



HERTFORD ST ANDREW with ST NICHOLAS

Meeting of Parishioners and Annual Parochial Church Meeting

Sunday, 28 April 2024 at noon
to be held in St Andrew's church

Agenda

Prayers

Apologies for absence

A. Meeting of Parishioners

1. Minutes of previous meeting
2. Election of Churchwardens

B. Annual Parochial Church Meeting

1. Minutes of the Annual Parochial Church Meeting 2023
2. Matters Arising from the Minutes
3. Election of Parochial Representatives of the Laity:
 - Representatives to the Parochial Church Council
 - Representatives of the Parish to the Hertford and Ware Deanery Synod
4. Appointment of Independent Examiner
5. Report on the Electoral Roll
6. Report on the audited accounts, statement of funds and property
7. Comments on the Annual Report (previously circulated)
8. Churchwardens' Report
9. Team Vicar's Report
10. Presentation
11. Any other business

Minutes of the meeting of Parishioners and Annual Parochial Church Meeting held in church on Sunday, 30 April 2023

Present: Ian Aitken, Jenny Aitken, Christine Barclay, Renee Booker, Barbara Burridge, Eric Burridge, Harold Chaplin, Jane Chaplin, Joan Cheesman, Rev Bill Church, Jane Cohen, Anthony Collinson, Pauline Collinson, Julie Frazer, Gillie Georgiou, Steve Georgiou, Andrew Goodman, Angie Harris, John Harris, Debbie Hartnett, Mary Horne, Barbara Hurford, Carol Kemp, David Kemp, Alan Little, Sue Little, Brenda Maling, Julie Markey, Carol Muhr, Sue Mulligan, Geoff Oates, Barbara Penson, Michael Penson, Stuart Penson, Phil Probert, Sally Rees, Lesley Self, Chris Seward, Melanie Seward, Catherine Sleath, Rev Alan Stewart (in the chair), Richard Taylor, Shirley Taylor, Adrian Walter, Alison Warn and Rosemary Willis

Apologies for absence: Apologies were received from Colin Eldred, Jane Eldred, Nick Hoyle, Charles Ledsam, Debbie Ledsam, Forbes Mutch, Jenny Mutch, Kath Oates, Helle Penson, Laura Ramsay, Peter Ruffles and Stella Walter

The meeting began and ended with prayers.

Meeting of Parishioners

1. Minutes of the previous meeting held on 26 April 2022

The minutes of the meeting were approved and there were no matters arising.

2. Election of Churchwardens

Shirley Taylor and Rosemary Willis were both willing to continue as Churchwardens for another year supported by Chris Seward as Deputy Churchwarden.

Annual Parochial Church Meeting

Attendance and apologies as above.

1. Minutes of the previous meeting held on 26 April 2022

The minutes of the meeting were approved and there were no matters arising.

2. Election of Parochial Representatives of the Laity

2.1 Representatives to the Parochial Church Council

Alan expressed his gratitude to those who were standing down as members of the PCC: Joan Cheesman, Colin Crowhurst, Nick Hoyle, Kath Oates, Stella Walter and Rosemary Willis. Rosemary will continue to attend the meetings in her role as Churchwarden.

Malcolm Fry opted to stay on for another term.

Three nominations have been received:

- Anthony Collinson; proposed by Mary Horne and seconded by Carol Kemp
- Julie Frazer; proposed by Rosemary Willis and seconded by Melanie Seward
- Christine Barclay; proposed by Laura Ramsay and seconded by Carol Muhr

There were no other candidates so Anthony, Julie and Christine were appointed as members of the PCC.

2.2 Representatives of the Parish to the Hertford and Ware Deanery Synod

Julie Markey and Shirley Taylor agreed to continue for another year.

No other candidates had come forward but Alan said that anyone who might be interested should get in touch with him or the churchwardens.

3. **Appointment of the Independent Examiner**

John Alflatt was appointed as Independent Examiner and has examined and approved the accounts.

4. **Report on the Electoral Roll**

The Electoral Roll contains a total of 161 people, compared to 159 in 2022, of whom 64 are resident in the parish and 97 non-residents.

5. **Report on the Audited Accounts, Statement of Funds and Property**

Debbie was pleased to report that the year had finished with a surplus of £12,488 in the budget. This has been achieved through increased planned giving and cash and contactless collections, and profitable church events and concerts.

The PCC had agreed that the surplus could be allocated to the following reserve funds:

- £6,000 towards enhancing the audio-visual equipment in the church
- £4,000 towards the refurbishment of the Calton Avenue house
- £565 to complete the funding of the clock repairs
- £360 towards increases in energy bills

The balance goes in general reserves, which is three months of expenditure in line with financial policy.

Debbie thanked everyone involved in making the church events so successful and supporting them.

As expected utility costs rose in the later part of the year and there is allowance in the 2023 budget for these to increase. The biggest maintenance cost of the year was £17K on the bell tower repairs.

The church has donated £13,292 to a number of charities over the year, from mission giving and funds raised from special collections and coffee mornings.

The budget for 2023 is planned to give a small surplus. Increasing energy costs are the main risk but allowance has been made in the budget for these.

Debbie thanked David Kemp and the finance committee for their continued help and support.

Alan thanked Debbie for all the work that she does.

6. Comments on the Annual Report

Jane Cohen expressed concern that the church had been involved in an event in association with the multi-faith group of Extinction Rebellion and asked if there were plans to work with them in future. Alan responded that a meeting had already been set up with the churchwardens to discuss this issue.

7. Churchwardens' Report

There were no questions for the Churchwardens.

8. Presentations

8.1 Mission Committee

Andrew Goodman reported that 12% of the income from planning giving, (£8,730 in 2022) was distributed to charities by the Mission Committee. Twelve different organisations benefitted this year, 65% overseas based and 35% local. The work and ethos of organisations supported by our mission giving seek to see people freed from poverty, living transformed lives and fulfilling their God-given potential. This usually leads to giving to organisations with a Christian basis. Articles in the church magazine have given details of the work of some of the groups supported by St Andrew's this year.

In 2022, the committee supported two organisations for the first time, neither of which have an explicit Christian basis, but both seek to meet emergency needs and/ or help transform peoples' lives.

- Solar Aid provide solar lights in various African countries as an alternative to families putting themselves at risk of fires developing from burning kerosene and paraffin.
 - Hertford Pantry is a collaboration of organisations and individuals which aims to reduce food waste and support Hertford residents with good quality free food. It is hosted in Network Homes' premises situated in the Sele Farm shops.
- Andrew felt that for 2023 funding we should consider identifying organisations to support that are working to address the climate emergency which is having a disproportionately bigger impact on poorer communities in less developed parts of the world.

He asked that anyone interested in joining the Mission Giving Committee to help make decisions on funding should get in touch with him.

8.2 Audio Visual System

Chris Seward reported that the Audio-Visual system in the church could be greatly improved and that the PCC had agreed that that upgrading it should be a priority. A good AV system would enhance services, wedding and funerals and make the church more attractive to other groups for music and drama performances. This would help the church to be financially sustainable.

Two companies who are both experienced in church work have been approached to quote for a new system and have given demonstrations of what they can offer. The plan is to develop the sound system in the first instance and then the visual system at a later date. A fundraising drive will start in later summer/early autumn for the first phase and research into possible grants is taking place.

9. **Team Vicar's Report**

Alan started with a quote from Paul's letter to the Philippians "Rejoice in the Lord always, and again, I say, rejoice! "

Joy was the theme of the joint parish Away Day where we were reflecting on how joy and gratitude create a positive upwards spiral.

There has been so much to rejoice in over the past year:

- the outdoors creative print retreat
- the railway day
- the return of Soul Food
- HarvestFest
- Picturing Advent and Christmas Services
- The Lent Course and Easter Services
- The children being admitted to Communion

St Andrew's has also offered support to the Ukrainian visitors, placed a hot drinks tab behind the bar at the Golden Griffin and offered free Mindfulness sessions at Sele Farm. The Reaching New People group will be visiting the people living in the new housing development with a "Welcome to the Neighbourhood" card and a gift of biscuits.

Alan thanked everyone who is involved in the running of the church and the outreach activities.

Future plans include reinstating prayer ministry during the 10.30am service, in the chapel during communion on the third week of the month and after the service every Sunday. He's also planning several short courses including an introduction to the Bible in the Autumn.

Alan thanked everyone for their support during the past year.

Shirley Taylor thanked Alan for his love and everything he did for the church.

10. Any Other Business

- 10.1 Barbara Burrridge asked how much the new Audio-Visual system was likely to cost. Chris reported that the sound system would be in the region of £30,000 and the visual system slightly less.
- 10.2 Jane Chaplin asked people to consider volunteering to help with Junior Church until a new Children and Youth worker could be found.

The meeting ended with a blessing.

Report from the Parochial Church Council

The PCC is responsible for the financial affairs of the church and the care and maintenance of the church fabric and its contents. It may make representations to the Bishop and Deanery Synod on matters affecting the welfare and pastoral care of the parish.

The PCC has had regard to the Charity Commission public benefit guidance and 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).

The PCC met on six occasions throughout the year for a formal meeting, by a combination of a live meeting with a Zoom link.

PCC members

Clergy	Rev Alan Stewart Rev Bill Church	Churchwardens	Shirley Taylor Rosemary Willis
Lay Readers Lay Leaders of Worship	Melanie Seward Geoff Oates Forbes Mutch Maria Henriksson Bell Kath Oates Adrian Walter	Deanery Synod Members	Shirley Taylor Julie Markey
Treasurers	Nick Sharman Judy Sharman	Elected members until 2024	Laura Ramsay Catherine Sleath Lou Cobb Jenny Mutch
Elected members until 2025	Adrian Walter Maria Henriksson-Bell Chris Seward	Elected Members until 2026	Christine Barclay Anthony Collinson Julie Frazer

Laura Ramsay, Catherine Sleath, Lou Cobb and Jenny Mutch have all opted to continue of the PCC for another term.

During the year there were ten baptisms, two weddings and eight funerals in church. The clergy also took seven funerals at a crematorium without a service in church.

Highlights from the year

- Parish Awayday
- Church used more often for outreach activities including plays, concerts and the railway day
- Trialing Forest church and Soulful Walking
- Bible Course
- Cleaning of War Memorial

The PCC wishes to thank all those who have contributed to the work and running of the church during the last year.

Churchwardens' Report

As we're sure many a Churchwardens' Report over the years has started, it's been another busy year at St Andrew's. Works on and around the church building this year include repairs to the organ including replacement of all the leatherwork; tree pruning in the churchyard; new under-sink water heater in the kitchen; investigating and eventually finding the stopcock in the street for the church; holding a blessing and birthday party for our church clock (200 years old) after it had been away for a service and refurbishment; a tidy up and Spring clean in the church and churchyard; installation of a new church noticeboard in the churchyard; consultation with the architect on a possible soakaway on the south side of the building; cleaning of the war memorial (funded by Haileybury OTC), Jackdaws' access to the roof void blocked; replacement downpipe by the Blower Room Door. We are also awaiting a decision from the Diocesan Advisory Committee on the installation of bike racks in the churchyard.

We had been notified by our lettings agency that our curate's house, which is currently let to private tenants, will require some upgrading when the present tenant leaves. In the meantime, we were notified about a month ago that there had been a fairly serious leak under the floor in the kitchen which will result in repairs to the kitchen cupboards, the lounge wall and floor. This work is being processed in liaison with our insurers.

We have been researching and planning a new Audio-Visual System for the church under the project leadership of Chris Seward, Adrian Walter, Richard Taylor and various members of the PCC. We have had demonstrations from a couple of companies in church and visited others to see their systems. More details at the APCM.

We have thoroughly revised the Church Inventory and checked it. We have located the valuable Spanish Chalice which had been stored for safety. Files in the office have been sorted and the Log Book updated. Registers which are no longer needed in the church safe have been lodged with the County Record Office and Diocesan Archives.

During the past year many events have been organised to encourage people into St Andrew's, entertain them and help them celebrate the Christian festivals in innovative ways. These have included folk gigs, Harvest Fest, Beer and Carols and the Railway Day. These have also formed the main part of our fundraising for the year to help cover the cost of keeping the church open. Outside bodies have also hired the premises for their events. To help with the increasing admin needed nowadays including insurance, risk assessments, Temporary Events Notices (alcohol licences), Performance Rights Society returns etc, we last year appointed Harriet Moore as our volunteer Events Administrator. This provided us all with a steep learning curve, but she has done a wonderful job in this past year keeping on top of every event for which we are extremely grateful.

There are other people who take a huge weight off the shoulders of Churchwardens – Debbie Ledsam and Sue Mulligan (gardening), Phil Probert and Carol Muhr (admin and thinking of everything we've forgotten), Chris Seward – Deputy Churchwarden (events, gigs and so much more), Nick and Judy Sharman, David Kemp and Debbie Hartnett (looking after the money), Julie Frazer (our church cleaner), Chrissy Barclay (altar linen washing), the Brass Cleaners, Flower Arrangers and Keith Neat (clock winding), Sidespersons etc etc. Thank you to you all and also to the whole St Andrew's family for always coming up trumps when help is sought. We couldn't have done it without you all.

Rosemary Willis, Shirley Taylor – Churchwardens

Safeguarding Report 2024

St Andrew's PCC takes seriously its collective responsibility to protect and safeguard the welfare of children and adults who may be vulnerable and have complied with due regard to House of Bishops guidance on safeguarding children and vulnerable adults.

All those who work with children, young people and vulnerable adults and PCC Members are required to undertake regular safeguarding training and to complete DBS checks.

All training is completed online through the Church of England portal, and everyone is required to complete both Basic and Foundation level training. The Foundation training is refreshed every 3 years. PCC members are required to complete additional training in Domestic Abuse. The Clergy, Readers and the Parish Safeguarding Officer undertake face to face training which is delivered via Zoom.

DBS checks are carried out for us by Thirtyone:eight. All those who work with children and vulnerable adults and PCC Members are required to complete an enhanced check.

Our Safeguarding Risk Assessment for all activities involving children and young people is reviewed annually.

A copy of all St Andrew's policies which include 'Safeguarding Children, Young People and Vulnerable Adults', 'Lone Worker' and 'Safer Recruitment' are kept on the church website. These policies are reviewed annually and, along with other safeguarding documentation, are stored centrally in the Church GoogleDrive with access to the Drive being given to the Priest, Parish Safeguarding Officer, Church Wardens and Parish Administrator.

The Diocese of St Albans support our safeguarding practices in a number of ways:

- Regular safeguarding newsletters ensure that parishes are kept up to date with current legislation and of any changes to policies, procedures and training requirements.
- The 'Parish Dashboard'. This is a useful online portal which records all the safeguarding measures we take as a church including risk assessments completed and policies and their review date.
- The 'Parish Safeguarding Hub'. This stands alongside the Parish Dashboard and is designed to help with safer recruitment and people management. It contains details of all those who have completed training and DBS checks and generates automatic reminders when these are due to be renewed.
- Monthly Zoom drop-in sessions and an annual Safeguarding Forum for Parish Safeguarding Officers.
- An online safeguarding training course is available through their website (www.stalbens.anglican.org). This takes less than an hour to complete and is an excellent

introduction to safeguarding, particularly in recognising potential safeguarding issues and knowing then what course of action to take. The PCC recommend that all those involved with church life complete the course, particularly sidesmen, choir members and those in coffee teams. Please let me know if you would like me to send you the link to the course.

- Also on their website is a comprehensive set of policies, procedures and information documents, many of which we use as templates for our own policies and procedures.

Catherine Sleath, Parish Safeguarding Officer

Mission Giving Committee report

St Andrew's budget allocated 12% of planned giving income for distribution as 'mission giving'. In 2023, a total of £9,588 was donated to eleven different organisations and people. 65% (£6,232) went to projects overseas; 35% (£3,356) went to local projects.

The work and ethos of organisations supported by our mission giving seek to see people freed from poverty, living transformed lives and fulfilling their God-given potential. This inevitably, but not exclusively, leads to giving to organisations with a Christian basis.

We continued to support **International Health Partners (IHP)**, **Julie Noble** (working with **Latin Link**), **Living Hope** and **Tearfund**, organisations which work with a clear Christian basis.

- We made a donation towards **IHP's** Big Christmas Challenge who support their partner World Child Cancer by sending chemotherapy and related cancer medication to Malawi and Cameroon, increasing access to treatment.
- **Julie Noble's** work in Oruro, Bolivia includes a prison ministry through the Angel Tree programme which supports prisoners' children and families, and the Restoring Hope programme working in discipleship and restorative justice.
- **Living Hope** was established in Cape Town, South Africa in the year 2000. Its primary mission is to build God's kingdom by "Bringing Hope and Breaking Despair". In 2024 they are looking to extend their work beyond physical structures and infrastructure in order to make a tangible impact on individuals' lives and communities.
- **Tearfund** has maintained a presence in Ethiopia since the 1970s, working in partnership with institutional donors, religious institutions and local partner organisations to tackle extreme poverty and injustice. Drought in Ethiopia has led to a desperate hunger for millions of families, and we made a donation to their Ethiopia Hunger Crisis Appeal.

With attention focused on issues with global implications such as the wars in Ukraine and Israel/ Palestine, conflict and climate change are pushing people elsewhere around the world towards disaster. Therefore, we made a donation to **Tearfund's** Forgotten Crises Appeal. The funds raised are targeted towards, for example, communities in Pakistan devastated by extreme flooding and families in Yemen fleeing violence.

We wanted to respond to the unprecedented humanitarian crisis in Gaza, following the events in Israel on 7th October 2023 when Hamas attacked and killed over 1,100 people and took around 250 hostages, and the subsequent retaliation by Israel which to date has killed over 30,000 people in Gaza and displaced 85% of the population. **Embrace the Middle East** is a well-established Christian development charity which partners with Christians in the Middle East to tackle poverty and injustice in the region. They currently work in Egypt, Iraq, Israel/ Palestine, Lebanon and Syria supporting health, education and community projects. We made a donation to their Gaza Crisis Appeal.

The impact of the climate emergency is being felt around the world. Islands in the Pacific Ocean are particularly vulnerable to rising sea levels and increasingly ferocious tropical cyclones. We made a donation to **The Tanbok Project**, a charitable organisation based in London, working to support

community-led sustainable development in Vanuatu. They are focusing on furthering education, health, climate resilience and sustainable development in the most remote parts of the country. They were founded in 2015 in the aftermath of Cyclone Pam which caused widespread devastation, and are supporting the recovery from the April 2020 Cyclone Harold.

Locally, we have supported ***FUTUREHope***, ***Herts Welcomes Refugees (HWR)*** and ***Young Life*** for many years.

- ***FUTUREHope's*** Christian basis inspires their service. They work with teenagers who may be struggling with various aspects of their lives through:
 - a mobile youth centre and purposeful detached work to connect with young people;
 - work in schools at assemblies and deliver a range of small group work activities;
 - providing one-to-one mentoring and counselling, and support to parents; and
 - a weekly after-school youth cafe.
- ***HWR*** was set up originally to work with Syrian refugee families, and continues to provide opportunities for refugees to meet in lunch clubs, women's groups and other gatherings, in addition to providing befriender and language support. They work closely with caseworkers at the Refugee Council and Dacorum Borough Council to support Afghan evacuees, and have also supported Ukrainian refugees. Their support for asylum seekers living in Hertfordshire increased dramatically during 2023.
- ***Young Life*** makes connections with young people who might not otherwise have come across the Christian faith. Bryan Fries from YL Hertford runs the 'Toastie Tuesday' After-School Club for secondary school students in the Church.

There is a poster at rear of the church which summarises St Andrew's mission giving for 2023.

If anyone would like to become involved in the Mission Giving Committee, please let me know.

Andrew Goodman

Church Music 2023-2024

I believe I can say without exaggeration that we are a musical church. We are blessed to have some fine musicians within our congregation who play a very active part in providing music for worship and other events, ever-enthusiastic singers and instrumentalists, and a wider congregation who value our contribution as musicians.

We are also very fortunate that our clergy and others who lead worship in this church work with us and support what we do. Our church choir is affiliated both to the Royal Schools of Church Music (RSCM) which provides support and training, a very useful magazine with hymn and anthem suggestions throughout the church year, joint choral services etc.. We are also a member of East Herts Church Choirs Association, which is an independent group of church choirs in the area, normally organising joint evensongs and other services in local churches, but also aiming to provide informal mutual support for Directors of Music in the area. Since the pandemic I have attended occasional meetings of my colleagues in this group, as some have felt the need for this support as they try to keep music-making alive in their churches' worship, often in very challenging circumstances. Difficulties include the scarcity of good organists and the lack of willing singers and instrumentalists especially in smaller congregations, but also lack of awareness in some clergy about the vital role that music could and should be playing in the life of their church. Added to this are conflicting attitudes between musicians and worship leaders as to what style of music their congregations want/like/should be offered. These are thorny issues, and my aim is to avoid such conflicts arising in our church. This is why we try to provide a mix of the more traditional hymns and anthems with worship songs, use of the amplified piano to accompany the latter where appropriate, Celtic music etc. Hymns/songs are

chosen or approved by the person preaching. I try to be flexible and to make use of all the variety of expertise that we are blessed to have at our disposal. So, to summarise:

- Creators – for the past six months or so we have been using a new setting of the sung parts of the Communion Service by Harold Chaplin. Harold has the gift of being able to write interesting but also accessible, easily-learned music - I feel this setting is now embedded in our traditions! We also had the great pleasure as a church to host the launch concert of Rachel Chaplin's beautiful album *Music from an inner space*. This had the feel of a church event and it gave us a chance to fully appreciate Rachel's talents as writer and performer, and to welcome many of her supporters from further afield.
- Choir – continues to be an expert, loyal and mutually supportive group who have provided an anthem each week, and special services for Advent, Christmas, Ash Wednesday, Holy Week and Easter, to a consistently high standard. Members of the choir have taken part in joint Evensongs at other churches and cathedrals. We have also sung for weddings and sadly, this year, some funerals, including that of our much-missed choir and band member, Colin Crowhurst.
- Flare – our worship band have again taken the lead at Beer and Carols and HarvestFest events, and occasional services. Members of the band also play for Soul Food.
- All-age instrumental group – an overlap with the personnel of Flare, but aiming to include anyone who plays an instrument!
- Young people – many thanks to John Wachter in particular, and Sam Chaplin, for encouraging TMM members to make music in the church. I want very much to encourage young people who are learning an instrument to join in with the band at All-age services, and if they like singing, to join the choir and/or sing at All-age.
- Organists – we are fortunate to have our three excellent organists, David Boarder, Richard Prince and Mark Buck playing regularly for us – many thanks to all of them.
- Concerts – over the past year St Andrew's has hosted, in addition to Rachel's concert, a vocal recital by Richard Prince, Herts Festival of Music events and the continuing series of folk concerts by renowned artists such as Eliza Carthy and Martin Simpson.

I am grateful for the positive feedback from members of the congregation that I often receive, and welcome suggestions related to music in the church. Thank you all very much.

Jane Eldred (Director of Music)

Children and Youth Activities

Junior Church

Junior Church still currently meet on the first, third, and fourth Sundays during the 10.30am Sunday service.

There is a team of three leaders and we meet once a term to plan. We have been using the Energise resource website (from the Urban Saints charity) which explore themes relevant to children and young people. The children enjoy exploring themes and bible stories through drama, visuals, crafts and games.

There are about 20 children on the junior church register, ranging from 6 to 12 years of age. There is a core group of around 10 that we see regularly and some of our children in year 6 look forward to moving up to the TMM afternoon group, towards the end of the summer term.

Claire Wachter

TMM

TMM has continued to meet on 1st and 3rd Sunday afternoons with a number of new members this year and 15 young people coming each week for games, snacks and interactive sessions.

Socials have included trampolining, an escape room and film night. It has also been great to be joined by special guests Tracy Plumptre and Sam Chaplin for Q&A and musical workshop. We look forward to hearing from Alan shortly on the upcoming confirmation service.

A number of young musicians joined the band at beer and carols and the Away day. This was attended by 12 children and young people who took part in games, a quiz and treasure hunt on the theme of "God's love has no limit".

John Wacher

Shake/Toastie Tuesday

Beginning in January, we have renamed our Tuesday after-school club "Toastie Tuesday" and so far this year, it has been a great change. While the format has not really changed at all (we still give the youth snacks, play games, and have short Gospel message), we have begun to offer toasties in addition to the usual crisps, biscuits, and flavoured milk. Whether it's the rebranding efforts or simply a new season of ministry, we have seen encouraging growth in our numbers, particularly with more boys from Richard Hale coming. We are grateful for the support of St. Andrew's in hosting this club, and especially for the volunteers who help make the toasties and clean up afterwards. It is a privilege to get to welcome so many young people into the church and share the love, hope, and joy of Jesus Christ with them!

Bryan Fries, Young Life Hertford

Toddler Group

The Toddler Group has continued to meet every Thursday in term-time with an average of 15 families coming along each week to enjoy fun, games and friendship.

We have a core team of weekly helpers, May Muhr, Sue Mulligan, Debbie Ledsam and myself.

We are also hugely grateful to all those on the rota who come along and serve refreshments, Sue Coe, Frances Wilby, Jane Chaplin, Laura Ramsey, Sue Ling, Lesley Self and Doreen Spielman. Thank you all.

On a Thursday morning the centre is a hive of activity with the under 5s taking full advantage of our stock of toys whilst parents, grandparents and carers catch up with each other. We start each week with general play and an open hatch for everyone to have access to refreshments. Popular toys are the kitchen and toy food, the railway, and the slide -learning to take turns is very important!

In the Summer, we enjoy being outside in the garden, we spread out the noise, and the children! There is less danger of the bigger children running into the smaller ones on the ride on toys! The children and adults enjoy using the art room, it limits the glue, glitter and paint to one place, and makes it easier to clean up. We have made Christmas angels, cards for Mother's Day and valentine's day, crowns, and the ever-popular play doh. We also decorated pancakes with honey, blueberries and strawberries on the nearest Thursday to Shrove Tuesday.

At 11am we play the tidy up song and encourage the children to put away their toys. The wiggle song is next where we burn off excess energy before we sit down quietly to listen to a story, celebrate birthdays and choose songs by selecting a toy from the special bag. We end with the teddy bear song, waving goodbye.

We have celebrated with our families as we acknowledge various life events including new babies, baptisms and weddings.

One particular highlight for many this year, and a first for us was seeing a fox in the churchyard while we were running the group.

Our last meeting each term involves a party with special food and games. Just before Christmas we are visited by Santa Claus (thanks Bill!) and hear the Christmas story, for Easter we enjoy an Easter egg hunt and hear the Easter story (thanks Alan) and we end the summer term with fun and games in the garden, weather permitting.

We always have a few families on our waiting list, many of whom have heard good things about the group and would like to come along. When children move on to nursery/school, we are always able to fill the space from the list. Demand for places is always exceeding supply!

Judy Sharman

Communications Committee

Background

Relaunched in January 2022, the Communications Committee has now completed two full years' activity and continues to meet its original remit:

- To maintain and improve the standards of communication within the church community;
- Utilise new platforms of communication to reach a broader audience;
- Retain people who are part of our community, and to reach new audiences.

Membership and meetings 2023-24

The membership of the committee has remained stable, with Forbes Mutch (chair), Lou Cobb (PCC representative and social media), Alex Nicholas (graphic designer), Kath Oates (outreach), Phil Probert (Secretary, website and social media) and Richard Taylor (magazine).

The committee has met five times during the 12 months to April 2023 (May 2023, July 23, Sep 23, Nov 23 and Feb 24). Meetings normally take place on Zoom, although a face-to-face meeting was held in November 2023, where the agenda included mulled wine and mince pies. Each meeting discusses an update from representatives on their respective specialist areas and upcoming events.

Activity 2023-24

Key activities during the year have included:

1) Consistent publicity for events and seasons, including:

- Easter 2023
- Beer Festival 2023
- Harvest Fest 2023
- Sele Farm Mindfulness
- Railway Day 2023
- Beer and Carols 2023
- Christmas 2023
- Easter 2024
- Away Day 2024
- All Coffee Mornings, including on-brand posters ready for the 'next' CM on display at the 'current' one

One development this year has been the inclusion of QR codes on posters, linking through to information on the church website.

2) Special projects

- Rebranding of **Blue Christmas**. Phil liaised with Alan and Rosemary, and the Committee looked at alternative names, putting forward the idea of 'A Mindful Christmas', which tied in nicely with the weekly Mindfulness sessions run by Rosemary and Alan.
- Publicity, including a poster, was produced for the **Forest Church** sessions, which were launched in September 2023.
- Specific publicity – posters and flyers – for **TMM**, for use in the church and schools.

3) Photo sessions

It was decided that our bank of useable photographs of the 'church in action' was outdated and Tim Pike was commissioned to take photographs at the September 2023 All-Age service and the Away Day in April 2024. These will be used in future publicity and on the website and for a proposed display of 'church life' in the entrance area (under discussion).

4) Photo permissions and safeguarding

Catherine Sleath, Safeguarding Officer, joined the May 2023 meeting to discuss the latest Safe Use of Images Guidelines and how best to plan taking/storing/publishing photos for St Andrew's services / events. We have not had written consent for using photos of adults in the past – we have had a verbal agreement or an email to approve use of someone's photo. In future, it was felt that we should have a formal agreement from any adult whose image is used in St Andrew's publicity (website, Facebook, posters). Phil and Catherine have devised a consent form for adults. Our Children and Young People's Contact Information Form includes a 'photo permission and release' section for parents to complete.

So that we can take photos at public events such as the Beer Festival, Beer & Carols or the Railway Day and publish them, we need to:

- a) inform attendees in advance that photos will be taken at the event (this can be included on publicity, ticket information and advance emails).
- b) display a clear notice at the event stating that photos are being taken and that if people do not wish to have their photo taken they should inform the official photographer. The official photographer should wear a badge so they can be identified.

Richard uses photos in the magazine. For baptism photos, Alan or Bill seek permission from the family (there's a question on the baptism form that families complete so that parents can give consent for a photo to be used in the magazine – photos are usually supplied by the family themselves).

5) Outreach

Kath Oates has led the outreach programme for the new Blakemore Manor estate, delivering a church welcome card and biscuits to each home. Stephane McCarthy from St Mary's assisted in this project. The response was encouraging, particularly from younger families. Kath continues to build links with the Sele Farm community.

6) Future projects

We are working on the development of a new **welcome pack** with background about the church and information about activities, services and our position in the community. This will be available at the back of the church and will be aimed at visitors and first-timers.

Summary

After two years, it is safe to say that the Communications Committee is fulfilling its function and is the go-to point of reference for most church-linked publicity, producing a consistently high standard of communications in both printed and digital formats.

Forbes Mutch (Chair)

Eco Church Committee

The Eco church headway has been limited this year in terms of specific actions. However, during the year the Eco church committee has been discussing the synergies between Eco church ambitions and the Diocese's clear guidance that all church PCCs' need to sign up to and, support the Church of England's actions to achieve Net Zero carbon by 2030 along Eco church accreditation. As a result, a paper was presented to the PCC at the last meeting outlining what is needed to achieved the Diocese's goals recognising that these cannot be underestimated.

On the basis of this paper and discussion it was decided that the PCC need to collectively consider the type, scope and hierarchy of actions St Andrew's can realistically commit to with actions and realistic timelines. This discussion will be the focus on the PCC awayday in May. A clear plan of ambition will then be set.

At the PCC away day an energy audit for St Andrews church and its wider assets will be provided to help understand what is feasible during the coming months and years related to reducing our carbon footprint in terms of energy use.

As such the focus this year has been on compiling the bigger picture. However, the committee has also been working towards some of our ambitions and the key points are as follows:

- Bike racks diagrams and potential positions we provided to the Diocese Advisory Committee (DAC) for agreement. A few minor questions have been asked and we are now waiting for final agreement on position.
- We have been successful in securing some funding for the project from the East Herts Grant for £750 and will plan a working party to later in 2024.
- Eco church articles have been written in the parish magazine on a range of topics.
- The recent awayday included a workshop on wholeheartedness in the natural world.
- We now have posters in the coffee area in the church stating we aim to use sustainable sources of ingredients where possible and have encouraged our bakers galore teams to consider what ingredients are used.

There is clearly a lot more we can and need to do to embrace wholeheartedly more eco and carbon neutral church. We hope that some of the ways forward (including quick wins) will become clear at the PCC away day.

Jenny Mant

Social Committee

The Social Committee has in the past few years just provided refreshments after special services which all seem to fall in the last two months of the year. We provided refreshments after the Bereavement Service, the Advent Evening Service and the Seven Lessons and Carols Service. We therefore only need to meet once a year in about September.

This may seem a pretty feeble attempt at St Andrew's being sociable but our very small committee is also extremely busy serving St Andrew's with others in various ways and at other events. They, alongside many others, contribute to Bakers Galore for coffee mornings and some extra events, (thank you to that amazing group of bakers), Sunday morning coffee rota, the monthly Senior Lunches under Viv Thornton and Jo and Rod Willis, cater at folk gigs, provide and sell food at the Railway Day under the direction of Laura Ramsay, and Harvest Fest.

We are Frances Cracknell, Sarah Davies, Debbie Ledsam, Catherine Sleath and Shirley Taylor (Chair). Thank you to you all.

Hertford St Andrew C of E Primary School

Since I wrote a report in April 2023, our school has seen a number of changes. At the end of the Summer Term we said goodbye to Mr Jones (Headteacher) and Ms Perry (Deputy Headteacher). The governors are delighted to have appointed and welcomed Ms Sutherland Cooper as our new Headteacher, who started the position at the beginning of the new academic year, and Mrs Sampson as Acting Deputy Headteacher.

Our school continues to offer the children a full and enriching curriculum within a clearly Christian ethos, its leaders and staff providing a caring and nurturing environment where the children grow in confidence and are keen to learn. Our vision – "Love Learning, Aim High, Trust God" and our values of Love, Trust, Forgiveness, Courage, and Resilience are at the core of everything the school does. Loving and valuing everyone is an essential element of Christian behaviour and is at the heart of life at the school and allows our children to respond to the school's adopted Bible verse "let your light shine" (Mathew 5:16). Every week each class nominates their shining lights, and these children are invited to the front of the Hall in Collective Worship. The week before the end of term an extraordinary 91 children were nominated. Visit our excellent website to read more about these in the school's Newsletter: www.hertfordstandrew.herts.sch.uk

There are currently 141 children on roll including 15 nursery children. The school has been fully staffed throughout the academic year.

St Andrew's continues to have a high proportion of the children on the SEND register (28%) with eleven children with Education and Health Care Plans (EHCP), eligible for Free School Meals (52%) and receiving Pupil Premium funding (52%), all of which is above the National Average. The Department for Education requires the Pupil Premium money to be spent on promoting the progress of disadvantaged children and a full analysis of how the money is spent can be found on our website. The focus of our pupil premium strategy is to support disadvantaged pupils to make good progress and achieve high attainment across all subject areas, including progress for those who are already high attainers.

Overall, the school is balancing its budget, but governors are very aware of the increasing costs (notably rising employment costs) that face all schools in both the primary and secondary sectors. Governors need to review all expenditures with great rigour when the budget for 2024/25 is set. The number of children in school, is still low and this affects the budget as the amount the school receives depends on numbers on roll. We hope that with the new housing development on Sele Farm, the successive Ofsted reports that

have judged St Andrew's as a "Good School" and the nurturing ethos of the school, more families will choose to send their children to the school

Once again, the church was very pleased to welcome members of the PTA and some children to sell cakes they have baked and to raise funds for the school. They also organised an Easter Egg Hunt for the children on the last day of the school term. Parents are continuing to become more engaged with the school community such as the newly established prayer group with six parents attending to date.

The following members of Hertford St Andrew's congregation are on the Governing Body: Laura Ramsay, Rod Willis, Chris Seward, Helle Penson and Kathy Kennedy and our vicar, Alan. We said goodbye to Peter Murphy and Lyn Payne, thanking them for their hard work and valuable contributions. Stuart Aldridge continues to be the Chair. Governors remain committed to working closely with the Headteacher and Senior Leadership Team to monitor all aspects of school life to ensure the best possible outcomes for the school. We continued to hold regular committee, full governing body (FGB) and monitoring meetings throughout the year.

You can find out more about the governors and their role on the school website. Please feel free to speak to myself or any of the governors if you wish to enquire more about the school and/or the opportunities of becoming a member of our highly valued team or a volunteer to help in the school.

In conclusion, there is a continued emphasis on growth and improvement at Hertford St Andrew where the governors, Headteacher and staff are ambitious and committed to improving and sustaining a thriving environment for all our children.

Laura Ramsay, Foundation Governor

Hertford St Andrew Community Trust

The Trust, set up by the PCC, is responsible for managing and maintaining the St Andrew's Centre. It is a registered charity with a main object of promoting and enabling well-being in our local community through the use of the Centre. The trustees are Malcolm Fry, Carol Muhr, Philippa Probert, Laura Ramsay, Judy Sharman, David Spring, Richard Taylor and Rod Willis.

- Provisional figures for 2023 show a loss of £1,273. Gas costs have more than doubled from 2022 (£2,436 vs £1,175) and electricity is up by c.32% (£1,461 vs £1,102). Both have had a significant impact on the profitability of the Centre. See the accompanying financial summary.
- £6,284 was paid by the Trust to the PCC at the year-end for gas, electricity, water, buildings insurance, other shared expenses and a portion of the Church Administrator's salary as set out in the financial summary.
- Currently the 2024 budget shows a loss of £1,850. To address this, the trustees are striving to increase hire income through rises in hire charges for users who in the past have been paying a half-hall rate and by finding new hirers for vacant periods, particularly on Fridays and Saturdays.
- The boiler is proving unreliable and expensive to maintain now it is over 10 years old and will likely need replacing in the next couple of years.
- The trustees are looking at refurbishing the toilets to make them brighter and more welcoming.

Richard Taylor, Chairman of Trustees

2023 HERTFORD ST ANDREW COMMUNITY TRUST FINANCE
(St Andrew's Centre)

	£ 2023	£ 2022	£ 2021	£ 2020	£ 2019
<u>Income</u>					
Hirings (non vaccinations)	16,153	13,291	6,764	5,653	14,885
Hirings (vaccinations)	0	4,822	7,492	0	0
Donations	0	300	0	92	270
Grants	0	0	7,500	500	500
Fundraising	0	0	0	0	18
Training Courses Income	0	0	0	0	35
Holiday At Home	0	0	0	0	1,027
Bank Interest	104	0	0	0	0
	16,257	18,413	21,756	6,245	16,735
<u>Expenditure</u>					
Cleaning & Materials	2,548	2,301	1970	2185	2,332
Utilities	4,323	2,773	1787	1871	2,193
Equipment	148	126	324	31	312
Trust & Church Insurances	1,554	1,521	1444	1665	1,623
Maintenance & Repairs	3,333	4,248	1821	1979	2,048
Administration	5,389	4,716	3529	3273	5,208
Payment to PCC	0	10,000	2000	0	0
Table Tennis inc coach	0	9	0	178	890
Holiday At Home	0	0	0	0	1,027
Sundry	235	0	0	0	62
	17,530	25,694	12,875	11,182	15,695
Surplus/Deficit in year	-1,273	-7,281	8,881	-4,937	1,040
Brought forward from previous year	16,634	23,915	15,034	19,971	18,931
Carry forward to following year	15,361	16,634	23,915	15,034	19,971

Summary of payment to PCC included in above expenditure

<i>Utilities</i>	4,323	2,773	1,787	1,871	2,193
<i>Church Administrator</i>	475	475	475	475	475
<i>Church Insurance</i>	680	680	680	680	680
<i>Fire Ext & Burglar Alarm</i>	216	239	253	257	365
<i>Staff under/overpayment</i>	0	-140	0	0	-20
<i>Boiler service</i>	403	165	165	144	260
<i>Sundry</i>	187	107	163	22	175
<i>Payment to PCC</i>	0	10,000	2,000	0	0
<i>Equipment</i>	0	58	324	0	0
	6,284	14,357	5,847	3,449	4,128

HERTFORD ST ANDREW

Charity No 1132540

Annual Report and Financial Statements of the Parochial Church Council

for the year ended 31 December 2023

Team Vicar:

Reverend Alan Stewart
7 Elizabeth Close
Hertford
SG14 2DB

Bank:

Barclays Bank plc
78 Turners Hill
Cheshunt
EN8 9BW

Independent Examiner:

Mr John Alflatt
111 Star Street
Ware
SG12 7AQ

Honorary Treasurer:

Mr Nick Sharman
25 Greenways
Hertford
SG14 2BS

REPORT AND FINANCIAL STATEMENTS 2023

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HONORARY TREASURER'S REPORT

This report should be read in conjunction with the Parish Annual Report, produced for circulation at the Annual General Meeting, which summarises the main activities of the parish during 2023.

The format of the accounts is the same as last year, as required by the Church Accounting Regulations 2006. The Statement of Financial Activities on page 4 summarises the income and expenditure for the year (separately detailed in Notes 2 and 3 respectively). The balance sheet on page 5 shows the assets and liabilities of the PCC and how these are apportioned between various types of fund.

Summary of 2023

The main headlines for 2023 are:

- We are reporting a surplus of **£5,178** this year in our general funds. This is a very positive outcome given the inflationary pressures we have faced. The PCC is very grateful to everyone who contributes financially to the activities of the church. This continued generosity means we are able to move positively into 2024 with some funds available for our future ambitions.
- This surplus is mainly a result of positive variances (ie income above budget) for: planned giving (£2.4k), investment income (£1.9k), events and fundraising (£5.5k), and negative variances (ie expenditure above budget) for: fee income (£1.7k), Calton Ave costs (£2.2k).
- Of this surplus, the PCC has allocated £2,000 to the Calton Ave Fund (to cover future refurbishment costs) and £1,000 to a new Eco Church Fund (to start activity aimed at reducing carbon emissions). The remaining £2,178 has been retained in the general fund.
- Our total general fund is **£36,641** (2022: £34,463) representing 3 months of expenditure, in line with our reserves policy – see below.
- In addition to the general fund, the PCC holds:
 - a. Three designated funds (see Note 10) including one for restoration work on the church building which stood at **£13,667** (2022: £13,067).
 - b. Several restricted funds which totalled £72,193 (2022: £61,470). The movements in these funds are detailed in Note 11. The two largest funds are:
 - Youth Work Fund £42,759 (2022: £35,320) - Generous regular giving from donors has continued to support a Childrens and Youth Worker, this post remaining vacant during 2023. A further recruitment exercise is planned for 2024
 - Sound and Visual Project Fund £21,744 (2022: £6,000) - The PCC are seeking to enhance the audio-visual equipment in the church. This is likely to be a sizeable cost. Significant fundraising effort in 2023 means this fund now stands at £21,744. Further fundraising is planned in 2024.
 - c. Endowments funds totalling £514,194 (2022: £472,638). The increase reflects positive movements in investment values of £41,556 (2022: £4,918). These funds must be retained by the PCC. They earn interest and rental income which supports the work of the PCC

Detail for 2023

The accounts for 2023 show total income of **£197,984** (2022: £190,314). Total expenditure in the year was **£181,483** (2022: £177,714).

Income (Note 2):

- **Incoming resources from donors** in 2023 of £142,956 reflects the generosity of our congregation in supporting the everyday running of the church as well as raising funds for

specific purposes such as our work with children and young people and for new audio visual equipment.

- Planned giving through the **Church Membership Fund** has increased year on year and totalled £104,345 in 2023 (2022: £96,929) including tax to be reclaimed.
- £9,633 (including gift aid) was given to our **Youth Worker Fund** through planned giving and donations.
- £10,744 has been raised for the **Sound and Visual project** and £4,372 towards the **organ repair**.
- **Church Events** raised income of £29,475 with costs of £20,457, generating a surplus of £9,018 from seven extremely popular and well attended events during the year (see Note 13a).

Expenditure (Note 3):

- The 2023 **Diocesan Parish Share** was £76,999 (2022: £76,570) and was paid in full.
- For 2024 the Parish Share increases slightly to £80,299 an increase of 4.3%.
- The Parish Share includes two thirds of a stipend portion for our Team Vicar; the other third is paid by St Mary's Hertingfordbury.
- **Mission** giving totalled £9,588 (2021: £8,730) and this is detailed in Note 4. The PCC's policy is for mission giving of close to 12% of unrestricted planned giving each year.
- **Church running expenses** totalled £19,983 (2022: £14,244) partly reflecting the increase in utility costs.

Reserves Policy

In accordance with best practice, the PCC has reviewed its reserves policy. Putting money aside as a reserve protects the PCC against drops in income or sudden increases in expenditure. It also allows the PCC to take advantage of new opportunities as they arise.

- **General fund** - The PCC aims to hold a minimum of 3 months of expenditure in a general reserve to protect against short-term pressures. Based on 2024 forecast expenditure, this amounts to £36,000. The general fund at 31 December 2023 is £36,641.
- **Restoration fund** - This fund is held by the PCC to support the continuing cycle of work on the church building required to ensure it is maintained in a safe and serviceable standard. Work follows a programme identified from the Quinquennial Report (QR). The next QR is due in 2025.
- **Calton Avenue fund** - These are funds put aside for the periodic refurbishment of the property owned by the PCC at Calton Avenue. Expenditure on the property in recent years, which is normally incurred between tenancies, had used up this reserve. The PCC is rebuilding this reserve and contributed £2,000 from the 2023 surplus. The Calton Ave fund at 31 December 2023 is £6,000.
- **Eco Church fund** – A new designated fund with the aim of taking forward plans to reduce carbon emissions.
- **Energy fund** – A new restricted fund was set up in 2023 which holds money donated specifically to assist with paying for the substantial increase in energy costs which the PCC has been facing. This fund currently stands at £1,800 and will be used to off-set future energy costs.

In addition to these reserves, the PCC also holds several other funds which have been donated for specific purposes, and hence they are restricted in their use. These are detailed in Note 11 of the accounts.

Nick Sharman - Honorary Treasurer

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF HERTFORD ST ANDREW

This report on the financial statements of the PCC for the year ended 31 December 2023, which are set out on pages 4 to 14, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and Section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of Regulations and Section 144(2) of the Act do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with the examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respects the requirements

- to keep accounting records in accordance with Section 130 of the Act; and
- to prepare financial statements, which accord with the accounting records and to comply with the requirements of the Act and the Regulations have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



John Alflatt
Independent Examiner
Dated 22 March 2024

STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 December 2023

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOMING RESOURCES							
Incoming resource from donors	2(a)	116,407	600	25,949	-	142,956	146,811
Activities for generating funds	2(b)	29,475	1,596	-	-	31,071	21,972
Income from church activities	2(c)	1,780	-	779	-	2,559	3,050
Income from investments	2(d)	19,282	-	-	-	19,282	16,785
Other incoming resources	2(e)	2,116	-	-	-	2,116	1,697
Total Incoming Resources		169,060	2,196	26,728	-	197,984	190,314
RESOURCES EXPENDED							
Church activities	3(a)	132,285	-	16,005	-	148,290	163,661
Costs of generating funds	3(b)	22,009	1,596	-	-	23,605	14,053
Total Resources Expended		163,882	1,596	16,005	-	181,483	177,714
NET INCOMING/(OUTGOING) RESOURCES FOR THE YEAR							
		5,178	600	10,723	-	16,501	12,600
Gains/(Losses) on investments:							
Unrealised - Calton Ave	6(a)	-	-	-	25,410	25,410	27,502
- investments	6(b)	-	-	-	16,146	16,146	(22,584)
NET MOVEMENT IN FUNDS		5,178	600	10,723	41,556	58,057	17,518
Distribution of surplus	10	(3,000)	3,000	-	-	-	-
Funds brought forward at 1 January 2023		34,463	17,067	61,470	472,638	585,638	568,120
Funds carried forward at 31 December 2023		36,641	20,667	72,193	514,194	643,695	585,638

BALANCE SHEET
As at 31 December 2023

	Note	31 December 2023 £	31 December 2022 £
FIXED ASSETS			
Tangible fixed assets	6(a)	327,926	302,516
Investment assets	6(b)	186,268	170,122
		<u>514,194</u>	<u>472,638</u>
CURRENT ASSETS			
Debtors	7	56,867	57,332
Short term deposits		69,652	37,956
Cash at bank		21,554	32,784
		<u>148,073</u>	<u>128,072</u>
CREDITORS: amounts falling due within one year	8	(18,572)	(15,072)
NET CURRENT ASSETS		<u>129,501</u>	<u>113,000</u>
NET ASSETS		<u><u>643,695</u></u>	<u><u>585,638</u></u>
FUNDS			
Unrestricted:			
- general		36,641	34,463
- designated		20,667	17,067
	10	<u>57,308</u>	<u>51,530</u>
Restricted	11	72,193	61,470
Endowment	12	514,194	472,638
		<u><u>643,695</u></u>	<u><u>585,638</u></u>

The financial statements were approved by the Parochial Church Council on 11 March 2024 and signed on its behalf by

Rev H A. Stewart – Team Vicar

The notes on pages 6 to 14 form part of these accounts.

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice 2005.

The financial statements have been prepared under the historical cost convention except for the valuation of fixed assets, which are shown at market value (investments) or insurance value (8 Calton Avenue).

The particular accounting policies adopted by the PCC are described below.

Funds

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliations to another body (e.g. Mothers Union) nor those that are informal gatherings of Church members.

Incoming Resources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when it is received. Income tax recoverable on Gift Aid donations is accrued 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.

Rental income is recognised when the rental income is due. Dividends and interest income are accounted for when receivable. Unrealised gains and losses are accounted for on revaluation of investments at 31 December.

Resources Expended

Grants and donations are accounted for when the decision to make the grant has been taken. The Diocesan Parish Share is accounted for when payable.

Fixed Assets

Consecrated and beneficed property is excluded from the accounts under Section 96(2) of the Charities Act. No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC consider this to be inalienable property.

Investments are shown at market value at 31 December. 8 Calton Ave is valued based upon that used for insurance purposes.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rent or other income are shown as debtors. Short-term deposits include cash held on deposit either with the Central Board of Finance of the Church of England or at the bank.

2. INCOMING RESOURCES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
2(a) Incoming resources from donors					
Planned giving: - gift aided	76,104	-	7,050	83,154	86,801
- tax recoverable	19,026	-	1,763	20,789	21,701
- other	9,215	-	820	10,035	8,620
Cash collections at all services	9,499	-	-	9,499	9,412
Tax recoverable on cash collections	2,000	-	-	2,000	2,000
Grants received	-	-	3,250	3,250	4,379
Sundry donations: - legacies	-	-	5,000	5,000	-
- gift aided	-	480	2,940	3,420	1,185
- tax recoverable	-	120	735	855	297
- other	563	-	4,391	4,954	12,416
	116,407	600	25,949	142,956	146,811
2(b) Activities for generating funds					
Fundraising Events (see note 5b)	-	1,596	-	1,596	3,382
Church Events (see note 13a)	29,475	-	-	29,475	18,590
	29,475	1,596	-	31,071	21,972
2(c) Income from church activities					
St Andrew's Toddler Group	-	-	779	779	1,034
Fees	1,780	-	-	1,780	2,016
	1,780	-	779	2,559	3,050
2(d) Income from investments					
Dividends	5,092	-	-	5,092	5,063
Interest	1,696	-	-	1,696	386
Rental Income (Calton Avenue)	12,494	-	-	12,494	11,336
	19,282	-	-	19,282	16,785
2(e) Other incoming resources					
Magazine advertising	1,078	-	-	1,078	1,056
Sundry items	1,038	-	-	1,038	640
	2,116	-	-	2,116	1,696
TOTAL INCOMING RESOURCES	169,060	2,196	26,728	197,984	190,314
2022	152,153	11,932	26,229	190,314	

3. RESOURCES EXPENDED

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
3(a) Church activities					
Missionary and charitable giving:					
- overseas (Note 4)	6,232	-	-	6,232	5,675
- home (Note 4)	3,356	-	-	3,356	3,055
	<u>9,588</u>	<u>-</u>	<u>-</u>	<u>9,588</u>	<u>8,730</u>
Ministry:					
Diocesan Parish Share	76,999	-	-	76,999	76,560
Clergy expenses	2,497	-	-	2,497	2,229
Services	919	-	-	919	426
Organ, choir and music	6,862	-	-	6,862	6,985
Children & Youth Ministry	-	-	2,194	2,194	16,864
St Andrew's Toddler group	-	-	580	580	525
Church running expenses *	19,983	-	-	19,983	14,244
Church maintenance	7,140	-	13,231	20,371	20,895
Transaction fees	94	-	-	94	141
Printing and stationery (including parish office costs) *	13,833	-	-	13,833	12,088
Church magazine & website costs	2,950	-	-	2,950	2,864
Sundry	1,008	-	-	1,008	1,190
	<u>132,285</u>	<u>-</u>	<u>16,005</u>	<u>148,290</u>	<u>163,661</u>
3(b) Costs of generating funds					
Calton Avenue expenses	1,552	-	-	1,552	570
Fundraising costs (see note 5b)	-	1,596	-	1,596	1,332
Church Events costs (see note 13a)	20,457	-	-	20,457	12,151
	<u>22,009</u>	<u>1,596</u>	<u>-</u>	<u>23,605</u>	<u>14,053</u>
TOTAL RESOURCES EXPENDED	<u>163,882</u>	<u>1,596</u>	<u>16,005</u>	<u>181,483</u>	<u>177,714</u>
2022	<u>139,665</u>	<u>18,380</u>	<u>19,669</u>	<u>177,714</u>	

* These expenditure lines contain a contribution from the St Andrew's Trust of £6,284 (2022: £4,357) to cover the costs incurred by the PCC for the running costs of the Centre.

4. MISSIONARY AND CHARITABLE GIVING

	2023		2022	
	£	£	£	
Overseas relief and development agencies:				
Living Hope International *	500		1,200	
Tear Fund	932		575	
International Health Partners	1,300		1,200	
DEC Ukraine Appeal	-		1,000	
SolarAid	-		500	
Latin Link *	1,300		1,200	
Tanbok Project *	600		-	
Embrace the Middle East *	1,600	6,232	-	5,675
Home mission and other churches:				
Young Life *	1,500		1,500	
Herts Welcomes Refugees *	900		750	
Future Hope *	750		320	
Christians Against Poverty *	206		325	
Hertford Food Pantry (Hertsfood) *	-	3,356	160	3,055
		9,588		8,730

* These amounts have been designated from the 2023 budget and will be expended in 2024.

5. SPECIAL COLLECTIONS AND COFFEE MORNINGS

The amounts listed below have been collected on behalf of other charities either through collections or from Saturday coffee mornings, the PCC acting as an agent for these charities.

	2023	2022
	£	£
5(a) Special Collections		
Children's Society	600	630
Herts Young Homeless	-	620
Christmas Alone	-	500
DEC Ukraine Appeal	-	350
DEC Earthquake Appeal	340	-
Cruse Bereavement	300	348
Hertford Food Pantry (Hertsfood)	-	340
RNLI	-	325
Bishops Harvest Appeal	142	98
Cancer Research	-	23
Tear Fund Ethiopia Appeal	95	-
Christian Aid Middle Est	755	-
Macmillan	865	-
Herts Young Homeless	400	-
Total from Special Collections	3,497	3,234

	2023	2022
	£	£
5(b) Coffee Mornings		
Royal British Legion	168	207
Macmillan	-	222
Christian Aid	-	175
Cancer Research	-	223
Action Aid	-	110
Hertford Food Pantry (Hertsfood)	-	110
Future Hope	-	285
David Nott	275	-
GOSH	391	-
A Roha	160	-
Isobel Hospice	602	-
	<hr/>	<hr/>
Total from Coffee Mornings	1,596	1,332
	<hr/>	<hr/>

Our monthly coffee mornings have continued to be well supported and have raised £5,247 over the year (2022: £3,381), with £1,596 going to charity (2022: £1,332), £1,559 to general church funds (2022: £1,649) and £2,092 to the organ and audio visual funds (2022: £400 to the clock restoration fund).

6. FIXED ASSETS

6(a) Tangible fixed assets

	2023	2022
	£	£
Net book value brought forward at 1 January	302,516	275,014
Gain in the year	25,410	27,502
	<hr/>	<hr/>
Net book value carried forward at 31 December	327,926	302,516
	<hr/>	<hr/>

This represents the freehold of 8 Calton Ave, Hertford. The original cost of this property was £6,500. The book value is based upon the value estimated at 1 August 2023 by the PCC for insurance purposes. Rental income (at a market rate) has been received in relation to 8 Calton Avenue since September 2016.

6(b) Investments

	2023	2022
	£	£
Net book value brought forward at 1 January	170,122	192,706
Gain / (loss) in the year	16,146	(22,584)
	<hr/>	<hr/>
Net book value carried forward at 31 December	186,268	170,122
	<hr/>	<hr/>

This represents 8,240 shares in the CBF's Investment Fund (historical cost £10,082).

7. DEBTORS

	2023 £	2022 £
Income tax recoverable	47,652	50,273
Prepayments and accrued income	1,977	1,168
Sundry debtor – St Andrew’s Trust *	6,284	4,357
Sundry debtor – St Mary’s Church	954	1,062
Other debtor – PAYE / NI receivable	-	472
	<u>56,867</u>	<u>57,332</u>

* The St Andrew’s Trust contributed £6,284 (2022: £4,357) to cover the costs incurred by the PCC for the running costs of the Centre.

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Accruals	8,150	6,452
PAYE and NI Creditor	93	-
Other creditors	10,329	8,620
	<u>18,572</u>	<u>15,072</u>

9. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £
Fixed assets	-	-	514,194	514,194
Current assets	74,735	73,338	-	148,073
Current liabilities	(17,427)	(1,145)	-	(18,572)
	<u>57,308</u>	<u>72,193</u>	<u>514,194</u>	<u>643,695</u>

10. UNRESTRICTED FUNDS

	Brought forward 1 January £	Incoming resources £	Resources expended £	Distribution of surplus £	Carried forward 31 Dec £
General Fund	34,463	169,060	(163,882)	(3,000)	36,641
Designated Funds:					
Restoration reserve	13,067	600	-	-	13,667
Calton Avenue	4,000	-	-	2,000	6,000
Eco Church	-	-	-	1,000	1,000
	<u>51,530</u>	<u>169,660</u>	<u>(163,882)</u>	<u>-</u>	<u>57,308</u>

The designated funds are set aside by the PCC for particular purposes. These funds may at any time be re-designated by the PCC, the designation does not prevent the funds being spent on any other purpose.

- Restoration reserve - to fund the continuing cycle of work until the next Quinquennial Report in 2025.
- Calton Ave - required for future refurbishment costs. This Fund was classified as Restricted in 2022.
- Eco Church - a new fund with the aim of taking forward plans to reduce carbon emissions.

11. RESTRICTED FUNDS

	Brought forward 1 January	Incoming resources	Resources expended	Transfers	Carried forward 31 Dec
	£	£	£	£	£
Restricted Funds:					
Youth Work	35,320	9,633	(2,194)	-	42,759
Church Events	6,875	-	-	(5,000)	1,875
Clock Repair	9,801	-	(9,801)	-	-
Sound & Visual Project	6,000	10,744	-	5,000	21,744
Energy	1,500	300	-	-	1,800
Toddler Group	1,152	779	(580)	-	1,351
Luncheon Club	294	-	-	-	294
Holiday at Home	241	-	-	-	241
Organ Repair	160	4,372	(3,330)	-	1,202
Church Display	100	-	(100)	-	-
War Memorial	-	900	-	-	900
Choir Fund	27	-	-	-	27
	61,470	26,728	(16,005)	-	72,193

These funds are given to the PCC for specific purposes and it is the duty of the PCC to ensure that the money is spent only in that area.

During the year:

- Youth – Generous regular giving from donors has continued to support a Childrens and Youth Worker, this post remaining vacant during 2023. A further recruitment exercise is planned for 2024.
- Clock Repair – Work on the clock was completed during the year and the fund fully utilised.
- Sound and Visual Project – The fund has increased during the year through receipt of a legacy (£5,000), the receipt of a grant from the Benefact Trust (£3,250), the transfer of £5,000 (transferred from the Church Events Fund with the agreement of the original donor), fundraising from coffee mornings (£1,095) and the Railways Day (£934) and other donations.
- Organ Repair - £4,372 was raised during the year from coffee mornings and other donations, with expenditure incurred on the organ of £3,330.
- War Memorial - £900 was received for the cleaning of the war memorial in the church yard. This work has been completed in 2024.

12. ENDOWMENT FUNDS

	Jolland £	Wallis £	Fryer £	Total £
Brought forward at 1 January 2023	319,384	4,913	148,341	472,638
Profit / (Loss) in the year	27,011	467	14,078	41,556
Carried forward at 31 December 2023	346,395	5,380	162,419	514,194

The Jolland and Fryer funds must be retained by the PCC for furthering the religious and other charitable work of the Church of England in the Ecclesiastical Parish of St Andrew, Hertford. They are retained in the form of investments (producing dividend income) and property (producing rental income). The Wallis fund is retained for maintenance of church lighting.

13. SUNDRY MATTERS

13(a) Church Events and Coffee Mornings

	£
<u>Income:</u>	
Church events income *	27,026
Church hire income	890
Church share of coffee mornings **	1,559
	<hr/>
	29,475
	<hr/>
<u>Expenditure:</u>	
Church events expenses	(20,148)
General event expenses	(309)
	<hr/>
	(20,457)
	<hr/>
Surplus	9,018

* We hosted 7 large events in 2023, generating a surplus of £6,878. Five events were for visiting performers, namely Fairport Convention, Cara Dillon, Kris Drever, Churchfitters and Gigspanner. The other two events were a Harvest Beer Festival and a Beer & Carols event.

** There were 11 coffee mornings in 2023. For 7 of these, the PCC retained 50% of funds raised (the other 50% being for nominated charities – see Note 5b). For 4, funds were raised specifically for the sound and visual project (3) and the organ repair fund (1), hence the PCC retained 100% for these.

There is a Church Events restricted fund of £1,875 which is used as working capital for these events.

13(b) Staff costs

During the year the PCC received the services of the following:

- Director of Music who received £3,366 (2022: £3,060).
- Parish Administrator who received £11,232 (2022: £9,433).
- Youth Worker who received £1,151 (2022: £14,932).
- Assistant Parish Administrator who received £nil (2022: £212)

Hertford St Andrew PCC has three staff members who are enrolled in a Church of England pension scheme called The Church Workers Pension Fund (Pension Builder 2014).

Under Financial Reporting Standard 102, we are required to report on the pension as follows:

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable of £2,329 (2022: £10,839) which includes AVCs for one employee.

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019. For the Pension Builder Classic section, the 2019 valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2024, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 5% (where usually it

would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, Hertford St Andrew PCC could become responsible for paying a share of that employer's pension liabilities.

14. ST ANDREW'S CENTRE

The St Andrew's Centre is run by the St Andrew's Trust, a charitable organisation, in which the PCC holds 100% shareholding. The St Andrew's Trust prepare their own accounts and are not included in this set of accounts, except for the contribution of £6,284 (2022: £4,357) from the Trust towards the running costs of the Centre incurred by the PCC. In addition, the following staff are included on the church payroll but fully funded by the Trust:

- Cleaner who received £2,184 (2022: £1,850).
- Administrator who received £5,031 (2022: £4,186).

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF HERTFORD ST ANDREW

This report on the financial statements of the PCC for the year ended 31 December 2023, which are set out on pages 4 to 14, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and Section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of Regulations and Section 144(2) of the Act do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with the examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respects the requirements

- to keep accounting records in accordance with Section 130 of the Act; and
- to prepare financial statements, which accord with the accounting records and to comply with the requirements of the Act and the Regulations have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



John Alflatt
Independent Examiner
Dated 22 March 2024