,518	-	9,582
Former St Matthews Legacies Fund	-	5,898	-	-	5,898
Former St Matthews Church Maintenance Fund (Designated)	-	13,835	-	-	13,835
Former St Matthews Re-ordering Fund (Designated)	-	42,420	-	-	42,420
Former St Matthews Youth Outreach Fund	-	4,308	-	-	4,308
<b>Total</b>	<b>249,774</b>	<b>147,036</b>	<b>63,183</b>	<b>11,250</b>	<b>322,377</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	23,754	-	-	23,754
Fabric Fund	-	2,215	-	-	2,215
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	6	-	-	6
Cumberland Trust Fund	-	2,145	94	-	2,051
City Life Church Week of Guided Prayer Fund	-	2,543	-	-	2,543
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
<b>Total</b>	<b>-</b>	<b>57,627</b>	<b>94</b>	<b>-</b>	<b>57,533</b>
<b>Total Funds</b>	<b>249,774</b>	<b>204,663</b>	<b>63,277</b>	<b>11,250</b>	<b>379,910</b>

	2022				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
<b>Unrestricted Funds</b>					
General Fund	252,907	1,834	61,645	11,250	181,846
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Girls Youth Worker Fund (Designated)	-	10,362	-	-	10,362
Children and Family Worker Fund (Designated)	-	2,126	-	-	2,126
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	600	-	-	600
Wychwood Avenue Renting (Designated)	-	26,701	700	-	26,001
Inkerman Street Fund (Designated)	-	12,542	-	-	12,542
St Matthews Church Letting Fund (Designated)	-	4,302	-	-	4,302
Former St Matthews General Fund	-	4,877	1,518	-	3,359
Former St Matthews Legacies Fund	-	5,668	-	-	5,668
Former St Matthews Church Maintenance Fund (Designated)	-	13,765	-	-	13,765
Former St Matthews Re-ordering Fund (Designated)	-	92,404	-	-	92,404
Former St Matthews Youth Outreach Fund	-	4,212	-	-	4,212
<b>Total</b>	<b>252,907</b>	<b>229,977</b>	<b>63,863</b>	<b>11,250</b>	<b>407,771</b>
<b>Restricted Funds</b>					
Luton St Mary 1990 Youth Trust	-	21,130	-	-	21,130
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	156	150	-	6
Cumberland Trust Fund	-	2,027	-	-	2,027
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
<b>Total</b>	<b>-</b>	<b>50,277</b>	<b>150</b>	<b>-</b>	<b>50,127</b>
<b>Total Funds</b>	<b>252,907</b>	<b>280,254</b>	<b>64,013</b>	<b>11,250</b>	<b>457,898</b>



Luton St Mary's Parochial Church Council  
For the Year ended 31 December 2023

12 TRUSTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	2022 £
<b><i>Income from Central Board of Finance</i></b>						
Ainsworth Bequest	-	-	-	46	46	45
Chancel Fund	-	-	-	27	27	27
Cumberland Grave Bequest	-	-	-	84	84	84
Cumberland Dinner Fund	-	-	-	150	150	150
Grice Bequest (1977-1992)	-	-	-	391	391	388
Sylvia Ruby Porter Music Trust	-	-	-	961	961	956
71 Cardigan Street	-	-	-	1,007	1,007	1,001
Holyoak Trust	94	-	-	-	94	93
Herrod-Hempshall Bequest	61	-	-	-	61	60
<b><i>Income from Diocesan Board of Finance</i></b>						
Gates and Clemans Charity	-	-	-	10	10	24
<b><i>Rent for Inkerman Street</i></b>	6,342	-	-	-	6,342	6,342
<b>Total Trust Income</b>	6,497	-	-	2,676	9,173	9,171
<b>Luton St Mary 1990 Youth Trust</b>						
<b>INCOMING RESOURCES</b>						
<i>Income from investments</i>	-	-	6,330	-	6,330	6,295
<b>TOTAL INCOMING RESOURCES</b>	-	-	6,330	-	6,330	6,295
<b>RESOURCES USED</b>						
<i>Activities directly relating to the work of the Church</i>	-	-	-	-	-	-
<b>TOTAL RESOURCES USED</b>	-	-	-	-	-	-
<b>TRANSFERS BETWEEN FUNDS</b>	-	-	(5,000)	-	(5,000)	(5,000)
<b>NET MOVEMENT IN FUNDS</b>	-	-	1,330	-	1,330	1,295
<b>BALANCES BROUGHT FORWARD</b>						
AT 1 JANUARY 2023 (2022)	-	-	17,034	-	17,034	15,739
<b>BALANCES CARRIED FORWARD</b>						
AT 31 DECEMBER 2023 (2022)	-	-	18,364	-	18,364	17,034

TRUST ACCOUNTS BALANCE SHEET AT 31 DECEMBER 2023

	Market value 31/12/23 £	Cost 2023 £	2022 £
<b>FIXED ASSETS</b>			
<b>Investments</b>			
Ainsworth Bequest - 74 shares	1,673	50	50
Chancel Fund - 44 shares	995	46	46
Cumberland Grave Bequest - 136 shares	3,074	100	100
Cumberland Dinner Bequest - 244 shares	5,516	1,340	1,340
Grice Trust - Capital - 632 shares	14,287	3,871	3,871
71 Cardigan Street - Capital - 1629 shares	36,824	9,975	9,975
Sylvia Ruby Porter Music Trust - 1556 shares	35,174	10,000	10,000
Luton St Mary 1990 Youth Trust			
Capital - Central Board of Finance 10244 shares	231,569	68,600	68,600
Holyoak Trust - 152 shares	3,436	-	-
Herrod-Hempshall Bequest - 98 shares	2,215	-	-
Lease of Inkerman Street	50,000	-	-
<b>TOTAL FIXED ASSETS</b>	384,763	93,982	93,982
<b>CURRENT ASSETS</b>			
Luton St Mary 1990 Youth Trust			
Creditor - Luton St Mary P.C.C.	(643)	(643)	(643)
Income - C.B.F. Deposit Fund	643	643	643
<b>TOTAL CURRENT ASSETS</b>	-	-	-
<b>TOTAL ASSETS</b>	384,763	93,982	93,982
<b>BOOK VALUE OF FUNDS</b>	384,763	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 2023

13 GRANTS - MISSIONARY AND CHARITABLE GIVING

Church Overseas

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2023 £	2022 £
Tearfund	-	-	-	-	1,000
CMS - Kylie & Bhim Bahadur	1,750	-	-	1,750	-
Musalha UK work in the Holy Land	1,100	-	-	1,100	-
Lutheran Mid East Syrian Appeal	1,005	-	-	1,005	-
Peter & Becky Clemison	3,500	-	-	3,500	2,400
Interserve - Matt & Andrea Vaughan	3,500	-	-	3,500	2,400
Unallocated funds pre-2023 now allocated	(4,855)	-	-	(4,855)	2,700

Home Missions and other Church Societies

Youthscape	400	-	-	400	-
Noah Enterprises	500	-	-	500	-
University of Bedfordshire Chaplaincy	-	-	-	-	35
Luton Town Centre Chaplaincy	400	-	-	400	500
The Feast	400	-	-	400	-
CPAS	250	-	-	250	-
Azalea	400	-	-	400	-
Wenlock C of E Junior School	440	-	-	440	440
Alex Du Rand	1,750	-	-	1,750	-
The Level Trust	500	-	-	500	-
Cathy Nobles	500	-	-	500	-
Peace Centre/Peter Adams	400	3,000	-	3,400	3,000
Mission Direct	900	-	-	900	-
Unallocated funds pre-2023 now allocated	(1,400)	-	-	(1,400)	-

<b>Total</b>	<b>5,440</b>	<b>3,000</b>	<b>-</b>	<b>8,440</b>	<b>3,975</b>
<b>TOTAL GRANTS</b>	<b>11,440</b>	<b>3,000</b>	<b>-</b>	<b>14,440</b>	<b>12,475</b>

14 DESIGNATED FUNDS

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

	At 1 January 2022	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2022
Set Aside Fund	6,368	-	-	6,368
Special Needs Children's Fund	4,000	-	-	4,000
Girls Youth Worker Fund	10,362	-	-	10,362
Children and Family Worker Fund	2,126	192	-	2,318
Inkerman Street Fund	12,542	(5,870)	-	6,672
Peace and Reconciliation Fund	600	(217)	-	383
Wychwood Avenue Rent Fund	26,001	(931)	-	25,070
Youth Activities Fund	7,691	-	-	7,691
Fresh Expressions Fund	8,904	-	-	8,904
Capital Projects Fund	22,913	-	-	22,913
St Matthews Church Letting Fund (Designated)	4,302	(6,282)	1,980	-
Former St Matthews Church Maintenance Fund (Designated)	13,765	10	-	13,775
Former St Matthews Re-ordering Fund (Designated)	92,404	734	-	93,138
Former St Matthews Youth Outreach Fund	4,212	14	-	4,226
	<b>216,190</b>	<b>(12,350)</b>	<b>1,980</b>	<b>205,820</b>

**Luton St Mary's Parochial Church Council**  
**For the Year ended 31 December 2023**

**14 DESIGNATED FUNDS cont'd**

**Set Aside Fund**

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

**Inkerman Street Fund**

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

**Girls Youth Worker Fund**

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

**Children and Family Worker Fund**

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

**Capital Projects Fund**

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

**Wychwood Avenue Rent Fund**

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

**Peace and Reconciliation Fund**

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

**Special Needs Fund**

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

**Youth Activities Fund**

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

**Heating Project Fund**

Set-up to administer the replacement heating system project

**Fresh Expressions Fund**

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

**Former St Matthews Church Maintenance Fund**

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

**Former St Matthews Re-ordering Fund**

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

**Former St Matthews Church Youth Outreach Fund**

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

**Pastoral Support Fund**

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

**15 RESTRICTED FUNDS**

**Magnificat Fund**

Luton St Mary 1990 Youth Trust

Fabric 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

City Life Church Week of Guided Prayer Bursary Fund

At 1 January 2023	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2023
6	-	-	6
22,425	6,329	(5,000)	23,754
1,458	757	-	2,215
2,088	(37)	-	2,051
21,323	-	-	21,323
5,191	-	-	5,191
433	-	-	433
17	-	-	17
-	2,543	-	2,543
52,941	9,592	(5,000)	57,533

**Magnificat Fund**

Luton St Mary 1990 Youth Trust

Fabric 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 2022	Net receipts minus expenditure	Transfer from/(to) other Funds	At 31 December 2022
6	-	-	6
21,130	6,295	(5,000)	22,425
-	1,458	-	1,458
2,027	61	-	2,088
21,323	-	-	21,323
5,191	-	-	5,191
433	-	-	433
17	-	-	17
50,127	7,814	(5,000)	52,941

**Fabric Fund**

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

**Magnificat Fund**

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

**Luton St Mary Youth Trust**

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

**Organ Repair Fund**

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

**Cumberland Dinner Fund**

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

**Former St Matthews Music and Instruments Fund**

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

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

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

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

**Luton St Mary's Parochial Church Council**  
**For the Year ended 31 December 2023**

**16 ENDOWMENT FUNDS**

Trusts Fund

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

At 1 January 2022	Net receipts minus expenditure	Transfer to Unrestricted Fund	At 31 December 2022
-	2,526	(2,526)	-
-	2,526	(2,526)	-

**Trusts Fund**

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

**17 OTHER COMMITMENTS**

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

	2023	2022
	£	£
Later than one and not later than five years	6,124	9,378

**18 FINANCIAL INSTRUMENTS**

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

**Financial assets**

Measured at fair value through the statement of financial activities:

- Fixed asset listed investments (note 10)

212,790 215,923

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

**Income and expense**

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

6,378 6,541

**Net gains and losses (including changes in fair value)**

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

(1,220) (32,739)

**Luton St Mary Churchwardens' Charities**  
**For the year ended 31 December 2023**

**Thomas and Edward Crawley**  
Charity Registration Number 810332

**Church & Steeple Fund**

	2023	2022
	£	£
<i>Receipts</i>		
Investment Income	377	383
<b>TOTAL RECEIPTS</b>	<b>377</b>	<b>383</b>
Excess/(Deficit) Receipts over Payments	-	3
Balance brought forward 1 January	4	1
Balance carried forward 31 December	4	4

	2023	2022
	£	£
<i>Payments</i>		
Luton St Mary P.C.C. - Fabric Fund	377	380
<b>TOTAL PAYMENTS</b>	<b>377</b>	<b>380</b>

**William Crawley**  
Charity Registration Number 200354

**Distribution & Bread Fund**

<i>Receipts</i>		
Investment Income	499	485
<b>TOTAL RECEIPTS</b>	<b>499</b>	<b>485</b>
Excess/(Deficit) Receipts over Payments	0	4
Balance brought forward 1 January	8	4
Balance carried forward 31 December	8	8

<i>Payments</i>		
Distribution to Luton Churches	499	481
<b>TOTAL PAYMENTS</b>	<b>499</b>	<b>481</b>

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

Miller & Co., Chartered Accountants  
08 April 2024

**BALANCE SHEET as at 31 DECEMBER 2023**

	2022	2022
	£	£
<b>ASSETS</b>		
<b>Investments at Market Value</b>		
<i>Church &amp; Steeple Fund</i>		
<i>T&amp;E Crawley Charity</i>		
M&G Charifund - 441 units	6,328	6,481
Charinco - 1118.804 units	1,660	1,633
	<b>7,988</b>	<b>8,114</b>
<i>Distribution &amp; Bread Fund</i>		
<i>W Crawley Charity</i>		
M&G Charifund - 299 units	4,291	4,394
M&G Charifund - 214 units	3,071	3,145
Charinco - 997.816 units	1,480	1,456
	<b>8,842</b>	<b>8,995</b>
<b>Current Assets</b>		
Cash - Barclays Bank Plc	12	12
<b>TOTAL ASSETS</b>	<b>16,842</b>	<b>17,121</b>

**Notes:** 1. The Churchwardens Charities whose accounts are shown above were taken over and are administered by Luton St Mary's P.C.C. on behalf of the Churchwardens. A cash balance of £373.78 was held by the P.C.C. as at 31 December 2023 (2022:£nil)  
2. The Cumberland Dinner Bequest and The Cumberland Grave Bequest are administered by Luton St Mary's P.C.C. on behalf of the Churchwardens' Charities. A balance of £2,050.58 was held by the P.C.C. as at 31 December 2023 (2022:£2,087.56)

Signed on behalf of the Trustees on 21 March 2024

S Carter

J Mascoll