



HERTFORD ST ANDREW with ST NICHOLAS

# Meeting of Parishioners and Annual Parochial Church Meeting

Sunday, 27 April 2025 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 2024

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. Vicar's Report

10. Any other business

## **HERTFORD ST ANDREW'S**

### **Minutes of the meeting of Parishioners and Annual Parochial Church Meeting held in church on Sunday, 28 April 2024**

*Present:* Jenny Aitken, Christine Barclay, Renee Booker, Mark Buck, Barbara Burrridge, Harold Chaplin, Jane Chaplin, Joan Cheesman, Rev Bill Church, Anthony Collinson, Pauline Collinson, Colin Eldred, Jane Eldred, Sandra Emmet, Julie Frazer, Kim Hamilton, Mary Horne, Carol Kemp, David Kemp, Katherine Kennedy, Sue Little, Brenda Maling, Carol Muhr, Forbes Mutch, Jenny Mutch, Sue Mulligan, Geoff Oates, Phil Probert, Laura Ramsay, Sally Rees, Peter Ruffles, Lesley Self, Chris Seward, Melanie Seward, Judy Sharman, Nick Sharman, Rev Alan Stewart (in the chair), Shirley Taylor, Adrian Walter, Alison Warn, Jo Willis and Rosemary Willis

*Apologies for absence:* Apologies were received from Lou Cobb, Andrew Goodman, Claire Goodman, Jenny Gray, Charles Ledsam, Debbie Ledsam, Claire Leonard, Alan Little, Julie Markey, Jean McQueen, Pauline Rhodes, Catherine Sleath, David Spring, Richard Taylor, Stella Walter and Rod Willis

The meeting began and ended with prayers.

#### **Meeting of Parishioners**

##### **1. Minutes of the meeting held on 30 April 2023**

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

##### **2. Election of Churchwardens**

Shirley Taylor and Rosemary Willis were both standing down. Alan thanked them for their extraordinary work as churchwardens and presented them both with a token of appreciation.

Two candidates had come forward to replace them:

- Julie Markey, proposed by Carol Muhr and seconded by Judy Sharman
- Lesley Self, proposed by Philippa Probert and seconded by Shirley Taylor

As there were no other candidates Julie and Lesley were duly appointed as Churchwardens.

#### **Annual Parochial Church Meeting**

Attendance and apologies as above.

##### **1. Minutes of the previous meeting held on 30 April 2023**

The minutes of the meeting were approved.

##### **2. Matters Arising**

*Item 6* - Alan confirmed that the church had no plans to work with the Extinction Rebellion group in future.

### 3. **Election of Parochial Representatives of the Laity**

#### 3.1 Representatives to the Parochial Church Council

Lou Cobb, Jenny Mutch, Laura Ramsay and Catherine Sleath have opted to stay on for another term of office.

No other candidates have come forward but Alan said that anyone who might be interested in joining the PCC should get in touch with him.

#### 3.2 Representatives of the Parish to the Hertford and Ware Deanery Synod

Julie Markey is standing down but Shirley Taylor agreed to continue as the Deanery Synod representative for another year.

No other candidates have come forward but Alan said that anyone who might be interested in becoming a Deanery Synod representative should get in touch with him.

*(Post meeting note: Jenny Aitken and Renee Booker volunteered to become Deanery Synod representatives after the meeting was finished).*

### 4. **Appointment of the Independent Examiner**

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

### 5. **Report on the Electoral Roll**

The Electoral Roll contains a total of 159 people, compared to 161 in 2023, of whom 61 are resident in the parish and 98 non-residents.

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

Nick Sharman thanked Debbie Hartnett for all her work as Treasurer in previous years. He also thanked David Kemp for banking the cash and the Finance Committee for their advice and support.

The budget for 2023 had finished with a surplus of £5,178 mainly due to an increase in planned giving and money raised by coffee mornings and events.

However on-going costs are like to rise: our Parish Share has increased; the utility contracts are due to be re-tended and continuing maintenance work is needed on the church building.

There are two major restricted funds; the Youth Worker fund and the Sound and Visual Project Fund.

There were no questions so Alan thanked Nick and Judy for taking over the Treasurer's role.

**7. Comments on the Annual Report**

There were no comments on the Annual Report. Alan thanked all those who had produced the reports.

**8. Churchwardens' Report**

There were no questions for the Churchwardens.

**9. Presentation on the Audio-Visual Project**

Chris Seward gave a brief outline of the development of the Audio-Visual Project. The proposal is to have screens and speakers placed around the church so that everyone can clearly see and hear what is happening. The main screen would be retractable when not in use. The control console would be located at the back of the church, but further forward than the present sound desk. This would give much better access to the toilet.

The total cost would be £70,000 to £75,000, to include training and a three-year warranty. So far approximately £42,000 have been raised from grants, events income and parish funds. This is enough to cover the audio element of the project. Chris thanked everyone who had attended events to help raise this total.

The Diocesan Advisory Committee have considered the proposals and will support a faculty application when one is submitted. A public consultation on the proposals will be carried out.

Bill asked if the live streaming of services would be both visual and audio, Chris confirmed that it was. The present sound system picks up interference when the celebrant turns to face east, it is hoped that this will not be a problem with the new system.

Harold asked if the choir would be able to see the screens. Chris reported that they should be able to see the side screens or the confidence monitor, which is placed so that the celebrant can see what is appearing on the main screen.

Chrissy asked if the sun shining in the windows would make it difficult to see the image on the screen clearly. Chris reported that this had been considered and was only likely to be an issue on a couple of Sundays in the middle of summer, if the weather happened to be very sunny. The quality of the image will be very good.

**10. Team Vicar's Report**

Alan reminded the meeting that the Church is the congregation, not the building or the services. We are called to try to be peaceful, kind, faithful, gentle and loving, even though at times we will fall short.

The recent Awayday had been very special with so many different ages gathered to worship, explore and connect. Alan thanked St Joseph's in the Park for their hospitality.

Tracy Plumpton is working alongside Alan to lead collective worship at St Joseph's, Hertingfordbury Cowper and our Hertford St Andrew's schools, and members of the congregation support St Andrew's school through the Walking Bus and serving as governors. Recently a prayer meeting has started at the school for parents, staff and governors.

Outdoor church activities have been trialled, including Forest Church and a Soulful Walk, and others are being considered. We are fortunate to have Panshanger park near by and it was wonderful to have a New Year's Day walk there.

Alan thanked the wonderful team who so faithfully work with our children and young people supporting TMM, Junior Church and Toddlers. We have not been successful in trying to recruit another Children and Families Worker and we need some new leaders for Junior Church. A day of prayer will take place on 4<sup>th</sup> May for the work with our children and young people.

A Confirmation Service will take place on 4<sup>th</sup> June and a number of the TMM members have expressed an interest in joining the Exploring Confirmation sessions in May. Anyone else who would be interested is welcome to join the sessions.

The Parish has expanded with the new housing development in Sele Farm. Kath Oates and Stephane McCarthy have been welcoming the new residents with a card and a gift of some biscuits, and have been having some wonderful conversations

The fortnightly Mindfulness sessions at the Hub on Sele seem to be going from strength to strength and the Wednesday evening Mindfulness and Meditation continues to be popular.

From June the Wednesday sessions will also be fortnightly, with one live session per month.

A second Bible course will be starting Thursday 6<sup>th</sup> June and in October there will be a follow-up course on the book of Romans.

Alan thanked Chris Seward and his team for organising the variety of events that have brought many new people through our doors. He also thanked the Zoom team who enable folk from far and wide to connect with others and with God each Sunday and all the people that help to sustain the ministry, hospitality and mission of the church.

Hertford is holding its first ever Pride Family Fun Day on Sunday 12<sup>th</sup> May, celebrating diversity and inclusion. With the backing of our wardens and ministry team, we will offer our chapel that day as a safe place of prayer and reflection.

The Church of England has authorised new prayers of blessing for those in same-sex couples entitled Prayers of Love and Faith.. The pastoral guidelines state that it's up to the individual priest as to whether they are happy in conscience to offer these prayers. Alan said that he was fully supportive but would consult with the PCC and with the wider congregation before any decision was made. He asked that anyone who had anything they would like to contribute to that conversation should talk to him.

Alan thanked everyone for their support and care.

Bill suggested that it would be helpful to let people know what was happening with the vacancy at All Saints' Church. Alan reported that we had been part of a Team Ministry, with Rev Jo Loveridge in charge, but the other churches felt that this hadn't really worked in practice. The Diocese has agreed to dissolve the team so the All Saint's post will be advertised as Priest in Charge.

## **11. Any Other Business**

- 11.1 Forbes reported that a Ukrainian family were looking for new accommodation and asked if anyone could suggest anywhere.
- 11.2 Soul Food has been running for 10 years and Forbes said that they were carrying out a review of how it was organised. He asked for thoughts and comments.
- 11.3 Shirley thanked Alan for all his hard work and support.

The meeting ended with a blessing.

## Reports

### 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*

<b>Clergy</b>	Rev Alan Stewart Rev Bill Church	<b>Churchwardens</b>	Julie Markey Lesley Self
<b>Assistant Priest</b>	Rev Scott Martin		
<b>Lay Readers</b>  <b>Lay Leaders of Worship</b>	Melanie Seward Geoff Oates  Forbes Mutch Maria Henriksson Bell Kath Oates Adrian Walter Nick Hoyle	<b>Deanery Synod Members</b>	Shirley Taylor Jenny Aitken Renee Booker
<b>Treasurers</b>	Nick Sharman Judy Sharman	<b>Elected members until 2025</b>	Adrian Walter Maria Henriksson-Bell Chris Seward
<b>Elected members until 2026</b>	Christine Barclay Anthony Collinson Julie Frazer	<b>Elected Members until 2027</b>	Laura Ramsay Catherine Sleath Lou Cobb Jenny Mutch

Adrian Walter and Chris Seward have opted to continue on the PCC for another term.

During the year there were thirteen baptisms, one wedding and fifteen funerals in church. The clergy also took four funerals at a crematorium without a service in church.

#### *Highlights from the year*

- Awayday at St Joseph's in the Park
- Appointment of new Children and Families Worker
- Installation of new AV System
- Launch of the Children's Choir



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

### **Churchwardens' Report**

This is our first report as Churchwardens and looking back to prepare it has reminded us of the range of activities we get involved in during the daily life of St Andrew's. It has also highlighted the huge number of people who contribute to our Church on a continuing basis and we would like to thank you all for your efforts. The St Andrew's church family is truly a special one. We extend particular thanks to Roz and Shirley who provided us with an excellent handover at the beginning of our term as Churchwardens and who both continue to do so much for St Andrew's.

Having started to become familiar with the yearly round of tasks such as congregation counts, gutter clearance, dealing with leaks and organ maintenance we began the year by focussing on the information in the Terrier, the record of church property, in preparation for the Archdeacon's visit in July when she reviewed this important document. This included getting a new valuation for the Spanish Chalice and we would like to thank our neighbours in St Andrew's Street, Sworders, for their assistance with this matter. The PCC have received a report and we continue to hold the Chalice in the vault at Hertford Castle.

Chris Seward, Deputy Churchwarden, is an invaluable colleague who has brought continuity of information and practice and we are very grateful for his assistance. He has led a small team who have worked on the installation of the new AV system which we are delighted to report is now fully funded and complete. The system adds to our worship experience and, also, makes St Andrew's more attractive as a venue for hire.

The income from hiring the building has become increasingly important for the church and the programme of events continues to increase with folk and classical gigs featuring. Chris, Harriet and Phil, our Church Administrator who has been so generous with her time and knowledge this year, do an incredible job along with many other volunteers to ensure these events run safely and efficiently.

Our programme of Coffee Mornings continues providing a valued social event each month and a further source of income for the church as well as a variety of charities. We also had another Harvest Fest and Beer and Carols at Christmas.

Another project which has been completed during the course of the year, ably led by members of the Eco Committee, is the installation of bike racks both to the front and the rear of the church for the use of the congregation and centre users. We also had to have two lightening conductors repaired due to vandalism.

Ongoing projects are the installation of a defibrillator in the Porch, a new Soakaway to the rear of the church to channel rainwater away from the building and the replacement of a dilapidated gutter on the porch.

The stone in the porch is showing signs of deterioration and we will be observing this in the coming months and taking advice. We are also getting quotes for the repair of damaged windows.

We have appointed a new Visiting Architect, Matthew Stevens from MDP in Hitchin, and he will be carrying out our Quinquennial inspection at the end of this year. Many issues have been dealt with since the last inspection but we are aware of others that are likely to be raised as concerns when he visits.

Repairs were carried out to the curate's house in Carlton Avenue and it continues to be let satisfactorily.

During the course of this year Alan Little retired as Sacristan, Verger and Sound team member and, also, Sue Little as Assistant Sacristan. We would like to again thank them for their many years of service in these roles.

*Lesley Self, Julie Markey – Churchwardens*

## Safeguarding Report 2025

St Andrew's PCC takes seriously its collective responsibility to protect and safeguard the welfare of children and adults who may be vulnerable. We 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. In January 2025 the Church of England introduced additional training requirements and a course on Domestic Abuse needs to be completed in addition to both Basic and Foundation level training. The Foundation training and Domestic Abuse training is refreshed every 3 years. The Clergy, Readers and the Parish Safeguarding Officer undertake face to face 'Leadership' 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. These checks are renewed every 3 years, or alternatively, individuals can sign up for the DBS Update service whereby the certificate is reviewed annually and remains valid for the duration of the individual's time in the role.

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 and in a folder at the entrance of the church. These policies are reviewed annually and, along with other safeguarding documentation, are stored centrally in the Church Google Drive with access to the Drive being given to the Priest, Parish Safeguarding Officer, Church Wardens and Parish Administrator.

In 2024 the Church of England published their National Safeguarding Standards which asks all parishes to assess their safeguarding work against five standards:

- Standard 1 - Culture, Leadership and Capacity
- Standard 2 - Prevention
- Standard 3 - Recognising, Assessing and Managing Risk
- Standard 4 - Victims and Survivors
- Standard 5 - Learning, Supervision and Support

The Diocese of St Albans have asked that PCCs review each of the five standards to examine safeguarding in their parish and identify their strengths and weaknesses. St Andrews PCC have agreed to review all standards prior to the Diocese's next audit in 2027.

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.stalbans.anglican.org](http://www.stalbans.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*

## **Children and Youth Work**

### *Junior Church*

When I started my role with St Andrews Junior Church in early September, we spent the first few weeks getting to know each other through fun activities, games, and relaxed conversations. It was important to create a warm and welcoming space where the children felt comfortable and included. We shared stories, learned each other's names, and began building a sense of community and trust that has continued to grow each week. These early weeks laid a lovely foundation for the exciting journey we've been on together since.

The children have been joyfully engaging in creative activities that bring the stories of the Bible to life. Last term one of our projects was a beautiful Christmas scene collage, where the children worked together to depict the nativity story. This hands-on activity not only helped them understand the significance of Jesus' birth but also encouraged teamwork, imagination, and storytelling through art.

This activity was enjoyed so much that with Sue Mulligan's help we are working on our Easter collage, which is just as exciting! The children are exploring the themes of new life, hope, and resurrection as they create a vibrant display to celebrate Easter. From drawing to cutting and glueing everyone is involved and contributing their own special touches. I pray that this project will inspire their faith and help them connect more deeply with the message of the season in a fun and meaningful way.

Looking ahead, we're really looking forward to exploring the stories of Jesus after Easter Sunday. We'll be learning about his appearances to the disciples, including the walk to Emmaus, and how he continued to show his love and power after the resurrection. We'll also discover the story of Pentecost and how the Holy Spirit came to the disciples, helping them to spread the good news. These stories are full of wonder and meaning, and we're excited to journey through them together in the weeks to come.

*Lindsey Betteridge, Children and Families Worker*

### *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. This year we have welcomed Lindsey to the team.

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, 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 yoghurt, 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.

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.

The Group ran the pre-Christmas coffee morning with families donating Christmas goods for raffle prizes. £478 was raised which was split between the church and Great Ormond Street Hospital.

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*

### *TMM*

TMM has continued to meet every other Sunday for games snacks and to explore faith and the bigger questions of life.

We have had a number of special guests this year including Owen Thomas from Future Hope and Bryan Fries from Young Life, sharing their journey of faith and a range of new games.

Socials have included trips to the cinema to the excellent animated film Wild Robot and to Illuminate at St Alban's Cathedral.

Thanks to Nick Sharman for several years of great service, and to other leaders Melanie, Jo and Toyin.

*John Wacher*

### *Toastie Tuesday*

We have had a good start with Toastie Tuesday in 2025, as we've seen our regular attendees continue to come around, as well as a few new boys from Richard Hale joining us many weeks. Each week we get to

welcome 5-10 young people from Hertford into St Andrew's and offer them drinks and crisps and cakes (Bakewell tarts have been popular recently!) and toasties. After they've had a chance to eat and play pool or table tennis or cornhole, we gather for an all-play game of some sort. Then Bryan usually shares a story and message from one of the Gospels— this term we looked at the seven “I am” statements of Jesus in the Gospel of John, inviting the young people to consider what they personally make of Jesus's claims about himself. While we would certainly love for more young people to be coming in the doors each week, it is particularly encouraging that for many of those who do come consistently, that this is their only regular touchpoint with a local church. That is to say: we are very grateful for the privilege that it is to be in these young peoples' lives and to get to share the hope that we have in Jesus with them.

On Wednesday mornings we have continued to hand out hot chocolates to students from RHS, Simon Balle, Presdales, and The Sele School as they walk to school. While it varies week-to-week how many we hand out, we have generally been giving out 40-60 hot chocolates every week. We consider these to be precious moments as we get to briefly chat with the teenagers as we stir the hot water into the powder, and bless them as they head off to school for the day. Our prayer is that these moments would lead to more young people coming to Young Life activities or to church at some point, but regardless of whether or not that happens, we are once again grateful to get to be salt and light into their worlds.

We are very appreciative of the support we enjoy from St. Andrew's, and especially for May Muhr, Leslie Self, and Rosemary Willis who are helping at Toastie Tuesday most weeks. Thank you for partnership in ministry in Hertford!

If you would like to get involved with Toastie Tuesday or to support the ministry of Young Life more generally, please be in touch with Bryan Fries at [bfries@ylinternational.org](mailto:bfries@ylinternational.org). As a charity we are reliant upon the generosity of community members to support and sustain this important work of ministering to teenagers, and we would appreciate your prayers and consideration.

*Bryan Fries, Young Life Hertford*

## **Church music 2024-2025**

It's been my pleasure, as usual, to look back on the past year of musical activities at St Andrew's, but also I have to record a sad event which greatly affected our musical life, and I will start with that.

We were all shocked and saddened by Harold Chaplin's sudden death in October. I would like to pay tribute to the enormous contribution he made to the musical life of our church (whilst recognising that he influenced all aspects of church life, owing to his enterprising nature and strong faith). An excellent singer and pianist (with expertise in both classical music and jazz), his aim was always to use his skills to enhance church music-making; he was an expert and loyal member of the choir, and revived the instrumental group to play at family services early in Alan's tenure as priest. Above all, he composed delightful music for the choir to sing, including many Christmas carols, and in the last year of his life completed his Communion setting, which we now use regularly. As his Parkinson's progressed, he was always inspirational in continuing his activities despite it, and in his attitude to both life and music, looked forward rather than back. I still find it hard to think that he will no longer be presenting me with a new composition, or taking his place in the choir pews.

However, I think it is fair to say that Harold's legacy manifests itself in the rest of his family! One of the main musical developments connected with the church this year has been the foundation of the Hertford Children's Choir by Rachel and Sam Chaplin. Rachel first contacted me and Alan about her idea last July, and we both felt that the idea should have the enthusiastic support of the church; I'm pleased to say that that has been the case. Rachel's vision is of a Hertford-wide community children's choir (previously non-existent), open to all 8-13 year-olds, but based at, and supported by, St Andrew's, which would also provide a performance venue and helpers at rehearsals. The intention is for the choir to sing at an all-age service once a term, thus increasing their families' contact with the church, and in the longer term some of

its members might “graduate” to the church choir. After advertising widely in the autumn, and applying for grants with the invaluable help of Laura Ramsey, the choir started in January and has been a great success, as anyone who attended their fantastic first performance at St Andrew’s on Mothering Sunday in a packed church will have seen. The church choir were delighted to collaborate with them to sing Rutter’s “For the beauty of the earth” and we hope to sing together more in the future. We are now considering how we can widen our musical offer to the children in the town as we plan a further grant application.

Generally, musical activity within the church both within worship and in other contexts, has continued to be very lively. The choir continues its usual duties and its members are as loyal and committed as ever! The half-dozen young people in the choir are making great progress as singers. We were honoured to be asked to take part in a concert at St Andrew’s as part of the Hertfordshire Festival of Music in June 2024. This Festival is now in its ninth season and has built up a fruitful partnership with the church as one of the Festival venues. Several members of our congregation are supporters of HFoM which brings internationally-known artists to the county and particularly to Hertford. They also concentrate on the work of living composers, and we were asked to sing a piece at the concert by Colin Matthews, who was in attendance! The choir rose to the challenge and it was good to be able to include the work of other living composers, including Harold, in our programme. HFoM held the Launch reception and concert for this year’s Festival at St Andrew’s in February, which was a well-attended and happy occasion, for which the church proved a good and welcoming venue.

The series of folk concerts organised by Chris Seward has seen St Andrew’s welcome again the cream of the British folk scene – some artists visiting for the first time and others returning, so we are now a well-established folk venue. The concerts are always well-attended and of top quality. Chris has also been the driving force behind our fund-raising for, and now acquisition of, our new audio-visual system. No doubt this will be covered in other reports, but I would like to record how much this is appreciated by the church musicians. It has improved the sound at all-age services and the set-up for the instrumental group is easier. We are now able to make the electric piano easily audible throughout the church and are using it for worship songs more frequently as a result. Crucially, the choir in the chancel can hear instrumentalists playing in the North Transept.

Our worship band Flare will also benefit from the new system at events such as HarvestFest and Beers and Carols (as will the visiting musicians at these events). In 2024 Flare again played at these two popular afternoons, and were joined by instrumentalists from TMM.

Finally, I’d like to thank our organists, David Boarder and Richard Prince, and also Mark Buck who still plays when he is not in China. Particular thanks to Sam Chaplin who now leads worship songs from the piano regularly, and to all the instrumentalists who play at all-age services. You make an enormously positive contribution to our worship.

*Jane Eldred*

## **Eco Church Committee**

There are 5 themes associated with the eco-church requirements as set out by Arocha and endorsed by the Church of England.

These are:

1. Community and global engagement
2. Worship and Prayer
3. Buildings
4. Land
5. Lifestyle

During this year we have made achievements in each of these categories with the key elements as follows:



### *Community and global engagement*

Though the actual day for the Council's eco-fest was cancelled due to inclement weather, St Andrew's was able to support the initiative on the day before by leading a walk around Hertford's rivers and Jenny Mutch gave a presentation about how to value nature at All Saints as part of the same event.

We have demonstrated our commitment to the environment during our Harvest Fest by inviting the local Wild Life Trust to attend the event.

There are regular discussion items in the monthly magazine.

We are engaging with the local council via part of a group on climate issues with our MP Josh Dean.

### *Worship and Prayer*

Praying for the environment is now embedded in our services as part of our intercessions.

We are having early discussions regarding how to better embed eco-related topics to our young church members.

At our last Church away day a workshop on the environment was included.

### *Buildings*

We now have bike racks at the front and the back of the church. There are regularly used both by the congregation and those using the church and the hall for other activities.

We are in the process of looking at the feasibility of changing the boiler in the hall to a more eco-based air sourced boiler to replace the current boiler that is coming to the end of its life.

### *Land*

Debbie Ledsam and Jenny Mutch have completed an audit of the plants in the church yard and plan to add to this with information in the church. We will also take part in A Rocha's Love Your Burial Ground week in June to help carry out an additional audit of plants in June.

### *Lifestyle*

New recycle bins have been introduced in the church.

Bakers galore are encouraged to use eco products where ever possible.

We are aiming to use flowers sourced locally from our church grounds where possible and reducing the use of Oasis within our flower arrangements.

### *Notes:*

We have meetings throughout the year and will continue to update on progress around these key elements with the aim of achieving silver eco-church status.

*Jenny Mutch*

## **Communications Committee**

### *Background*

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

- 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 2024-25*

The membership of the committee has remained stable, with one change. Forbes Mutch continues to co-ordinate and chair the group and is ably supported by Lou Cobb (PCC representative and social media), Alex Nicholas (graphic designer), Phil Probert (Secretary, website and social media) and Richard Taylor (magazine). Sadly, Kath Oates (outreach) had to withdraw from the committee owing to pressure on her time.

The committee met four times during the year, in April 2024, June 2024, September 2024, November 2024 and February 25. Meetings took place on Zoom.

### *Activity 2024-25*

Apart from consistent publicity – posters, social media, the Messenger and the magazine – for events and seasons, key achievements this year have included:

- Improved co-ordination of **coffee morning publicity**, with on-brand posters ready for the ‘next’ CM on display at the ‘current’ one. Posters have been delivered to sites throughout Hertford each month. The inclusion of QR codes on posters, linking through to information on the church website, has continued successfully this year.
- Publicity for the launch of the **Children’s Choir** in August/September 2024
- Update of the ‘**Personnel Board**’ at the front of the church, with over 30 faces of key people now on display. These have been printed and arranged in-house in a way that allows further updates as required going forward. There are plans to display pictures of church activities, including services and the awayday but, although the photographs have been taken, each one requires permission from the people and parents of children featured and this is taking time.
- Discussion, authorisation and imminent construction of a **banner display** at the front of the church to publicise events, such as coffee mornings and folk concerts. The posts for the banners should be ready by May 2025. The main banner will be augmented by smaller ‘feather posters’ by the front entrance to the church.

### *Future projects*

We continue to develop 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 three years, it is safe to say that the Communications Committee continues to be 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)*

### **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 Christmas Lessons and Carols Service. We also, under Laura Ramsay’s leadership, produced and served food for the HarvestFest day. We have been very grateful this year to several extra people giving their time to bake, buy and help out at these events. They include Kelly Baker, Julie Frazer, Julie Hollings, Carol Muhr, Lyn Paine, Jan Palmer Sayer, Lesley Self, and Stella Walter.



Other social events where many people make a huge contribution are Bakers Galore for coffee mornings and Harvest Fest, (thank you to that amazing group of bakers), Sunday morning coffee rota, and the monthly Senior Lunches under Viv Thornton and Jo and Rod Willis.

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

### **Hertford St Andrew's 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.

Changes to hire charges made by the trustees at the end of 2023 plus the attraction of new hirers in 2024 have brought the Centre back into profit (£5,685), after a loss in 2023 of £1,273. The costs and expenses of maintaining and operating the Centre in 2024 were much the same as in 2023 at £17,602. See the accompanying financial summary.

Included in the expenditure figure of £17,602 is a payment to the PCC of £5,340 towards gas, electricity, water, buildings insurance, other shared expenses and a portion of the Church Administrator's salary, as set out in the financial summary.

The profit will be put towards the cost of maintaining the condition of the Centre including refurbishment of the toilets. Grant funding will be sought where available.

As reported last year, the boiler is proving unreliable and expensive to maintain. The PCC is looking into the potential for replacing it with an air-source heat pump.

I wish to thank my fellow trustees for their contribution to the management and operation of the Centre, the Centre Administrator, Christine Williams (whose job includes dealing with enquiries, handling all bookings, producing a monthly calendar of hirings and issuing invoices) and Shirley Taylor the Trust's honorary treasurer who attends to bookkeeping, banking and the preparation of accounts.

*Richard Taylor, Chairman of the Trustees*

**2024 HERTFORD ST ANDREW COMMUNITY TRUST FINANCE SUMMARY**  
**(St Andrew's Centre)**

	2024	2023	2022	2021	2020	2019
<u>Income</u>	£	£	£	£	£	£
Hirings (non vaccinations)	22,616	16,153	13,291	6,764	5,653	14,885
Hirings (vaccinations)	0	0	4,822	7,492	0	0
Donations	500	0	300	0		92 270
Grants	0	0	0	7,500		500 500
Fundraising	0	0	0	0	0	18
Training Courses Income	0	0	0	0	0	35
Holiday At Home	0	0	0	0		0 1,027
Bank Interest	171	104	0	0	0	0
	23,287	16,257	18,413	21,756	6,245	16,735
<u>Expenditure</u>	£	£	£	£	£	£
Cleaning & Materials	2,565	2,548	2,301	1,970	2,185	2,332
Utilities	3,542	4,323	2,773	1,787	1,871	2,193
Equipment	131	148	126	324	31	312
Trust & Church Insurances	1,589	1,554	1,521	1,444	1,665	1,623
Maintenance & Repairs	3,275	3,333	4,248	1,821	1,979	2,048
Administration	5,945	5,389	4,716	3,529	3,273	5,208
Table Tennis inc coach	0	0	9	0	178	890
Holiday At Home	400	0	0	0	0	1,027
Sundry	155	235	0	0	0	62
	17,602	17,530	15,694	10,875	11,182	15,695
Surplus/Deficit in year	5,685	-1,273	2,719	10,881	-4,937	1,040
Payment to PCC	0	0	-10,000		-2,000	0 0
Brought forward from previous year	15,361	16,634	23,915	15,034	19,971	18,931
Carry forward to following year	21,046	15,361	16,634	23,915	15,034	19,971

Summary of payment to PCC included in above expenditure

Utilities	3,542	4,323	2,773	1,787	1,871	2,193
Church Administrator	475	475	475	475	475	475
Church Insurance	700	680	680	680	680	680
Fire Ext & Burglar Alarm	319	216	239	253	257	365
Staff under/overpayment	0	0	-140	0	0	-20
Boiler service	285	403	165	165	144	260
Sundry	19	187	107	163	22	175
Payment to PCC	0	0	10,000	2,000	0	0
Equipment		0	58	324	0	0
	5,340	6,284	14,357	5,847	3,449	4,128

25/03/2025

## Hertford St Andrew Primary School

Since I wrote a report in April 2024, our school has had OFSTED and SIAMS inspections, seen a number of changes in staffing with the appointment of Mrs Jo Williams as Deputy Headteacher and five new teachers, and some changes to the indoor environment including a sensory corridor for the children with SEND.

Our most recent Ofsted inspection was an ungraded (section 8) inspection and provided valuable insights into the strengths of the school and highlighted the dedication of staff, the engagement of our pupils, and the positive atmosphere that permeates our learning environment. A quote from the report says: *"Pupils enjoy attending Hertford St Andrew School. There is a calm and welcoming atmosphere. The school places a high value on everyone being included."* An exciting new initiative is our 10 for 10 curriculum (ten, ten-minute sessions) providing opportunities for pupils among other things to develop a love of cultural experiences through music and the arts"

Our school embodies Christian values, fostering a nurturing and inclusive environment where every child is valued. The SIAMS report concluded that our school is living up to its foundations as a church school and is enabling children and adults to flourish. 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" inspires the children to ask questions. 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. Visit our excellent website to read more about these in the school's Newsletters:

[www.hertfordstandrew.herts.sch.uk](http://www.hertfordstandrew.herts.sch.uk)

There are currently 137 children on roll including 16 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 (25%) with ten children with Education and Health Care Plans (EHCP), four with Education and Health Care Needs Assessment (EHCNA), eligible for Free School Meals (45%) and receiving Pupil Premium funding (45%), 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 2025/26 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.

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. Parents are continuing to become more engaged with the school community.

The following members of Hertford St Andrew's congregation are on the Governing Body i.e. Laura Ramsay, Rod Willis, Chris Seward, Lyn Payne, Kathy Kennedy and our vicar, Alan, and Jenny Mutch who joined us in March, Stuart Aldridge continues to be the Chair until the end of this academic year when he will be leaving the Governing Body, as will Laura Ramsay. Jenny Mutch has agreed to take over as Foundation Governor for the church. 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.

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 and Ware Deanery Synod**

*Our vision is to see flourishing, Christ-centred communities inspiring people of all ages and backgrounds to discover God, grow in their relationship with Him and respond to His transforming love through serving others.*

Deanery Synod met three times during 2024.

#### *March – The Deanery of the Future*

Synod looked at some of the realities of the life of our deanery and began to consider possible futures. It was noted that only two of the benefices contribute (through their Parish Share) the full cost of placing a priest in post, and these effectively subsidise the rest of the parishes (whose full share request falls short of the total cost of ministry). It was observed that some parishes are paying their share by dipping into reserves and that many were being funded by donations from generous ageing congregations. If current trends were to continue, it would not be long before the diocese would need to consider further amalgamations. The challenge for the deanery was how to be ready with suitable answers to any such proposals. The following questions were discussed in groups:

*What would your reaction be to the suggestion that your parish be united with [a parish adjacent to yours] when the next minister resigns (yours or theirs)?*

*What would be gained?*

*What would be lost?*

*What don't you know that you think you need to know?*

The increase in the governance burden on churches and the simultaneous volunteer-crisis were also discussed. Much important ministry is carried out by lay people, but it is getting harder to fill the posts of warden, treasurer, secretary and PSO. Members were asked:

*What do you think could be done about filling this need?*

*What is your own parish situation with regard to filling vacancies for posts like churchwarden and treasurer?*

Synod will return to these matters later.

#### *July – Social Function and Elections to Diocesan Synod*

All five vacancies in the House of Clergy were filled without election. Our representatives are Ysmena Pentelow, John Hookway, Alan Stewart, Sarah Forrest and Mark Dunstan.

Five of the six vacancies in the house of laity were filled without election. Our representatives are Liz Horner (St Mary the Virgin, Ware), Tim Crowther (St Mary the Virgin, Ware), Janet Bird (All Saints, Hertford), Colin Bird (All Saints, Hertford) and Bob Barker (Christ Church, Ware).

This Synod was followed by a relaxed and enjoyable BBQ, giving members an opportunity to deepen friendships and share ideas, issues and best practices.

### *November: Generous Giving*

The Diocesan Giving Officer, Kate Ford, has been in post for about two years. Her role is sponsored by funds from the National Church. She is helping parishes to grow generous giving by advising on giving mechanisms and communications and through running giving campaigns. She gave a thorough and encouraging presentation.

Questions and comments from the floor related to a wide range of topics including: legacies; the benefits, costs and use of card readers; the positives of using the National Parish Giving Scheme and Gift Aid. After the plenary, Synod members were given the opportunity to look at template documentation resources and two card readers.

The vacancy in the House of Laity for Diocesan Synod was filled by Shirley Taylor from Hertford, St Andrew's (unopposed).

All the meetings also included other reports from Diocesan Synod.

### *Deanery Collaboration*

The Deanery Synod is currently engaged in six important streams of work:

- Environment
- Growing Younger and More Diverse
- New Development
- Parish Share and Finances
- Reaching New People / Fresh Expressions
- Social Action

By sharing wisdom, experience and best practice, the teams responsible for each of these streams aim to encourage and support parishes across the deanery as they face challenges in these areas. The core teams are all looking for more members. You do not need to be a member of Synod to be on the teams. All that is needed is an interest in the relevant field and a heart to see the good news of Jesus transforming communities through the work carried out by the parishes of the deanery in that field. Could you help?

The deanery website now includes a functional "social network" which means that members can contribute to discussions about these matters online as and when they think of things (rather than needing to commit to meetings). Anyone interested can register with the website at [www.hertfordandwaredeanery.org.uk/register](http://www.hertfordandwaredeanery.org.uk/register) and join one of the groups. N.B. usernames can be seen by everyone, so we recommend applicants do not use their email address as their username.

The social network also has a dedicated group for Church Wardens to communicate with one another (i.e. for asking for advice about aspects of the role and specific circumstances they encounter, e.g. recommendations about contractors or "what to do if..." scenarios). There is also a general "Deanery Chat" group which is for people to keep up to date with deanery news, advise others about events in their parishes or ask questions.

It is hoped that many people will register with the site to keep informed and to be engaged in the deanery's mission over the coming year.

*Marion Little, Deanery Secretary*

# **HERTFORD ST ANDREW**

Charity No 1132540

## **Annual Report and Financial Statements of the Parochial Church Council**

**for the year ended 31 December 2024**

### **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**

**CONTENTS**

	<b>Page</b>
<b>HONORARY TREASURER’S REPORT</b>	<b>1</b>
<b>INDEPENDENT EXAMINER’S REPORT</b>	<b>3</b>
<b>STATEMENT OF FINANCIAL ACTIVITIES</b>	<b>4</b>
<b>BALANCE SHEET</b>	<b>5</b>
<b>NOTES TO THE ACCOUNTS</b>	<b>6 - 14</b>

## 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 2024.

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 2024

The main headlines for 2024 are:

- We are reporting a surplus of **£11,925** in our general funds in 2024 (2023: £5,178). This is a very positive outcome and reflects: successful events and coffee morning held throughout the year; greater investment income than expected and a tight control on running costs which were below budget.
- In addition, **£46,324** was raised in 2024 towards the new audio visual system. Together with funds raised in prior years, the total raised is **£67,978**. The new system cost **£76,086**. The PCC has agreed to use a proportion of the surplus on the general fund to cover the deficit.
- Our total general fund at 31 December 2024 stands at **£41,458** (2023: £36,641) representing between 3 and 4 months of expenditure, in line with our reserves policy.
- In addition to the general fund, the PCC holds:
  - a. Three designated funds (see Note 10) totalling **£21,267** (2023: £20,667).
  - b. Several restricted funds (see Note 11) totalling **£52,041** (2023: £72,193).
  - c. Endowments funds totalling **£524,356** (2023: £514,194) (see Note 6). The increase reflects positive movements in investment values of £10,162 (2023: £41,556). These funds must be retained by the PCC. They earn interest and rental income which supports the work of the PCC
- As at 31 December 2024 the PCC held total funds (general, designated, restricted and endowment) of **£639,122** (2023: £643,695).
- The PCC is very grateful to everyone who contributes financially to the activities of the church. This ensures the PCC can cover the everyday running costs of the church as well as raising funds for specific purposes such as our work with children and young people and for our new audio visual system. This continued generosity means we have been able to move positively into 2025 when we will face several cost pressures, specifically in relation to work on the fabric of the church and a new heating system for the St Andrew's Centre.

### Detail for 2024

Total income was **£235,703** (2023: £197,984) – see Note 2.

- Planned giving through the **Church Membership Fund** (including tax reclaimed from Gift Aid) has reduced year on year and totalled £100,965 in 2024 (2023: £104,345).
- Income from **cash collections, tap-and-donate and general donations** in 2024 increased to £14,937 (2023: £12,062) which off-sets some of the drop in the Church Membership Fund.
- **Church events and coffee mornings** have been very successful in 2025. These raised a total of £13,804 (see Note 13a) in addition to £1,915 for other charities. (see Note 5b).
- Note 5a provides detail of **special collections** taken during service in the year. These totalled £4,047 (2023: £3,497).



Total expenditure in the year was **£250,438** (2023: £181,483) – see Note 3

- The 2024 **Diocesan Parish Share** was £80,299 (2023: £76,999) and was paid in full. This covers two thirds of a stipend portion for our Team Vicar (the other third is paid by St Mary's Hertingfordbury) as well as accommodation costs and a share of Diocesan costs.
- For 2025 the Parish Share increases slightly to £81,827 an increase of 1.9%.
- Excluding the Diocesan Parish Share, the **day-to-day running** of the church was £50,370 (2023: £55,286).
- Direct **mission** giving totalled £8,378 (2023: £9,588) and this is detailed in Note 4. The PCC's policy is for mission giving of c10% of unrestricted planned giving each year (reduced from 12% in 2023). Actual unrestricted planned giving in 2024 was £82,059.
- In addition to this direct mission giving, funds were raised for other charities through coffee mornings of £1,915 (2023:£1,596) and special collections of £4,047 (2023: £3,497). This means total giving to other charities was £14,340 (2023: £14,681).
- In 2025, the day-to-day costs of running the church are estimated to be **£2,850/week**.

### **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.

The PCC aims to hold a minimum of 3 months of expenditure in a general reserve to protect against short-term pressures. Based on 2025 forecast expenditure, this amounts to **£37,200**. The general fund at 31 December 2024 is **£41,458**.

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 2024, 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 21<sup>st</sup> April 2025**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**Year ended 31 December 2024**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>INCOMING RESOURCES</b>							
Incoming resource from donors	2(a)	115,901	600	51,378	-	167,879	142,956
Activities for generating funds	2(b)	33,974	1,915	4,532	-	40,421	31,071
Income from church activities	2(c)	2,642	-	923	-	3,565	2,559
Income from investments	2(d)	20,870	-	-	-	20,870	19,282
Other incoming resources	2(e)	2,968	-	-	-	2,968	2,116
<b>Total Incoming Resources</b>		<b>176,355</b>	<b>2,515</b>	<b>56,833</b>	<b>-</b>	<b>235,703</b>	<b>197,984</b>
<b>RESOURCES EXPENDED</b>							
Church activities	3(a)	130,669	-	84,093	-	214,762	148,290
Costs of generating funds	3(b)	25,383	1,915	-	-	27,298	23,605
<b>Total Resources Expended</b>		<b>164,430</b>	<b>1,915</b>	<b>84,093</b>	<b>-</b>	<b>250,438</b>	<b>181,483</b>
<b>NET INCOMING/(OUTGOING) RESOURCES FOR THE YEAR</b>		<b>11,925</b>	<b>600</b>	<b>(27,260)</b>	<b>-</b>	<b>(14,735)</b>	<b>16,501</b>
<b>Gains/(Losses) on investments:</b>							
Unrealised - Calton Ave	6(a)	-	-	-	5,899	5,899	25,410
- investments	6(b)	-	-	-	4,263	4,263	16,146
<b>NET MOVEMENT IN FUNDS</b>		<b>11,925</b>	<b>600</b>	<b>(27,260)</b>	<b>10,162</b>	<b>(4,573)</b>	<b>58,057</b>
Distribution of surplus	10	(7,108)	-	7,108	-	-	-
Funds brought forward at 1 January 2024		36,641	20,667	72,193	514,194	643,695	585,638
<b>Funds carried forward at 31 December 2024</b>		<b>41,458</b>	<b>21,267</b>	<b>52,041</b>	<b>524,356</b>	<b>639,122</b>	<b>643,695</b>

**BALANCE SHEET**  
**As at 31 December 2024**

	Note	31 December 2024 £	31 December 2023 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	6(a)	333,825	327,926
Investment assets	6(b)	190,531	186,268
		<u>524,356</u>	<u>514,194</u>
<b>CURRENT ASSETS</b>			
Debtors	7	32,946	56,867
Short term deposits		92,094	69,652
Cash at bank		13,978	21,554
		<u>139,018</u>	<u>148,073</u>
<b>CREDITORS: amounts falling due within one year</b>	8	(24,252)	(18,572)
<b>NET CURRENT ASSETS</b>		<u>114,766</u>	<u>129,501</u>
<b>NET ASSETS</b>		<u><u>639,122</u></u>	<u><u>643,695</u></u>
<b>FUNDS</b>			
Unrestricted:			
- general		41,458	36,641
- designated		21,267	20,667
	10	<u>62,725</u>	<u>57,308</u>
Restricted	11	52,041	72,193
Endowment	12	524,356	514,194
		<u><u>639,122</u></u>	<u><u>643,695</u></u>

The financial statements were approved by the Parochial Church Council on 10 March 2025 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 2024 £	Total Funds 2023 £
<b>2(a) Incoming resources from donors</b>					
Planned giving: - gift aided	75,625	-	5,536	81,161	83,154
- tax recoverable	18,906	-	1,384	20,290	20,789
- other	6,434	-	69	6,503	10,035
Cash collections	10,709	-	-	10,709	9,499
Tax recoverable on cash collections	2,000	-	-	2,000	2,000
Grants received	-	-	14,822	14,822	3,250
Sundry donations: - legacies	-	-	1,000	1,000	5,000
- gift aided	80	480	11,890	12,450	3,420
- tax recoverable	20	120	2,972	3,112	855
- other	2,128	-	13,705	15,833	4,954
	115,901	600	51,378	167,879	142,956
<b>2(b) Activities for generating funds</b>					
Coffee mornings (see note 5b)	1,937	1,915	1,560	5,412	1,596
Church Events (see note 13a)	32,037	-	2,972	35,009	29,475
	33,974	1,915	4,532	40,421	31,071
<b>2(c) Income from church activities</b>					
St Andrew's Toddler Group	-	-	923	923	779
Fees	2,642	-	-	2,642	1,780
	2,642	-	923	3,565	2,559
<b>2(d) Income from investments</b>					
Dividends	5,171	-	-	5,171	5,093
Interest	2,441	-	-	2,441	1,696
Rental Income (Calton Avenue)	13,258	-	-	13,258	12,494
	20,870	-	-	20,870	19,282
<b>2(e) Other incoming resources</b>					
Magazine advertising	877	-	-	877	1,078
Sundry items	2,091	-	-	2,091	1,038
	2,968	-	-	2,968	2,116
<b>TOTAL INCOMING RESOURCES</b>	<b>176,355</b>	<b>2,515</b>	<b>56,833</b>	<b>235,703</b>	<b>197,984</b>
<b>2023</b>	<b>169,060</b>	<b>2,196</b>	<b>26,728</b>	<b>197,984</b>	

3. RESOURCES EXPENDED

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>3(a) Church activities</b>					
Missionary and charitable giving:					
- overseas (Note 4)	5,446	-	-	5,446	6,232
- home (Note 4)	2,932	-	-	2,932	3,356
	<u>8,378</u>	<u>-</u>	<u>-</u>	<u>8,378</u>	<u>9,588</u>
Ministry:					
Diocesan Parish Share	80,299	-	-	80,299	76,999
Clergy expenses	1,684	-	-	1,684	2,497
Services	730	-	-	730	919
Organ, choir and music	7,949	-	-	7,949	6,862
Children & Youth Ministry	-	-	5,638	5,638	2,194
St Andrew's Toddler group	-	-	900	900	580
Church running expenses *	15,949	-	-	15,949	19,983
Church maintenance	4,587	-	-	4,587	20,371
Transaction fees	93	-	-	93	94
Printing and stationery (including parish office costs) *	15,686	-	-	15,686	13,833
Church magazine & website costs	3,043	-	-	3,043	2,950
Sundry	649	-	77,555	78,204	1,008
	<u>130,669</u>	<u>-</u>	<u>84,093</u>	<u>214,762</u>	<u>148,290</u>
<b>3(b) Costs of generating funds</b>					
Calton Avenue expenses	681	-	-	681	1,552
Coffee mornings (see note 5b)	-	1,915	-	1,915	1,596
Church Events costs (see note 13a)	24,702	-	-	24,702	20,457
	<u>25,383</u>	<u>1,915</u>	<u>-</u>	<u>27,298</u>	<u>23,605</u>
<b>TOTAL RESOURCES EXPENDED</b>	<b><u>164,430</u></b>	<b><u>1,915</u></b>	<b><u>84,093</u></b>	<b><u>250,438</u></b>	<b><u>181,483</u></b>
<b>2023</b>	<b><u>163,882</u></b>	<b><u>1,596</u></b>	<b><u>16,005</u></b>	<b><u>181,483</u></b>	

\* These expenditure lines contain a contribution from the St Andrew's Trust of £5,340 (2023: £6,284) to cover the costs incurred by the PCC for the running costs of the Centre.

4. MISSIONARY AND CHARITABLE GIVING

	2024		2023	
	£	£	£	
Overseas relief and development agencies:				
Living Hope International	-		500	
Tear Fund	1,000		932	
International Health Partners	1,000		1,300	
Latin Link	1,000		1,300	
Tanbok Project	-		600	
Embrace the Middle East	-		1,600	
Other *	2,446	5,446	-	6,232
Home mission and other churches:				
Young Life	1,000		1,500	
Herts Welcomes Refugees	600		900	
Future Hope	600		750	
Ella's	450		-	
Parkinsons	26		-	
Christians Against Poverty	-		206	
Other *	282	2,932	-	3,356
		<b>8,378</b>		<b>9,588</b>

\* These amounts have been designated from the 2024 budget and will be expended in 2025.

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.

	2024	2023
	£	£
<b>5(a) Special Collections</b>		
Children's Society	755	600
Herts Young Homeless	440	-
Parkinson's	450	-
Alzheimers	40	-
DEC Hurricae/Earthquake Appeal	155	340
Cruse Bereavement	370	300
Hertford Food Pantry (Hertsfood)	300	-
Dementia Care	30	-
Bishops Harvest Appeal	322	142
Girl Guides	320	320
Tear Fund Ethiopia Appeal	-	95
Christian Aid	865	755
Macmillan	-	865
Herts Young Homeless	-	400
<b>Total from Special Collections</b>	<b>4,047</b>	<b>3,497</b>



	<b>2024</b> £	<b>2023</b> £
<b>5(b) Coffee Mornings</b>		
Royal British Legion	192	168
CHIPS	210	-
RNLI	270	-
Cancer Research	318	-
Action Aid	150	-
Spectrum of Misconception	141	-
Future Hope	250	-
Dementia Care	145	-
David Nott	-	275
Great Ormond Street Hospital	239	391
A Roha	-	160
Isobel Hospice	-	602
<b>Total from Coffee Mornings</b>	<b>1,915</b>	<b>1,596</b>

Our monthly coffee mornings have continued to be well supported and have raised £5,412 over the year (2023: £5,247), with £1,915 going to charity (2023: £1,596), £1,937 to general church funds (2023: £1,559) and £1,561 to the organ, Eco church and audio visual funds (2023: £2,092 to the organ and audio visual funds).

## **6. FIXED ASSETS**

### **6(a) Tangible fixed assets**

	<b>2024</b> £	<b>2023</b> £
Net book value brought forward at 1 January	327,926	302,516
Gain in the year	5,899	25,410
Net book value carried forward at 31 December	<b>333,825</b>	<b>327,926</b>

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 2024 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**

	<b>2024</b> £	<b>2023</b> £
Net book value brought forward at 1 January	186,268	170,122
Gain / (loss) in the year	4,263	16,146
Net book value carried forward at 31 December	<b>190,531</b>	<b>186,268</b>

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

7. DEBTORS

	2024 £	2023 £
Income tax recoverable	25,414	47,652
Prepayments and accrued income	1,350	1,977
Sundry debtor – St Andrew’s Trust *	5,340	6,284
Sundry debtor – St Mary’s Church	842	954
	<u>32,946</u>	<u>56,867</u>

\* The St Andrew’s Trust contributed £5,340 (2023: £6,284) to cover the costs incurred by the PCC for the running costs of the Centre.

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Accruals	15,800	8,150
PAYE and NI Creditor	-	93
Other creditors	8,452	10,329
	<u>24,252</u>	<u>18,572</u>

9. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £
Fixed assets	-	-	524,356	524,356
Current assets	78,135	60,883	-	139,018
Current liabilities	(15,410)	(8,842)	-	(24,252)
	<u>62,725</u>	<u>52,041</u>	<u>524,356</u>	<u>639,122</u>

10. UNRESTRICTED FUNDS

	Brought forward 1 January £	Incoming resources £	Resources expended £	Distribution of surplus £	Carried forward 31 Dec £
General Fund	36,641	176,355	(164,430)	(7,108)	41,458
Designated Funds:					
Restoration reserve	13,667	600	-	-	14,267
Calton Avenue	6,000	-	-	-	6,000
Eco Church	1,000	-	-	-	1,000
Fundraising	-	1,915	(1,915)	-	-
	<u>57,308</u>	<u>178,870</u>	<u>(166,345)</u>	<u>(7,108)</u>	<u>62,725</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 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** - These are funds put aside for the periodic refurbishment of the property owned by the PCC at Calton Avenue. Expenditure is normally incurred between tenancies.
- **Eco Church** - A fund started in 2023 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	42,759	6,989	(5,638)	-	44,110
Church Events	1,875	-	-	-	1,875
Sound & Visual Project	21,744	46,234	(76,086)	7,108	(1,000)
Energy	1,800	-	-	-	1,800
Toddler Group	1,351	923	(900)	-	1,374
Luncheon Club	294	150	(100)	-	344
Holiday at Home	241	-	-	-	241
Flowers	-	419	(64)	-	355
Eco	-	283	-	-	283
Organ Repair	1,202	1,085	-	-	2,287
Bike Racks	-	750	(405)	-	345
War Memorial	900	-	(900)	-	-
Choir Fund	27	-	-	-	27
	<b>72,193</b>	<b>56,833</b>	<b>(84,093)</b>	<b>7,108</b>	<b>52,041</b>

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 Work** – Generous regular giving from donors has continued to support a Children’s and Youth Worker. Following a period of vacancy, this post was filled from September 2024.
- **Church Events** – Monies specifically donated to the PCC to provide working capital for the events programme.
- **Sound & Visual Project** –£46,234 was raised in 2024 to fund the investment in the new audio visual system. This included a grant of £14,000 from Hertford Town Council. With funds raised in prior years, the total raised is £67,978. The new system cost £76,086, which resulted in a deficit of £8,108. A further £1,000 has been raised in 2025 to reduce this deficit to £7,108. This deficit has been funded from the surplus on the general fund, hence the transfer between funds in these accounts.
- **Energy** – A 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.
- **Organ Repair** – Funds that have been specifically raised for any future work required on the organ.
- **Toddler Group** – Funds that have been raised specifically for the work of the Toddler Group.
- **War Memorial** – Work on the war memorial was completed during the year and the fund fully utilised.

## 12. ENDOWMENT FUNDS

	Jolland £	Wallis £	Fryer £	Total £
Brought forward at 1 January 2024	346,395	5,380	162,419	514,194
Profit / (Loss) in the year	6,322	123	3,717	10,162
<b>Carried forward at 31 December 2024</b>	<b>352,717</b>	<b>5,503</b>	<b>166,136</b>	<b>524,356</b>

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

	2024 £
Church events income	34,603
Church hire income	406
Church events expenditure	(24,702)
Surplus on church events *	10,307
Church 50% share of coffee mornings **	1,937
Church 100% share of coffee mornings	1,560
<b>Surplus</b>	<b>13,804</b>

\* We hosted 10 large events in 2024, generating a surplus of £10,307 (2023: £6,569). This includes a small amount of income from church hire. Eight events were for visiting performers, namely Rachel Chaplin, Eliza Carthy, Martin Simpson, Spiers & Boden, Julie Fowlis, Glacome Susani, Gigspanner and Megson. The other two events were a Harvest Fest in October and a Beer & Carols event in December.

\*\* There were 12 coffee mornings in 2024. For 9 of these, the PCC retained 50% of funds raised (£1,937), the other 50% being for nominated charities (see Note 5b). For 3, funds were raised specifically for the sound and visual project (£692), the organ repair fund (£585) and Eco Church (£283), 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 £3,534 (2023: £3,366).
- Parish Administrator who received £11,793 (2023: £11,232).
- Youth Workers who received £4,456 (2023: £1,151).

### 13(c) Pensions

Hertford St Andrew PCC has three staff members who are enrolled in a Church of England pension scheme called The Church Workers Pension Fund (CWPF) Pension Builder 2014. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

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

## **HERTFORD ST ANDREW PCC**

The 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 £2,423 (2023: £2,329) 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.

For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2022. Calculations for this are currently under way.

The legal structure of the scheme is such that if another employer fails, the PCC could become responsible for paying a share of the failed 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 £5,340 (2023: £6,284) 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 (2023: £2,184).
- Administrator who received £5,470 (2023: £5,031).

## **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 2024, 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 21st April 2025**