



HERTFORD ST ANDREW with ST NICHOLAS

Meeting of Parishioners and Annual Parochial Church Meeting

Sunday, 26 April 2026 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 2025
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, 27 April 2025

Present: Fola Abe, Jenny Aitken, Christine Barclay, Renee Booker, Jane Chaplin, Joan Cheesman, Colin Eldred, Jane Eldred, Jenny Gray, Julie Hollings, Mary Horne, Joyce Kamau, Carol Kemp, David Kemp, Dorian Kennedy, Katherine Kennedy, Charles Ledsam, Alan Little, Sue Little, Brenda Maling, Julie Markey, Scott Martin, Valerie Mort, Carol Muhr, Barbara Penson, Stuart Penson, Phil Probert, Laura Ramsay, Sally Rees, Peter Ruffles, Lesley Self, Chris Seward, Melanie Seward, Nick Sharman, Catherine Sleath, Rev Alan Stewart (in the chair), Adrian Walter, Stella Walter, Alison Warn, Jo Willis and Rod Willis

Apologies for absence: Apologies were received from Julie Frazer, Brenda Hobbs, Debbie Ledsam, Jean McQueen, Helle Penson, Judy Sharman, David Spring, Shirley Taylor and Richard Taylor

The meeting began and ended with prayers.

Meeting of Parishioners

1. Minutes of the meeting held on 28 April 2024

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

2. Election of Churchwardens

Both Julie Markey and Lesley Self agreed to continue as Churchwardens for another year, and were duly elected. Alan thanked them for all the work they had done over the last year.

Annual Parochial Church Meeting

Attendance and apologies as above.

1. Minutes of the previous meeting held on 28 April 2024

The minutes of the meeting were approved.

2. Matters Arising

There were no matters arising.

3. Election of Parochial Representatives of the Laity

3.1 Representatives to the Parochial Church Council

Chris Seward and Adrian Walter have opted to stay on for another term of office.

One nomination has been received:

Julie Hollings, proposed by Chrissy Barclay and seconded by Lesley Self.

There were no other candidates so Julie was appointed to the PCC.

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

Jenny Aitken, Renee Booker and Shirley Taylor have agreed to continue as Deanery Synod representatives for another year.

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 was completely renewed this year and contains a total of 120 people, of whom 46 are resident in the parish and 74 non-residents.

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

The budget for 2025 has finished with a surplus of £11, 925 due to successful fundraising from events and coffee mornings, better return on investments than expected and lower than expected running costs.

In addition, a total of £67,978 was raised towards the cost of the new audio-visual system. A proportion of the surplus on the general fund was used to complete the payment of £76,086. Subsequently an anonymous donation has meant that the final screens could be installed.

£14,000 has been given by St Andrew's to various charities as part of Mission Giving and charity collections from special services and coffee mornings.

There is £41,000 in the general fund which covers three months expenditure. Nick estimated that it will cost £2,850 a week to cover the day-to-day costs of running the church. In 2025 maintenance work on the windows, the guttering and the soak away is needed. The boiler in the centre also needs replacing.

Nick thanked David Kemp for banking the cash, his wife Judy for her work as Joint Treasurer and the Finance Committee for their advice and support.

Jo Willis reported that she was only able to claim Gift Aid on a maximum of £8,000 of anonymous cash donations, and normally more than that was collected during the year. She suggested that if people were tax payers it would be helpful if they gave regularly via a Standing Order or put the money in one of the yellow envelopes and filled in their details.

Charles Ledsam commented that in the past 10% of planned giving had been allocated to Mission Giving but this appeared to have been reduced. Nick reported that the Mission Giving allocation was calculated before tax was reclaimed and that the PCC had agreed that the money raised for charities from coffee mornings and special services would also be included in the total percentage.

Alan thanked Nick and Judy for all the work that they had done over the year.

- 6.2 Chris Seward introduced the new Legacy Giving leaflet, which encourages people to make a Will and outlines St Andrew's legacy policy. Because needs change over the years a legacy for general purposes is better than a restricted one.

7. **Comments on the Annual Report**

There were no comments on the Annual Report.

8. **Churchwardens' Report**

There were no comments on the Churchwardens' report.

9. **Vicar's Report**

Alan quoted from Barbara Brown Taylor's memoir "... church is not a stopping place but a starting place for discerning God's presence in this world."

He gave examples of situations where he felt that God has shown up among us.

- After a long time of repeat advertising, prayer and searching for a new Children and Families Worker Lindsey was encouraged by a friend to apply for the post and have proved to be a great asset. Alan thanked Tracy for acting as a mentor while Lindsey was learning the role.
- Members of the congregation supporting St Andrew's School through the Walking Bus and serving on the Governing Body and the school receiving positive feedback from both Ofsted and SIAMS.
- The school children being welcomed into the church for the Easter Experience and Alan thanked the team who led it, especially the story tellers.
- The Hertford Children's Choir has been set up and has performed at the mayor's 'Cherish Hertford' and the Mothering Sunday service in church. Alan thanked Rachel and Sam Chaplin and the people who help with the choir.
- Alan also thanked those who continue to support our youth and children's ministry; those who help with Junior Church, TMM, Toastie Tuesday and Toddlers.
- The money has been raised through grants, fundraising and a generous anonymous donation to fully install the new AV system. The visuals can enhance worship, make it more accessible and reduce the amount of paper needed.
- Alan paid tribute to the Eco Church Committee for all they are doing to help us work towards the Church of England's target to be carbon neutral by 2030. We've decided to set aside one Sunday each year to focus on our commitment to the environment, and this year's will take place on Sunday 5th October, the weekend before Harvest.

- 16 people had attended the Exploring Faith course and had given very positive feedback. A new course will be held in the Autumn.
- Two confirmation services have been held over the last year, one at St Andrew's and one at St Mary's. We've welcomed a lot of new people into the congregation and it's good that they have signed up to take part in the forthcoming Away Day.
- We welcomed Rev Scott Martin as Assistant Priest a few weeks ago. During Alan's absence the All-Age services will be non-Eucharistic. Online Compline will continue, as will Soul Food, Breathe and Mindfulness both online, in person and on Sele. Zoom services will also continue.
- Alan thanked all the people who help to sustain the ministry, hospitality and mission of the church, in particular Phil Probert and Chris Seward.

Alan Little is standing down from being a Verger and a Sacristan. Alan thanked him for all that he'd done and said that if anyone was interested in being a Sacristan or Verger, they should talk to him or the Churchwardens.

10. **Any Other Business**

There was no other business.

The meeting finished at 12.45pm

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

Clergy	Rev Alan Stewart Rev Bill Church	Churchwardens	Julie Markey Lesley Self
Assistant Priest	Rev Scott Martin		
Lay Readers Lay Leaders of Worship	Melanie Seward Geoff Oates Forbes Mutch Maria Henriksson Bell Kath Oates Adrian Walter Nick Hoyle	Deanery Synod Members	Shirley Taylor Jenny Aitken Renee Booker
Treasurers	Nick Sharman Judy Sharman	Elected members until 2026	Christine Barclay Julie Frazer
Elected members until 2027	Laura Ramsay Catherine Sleath Lou Cobb Jenny Mutch	Elected Members until 2028	Julie Hollings

Julie Frazer and Christine Barclay have both opted to continue on the PCC for another term.

During the year there were six baptisms, one wedding, eleven funerals and one memorial service in church. The clergy also took five funerals at a crematorium without a service in church.

Highlights from the year

- Rev Alan Stewart took a three months sabbatical
- Rev Scott Martin joined the Ministry Team.
- Awayday at All Nations College
- Installation of Defibrillator in porch

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

Churchwardens' Report

Reflecting back on the past year, we are once again reminded of the diversity of events and the challenges faced, and are grateful as always for the help and support received from within our wonderful St. Andrew's Church family.

The year commenced with our Away Day which took place within the beautiful building and grounds of All Nations College Easneye, a wonderful day of praise, fellowship and discussion. We were also privileged to have the expertise of Chrissy who gave a talk on her family history and ancestry associated with the building.

The day was organised largely by Chris Seward, and we now realise that for most of us this was the last time that we saw Chris who became ill and sadly passed away after a short illness. Chris was a great supporter and mentor to us in his role as Deputy Church warden and we miss his sound advice and wise council. Chris also organised so many fund-raising events, among them the ever-popular Folk gigs and Beer festivals. We are grateful to Forbes for stepping up and forming a committee to take on this role, one which Chris had somehow managed single handedly.

At the end of the Away Day, we wished Alan well as he commenced his three-month Sabbatical.

During this period Bill and the ministry team worked hard organising the services, we also welcomed Scott to the team. Melanie and Geoff produced some different and most enjoyable All age services and Archdeacon Janet also presided at a parish communion.

In July with the help of the charity 'Hearts for Herts' the Defibrillator was installed in the porch, making it accessible to not only the church but also the wider community.

The Quinquennial report was carried out in early November and we received the Architects Report in February; it has now been reviewed and there is a plan for all of the items raised as Category 1 of the utmost urgency.

Some of the issues highlighted have already been rectified, there was a serious leak above the Slype corridor which has been repaired. Some broken windows have been repaired or have ongoing repairs, and the broken grate on the Southern side of the Aisle has been replaced at zero cost as spare grates were discovered!

However, the outstanding works we anticipate will be very costly and will involve high level access to roofs and guttering, this includes the gutter above the North Aisle which is causing intermittent leaks in the office. Following advice from the Diocese Standing Committee we have instructed our Architect to prepare a Specification which we will send out to three companies asking them to Tender to complete the works required.

The faculty has been granted for the Soakaway to the South of the church and we hope that work will commence in the next few weeks, thanks go out to Rod who has volunteered to complete most of the required work himself.

We have had contact with the Town Council and they have replaced a dislodged stone at the base of the Plinth in the North boundary wall. The works manager has agreed to meet with us in the near future to review all issues raised in the Quinquennial report, including a recommendation to cut back the Yew tree.

A Heat Pump is due to be installed in the St Andrews Centre during the Easter break.

The Audio-Visual system has now been in situ for a year and we are enjoying its benefits as well as exploring ways of increasing its use in weekly services. It has just had an annual service and the contractors kindly used their ladders to replace some of the high-level light bulbs for us.

There have been a number of collections during the year including coats for the homeless which we collected on behalf of the Rotary club, a collection for Ukraine, the Bishops Harvest appeal as well as our usual charity collections at Christmas services. The coffee mornings continue to raise funds for the church and for selected charities, they promote fellowship and outreach and always generate a welcoming atmosphere.

There has been good attendance at services and we continue to welcome new faces to St Andrews, the Christmas and Easter Services were especially well attended and this has caused us to review the sidesman's role in directing the congregation receiving communion.

Our thanks go out to many unsung heroes, but especially to Phil and Carol who make our role so much easier, and to Julie Frazer who keeps the church so clean.

Lesley and Julie, Churchwardens

[Safeguarding Report 2026](#)

St Andrew's PCC takes seriously our 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.

We have also raised the profile of safeguarding among our congregation by:

- Publishing an article in the St Andrews parish magazine
- Designing a bespoke poster on safeguarding for young people and children and displaying this in the children's play area and other parts of the church.
- Raising awareness of Safeguarding Sunday.

Training

Everyone who works 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 that person's time in the role.

Policies and standards

We review our Safeguarding Risk Assessment for all activities involving children and young people annually. A copy of all St Andrew's policies which include 'Safeguarding Children, Young People and

Vulnerable Adults', 'Lone Worker' and 'Safer Recruitment' are available 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 GoogleDrive 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 has 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 everyone who has 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). 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 recommends 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.

Julie Hollings, Parish Safeguarding Officer

[Director of Music Report](#)

Regular Sunday services

The norm for musical accompaniment for the 10.30 Sunday morning Eucharist is robed choir and organ, and we continue to provide an anthem each week. Choir numbers remain stable and indeed have increased a

little this year. I am extremely grateful for the loyalty and expertise of my singers! We are fortunate still to have David Boarder, Richard Prince and, occasionally, Mark Buck to play the organ for us. We have however also sought to utilise the new sound system increasingly for accompaniment, benefitting from the vision and talents of Sam Chaplin. For the past few months, we have been trying a new format whereby we have one or two worship songs at Communion, usually accompanied by Sam on the electric piano, with one or two singers using microphones. We feel this has allowed the congregation to engage more with the Communion hymn(s) and has provided a few moments of perhaps more open-hearted musical expression; the change of style has been a little hard to get used to for some, and we are still in the process of finding the very best way to present this part of the service, but overall we have had good and constructive feedback and are keen to continue with the experiment.

For all-age services, we also use the electric piano and we have felt the benefit of the new sound system greatly. I am most grateful to the expert musicians who play and sing for the instrumental group which accompanies the services. This usually includes young people, and I am very keen that this should continue.

The hard-working electric piano is generally used for the monthly Soul Sunday services as well, and again I am grateful to Sam Chaplin who so often provides the accompaniment.

Special services and other events involving church musicians

Since last Easter the choir has led the Ascension Day Taizé Eucharist, a choral evensong in October, the Advent Sunday candlelit service, the candlelit Lessons and Carols service, Ash Wednesday evening service and in Holy Week the Taizé, Maundy Thursday and Good Friday services.

A large group of choir adult members went to Rochester Cathedral in January to participate in a choral evensong there - a trip much enjoyed by all. A smaller group (two of us!) took part in a post-Christmas Evensong in St Albans Cathedral organised by East Herts Church Choirs Association, to which we are affiliated. At St Mary's Hertingfordbury, Keith Neat has occasionally organised a sung evensong and involved members of our choir to help with the singing there.

This year, the UK Government and UNSECO are asking for submissions of types of cultural activities which may be listed for protection and support under a "Living Heritage" category. The Cathedral Music Trust are nominating "English Sacred Choral Music" for inclusion in this listing. The Church of England's Choral Evensong is a core part of the tradition. I wish to make Choral Evensongs a more regular part of our worship at St Andrew's, and am aiming to provide one service per term going forward. The first of these will be on May 17th.

Following the sad loss of Chris Seward last year, it was felt best not to proceed with HarvestFest in October. In December, however, a very successful Beer and Carols event went ahead, the music for which was led by our church band, Flare.

The Hertford Children's Choir

Last year's DoM report detailed the setting-up of the HCC by Rachel and Sam Chaplin, and this choir has now been running for about 15 months. It has made a very successful start and links with the church are strong. The choir has sung at several All-age services and collaborated with the church choir at two of these, highly successfully. Many members of their families have attended these services. They have also performed at other venues in the town, and, in St Andrew's, with the WGC Male Voice Choir. Last summer they received an invitation to sing at the lunchtime Eucharist in St Paul's Cathedral. This involved running a summer camp beforehand to rehearse, leading to a very successful and inspiring trip on the day at which the choir sang outstandingly, so much so that they have been invited back this summer. Although volunteers from the

church support them as helpers during these activities, the success of the choir is due to the very hard work and expertise of Sam and Rachel (who also write songs for the choir). We will continue to give them every support we can. We are still giving thought as to how to attract some of HCC's singers to join St Andrew's choir – a grant application for a scheme we had devised was not successful last summer, and we are currently rethinking our plans.

The church building as a music venue

The church regularly hosts concerts of music of varying genres e.g. classical and community choirs, folk, chamber music and solo recitals. No doubt more details about these will be found in the Events Committee's report.

Jane Eldred

Junior Church

After Christmas, at the start of the year the children were very happy and settled in their special place. They happily engaged in all the topics from the Bible that we explored. As a group it worked to keep things simple and interactive, using stories, games, crafts and discussion to help them understand and relate things to their own lives. It has been really lovely to see their confidence grow, with the older ones being so kind and always wanting to play with and help the younger ones.

In the lead up to Easter, we made our beautiful collage which all the children loved, each one adding their own special individual touches. We also shared the Easter story in a simple and meaningful way and finished with our Easter egg hunt.

Following Easter, we looked at the appearances of Jesus and what happened next, leading up to a Pentecost party which the children really enjoyed. The church away day was very well attended by children of all ages and we all enjoyed the theme of peace, with lots of activities and special time together.

After the summer break, we started a new collage, creation being the theme, as requested by one of the girls. Using recycled materials, it is taking shape but as yet unfinished as we stopped for advent. The children have really enjoyed working together on the collage and we will be presenting it shortly to the congregation.

Harvest Fest was really busy with many children enjoying the amazing crafts that Sue and Rosemary seem to be able to conjure up. Once more only using recycled materials

Similarly great fun once more at the Beer and Carols which many of our junior church kids came to.

During Advent the children all loved exploring the Christmas story, so familiar to them all. we shared our family Christmas traditions and the children particularly loved making their very own Advent wreaths and learning each week who each of the candles represented.

The year ended with the beautiful Christmas services, where it was lovely for the whole congregation to see children from Junior Church excel in the choir.

Lindsey Betteridge

Bellringers Report

The joint band of bellringers which rings at both St Andrew's and All Saints churches has been struggling a bit with low numbers for some time. Because of this it was not possible to ring at St Andrew's on every Sunday in 2025 but we did ring on as many Sundays as we could and also, we rang on the second and fourth Tuesdays, and every Tuesday from November when we had enough ringers.

We were sad to lose Alan, one of our ringers, when he moved to Burnham Green but we are very proud of David who learnt to handle a bell at the same time and, partly I guess because of his young brain, has made rapid progress with his ringing. David has joined the Hertfordshire young ringers group and goes regularly to their practices which has helped his ringing develop. He was a reserve in the Young@Herts team for the national junior striking competition last year and this year he is in the team proper for the regional competition in Hampshire.

We are planning to resume practising at All Saints on the fourth Tuesday of the month in April so St Andrew Street residents can look forward to one quiet Tuesday evening a month.

Andrew Case, Ringing Master

Mission Giving Committee

St Andrew's budget allocated 10% of planned giving income for distribution as 'mission giving'. In 2024, a total of £8,352 was donated to eleven different organisations and people. Regrettably, the 2025 budget was 6% lower at £7,842.

65% (£5,097) went to projects overseas; 35% (£2,745) 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)*, *Tearfund*, *Embrace the Middle East*, *Christian Aid* and *Latin Link*.

International Health Partners' (IHP) Big Give Christmas Challenge raised money to provide families in low- and middle-income countries with access to healthcare in their communities.

Tearfund - Donations to Tearfund's Christmas Appeal went towards literacy programmes which enable women to read and write so that they can create a better future for their children and children's children.

Embrace the Middle East's Middle East Emergency Appeal is providing:

- medical interventions for those injured, unwell, or without access to essential treatment and medicines;
- food aid for families facing sudden shortages, displacement, and rising costs;
- mental health support for adults and children carrying intense anxiety, grief, and shock; and
- trauma care for people affected directly by conflict, helping prevent long-term harm and supporting recovery.

Christian Aid - War in Sudan is driving more people into South Sudan in search of safety. Christian Aid's Sudan Crisis Appeal is helping to meet their most basic needs.

Latin Link - Works to strengthen churches in Bolivia, encouraging believers and preparing leaders. Julie Noble supports prisoners' children and families through the Angel Tree Centre in Oruro. Julie and volunteers run Restoring Hope discipleship and restorative justice programmes, and Julie also serves on the PRADOS drug and alcohol rehabilitation centre board.

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

Young Life makes connections in Hertford with young people who might not otherwise have come across the Christian faith. They run a couple of regular evening activities for secondary-aged students. At the time of writing, Bryan Fries is able to spend time in Richard Hale School, but other secondary schools in Hertford do not welcome input.

FUTUREhope is a free, confidential service working holistically with young people aged 11-19 in Hertford and Ware through three key areas of work:

- a mobile youth centre and purposeful detached work to connect with young people;
- work in schools at assemblies and a range of small group work activities; and
- provision of one-to-one work through mentoring.

Herts Welcomes Refugees (HWR) has a network of over 200 volunteers who:

- welcome refugees and people seeking asylum across Hertfordshire;
- provide practical support to new arrivals, helping them connect with their communities and adjust to life in the UK; and
- provide a range of support from befriending and English language practice to practical assistance for those who need it most.

Christians Against Poverty (CAP) provides free, expert debt help, advice on how to budget and support to find a job.

We decided to support *Junction 42* for the first time after a member of our congregation on placement at HMP The Mount in Bovingdon witnessed their impressive work. *Junction 42* was founded in 2012 to work with offenders in prisons and communities through education programmes, mentoring support, faith-based group work and outreach.

Andrew Goodman

Communications Committee Report

Background

The Communications Committee is now in its fourth year 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 2025/26

The membership of the committee has remained stable this year, 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). After Kath Oates withdrew from the committee last year, we welcomed Julie Hollings, who has joined us with a wealth of marketing experience having recently retired from her role as Director of Communications at the East of England Ambulance Trust.

The committee met six times during the year, in May 2025, June 2025 (twice), October 2025 and January and February 2026. Meetings took place on Zoom, apart from one in-person meeting in June.

Activity 2025-26

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

A survey about *Soul Food*, our monthly informal discussion service, was conducted amongst the congregations of St Andrew's and St Mary's to try and discover why numbers had fallen from 25-30 in the early years to around a dozen ten years later. A key conclusion was that not enough people knew about the service. The service, while following the same format, has been rebranded *Soul Sunday*; publicity has improved with pew flyers and more social media posts and numbers in 2026 have improved to around 20.

We have created the framework to display a *large banner* in the front of the church grounds to advertise events such as the coffee mornings and folk concerts. The poles are removeable and the banners folded away when they are not needed. The first time it was used was for the coffee morning on Saturday 11 April. Thanks go to Rod and Jo Willis and Andrew Goodman for their help with this.

Julie has been preparing a short *welcome pack* for visitors to the church and new members of the congregation, briefly explaining some 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.

The 2025 *Christmas card* design was again selected from entries drawn by children at St Andrew's School. This is the second year we have done this and this time we attracted over 70 entries. The best of the runners up were featured in the December Parish magazine.

Future projects

We have been talking to Yanni Lee about producing a branded St Andrew's tote bag, featuring the church and a suitable slogan.

Summary

After four 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)

Eco-church Report

Your core eco-committee members

Jenny Mant (Mutch) Chair
Rosemary Willis
Andrew Goodman

St Andrew's Church Eco Church aims to grow the church community focus on sustainability, community engagement, and care for creation. Here is a summary of a few key initiatives that reflect both practical action and increased awareness across the congregation.

Raising awareness

The parish magazine has played an important role in this effort, regularly sharing eco-themed articles and reflections on environmental stewardship. These contributions help keep sustainability visible in church life and encourage members to adopt greener habits at home and in the wider community.

The church's coffee morning in October 2025 saw our monthly coffee morning being run by the eco-committee with grateful help from others in the congregation. It aimed to incorporate eco-related stores including Oxfam selling eco-friendly products, the sell of eggs direct from the local farm and the selling of homemade jams and chutneys which was a great success. The coffee morning was set at this time of the year to sit within the period of creation tide.

Also, as part of creation tide Jenny led the October *Soul food* (now called Soul Sunday), entitled a time for every season, finding God in the rhythm of creation. Some of the presentation slides were then displayed in the Church during October to remind everyone that God always present in our live.

Action

A major activity over the last 2 years has been determining the validity of an air source heat pump to be installed in the St Andrew's community centre and raising the funds for this and associated insulation

improvements in the John Summers-Gill room above the vestry. We have been successful in raising funds from various organisations. We are very grateful to Hertford Town Council who have provided £4K specifically towards the air source heat pump. We have also received funding from the St Alban's diocese large project pot, raised funds from the coffee morning and had an anonymous donation to support both the air source heat pump but also the other ongoing insulation work. By moving away from traditional fossil fuel heating, the church is demonstrating leadership in practical climate action, in line with the Church of England's objective, while also creating a more sustainable space for community use.

And – finally as of this Easter – the air source heat pump is installed and being used.

The eco-church committee would like to thank everyone who has been involved with making this project happen. There really are too many people to mention here but has included the PCC, church wardens, the community centre trustees, fund raisers, technical expertise and a lot of project management.

Flowers in our church yard and for our church

We have with the help of Rosemary Willis been encouraging our fantastic team of flower arrangers to stop using oasis and think about the use of sustainable flowers.

We are pleased that the Church of England Synod motion was passed this February as follows:

'That this synod:

- a) embraces the principles of the Sustainable Church Flowers movement which encourages a living into the Fifth Mark of Mission by promoting the use of local, seasonal and fully biodegradable/compostable flowers and foliage.*
- b) encourage cathedrals, churches and churchyards – wherever possible – to source flowers and foliage locally and seasonally for use in worship and church life.*
- c) call on cathedrals, churches and churchyards to eliminate the use of floral foam (oasis) and all similar non-biodegradable and non-reusable products and techniques, while rediscovering traditional and environmentally-friendly methods of presentation and display.'*

Meanwhile Debbie Ledsam has been documenting the number of species that there are in our church yard each month. We now have a very valuable and comprehensive list, and it just shows how many plants we have to hand to cherish and at hand for use in our celebrations.

Churches together

Jenny recognised that being an eco-church was more than just St Andrew's. We now have a Churches together committee that is growing. It is proving already to be a great way of promoting our events, thinking of ways to work together, and making sure we don't have clashes. We have met twice now and plan to have update 2 or 3 times a year going forward.

Looking forward

If you are interested in joining the eco-church committee, we would be really pleased to hear from you.

We are planning to carry on with our insulation progress to date with a focus on specialists double glazing options for the John Summer-Gill room as an example.

Publish Debbie's list of flora in the church yard.

Events planned or in progress

- *21st May* we are looking forward to a great even related to celebrating nature with a talk from Tony Juniper (chair of Natural England) – don't forget to buy your tickets!
- *October coffee morning* – come along and learn more about what we are doing and enjoy the eco-stores and produce

- *October (date TBC)* A Taizé style service to fit with creation tide
- *4th October Soul Sunday* with an environmental theme.

Jenny Mant

Events Committee Report

Background

Up until June 2025, many events at St Andrew's, particularly the programme of folk concerts, were organised by our dear friend Chris Seward. His untimely passing in June 2025 left an enormous hole in the capability of the church to organise events. We had to pick up very quickly the threads of what was scheduled for the rest of the year and so a combination of the people involved in helping with events under Chris's stewardship formed an ad-hoc events committee co-ordinated initially by Forbes Mutch.

By the autumn of 2025, this group morphed into the ratified **Church Events Committee**, with Forbes as Chairman. Other key members included – and continue to include – Adrian Walter, Catherine Sleath, Jane Eldred, Jenny Mutch, Julie Markey, Julie Hollings, Lesley Self, Lou Cobb, Melanie Seward, Mick Donovan, Phil Probert, Richard Taylor, Rosemary Willis, Shirley Taylor and Stella Walter. While this may look like an inflated number of people for an effective committee, each member has a particular skill, expertise or role to play, which allows events to be arranged and executed smoothly, safely and with commercial viability.

Membership and meetings 2025/26

The membership of the committee has remained stable since it was formed, with one change – Julie Hollings has joined in her capacity as Safeguarding Officer, replacing Catherine Sleath in this role.

The committee meets online as and when required, usually several weeks before a large event, to ensure that the requirements for success are being met – is the publicity in place, have we sold enough tickets, what is the beer and drinks requirement, do we have a temporary drinks licence, is the right equipment in place, do we have enough helpers on the day? The answers to these questions and many more are recorded on a spreadsheet created by Jenny Mutch and housed on a shared drive.

Activity 2025-26

The committee originally focused on the folk events that Chris had arranged but soon brought all church events that engage with the public into its remit. These have included the Hertfordshire Festival of Music, Welwyn Garden City Male Voice Choir, Take Note and Beer and Carols. This last event, co-ordinated by Julie Donovan and Jane Eldred, attracted over 400 people and was a huge success. Eight folk concerts were held in 2025 with such luminaries on the folk club circuit as Churchfitters; Sykes and Causley, Leveret, Gryphon, Gigspanner, Phil Beer, While and Matthews and Richard Durrant. In total, musical events generated a net surplus for the church of £5,851.

Going forward

Now that the Events Committee has been established, St Andrew's is continuing to carry forward the legacy left by Chris Seward. Six major folk acts have been booked for 2026 so far, and the church continues to build on its reputation as a first-class location for events. The new audio-visual system enhances what was already known to be a venue with excellent acoustics. A broader spectrum of events will be encouraged, starting with 'Celebrating the Natural World' an evening exploring the beauty, wonder and importance of the countryside through music, art and conversation on Thursday 21 May.

Summary

Events at the church, particularly those for the general public, are important for revenue purposes but also as means of outreach and establishing St Andrew's in the heart of the community. The Newly formed Events Committee ensures a secure future in this area.

Forbes Mutch (Chair of the Events Committee)

Toddler Group 2026

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, Sue Mulligan, Debbie Ledsam, May Muhr, Lindsey Betteridge 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, Lesley Self and Doreen Spielman. Doreen has now stepped back from helping, but 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 mostly 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 dough.

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, several new babies, who in turn will keep the toddler group going!

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, (thanks Alan) or Easter we enjoy an Easter egg hunt and hear the Easter story (thanks Lindsey) 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, and again we raised money for Great Ormond Street Hospital.

It is always sad when we have to say goodbye to families, particularly those who have been with us for a long time. This year we had one such goodbye to the Spielman family; sisters Zoe and Laura came with their children and Zoe continued to come as a childminder, so she deserves a long achievement medal, as we think she has been coming for over 10 years!

Judy Sharman

Social Committee Report

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 provided and served the mulled wine at Beer & Carols.

We have been very grateful this year to add several new volunteers to our committee so we are: Kelly Baker, Sarah Davies, Julie Frazer, Debbie Hartnett, Julie Hollings, Debbie Ledsam, Jan Palmer-Sayer, Catherine Sleath and Shirley Taylor. Many others have stepped up to help serve at the larger events too.

Other social events where many people make a huge contribution are Bakers Galore for coffee mornings and Confirmation and other special services.

Thank you to you all.

Shirley Taylor

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.

I am glad to report that there is healthy demand for the use of the hall and the John Summers-Gill Room. The hall is used on a weekly basis by a children's dance school, NHS groups, the table tennis club, a drama class, a support care company working with young adults with a learning difficulty, Toddlers, Chair-based Exercise and a yoga group. Other evening groups include East Herts Speakers, a local Diabetic Society group, Hertford & Ware History Group and Friends of Hertford Museum. The hall is also booked for family parties and occasional business meetings, and one Friday every month members of St Andrew's prepare and serve a meal for about 25 seniors. The John Summers-Gill Room is used regularly by counsellors.

Income raised in 2025 was £28,858 (£23,287 in 2024) while costs and expenses of maintaining and operating the Centre in 2025 were £18,988 (£17,602 in 2024). See the accompanying financial summary.

Included in the expenditure figure of £18,988 is a payment to the PCC of £4,900 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 and laying a new floor. Grant funding will be sought where available.

The trustees are grateful to the PCC for replacing the aging and unreliable boiler 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 Trustees

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

	2025	2024	2023	2022	2021	2020	2019
Income	£	£	£	£	£	£	£
Hirings (non vaccinations)	28,516	22,616	16,153	13,291	6,764	5,653	14,885
Hirings (vaccinations)	0	0	0	4,822	7,492	0	0
Donations	200	500	0	300	0	92	270
Grants	0	0	0	0	7,500	500	500
Fundraising	0	0	0	0	0	0	18
Training Courses Income	0	0	0	0	0	0	35
Holiday At Home	0	0	0	0	0	0	1,027
Bank Interest	142	171	104	0	0	0	0
	28,858	23,287	16,257	18,413	21,756	6,245	16,735
Expenditure		£	£	£	£	£	£
Cleaning & Materials	2,959	2,565	2,548	2,301	1,970	2,185	2,332
Utilities	3,553	3,542	4,323	2,773	1,787	1,871	2,193
Equipment	216	131	148	126	324	31	312
Trust & Church Insurances	1,789	1,589	1,554	1,521	1,444	1,665	1,623
Maintenance & Repairs	3,805	3,275	3,333	4,248	1,821	1,979	2,048
Administration	6,588	5,945	5,389	4,716	3,529	3,273	5,208
Table Tennis inc coach	0	0	0	9	0	178	890
Holiday At Home	0	400	0	0	0	0	1,027
Sundry	78	155	235	0	0	0	62
	18,988	17,602	17,530	15,694	10,875	11,182	15,695
Surplus/Deficit in year	9,870	5,685	-1,273	2,719	10,881	-4,937	1,040
Payment to PCC	0	0	0	-10,000	-2,000	0	0
Brought forward from previous year	21,046	15,361	16,634	23,915	15,034	19,971	18,931
Carry forward to following year	30,916	21,046	15,361	16,634	23,915	15,034	19,971

Summary of payment to PCC included in above expenditure

Utilities	3,553	3,542	4,323	2,773	1,787	1,871	2,193
Church Administrator	500	475	475	475	475	475	475
Church Insurance	843	700	680	680	680	680	680
Fire Ext & Burglar Alarm	497	319	216	239	253	257	365
Staff under/overpayment	122	0	0	-140	0	0	-20
Boiler service	285	285	403	165	165	144	260
Sundry	54	19	187	107	163	22	175
Payment to PCC	0	0	0	10,000	2,000	0	0
Equipment	0	0	0	58	324	0	0
Maintenance Refund	-954	0	0	0	0	0	0
	4,900	5,340	6,284	14,357	5,847	3,449	4,128

23/03/2026

School ethos (summary from the website)

'When you join us, your child's education will be rooted in our HSA Way. This is our expression of all we do as a Church of England school to foster children's personal and spiritual growth, alongside their academic learning so they live life in all its fullness. We are guided by our bible verse "*Let your Light Shine*" and seek to provide as many opportunities as we can for your child to find what they are good at so that their unique light can shine in the world.

Our vision is to *Love Learning, Aim High and Trust God*. We *Aim High* in our expectations of all our children: in their learning and their social and emotional development. Whatever your child is aiming for, we will help them reach for it. We *Love Learning* - we foster the natural curiosity that all children are blessed with and provide life experiences that will open children's eyes and create lasting memories. We *Trust God*'.

Governance and support from St Andrews

St Andrew's School continues to be a valued and close partner of St Andrew's Church with the relationship between church and school remaining strong, visible, and mutually supportive over the past year.

This support is especially so, via school Governance. There are currently 8 Governors including the Head and Deputy Head. Of the remaining 6, 4 are regular congregational members of St Andrew Church namely:

Jenny Mant (Chair and Finance and Resources)

Rev. Alan Stewart (Pastoral and safeguarding lead)

Lyn Paine (Early Years lead)

Kathy Kenedy (Maths and Science lead and school improvements committee)

In addition to their individual responsibilities the Governors collectively contribute to the vision and direction of the school, supporting and constructively challenging leadership, monitoring standards, and ensuring that religious education and collective worship remain central to school life. The governing body continues to work closely with the Headteacher and senior leadership team, and last Autumn the Governors had a full day in the school. One thing that was reported back by all Governors related to the Children's understanding of safety and view that the school was a safe place where they could ask any member of staff for help. For children of this age this is so important.

Until Autumn 2025, Rod Willis was a long-standing member of the Governor board leading on health and safety and premises reviews and policy. The Governing board were sad to hear of his resignation but thanked him for all he had done for the school for over 20 years.

The Governor body is still in need of additional Governors. We have advertised and continue to do so - if you are interested please let Jenny know.

Activities and communication

Regular updates in the Parish Magazine have been written during the year, aimed at letting the St Andrew's congregations and a wider audience know about some of the great things that go on within the school environs. These articles have reflected on the vibrancy of school life including learning to ride bikes, cricket days, interaction with the local community via a parade around Sele Farm area and even an astrophysics themed week. The magazine articles have also celebrated the ways in which pupils live out Christian values in the school.

Alan Stewart and Lindsey Betteridge regularly attend the school and share the responsibilities of school assemblies. These assemblies provide an opportunity to explore Christian values in an accessible and engaging way, encouraging reflection, kindness, and a sense of belonging. Their consistent presence helps

to strengthen the link between church and school, offering continuity and a familiar connection for the children. Most of the children know their names and are very happy to engage with them.

Other key activities have included the Christmas Service in the Church for the whole school and a parents-teach association (PTA) coffee morning at the church to raise funds for new school equipment.

Premises improvements

Last summer much of the school had a refit inside making it much more fit for purpose for the range of children in terms of age, ability and needs.

Education and attendance

Attendance is exceptionally high and slightly above the average in the County. The children love going to school. The fantastic school walking bus and its dedicated team including members of St Andrews Congregation have been instrumental in gathering children every morning who may otherwise struggle to get to school in time.

As of this term all children are entitled to free breakfast via a grant – how great is that!

This helps to ensure that the children are given the best learning environment. There are still things to do to help especially the younger children and for some with very specific educational needs... but that is all about doing the best for each child whatever their ability and that is what the school is all about.

Future ambitions

Hot off the press- The school has been awarded a substantial grant to help towards developing a pre-school dedicated classroom – watch this space for next year.

Chair, Dr Jenny Mant (also known as Jenny Mutch)

[Annual Report from 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 2025.

There are several key areas of work that the Synod must consider. We have established task groups to ensure that these are addressed in a timely fashion and in sufficient detail. This year, our focus has been on “Reaching New People” (RNP) and to some extent “Growing Younger and More Diverse” (GYMD).

March: Multifaceted Mission

This meeting was held at Christ Church, Ware. The main topic was under the RNP strand of our work, seeking to identify how our churches are already engaged in offering opportunities for worship in ways other than “Sunday Services in the Church Building.” In the past, such opportunities have been called “Fresh Expressions” or “New Worshipping Communities” but the intent behind them is always to reach new people who might not otherwise engage with the Christian faith. The meeting was planned to explore what we are currently doing, to create opportunity for encouragement and sharing of good practice, and to inspire members with new possibilities.

After a guided discussion on “Multifaceted Mission” facilitated by Revd Ysmena Pentelow, Synod members considered all the kinds of worship made available within their parish and recorded them on a map of their parish under different headings. They were then invited to discuss their responses with others from other parishes and shared good ideas and approaches. Sadly, technical difficulties meant that the final visual report was not as helpful as anticipated and some data was lost. A brief report of the general findings is available on the Deanery Website on the RNP group page.

July: Triennial Deanery Share Review

This Synod was held at St Andrew's, Stanstead Abbots and was concerned with matters of finance (and therefore Parish Share). Parish Treasurers were all invited to join Synod members for discussions with the Chair of the Diocesan Board of Finance and the Diocesan Director of Finance. The Chair of the DBF gave a thorough presentation of the responsibilities of the DBF and how its work is structured, then spent time sharing a detailed explanation of the Parish Share system. The presentation was followed by a lively question and answer session. This concluded with a challenge to the DBF to provide more assistance to deaneries to conduct meaningful share reviews in the future. It was acknowledged by all that the reviews are always difficult conversations and that the DBF did need to assist.

Synod agreed that the current Parish Share arrangements should remain in place for the next triennium, in hope that better collaboration within the deanery and improved information from the DBF would allow those difficult conversations to take place at the next review in 2028.

November: New Things in our Midst

This Synod was held at St Mary's, Ware. Another session under the RNP banner, this meeting was an opportunity to hear from the leadership of two "Fresh Expressions" in the deanery – "Take-Away Church" in Watton at Stone and "Make Church" in Stanstead Abbots. Both were aimed primarily at children and their families, and therefore this could also be considered relevant to the GYMD strand of our work.

As usual, our Synod members were not slow in coming forward with questions about the presentations. All went away from the meeting with some encouragement about what may be possible – if these two churches could be started from nothing and attract regular attendance of around 20 children and their parents, could not all churches do similarly?

All the meetings also included other reports from Diocesan Synod.

Your Involvement is Requested

As mentioned earlier, the Deanery Synod is 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 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. Please join!

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 2025

Rector:

Reverend Alan Stewart
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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 2025

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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 2025.

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 2025

The main headlines for 2025 are:

- We are reporting a surplus of **£12,485** in our general funds in 2025 (2024: £11,925, of which £7,108 was used to cover the remaining costs of the new sound and visual system.).
- The 2025 surplus reflects:
 - Investment income and general donations being above budget by £7,500
 - Church running costs, specifically utility costs, less than budget but off-set to some extent by higher maintenance costs with net benefit of £4,000
 - A fall in planned giving through the church membership fund of £5,000.
 - A conscious decision by the PCC to hold back c£6,000 on mission giving in 2025 to await further clarity on the maintenance requirements identified in the Quinquennial Inspection Report (QIR). The QIR is a comprehensive review of the fabric of the church buildings carried out by the church architect every 5 years. This has identified some specific work that is required, especially on the high-level gutters and stonework.
- There is still uncertainty about the costs of maintenance requirements in the next few years. The PCC are looking to put together a programme of work to deal with the issues raised by the QIR.
- The PCC has decided to use the 2025 surplus as follows:
 - put £5,000 aside for future maintenance (this increases the restoration fund to £19,867)
 - use £5,722 for mission giving to take the total mission giving for 2025 to 10% of planned giving (the current PCC policy).
- The total general fund at 31 December 2025 stands at **£41,702** (2024: £41,458) representing between 3 and 4 months of expenditure, in line with our reserves policy.
- In addition to the general fund, the PCC holds:
 - Three designated funds (see Note 10) totalling **£32,809** (2024: £21,267).
 - Several restricted funds (see Note 11) totalling **£51,776** (2024: £52,041).
 - Endowments funds totalling **£533,102** (2024: £524,356) (see Note 6). The increase reflects a gain on the valuation of property of £16,363 (2024: gain of £5,899), partly off-set by a loss on the value of investments of £7,617 (2024: gain of £4,263). 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 2025 the PCC held total funds (general, designated, restricted and endowment) of **£659,389** (2024: £639,122).
- 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. This continued generosity

means we have been able to move positively into 2026 when we will face several cost pressures, specifically in relation to work on the fabric of the church.

Detail for 2025

Total income was **£197,436** (2024: £235,703) – see Note 2.

- Planned giving through the **Church Membership Fund** (including tax reclaimed from Gift Aid) has reduced year on year and totalled £96,659 in 2025 (2024: £100,965). Following a general request in October to parishioners to review giving levels, a number of givers subsequently amended their planned giving level.
- Income from **cash collections, tap-and-donate and general donations** in 2025 increased to £20,167 (2024: £14,937) which has off-set the drop in the Church Membership Fund.
- **Church events and coffee mornings** continue to be successful. These raised a total of £11,289 (see Note 13a) in addition to £2,370 for other charities. (see Note 5b).
- Note 5a provides detail of **special collections** taken during service in the year. These totalled £4,354 (2024: £4,047).
- 2024 income included funds of £46,234 raised for the new sound and visual system.

Total expenditure in the year was **£185,915** (2024: £250,438) – see Note 3.

- The 2025 **Diocesan Parish Share** was £82,341 (2024: £80,299) 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 2026 the Parish Share is £80,910 an increase of 1.7%.
- Excluding the Diocesan Parish Share, the **day-to-day running** of the church was £58,820 (2024: £50,370).
- As noted above, the PCC consciously held back on mission giving until there was clarity over funds required for work on the fabric of the church. Direct **mission** giving totalled £2,120 (2024: £8,378) and this is detailed in Note 4. The PCC's policy is for mission giving of c10% of unrestricted planned giving each year. Actual unrestricted planned giving in 2025 was £78,421.
- In addition to this direct mission giving, funds were raised for other charities through coffee mornings of £2,370 (2024: £1,915) and special collections of £4,254 (2024: £4,047). This means total giving to other charities was £8,524 (2024: £14,340).
- In 2026, the day-to-day costs of running the church are estimated to be **£2,900/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 2025 is **£41,702**.

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 2025, 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 25 April 2026

STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 December 2025

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOMING RESOURCES							
Incoming resource from donors	2(a)	116,824	600	21,946	-	139,370	167,879
Activities for generating funds	2(b)	22,185	2,370	2,368	-	26,923	40,421
Income from church activities	2(c)	1,428	-	599	-	2,027	3,565
Income from investments	2(d)	21,181	-	-	-	21,181	20,870
Other incoming resources	2(e)	7,935	-	-	-	7,935	2,968
Total Incoming Resources		169,553	2,970	24,913	-	197,436	235,703
RESOURCES EXPENDED							
Church activities	3(a)	144,281	-	26,477	-	169,758	223,140
Costs of generating funds	3(b)	13,787	2,370	-	-	16,157	27,298
Total Resources Expended		157,068	2,370	26,477	-	185,915	250,438
NET INCOMING/(OUTGOING) RESOURCES FOR THE YEAR		12,485	600	(1,564)	-	11,521	(14,735)
Gains/(Losses) on investments:							
Unrealised - Calton Ave	6(a)	-	-	-	16,363	16,363	5,899
- investments	6(b)	-	-	-	(7,617)	(7,617)	4,263
NET MOVEMENT IN FUNDS		12,485	600	(1,564)	8,746	20,267	(4,573)
Distribution of surplus	10	(12,241)	10,942	1,299	-	-	-
Funds brought forward at 1 January 2025		41,458	21,267	52,041	524,356	639,122	643,695
Funds carried forward at 31 December 2025		41,702	32,809	51,776	533,102	659,389	639,122

BALANCE SHEET
As at 31 December 2025

	Note	31 December 2025 £	31 December 2024 £
FIXED ASSETS			
Tangible fixed assets	6(a)	350,188	333,825
Investment assets	6(b)	182,914	190,531
		<u>533,102</u>	<u>524,356</u>
CURRENT ASSETS			
Debtors	7	32,966	32,946
Short term deposits		99,366	92,094
Cash at bank		15,224	13,978
		<u>147,556</u>	<u>139,018</u>
CREDITORS: amounts falling due within one year	8	(21,269)	(24,252)
NET CURRENT ASSETS		<u>126,287</u>	<u>114,766</u>
NET ASSETS		<u><u>659,389</u></u>	<u><u>639,122</u></u>
FUNDS			
Unrestricted:			
- general		41,702	41,458
- designated		32,809	21,267
	10	<u>74,511</u>	<u>62,725</u>
Restricted	11	51,776	52,041
Endowment	12	533,102	524,356
		<u><u>659,389</u></u>	<u><u>639,122</u></u>

The financial statements were approved by the Parochial Church Council on 16 March 2026 and signed on its behalf by

Rev H A. Stewart – Rector

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 2025 £	Total Funds 2024 £
2(a) Incoming resources from donors					
Planned giving: - gift aided	72,952	-	6,250	79,202	81,161
- tax recoverable	18,238	-	1,545	19,783	20,290
- other	5,469	-	-	5,469	6,503
Cash collections	11,155	-	-	11,155	10,709
Tax recoverable on cash collections	2,000	-	-	2,000	2,000
Grants received	-	-	880	880	14,822
Sundry donations: - legacies	-	-	-	-	1,000
- gift aided	3,780	480	5,080	9,340	12,450
- tax recoverable	945	120	1,270	2,335	3,112
- other	2,285	-	6,921	9,206	15,833
	116,824	600	21,946	139,370	167,879
2(b) Activities for generating funds					
Coffee mornings (see note 5b)	3,070	2,370	2,368	7,808	5,412
Church Events (see note 13a)	19,115	-	-	19,115	35,009
	22,185	2,370	2,368	26,923	40,421
2(c) Income from church activities					
St Andrew's Toddler Group	-	-	599	599	923
Fees	1,428	-	-	1,428	2,642
	1,428	-	599	2,027	3,565
2(d) Income from investments					
Dividends	5,294	-	-	5,294	5,171
Interest	2,223	-	-	2,223	2,441
Rental Income (Calton Avenue)	13,664	-	-	13,664	13,258
	21,181	-	-	21,181	20,870
2(e) Other incoming resources					
Magazine advertising	1,415	-	-	1,415	877
Sundry items	6,520	-	-	6,520	2,091
	7,935	-	-	7,935	2,968
TOTAL INCOMING RESOURCES	169,553	2,970	24,913	197,436	235,703
2024	176,355	2,515	56,833	235,703	

3. RESOURCES EXPENDED

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
3(a) Church activities					
Missionary and charitable giving:					
- overseas (Note 4)	2,120	-	-	2,120	5,446
- home (Note 4)	-	-	-	-	2,932
	2,120	-	-	2,120	8,378
Ministry:					
Diocesan Parish Share	82,341	-	-	82,341	80,299
Clergy expenses	1,444	-	-	1,444	1,684
Services	991	-	-	991	730
Organ, choir and music	8,788	-	-	8,788	7,949
Children & Youth Ministry	-	-	11,355	11,355	5,638
St Andrew's Toddler group	-	-	337	337	900
Church running expenses *	13,893	-	-	13,893	15,949
Church maintenance	10,385	-	-	10,385	4,587
Administration (including parish office costs) *	15,206	-	-	15,206	15,779
Church magazine & website costs	2,925	-	-	2,925	3,043
Sundry	5,188	-	14,785	19,973	78,204
	143,281	-	26,477	169,758	223,140
3(b) Costs of generating funds					
Calton Avenue expenses	523	-	-	523	681
Coffee mornings (see note 5b)	-	2,370	-	2,370	1,915
Church Events costs (see note 13a)	13,264	-	-	13,264	24,702
	13,787	2,370	-	16,157	27,298
TOTAL RESOURCES EXPENDED	157,068	2,370	26,477	185,915	250,438
2024	164,430	1,915	84,093	250,438	

* These expenditure lines contain a contribution from the St Andrew's Trust of £4,400 (2024: £5,340) to cover the costs incurred by the PCC for the running costs of the Centre.

4. MISSIONARY AND CHARITABLE GIVING

	2025		2024	
	£	£	£	
Overseas relief and development agencies:				
Christian Aid – Sudan Crisis Appeal	500		1,000	
Tear Fund	500		1,000	
International Health Partners	900		1,000	
Latin Link	-		1,000	
Dnipro Hope Mission	-		446	
Embrace the Middle East – Gaza Crisis Appeal	-	1,900	1,000	5,446
Home mission and other churches:				
Young Life	-		1,000	
Herts Welcomes Refugees	-		600	
Future Hope	-		600	
Ella's	-		450	
Christians Against Poverty	-		282	
Hertford Food Pantry (Hertsfood)	220	220	-	2,932
		2,120		8,378

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.

	2025	2024
	£	£
5(a) Special Collections		
Children's Society	890	755
Herts Young Homeless	-	440
Parkinson's	-	450
Alzheimers	-	40
DEC Hurricae/Earthquake Appeal	-	155
Cruse Bereavement	175	370
Hertford Food Pantry (Hertsfood)	550	300
Dementia Care	-	30
Bishops Harvest Appeal	195	322
Girl Guides	-	320
Tear Fund Appeals	755	-
Christian Aid	655	865
Future Hope	567	-
Herts Young Homeless	467	-
Total from Special Collections	4,254	4,047

5(b) Coffee Mornings

	2025 £	2024 £
Royal British Legion	303	192
CHIPS	210	210
RNLI	322	270
Cancer Research	478	318
Action Aid	-	150
Spectrum of Misconception	-	141
Future Hope	-	250
Dementia Care	-	145
National Eczema Society	210	-
Great Ormond Street Hospital	376	239
Race Against Dementia	471	-
Total from Coffee Mornings	2,370	1,915

Our monthly coffee mornings have continued to be well supported and have raised £7,808 over the year (2024: £5,412), with £2,370 going to charity (2024: £1,915), £3,070 to general church funds (2024: £1,937) and £2,368 to the organ, defibrillator, windows and heating funds (2024: £1,561 for organ, Eco church and AV funds).

6. FIXED ASSETS

6(a) Tangible fixed assets

	2025 £	2024 £
Net book value brought forward at 1 January	333,825	327,926
Gain in the year	16,363	5,899
Net book value carried forward at 31 December	350,188	333,825

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 2025 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

	2025 £	2024 £
Net book value brought forward at 1 January	190,531	186,268
(Loss) / gain in the year	(7,617)	4,263
Net book value carried forward at 31 December	182,914	190,531

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

7. DEBTORS

	2025 £	2024 £
Income tax recoverable	24,234	25,414
Prepayments and accrued income	3,611	1,350
Sundry debtor – St Andrew’s Trust *	4,400	5,340
Sundry debtor – St Mary’s Church	722	842
	<u>32,966</u>	<u>32,946</u>

* The St Andrew’s Trust contributed £4,400 (2024: £5,340) to cover the costs incurred by the PCC for the running costs of the Centre.

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Accruals	15,167	15,800
Other creditors	6,102	8,452
	<u>21,269</u>	<u>24,252</u>

9. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £
Fixed assets	-	-	533,102	533,102
Current assets	95,780	51,776	-	147,556
Current liabilities	(21,269)	-	-	(21,269)
	<u>74,511</u>	<u>51,776</u>	<u>533,102</u>	<u>659,389</u>

10. UNRESTRICTED FUNDS

	Brought forward 1 January £	Incoming resources £	Resources expended £	Distribution of surplus £	Carried forward 31 Dec £
General Fund	41,458	169,553	(157,068)	(12,241)	41,702
Designated Funds:					
Restoration reserve	14,267	600	-	5,000	19,867
Calton Avenue	6,000	-	-	-	6,000
Eco Church	1,000	-	-	-	1,000
Mission giving	-	-	-	5,942	5,942
Fundraising - charities	-	2,370	(2,370)	-	-
	<u>62,725</u>	<u>172,523</u>	<u>(159,438)</u>	<u>(1,299)</u>	<u>74,511</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 will follow a programme identified from the Quinquennial Report (QR) produced at the end of 2025.

HERTFORD ST ANDREW PCC

- **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. It is anticipated that this will be used towards a new air source heat pump for the St Andrew's Centre.

11. RESTRICTED FUNDS

	Brought forward 1 January	Incoming resources	Resources expended	Transfers	Carried forward 31 Dec
	£	£	£	£	£
Restricted Funds:					
Youth Work	44,110	7,795	(11,355)	(654)	39,895
Church Events	1,875	-	-	-	1,875
Sound & Visual Project	(1,000)	3,750	(3,414)	664	-
Energy	1,800	-	-	-	1,800
Toddler Group	1,374	599	(337)	-	1,636
Luncheon Club	344	-	-	-	344
Holiday at Home	241	-	-	-	241
Flowers	355	25	(144)	-	237
Eco/Heat Pump	283	2,012	(383)	-	1,912
Organ Repair	2,287	200	-	-	2,487
Bike Racks	345	-	(525)	180	-
Children's Choir	-	8,405	(9,059)	654	-
Defibrillator	-	1,402	(1,260)	-	142
Windows	-	676	-	-	676
Choir Fund	27	49	-	455	531
	<u>52,041</u>	<u>24,913</u>	<u>(26,477)</u>	<u>1,299</u>	<u>51,776</u>

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. £654 from this fund was used in 2025 to support the work of the Children's Choir. From January 2026, one third of the cost of the Children's and Youth Worker will be funded by St Mary's Hertingfordbury PCC.
- **Church Events** – Monies specifically donated to the PCC to provide working capital for the events programme.
- **Sound & Visual Project** – The majority of the cost of the new system was incurred in 2024. There was a shortfall of £664 in the total amount raised and this has been covered from the General fund.
- **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.
- **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.
- **Defibrillator** – Funds amounting to £1,402 were raised during 2025 (including a coffee morning) for a defibrillator that has been installed in the church porch.
- **Windows** – Funds amounting to £676 were raised during the year at a coffee morning towards the cost of repairing stained glass windows. This work is anticipated to take place in 2026.
- **Choir** – This fund is held by the Choir Treasurer and incorporated into the PCC's accounts.

12. ENDOWMENT FUNDS

	Jolland £	Wallis £	Fryer £	Total £
Brought forward at 1 January 2025	352,717	5,503	166,136	524,356
Profit / (Loss) in the year	15,608	(220)	(6,642)	8,746
Carried forward at 31 December 2025	368,325	5,283	159,494	533,102

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 £	2024 £
Church events income	18,845	34,603
Church hire income	270	406
Church events expenditure	(13,264)	(24,702)
Surplus on church events	5,851	10,307
Church 50% share of coffee mornings	2,384	1,937
Church 100% share of coffee mornings	3,054	1,560
Surplus	11,289	13,804

Events held in the church in 2025 generated a surplus of £5,851 (2024: £10,307). This includes:

- 8 large country music events (2024: 10): Churchfitters, Sykes & Caulsey, Leveret, Gryphon, Gigspanner, Phil Beer, White & Matthews, Anthony Durrant
- Beer & Carols
- Welwyn Garden City Male Voice Choir

There were 12 coffee mornings in 2025. For 7 of these, the PCC retained 50% of funds raised (£2,384), the other 50% being for nominated charities (see Note 5b). For 5, funds were raised specifically for church-related projects: the defibrillator (£730), the organ repair fund (£200), general church repairs (£686), repair of church windows (£676) and an air source heat pump for the St Andrew's Centre (£762), 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 was paid £3,667 (2024: £3,534).
- Parish Administrator who was paid £12,236 (2024: £11,793).
- Youth Workers who was paid £10,191 (2024: £4,456).

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:

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 were £2,218 (2024: £2,423).

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 2022. The valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is being carried out as at 31 December 2025.

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 £4,400 (2024: £5,340) 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 was paid £2,321 (2024: £2,184).
- Administrator who was paid £5,967 (2024: £5,470).

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 2025, 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 25 April 2026