



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

INTRODUCTION

By Mike Jones

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

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

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

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

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

WHO WE ARE AND WHAT WE DO

by Mike Jones

Our JOURNEY - So Far

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

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

Our WHY - Our Vision and Purpose

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

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

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

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

These are expressed through our:

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

Our reality / context

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

Our WHO - The People we serve / Seek to Reach

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

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

Subgroups of these include:

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

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

What is God Doing?

Discerning what we sense God saying:

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

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

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

What do we see God doing?

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

The Missional Need / Opportunities

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

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

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

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

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

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

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

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

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

St Mary's as a "Major Church"

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

churches coped with their challenges and opportunities". Our designation is that we are a Major Parish Church which means that we have a significant heritage value, are listed Grade I and have a footprint of over 1000m², and have a role in addition to those of a local parish church because we make a civic, cultural and economic contribution to wider communities in the diocese and the county

Our PRAYER and DISCERNMENT

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

2024 HIGHLIGHTS OF THE YEAR

by Mike Jones

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

LOOKING UPWARD

WORSHIP

by Mike Jones

a) Sunday 9 am - our early gathering.

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

Our monthly 9 am schedule has been:

1st Sunday - Holy Communion

2nd Sunday - Peace Service

3rd Sunday - Hymns at 9

4th Sunday - Holy Communion

5th Sunday - Holy Communion

Music

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

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

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

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

1st Sunday - All Age worship

2nd Sunday - Holy Communion & Peace Service

3rd Sunday - Holy Communion

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

5th Sunday - Thanksgiving Service

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

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congregation to express gratitude in culturally meaningful ways.

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

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

Our monthly 12pm Schedule

1st Sunday Dynamic Praise and Worship

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

Music

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

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

c) Welcoming Wednesdays 11am

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

d) Other Languages

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

OCCASIONAL OFFICES.

by Ulrike Hunt

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

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

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

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

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

SCREENS-AUDIO-STREAMING (SAS)

by Adam Whiting

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

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

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

Our ministry encompasses:

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

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

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

LOOKING ACROSS CHURCH

YOUNG CHURCH, SCHOOLS TEAM AND YOUTH YOUNG CHURCH

by Adam Whiting and Harika Gade

Leadership and Attendance

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

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

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

Transition in Leadership

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

Special Events

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

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

Programme Structure

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

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

Leadership and Support

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

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

Teaching Resources and Approach

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

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

Communication and Engagement

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

SCHOOLS TEAMS

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

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

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

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

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

YOUTH

By Adam Whiting and Peter Hunt

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

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

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

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

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

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

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

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

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

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

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

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

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

PASTORAL CARE

by Sue Carter (Pastoral Care Pastor)

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

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

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

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

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

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

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

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

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

SMALL GROUPS

by Cathy Nobles

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

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

The Calm Zone Group meets quarterly led by Ruth Jones

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

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

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

Other groups which are also small groups are

The Bellringers who meet weekly on Tuesdays, and

The Community Choir which also meets weekly on Tuesdays

Men's Activity groups: meeting when organised

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

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

Samples from the small groups:

'The Seekers'.

By Alison Elliott

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

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

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

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

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

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

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

Two Bible Study Groups

by Angela Symonds

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

Men's Activity Weekend

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

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

Men's Breakfasts and Curry Nights

by Clive Barrett

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

Women's Joy Zone and Women's breakfast

by Ruth Jones

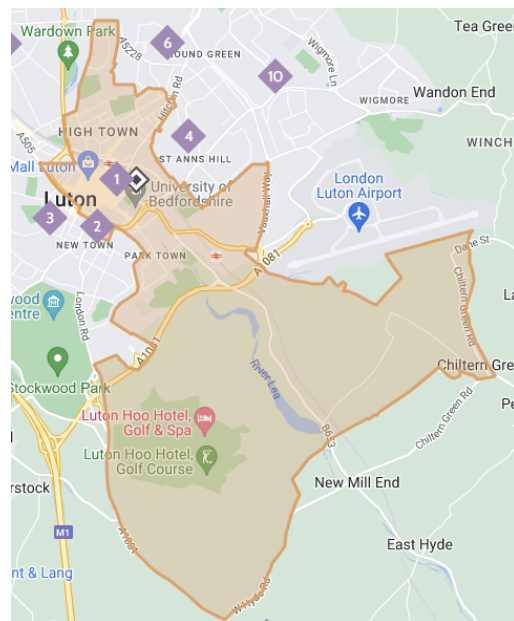
On a warm July evening last summer Ruth Jones and the Calm Zone small group hosted the Joy Zone. This was our second gathering opportunity for St Mary's women since breakfast at the vicarage earlier on in the year. The idea is to gather women in our diversity at St Mary's and have a relaxed and fun time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

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

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

LOOKING OUTWARD

THE PARISH



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

ST. MARY'S CHAPLAINCY

by Cathy Nobles and Anne Adams

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

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

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

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

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

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

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

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

ST MARY'S CENTRE FOR PEACE AND RECONCILIATION

by Peter Adams

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

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

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

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

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

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

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

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

MISSION

by Anne Adams

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

LEADERSHIP AND OPERATIONS

LEADERSHIP

TRAINING & CLERGY

by Mike Jones

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

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

SAFEGUARDING

by Mike Jones / Trish Pinner

1. Introduction

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

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

Safeguarding is a standing agenda item at PCC.

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

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

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

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

3. Safeguarding Roles.

Details of Parish Safeguarding Officer: Trish Pinner. Contact her at: safeguarding@stmarysluton.org

Details of DBS Recruiter and Verifier. Ulrike Hunt.

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

We refer to five policies.

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

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

Diocesan Policy: Responding to Domestic Abuse

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

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

5. Safer Recruitment and People Management

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

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

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

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

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

We deal with these issues as they arise.

Number of safeguarding concerns shared with Parish Safeguarding Officer. Five

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

Continuously checking that we are compliant in all area.

PCC SECRETARY REPORT

by Angela Symonds

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

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

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

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

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

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

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

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

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

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

DEANERY SYNOD REPORT

by John Spurgeon

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

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

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

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

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

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

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

OPERATIONS

SENIOR ADMINISTRATOR REVIEW

by Ulrike Hunt

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

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

Bethany Whiting joined the team as cleaner in April 2024.

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

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

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

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

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

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

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

ELECTORAL ROLL FIGURES

by Ulrike Hunt

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

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

HIRINGS REPORT

by Ulrike Hunt

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

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

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

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

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

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

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

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

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

WARDENS' REPORT

by Sue Carter

Wardens' Report 2025

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

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

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

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

- 14 -

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

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

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

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

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

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

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

FABRICS AND ORNAMENTS (BUILDINGS REPORT)

By Sue Carter - Church Warden

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

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

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

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

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

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

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

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

machine has been purchased with a grant from Verulam Trust.

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

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

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

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

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

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

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

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

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

FINANCIAL REPORT

by Anne Adams

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

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

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

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

Here are some financial headlines from 2024:

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

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

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

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

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

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

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

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

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

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

by Ulrike Hunt & Mike Jones

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

CLERGY, WARDENS AND STAFF

Incumbent: Mike Jones

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

Churchwardens: Sue Carter and John Mascoll

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

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

PCC & SYNODS

On the PCC following the 2024 APCM were

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

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

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

General Synod representative: Peter Adams

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

A-Z OF VOLUNTEERS

PCC SUB COMMITTEES:

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

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

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

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

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

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

OTHER VOLUNTEERS IN 2024

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

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

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

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

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

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

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

Men's Ministry lead: Clive Barrett

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

Maintenance: Alan Holmes, Glenn Burton and David Fok

Missionary Liaison: Anne Adams, Michael Carter and Angela Symonds

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

Peace Centre: Mike Jones, Peter Adams, Cathy Nobles

Pianists: Malcolm Kirby and Andrew Rodell

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

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

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

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

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

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

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

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

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

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

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

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

Friends of Luton Parish Church: John Spurgeon,

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

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

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

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

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

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

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

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

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

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

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

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

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

STRUCTURE, GOVERNANCE & MANAGEMENT

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

PCC meets six times during the year.

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

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

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

representatives when $ER \leq 100$; 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.

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

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

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

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

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

FAQ: UNDERSTANDING THE C OF E

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

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

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

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

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

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

CONTACT DETAILS

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

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Tel: 07928 821995 www.stmarysluton.org

Email: admin@stmarysluton.org

Facebook: facebook.com/stmarysluton

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

Youtube: www.youtube.com/StMarysLuton

Bank: Barclays Bank plc

Independent Auditor: Miller & Co

Investment Advisers: Brewin Dolphin Bell Lawrie Ltd.

MIKE JONES (CHAIRMAN)

MARCH 2025 ON BEHALF OF ST MARY'S PCC



**Accounts for the
year ended
31st December 2024**

Treasurer's Report

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

Income and Expenditure

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

Investments

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

Reserves Policy

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

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

Public Benefit

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

Fundraising

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

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

Outlook 2025

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

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

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

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

Andrew Rodell
Honorary Treasurer
27 March 2025

*Can you help us by
fundraising in 2025?*

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

Statement of Responsibilities

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

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

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

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

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

Opinion

We have audited the financial statements of Luton St Mary's Parochial Church Council (the 'PCC') for the year ended 31 December 2024, which comprise the statement of financial activities, balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Church accounting Regulations 2006 and Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

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

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 2025

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

Accounting Policies

General information and basis of preparation

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

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

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

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

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

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. This trust was closed during 2024.

2. Cumberland Grave Bequest Churchwardens' Charity

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

3. Cumberland Dinner Bequest Churchwardens' Charity

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

4. The Grice Bequest

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

5. Luton St. Mary 1990 Youth Trust

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

6. The Sylvia Ruby Porter Music Trust

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

7. Inkerman Street

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

The P.C.C. as Beneficiary

8. The Gates Trust

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

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

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

9. *The Holyoak Fund*

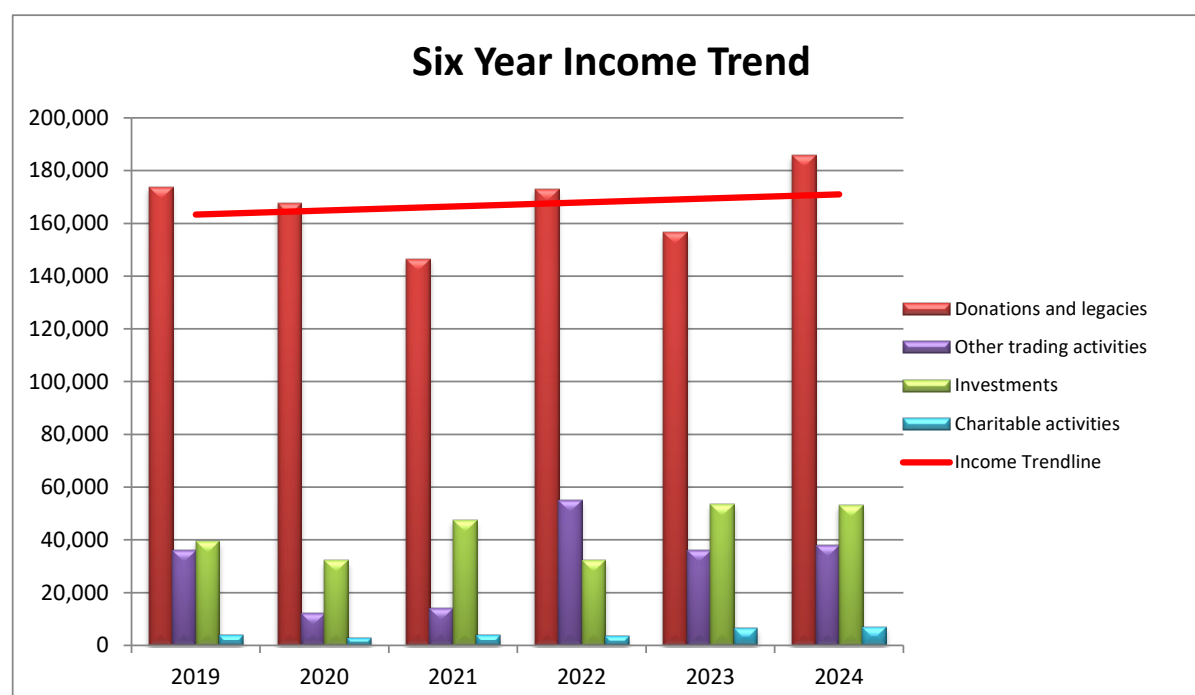
The income from the capital sum is to be used for the general purposes of the parish.

10. *The Hempshall Fund*

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

Six Year Financial Record (excluding Heating Fund)

Total Funds	2019 £	2020 £	2021 £	2022 £	2023 £	2024 £
Income and Endowments from:						
<i>Donations and legacies</i>	173,744	167,575	146,625	172,998	156,411	185,892
<i>Other trading activities</i>	35,990	12,197	14,154	5,493	36,145	37,948
<i>Investments</i>	39,534	32,095	47,555	32,207	53,530	53,007
<i>Charitable activities</i>	3,738	2,808	3,764	3,594	6,530	7,053
Total Income and Endowments	253,006	214,675	212,098	263,730	252,616	283,900
Expenditure						
<i>Raising funds</i>	4,110	3,729	1,964	4,007	5,658	3,708
<i>Charitable activities</i>	251,885	241,964	233,677	269,217	323,726	279,838
Total Expenditure	255,995	245,693	235,641	273,224	329,384	283,546
Gain/(loss) on investments	17,765	1,627	20,736	(32,739)	(1,220)	4,867
Net Income/(expenditure)	14,776	(29,391)	(2,807)	(42,233)	(77,988)	5,221
Market Value of Investments Held	180,210	180,637	250,051	215,923	212,790	216,437



STATEMENT OF FINANCIAL ACTIVITIES

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

BALANCE SHEET AT 31 DECEMBER 2024

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

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

A G Rodell
(Hon Treasurer)

The Revd Canon M C Jones
(Chairman)

NOTES TO THE FINANCIAL STATEMENTS

1 INCOME AND ENDOWMENTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
					2024 £	2023 £
1(a) Donations and legacies						
<i>Incoming resources from donors</i>						
Planned Giving:						
Gift Aid	95,415	10,279	-	-	105,694	98,371
Income tax recoverable	18,728	1,184	-	-	19,912	17,048
Other Planned Giving	5,922	67	-	-	5,989	3,719
Collections at all services	13,973	-	-	-	13,973	9,660
Sundry Donations	6,842	-	-	-	6,842	1,786
	<u>140,880</u>	<u>11,530</u>	<u>-</u>	<u>-</u>	<u>152,410</u>	<u>130,584</u>
<i>Other voluntary income</i>						
Grants toward work of church and major repairs	22,682	-	1,855	-	24,537	15,353
Donations, appeals, etc.	5,904	3,041	-	-	8,945	10,474
Legacies	-	-	-	-	-	-
	<u>28,586</u>	<u>3,041</u>	<u>1,855</u>	<u>-</u>	<u>33,482</u>	<u>25,827</u>
Total Donations and legacies	<u>169,466</u>	<u>14,571</u>	<u>1,855</u>	<u>-</u>	<u>185,892</u>	<u>156,411</u>

The income from donations and legacies in 2023 was £156,441 of which £3,357 was attributable to restricted, £13,427 was attributable to designated and £139,627 was attributable to unrestricted funds.

1(b) Other trading activities

Charitable and ancillary trading

Fundraising Income	2,351	396	-	-	2,747	2,509
Church hall lettings	14,678	-	-	-	14,678	21,503
Contributions for use of the Church	15,765	-	-	-	15,765	6,970
Course fees income	-	-	1,822	-	1,822	1,472
	<u>32,794</u>	<u>396</u>	<u>1,822</u>	<u>-</u>	<u>35,012</u>	<u>32,454</u>

Other activities

Insurance claims and receipts	-	2,733	-	-	2,733	3,553
Photocopying receipts	203	-	-	-	203	138
	<u>203</u>	<u>2,733</u>	<u>-</u>	<u>-</u>	<u>2,936</u>	<u>3,691</u>

Total other trading activities

	<u>32,997</u>	<u>3,129</u>	<u>1,822</u>	<u>-</u>	<u>37,948</u>	<u>36,145</u>
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The income from other trading activities in 2023 of £36,145 of which £1,472 was attributable to restricted, £3,304 was attributable to designated and £31,639 to

1(c) Investments

Dividends and interest	9,176	3,306	6,581	2,959	22,022	22,145
Rent	-	30,985	-	-	30,985	31,385
Total Investments	<u>9,176</u>	<u>34,291</u>	<u>6,581</u>	<u>2,959</u>	<u>53,007</u>	<u>53,530</u>

The income from investments in 2023 was £53,530 of which £2,677 was attributable to endowments, £6,857 was attributable to restricted, £35,736 was attributable to designated and £8,260 was attributable to unrestricted funds.

1(d) Charitable activities

Fees-weddings, funerals	<u>7,053</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>7,053</u>	<u>6,530</u>
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The income from charitable activities in 2023 of £6,530 was all attributable to unrestricted funds.

2 EXPENDITURE

	Basis of Allocation	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
						2024	2023
		£	£	£	£	£	£
2(a) Raising funds							
Publicity	Direct	241	249	-	-	490	-
Wedding and funeral fees paid	Direct	2,256	-	-	-	2,256	4,733
Senior Administrator salary	Time spent	962	-	-	-	962	925
		<u>3,459</u>	<u>249</u>	<u>-</u>	<u>-</u>	<u>3,708</u>	<u>5,658</u>

The expenditure on raising funds in 2023 of £5,658 was all attributable to unrestricted funds.

2(b) Charitable activities

Grants

Missionary and charitable giving:							
Relief and development agencies	Direct	9,060	-	-	-	9,060	8,000
Home missions and other Church Societies	Direct	4,348	3,100	-	-	7,448	6,440
		<u>13,408</u>	<u>3,100</u>	<u>-</u>	<u>-</u>	<u>16,508</u>	<u>14,440</u>

Activities relating to the work of the Church

Ministry:							
Parish Share	Direct	78,189	-	-	-	78,189	75,251
Clergy expenses	Direct	1,850	-	-	-	1,850	2,221
Clergy house repairs/running costs	Direct	-	6,540	-	-	6,540	4,768
Senior administrator salary and expenses:	Direct	17,928	-	-	-	17,928	17,235
Youth worker salaries	Direct	28,811	-	-	-	28,811	26,984
Children & Family worker salary	Direct	-	6,861	-	-	6,861	699
Training	Direct	1,242	-	-	-	1,242	596
Youth	Direct	4,126	-	-	-	4,126	3,073
Children's Church, Creche, Chimps	Direct	967	-	-	-	967	631
Upkeep of services	Direct	1,486	-	-	-	1,486	1,699
Worship Groups	Direct	41	-	-	-	41	587
Inkerman Street Costs	Direct	-	2,733	-	-	2,733	2,647
Church - running expenses	Direct	31,833	-	-	-	31,833	27,354
Church maintenance - routine	Direct	9,605	-	-	-	9,605	6,978
Audio/amplification	Direct	591	-	-	-	591	549
Church hall running costs	Direct	14,144	-	-	-	14,144	16,700
Site agent salary	Direct	10,769	-	-	-	10,769	11,296
Outreach	Direct	5	-	-	-	5	1,075
Wedding ministry	Direct	-	-	-	-	-	7
Pastoral	Direct	166	50	-	-	216	829
Network Groups	Direct	99	-	-	-	99	8
Special projects	Direct	3,100	-	-	-	3,100	69,484
Sundry expenses	Direct	2,565	-	2,314	-	4,879	8,097
Office expenses	Usage	7,216	-	-	-	7,216	7,541
Events Co-ordination salaries	Direct	9,338	-	-	-	9,338	6,757
Cemetery Administration salary	Direct	13,503	-	-	-	13,503	9,192
		<u>237,574</u>	<u>16,184</u>	<u>2,314</u>	<u>-</u>	<u>256,072</u>	<u>302,258</u>

Governance costs

Office expenses	Usage	1,989	-	-	-	1,989	1,989
Stewardship costs	Direct	42	-	-	-	42	-
PCC admin. costs	Direct	1,242	-	-	-	1,242	1,459
Hospitality	Direct	2,025	-	-	-	2,025	1,110
Senior Administrator salary	Time spent	723	-	-	-	723	695
Subscriptions	Direct	200	-	-	-	200	769
Bank charges	Direct	1,037	-	-	-	1,037	1,006
		<u>7,258</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>7,258</u>	<u>7,028</u>
Total Charitable activities		<u>258,240</u>	<u>19,284</u>	<u>2,314</u>	<u>-</u>	<u>279,838</u>	<u>323,726</u>

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

3(a) STAFF COSTS

Wages and salaries
Pensions costs

2024	2023
£	£
88,400	74,312
1,892	1,577
90,292	75,889

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

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

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

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

4 TRANSFERS BETWEEN FUNDS

Restricted Funds to Unrestricted Funds

Luton St Mary 1990 Youth Trust contribution to Youth Worker costs

Endowment Funds to Unrestricted Funds

Trust Funds

Designated Funds to Unrestricted Funds

General Fund to Peace and Reconciliation Fund

Inkerman Street Fund to General Fund

Girls Worker Fund to General Fund

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

5 FIXED ASSETS FOR USE BY THE PCC

Tangible fixed assets

Property Improvements at cost

34 Wychwood Avenue, Luton

2024	2023
£	£
36,984	36,984

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

6 DEBTORS

HMRC - Gift Aid

Accounts receivable

Prepayments and accrued income

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

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

Creditors for goods and services

Choir Fund

Recitals Fund

Mission giving and collections not paid by 31 December

Other creditors and deferred income

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

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR

Rent deposit for Inkerman Street

2024	2023
£	£
11,250	11,250
11,250	11,250

9 GENERAL FUND

Balance b/fwd

Net movement in funds

Balance c/fwd

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

General Fund

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

10 INVESTMENTS

(a) Stocks and Shares

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

(b) Movements in Market Valuation

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

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

11 ANALYSIS OF NET ASSETS BY FUND

	2024				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
Unrestricted Funds					
General Fund	253,421	(115,127)	31,201	-	107,093
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,268	-	-	6,268
Children and Family Worker Fund (Designated)	-	14,106	392	-	13,714
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Pastoral Support Fund (Designated)	-	638	-	-	638
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	1,934	-	-	1,934
Wychwood Avenue Renting (Designated)	-	33,812	371	-	33,441
Inkerman Street Fund (Designated)	-	50,348	-	11,250	39,098
Former St Matthews General Fund	-	11,236	1,518	-	9,718
Former St Matthews Legacies Fund	-	6,165	-	-	6,165
Former St Matthews Church Maintenance Fund (Designated)	-	13,917	-	-	13,917
Former St Matthews Re-ordering Fund (Designated)	-	45,532	-	-	45,532
Former St Matthews Youth Outreach Fund (Designated)	-	4,420	-	-	4,420
Total	253,421	117,465	33,482	11,250	326,154
Restricted Funds					
Luton St Mary 1990 Youth Trust	-	23,682	-	-	23,682
Fabric Fund	-	4,070	-	-	4,070
Organ Repair Fund	-	21,323	-	-	21,323
Magnificat Fund	-	6	-	-	6
Cumberland Trust Fund	-	2,064	-	-	2,064
City Life Church Week of Guided Prayer Fund	-	2,191	-	-	2,191
Former St Matthews Music and Instruments Fund	-	5,191	-	-	5,191
Former St Matthews Acts 2:45 Fund	-	433	-	-	433
Former St Matthews Cecilia Robin Fund	-	17	-	-	17
Total	-	58,977	-	-	58,977
Total Funds	253,421	176,442	33,482	11,250	385,131

	2023				
	Fixed Assets £	Current Assets £	Current Liabilities £	Creditors more than one year £	Fund Balance £
Unrestricted Funds					
General Fund	249,774	(51,282)	61,665	-	136,827
Gostellow Fund	-	708	-	-	708
Set Aside Fund (Designated)	-	6,368	-	-	6,368
Children and Family Worker Fund (Designated)	-	8,671	-	-	8,671
Special Needs Children's Fund (Designated)	-	4,000	-	-	4,000
Fresh Expressions Fund (Designated)	-	8,904	-	-	8,904
Pastoral Support Fund (Designated)	-	625	-	-	625
Capital Fund (Designated)	-	22,913	-	-	22,913
Youth Activities Fund (Designated)	-	7,691	-	-	7,691
Peace and Reconciliation (Designated)	-	1,783	-	-	1,783
Wychwood Avenue Renting (Designated)	-	30,381	-	-	30,381
Inkerman Street Fund (Designated)	-	28,713	-	11,250	17,463
Former St Matthews General Fund	-	11,100	1,518	-	9,582
Former St Matthews Legacies Fund	-	5,898	-	-	5,898
Former St Matthews Church Maintenance Fund (Designated)	-	13,835	-	-	13,835
Former St Matthews Re-ordering Fund (Designated)	-	42,420	-	-	42,420
Former St Matthews Youth Outreach Fund	-	4,308	-	-	4,308
Total	249,774	147,036	63,183	11,250	322,377
Restricted Funds					
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
Total	-	57,627	94	-	57,533
Total Funds	249,774	204,663	63,277	11,250	379,910

12 TRUSTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 2023 £ £	
Income from Central Board of Finance						
Ainsworth Bequest	-	-	-	23	23	46
Chancel Fund	-	-	-	28	28	27
Cumberland Grave Bequest	-	-	-	85	85	84
Cumberland Dinner Fund	-	-	-	153	153	150
Grice Bequest (1977-1992)	-	-	-	397	397	391
Sylvia Ruby Porter Music Trust	-	-	-	976	976	961
71 Cardigan Street	-	-	-	1,022	1,022	1,007
Holyoak Trust	95	-	-	-	95	94
Herrod-Hempshall Bequest	62	-	-	-	62	61
Income from Diocesan Board of Finance						
Gates and Clemans Charity	-	-	-	428	428	10
Rent for Inkerman Street	21,385	-	-	-	21,385	6,342
Total Trust Income	21,542	-	-	3,112	24,654	9,173
Luton St Mary 1990 Youth Trust						
INCOMING RESOURCES						
Income from investments	-	-	6,428	-	6,428	6,330
TOTAL INCOMING RESOURCES	-	-	6,428	-	6,428	6,330
RESOURCES USED						
Activities directly relating to the work of the Church	-	-	-	-	-	-
TOTAL RESOURCES USED	-	-	-	-	-	-
TRANSFERS BETWEEN FUNDS	-	-	(6,500)	-	(6,500)	(5,000)
NET MOVEMENT IN FUNDS	-	-	(72)	-	(72)	1,330
BALANCES BROUGHT FORWARD						
AT 1 JANUARY 2024 (2023)	-	-	18,364	-	18,364	17,034
BALANCES CARRIED FORWARD						
AT 31 DECEMBER 2024 (2023)	-	-	18,292	-	18,292	18,364

TRUST ACCOUNTS BALANCE SHEET AT 31 DECEMBER 2024

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

13 GRANTS - MISSIONARY AND CHARITABLE GIVING

Church Overseas

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2024 £	2023 £
Tearfund	960	-	-	960	-
Caribbean relief after hurricane Beryl	500	-	-	500	-
CMS - Kylie & Bhim Bahadur	-	-	-	-	1,750
Musalha UK work in the Holy Land	-	-	-	-	1,100
Lutheran Mid East Syrian Appeal	-	-	-	-	1,005
Peter & Becky Clemison	3,800	-	-	3,800	3,500
Interserve - Matt & Andrea Vaughan	3,800	-	-	3,800	3,500
Unallocated funds	-	-	-	-	(4,855)
	<u>9,060</u>	<u>-</u>	<u>-</u>	<u>9,060</u>	<u>6,000</u>

Home Missions and other Church Societies

Youthscape	400	-	-	400	400
Noah Enterprises	470	-	-	470	500
Luton Town Centre Chaplaincy	400	-	-	400	400
The Feast	1,000	50	-	1,050	400
CPAS	-	-	-	-	250
Azalea	400	-	-	400	400
Wenlock C of E Junior School	-	-	-	-	440
Alex Du Rand	-	-	-	-	1,750
Luton Council of Faiths - Short tail trail	-	50	-	50	-
The Level Trust	470	-	-	470	500
Cathy Nobles	-	-	-	-	500
Peace Centre/Peter Adams	650	3,000	-	3,650	3,400
Mission Direct	400	-	-	400	900
Unallocated funds	158	-	-	158	(1,400)
Total	<u>4,348</u>	<u>3,100</u>	<u>-</u>	<u>7,448</u>	<u>8,440</u>
TOTAL GRANTS	<u>13,408</u>	<u>3,100</u>	<u>-</u>	<u>16,508</u>	<u>14,440</u>

14 DESIGNATED FUNDS

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

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

14 DESIGNATED FUNDS cont'd

Set Aside Fund

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

Inkerman Street Fund

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

Children and Family Worker Fund

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

Capital Projects Fund

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

Wychwood Avenue Rent Fund

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

Peace and Reconciliation Fund

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

Special Needs Fund

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

Youth Activities Fund

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

Heating Project Fund

Set-up to administer the replacement heating system project

Fresh Expressions Fund

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

Former St Matthews Church Maintenance Fund

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

Former St Matthews Re-ordering Fund

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

Former St Matthews Church Youth Outreach Fund

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

Pastoral Support Fund

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

15 RESTRICTED FUNDS

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

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

Fabric Fund

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

Magnificat Fund

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

Luton St Mary Youth Trust

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

Organ Repair Fund

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

Cumberland Dinner Fund

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

Former St Matthews Music and Instruments Fund

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

Former St Matthews Acts 2:45 Fund

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

City Life Church Week of Guided Prayer Bursary

16 ENDOWMENT FUNDS

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

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

Trusts Fund

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

17 OTHER COMMITMENTS

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

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

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

18 FINANCIAL INSTRUMENTS

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

Financial assets

Measured at fair value through the statement of financial activities:

- Fixed asset listed investments (note 10)

2024	2023
£	£
216,437	212,790

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

Income and expense

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

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

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

4,867	(1,220)
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