

ST MICHAEL WITH ST MARY

Living God, we pray for growth in St Michael's and St Mary's:
make us effective evangelists,
deepen our spirituality,
and strengthen us for service,
in your name and to your glory.
Amen.

Annual Report and Accounts 2024

including the Agenda for the Annual Meeting
10.30 am Sunday, 18th May 2025 in St Michael's Church

UK Registered Charity 1132915

The Parish Office
The Vicarage
St Michael's Street
St Albans, AL3 4SL

www.stmichaels-parishchurch.org.uk/

Governed by the Parochial Church Council Powers Measure (1956) as amended
and Church Representation Rules



ST MICHAEL WITH ST MARY

THE ANNUAL PARISH MEETINGS

Sunday 18th May 2025

10.30am THE ANNUAL MEETING OF PARISHIONERS

- Appointment of Clerk
- Election of Churchwardens

10.35am THE ANNUAL PAROCHIAL CHURCH MEETING

- Apologies
- To receive the revised Electoral Roll
- To confirm the minutes of the meeting held on 19th May 2024
- Delegation of Churchwardens' powers in respect of St Mary, Childwick Green to those elected as Deputy Churchwarden(s)
- Election of Deputy Churchwarden(s)
- Election of members to St Albans Deanery Synod
- Election of members to the PCC
- Election of St Mary's sub-committee
- Election of Stewards (Sidesmen)
- Election of Assistant Churchwarden(s) for St Michael's
- To receive the Annual Report of the PCC including Accounts for the year ended 31st December 2024
- Appointment of Reviewing Accountant
- Chairman's remarks
- Matters arising from minutes of 19th May 2024 or discussion of matters of general parochial interest – to be sent in advance to Jonny at vicar@parishofstmichaels.org.uk
- Date of Next Meeting
- Grace

Contents

Vicar's Introduction	4
Church Wardens' Report	6
Statement of Public Benefit	8
PCC Members 2024	9
Council Report (PCC Secretary)	10
Mission and Community Committee Report	10
Safeguarding Report	11
Stewardship Committee Report	12
St Mary, Childwick Green Report	13
Minutes of the Annual Meetings 2024	14
Accounts for the Ecclesiastical Parish of St Michael, St Albans	19

Vicar's Introduction

At each APCM we do important business - receive reports, look at the numbers, think about which bits of the buildings and our spiritual lives we've had opportunity to shore up. But it is also a chance to give thanks, to reflect, and to look forward. We remember what it is we're here for, which is to offer worship to almighty God - Father, Son and Holy Spirit - the source of all our blessings in this life and our hope in the next.

First, I must offer thanks for all that has been done in service of the church in the year 2024. As the reports show we continue to be blessed by the offerings of the talents and time of so many. Without them this parish would be unable to carry out its work. Thank you first of all to Val and Mark, our outgoing Church Wardens. They are both standing down from their roles at this APCM, and as you all know, have done committed and faithful service to God and this parish. Marshalling the period after COVID, an interregnum, and the first two years of a new vicar is no small task (especially the latter challenge). I could not have managed without them, and the gratitude of both me and this parish to you both is immense. Thank you.

We do not, at time of writing, have any Wardens going forwards, so the next year will be a new challenge for the parish. Please pray for our ongoing life, those who will sustain it, and the discernment of any who might feel able to serve in this important ministry going forwards. I don't know any healthy churches that are the responsibility of clergy alone.

I must also note immense thanks to Nigel who after his term of office is standing down as PCC treasurer. We have had a huge amount to manage in the past few years, especially around fundraising and financing a major building project. Nigel has been skilled, hard-working, and cheerful in his service. We are on a sound financial footing thanks to his stewardship, for which we must register our gratitude.

Thanks also to Jim, who has stood down as the leader of the churchyard working party, after several years of service. I lose count of the number of people who say how holy, peaceful, and nurturing they find the churchyard at St Michael's. It doesn't happen by accident, but through the effort of our volunteers led so ably by Jim, and now by Andrew.

Thanks too to all our volunteers, and members of the PCC. To Ken and Steph who chair our PCC sub-committees, and to William for his chairing of the St Mary's committee. To John for his continued support as Assistant Priest. To Alison for her continued role as Safeguarding Officer, and all the unseen effort that takes. It is a huge job of work, and without it this parish could not function. To Colin for his leadership of our musical life. We have more choral scholars from September 2024 than the parish has had for a long time, and the quality of our worship is enhanced greatly by the talents of all our musicians. To our Bell Ringers, Welcomers, Church and Churchyard Working Parties, Administrators, Lay Visitors, Flower Team, Friends of St Michael's, Readers, Intercessors, Webmasters, members of our committees and the many others who support our common life selflessly. To our Junior Church leaders, among whom I number all who have recently volunteered to restart the 2-5s group on a Sunday morning. To those who give generously in financial support of the parish. This past year has seen a growth in the numbers worshipping on a Sunday morning and this is down to the goodness of God and the service of so many.

This year we have completed a new Mission Action Plan for the next 3-5 years. In brief our priorities are to grow in depth of worship, our engagement with God. And to grow in depth of service; our engagement with community. Copies are appended to this APCM report.

We have engaged in a serious drive to secure funds for our drainage and tower projects, and from the Burn's Night in January right through to the Christmas Fayre in December I want to thank all who have given generously of their time and money to help with this. Work will begin in early 2025, and it is hoped will be finished by Easter. Again, thanks to the Stewardship team for their unstinting support in gaining the necessary permissions and expertise to move these projects forwards. If anyone has any other big projects they can think of, please keep them to yourselves...

Our pastoral ministry continues to be an important part of the life of St Michael's and St Mary's. Alongside the Occasional Offices (Baptisms, Weddings, Funerals) I continue to take Holy Communion to Fosse House in our parish, alternating with a service given by the Anna Chaplaincy, and more than occasionally I have been called by family members or nursing home staff to say prayers with residents who are near death. From the church family we have said farewell to Alison Munro, Ken and Eve Souch, JoAnne Laws, Alan Allkins and Colin Roberts who have died. Please continue to pray for them and their families.

We are growing in our relationship with schools, especially Townsend, with whom I am planning a series of assemblies and worship next year. A new chapel is also to be dedicated in the school for the first time, which the PCC have agreed to support with the donation of candles for the altar. Tiny Tots on a Tuesday morning has relaunched and is going from strength to strength; thanks to the committed volunteers who support it.

There is much more I could say here but I think that will do. In all we do let's pray to be open to challenge and change, and alive to the Spirit's guidance. Thanks most of all to Almighty God, who in his Son has given us so much, and who promises to be with us in all that is to come. I want to close with the prayer that we chose to accompany our MAP process. I encourage you all to say as often as you can. It is only through relationship with the living God that we might hope to achieve anything in the years to come.

God of Mission, who alone brings growth to your church;
send your Holy Spirit to give vision to our planning,
wisdom to our actions, and power to our witness.
Help our churches to grow in spiritual commitment to you,
in service to our local communities,
and by increasing our numbers,
through Jesus Christ our Lord.
Amen.

Jonathan Lloyd

Church Wardens' Report

2024 has seen the completion of the first full year of Jonny's ministry here at St Michael's. We began the year with a Burns Night supper at the Memorial Hall, which Jonny organised with support from Calum Zuckert from 'up the hill', and Mission and Community Committee members on the night. It was a very convivial evening with many school parents joining us for a successful fundraiser for the tower works. The Mission and Community report gives details of the other fundraising activities which they worked extremely hard on organising this year. We are grateful to everyone who pulls out the stops to make these events happen, and to Steph Rainbow for stepping in as Chair when Kate Berry stepped down.

The Stewardship Committee has also had a busy year, as Ken's report shows. Their focus has been on working with our architect and engineer to plan the repair works for our French drains and the repair of the tower roof. We are particularly grateful to John Mathews and Roy Brooks for giving us the benefit of their professional expertise and knowledge in looking at plans and all aspects of managing the project. As the year ended, we were completing contractual arrangements with CEL, our construction company, and agreeing the programme of works. The Friends of St Michael's will be supporting us with a substantial contribution to the overall costs, for which grateful thanks. Jonny has also applied to three funding organisations for support, the results of which are yet unknown.

Worship remains at the heart of St Michael's with strong numbers at Christmas, supported by promising developments in the Choir, as we continue to attract talented young Scholars and musicians to boost Colin's diligent work. Preaching and teaching are certainly the core of our ministry, alongside a strong and beautiful Eucharistic tradition, and we will once again combine Lent courses with Wednesday Eucharist. Churchyard Church and a developing ministry for young people are an important part of our welcome and education, and the pastoral visiting and support programme is now ably overseen by Sue Vaughan. Emily Lloyd has played a cheerful and very active part in all these aspects of the parish as our deacon in training, and we wish her every happiness and success as she moves on to Curacy in St Saviour's.

Nigel Voyce is stepping down as our treasurer this year. He has done a huge amount of work to bring all our systems online (with support from Georgie in managing all the new payment systems and processes), as well as streamlining the annual accounts and financial reporting. Yet again, our grateful thanks to him for bringing us into the twenty-first century.

There is also a changing of the guard of the churchwardens in prospect:

From Mark: It was a huge honour and surprise to be asked by Kenneth to take on the role of Churchwarden in 2020, in the middle of the pandemic and while Fran and I were still waiting for our postponed wedding. It's certainly been eventful; there was a huge amount to learn for me as a newcomer to the parish, and even more once we discovered that we would be running the show during a vacancy. It has been a privilege to work alongside Val, who has been a huge support and source of humour throughout, even during some very difficult times for the parish and for us personally. Val captures the vacancy period especially well, from lows like having to reorganise a wedding at short notice from my mobile phone at Haberdashers because the church was being replastered, to a high like the Confirmation service (and Baptism in Rosie's

case) led by Bishop Stephen. Being involved in the discernment process, the Parish Profile, the interview and appointment was a great privilege and with the happiest of outcomes in matching parish to parson! We are incredibly thankful for all who keep St Michael's going both in vacancy and beyond, especially John Bannister, who were are blessed to have as a wise and experienced Associate Priest, our meticulous Administrator, Georgie, Danielle in charge of hires and Colin in charge of our music and the army of cheerful lay volunteers of every kind who make this such a welcoming parish. Fran and I are deeply sorry to be going as we plan a fresh, and we pray, healthy start in North Norfolk, and we can only hope we find a parish half as welcoming and half as much fun. Being a Churchwarden is immensely rewarding, as you realise just how many people contribute to making the parish work – and how much a parish needs a Vicar, especially one as devoted as Jonny.

From Val: I have enjoyed the six years of being a warden enormously, having learnt a great deal about how the parish runs, and just how reliant we are on those of you who do so much to make things happen. When I started in 2019, no one could have predicted a pandemic and the impact that would have. If there's a place in heaven for sanitising pews and spraying things with disinfectant, I'm in with a chance, I think. There were upsides too, like our wonderful outdoor services in the paddock. A warden's big challenge is always a vacancy year; you realise just how much you don't know! I have certainly not missed hovering outside the vicarage at 7.30 on Sunday mornings praying that whoever was due to take the service would turn up. It has been a pleasure working with both Kenneth and Jonny, as well as Steph and Mark. I wish Mark all the best in his new home in Norfolk.

Val Chiesa and Mark Pedroz

Statement of Public Benefit

The Ecclesiastical Parish of St Albans St Michael (UK Registered Charity 1132915) exists to offer Christian worship, teaching and pastoral care. Our provisions are open to those of all faiths and none and are free at the point of delivery. (Some occasional offices do incur statutory fees, although we strive to ensure that none are excluded on the grounds of economic or other disadvantage.)

During the past year, public benefit has been advanced in many ways, including:

1. the provision of regular and seasonal worship in sacrament, liturgy and song;
2. the provision of occasional offices - baptisms, weddings, funerals - to mark important stages in the journey of life;
3. the provision of opportunities to engage with Christian doctrine in public preaching, teaching, small groups and children's activities, both inside and outside of church, including in and for local schools;
4. the provision of services to vulnerable groups, including to care homes in the parish
5. the provision of training in musical performance and theory through our choir, organ scholarship, choral scholarships and bell-ringing;
6. the provision of numerous formal and informal acts of pastoral care;
7. the maintenance of St Michael's and St Mary's as buildings of listed heritage in stone, wood, glass and metal;
8. the supply of St Michael's and St Mary's as venues for reflection, prayer, and tourism, open most days of the year;
9. the maintenance and supply of the Parish Centre, Memorial Hall, and Childwick Schoolroom as spaces for community gathering and hire, including at discounted rates to partner charities;
10. the raising of funds for partner charities and donations in kind for FEED, St Albans Foodbank

Subsequent entries in this Annual Report expand on the above.

Parochial Church Council Members 2024

Members of the Parochial Church Council and Trustees of the Charity during 2024 were:

Ex Officio

- Rev'd Jonathan Lloyd
- Rev'd John Bannister
- Val Chiesa, Churchwarden, Lay Chair
- Mark Pedroz, Churchwarden, Lay Vice chair
- William Davis, Assistant Warden, St Mary's, Childwick Green

Elected to Deanery Synod

Members (3) elected triennially [2023-2026] and sit on PCC also:

- Graham Willey
- Vacancies: 2

Elected to PCC at APCM 2023

- Chris Allen (until May 2026)
- Lynn Ashmore (until May 2025)
- David Carter (until May 2025)
- Sue Dyson (until May 2027)
- Jane Larman (until May 2027)
- Sue Vaughan (until May 2025)
- Dione Verulam (until May 2027)
- Nigel Voyce (until May 2026)
- Ken Young (until May 2026)
- Vacancies: 4

Council Report (PCC Secretary)

The PCC has held 6 meetings on alternate months during the past year. The average attendance has been 8 people. The meetings are represented by the sub-committees:

- Mission & Community
- Pastoral & Worship
- Stewardship
- St. Mary's.

The PCC includes members of the Standing Committee which typically involves both clergy and wardens.

The members of the Deanery Synod and Friends of St Michael's are included at the PCC. Unfortunately, there has been a vacancy in the representation for the Diocesan Synod over the year. The committees report back to and participate in decision making for the PCC at the six meetings held.

Additionally, during 2024, our Safeguarding Officer has been invited to attend, as appropriate as a non-voting member, to submit any safeguarding reports or matters relevant to the PCC.

Lynn Ashmore

Mission and Community Committee Report

It has been another busy year for your Mission & Community Team, as ever organising events throughout the year. The start of the year was highlighted with the support offered to Jonny & Calum for the Burns Night Supper, hosted in the Memorial Hall. An excellent event everyone agreed, and our thanks for the phenomenal amount of work carried out by Jonny & Calum, for a great fund raiser and community event.

On 15th June for the King's Birthday there was a litter-pick around the Parish, with M&C providing refreshments at the Parish Centre for the helpers, who included the Verulam family and the Scouts.

We were lucky with the weather for the six Parish Walks between April and October, followed by lunches at various venues where the walkers were joined by others from the Parish and beyond. In response to the walkers' requests we have been further afield this year, including walks at Wheathampstead, Old Hemel and the Nickey Line in Redbourn.

30 people came to the Parish Picnic in the garden of St Mary's in August and 25 to Christmas Lunch at the Inn on the Park, where Father Christmas delighted us again.

Folk Night went well, with great music from the Swan Vesta Social Club and excellent food and drink drawing in the crowds. This year we shared a bar with St Michael's School PTA in the playground. Thanks to all the volunteers, who worked tirelessly, we raised c£1,800.

Grateful thanks to Jane Larman for her indefatigable organisation of church cleaning and to the cleaning team, and to Kathryn Mathews and Anita Lindeman for running the

Flower Power team and masterminding the spectacular floral decorations at Christmas, Harvest and Easter.

A group of us visited Fosse House for tea on three occasions during the year, taking 3-4 dogs with us, who were very much enjoyed by the residents. This has become a regular date and is a great way of getting to know the people in the home.

We were awaiting scheduled monument consent from Historic England outlining restrictions on the way the bonfire should be built for our annual bonfire party in November, but this came too late for the event to take place. As a replacement fundraiser we organised a Christmas Fair on Saturday 14th December with stalls, games, a raffle, a bouncy castle, and Santa's Grotto helping to bring families in. All went well and we raised £2,600 for the Tower Fund – a success we plan to repeat in 2025.

We served mince pies and mulled wine following the Advent Carol Service on 1st December and organised a group of knitting enthusiasts to knit a Nativity scene, which graced the altar of the Lady Chapel and attracted some kind comments.

Where possible we happily supported Val and Mark, who continue to do a wonderful job as Wardens, for which all are thankful.

Thank you to all our committee members and supporters, who without them the events hosted across the year simply could not go ahead.

We are looking forward to another exciting year ahead!

Stephanie Rainbow

Safeguarding Report

St Michael's Church is committed to fulfilling its responsibilities to protect children, young people and vulnerable adults who attend our church and are involved in our church activities. It is important to us that all our parishioners are able to worship with encouragement and safety. The PCC has complied with the duty to have due regard to the House of Bishops' safeguarding policies and practice guidance, as well as 'Promoting a Safer Church'.

In accordance with Church of England guidelines, St Michael's church continues to:

- undertake an annual review of our safeguarding policy, which is approved at PCC level and can be viewed on our website, as well as being displayed in both our churches and other church buildings.
- include safeguarding as a standing item on the agenda of every PCC meeting.
- adopt and implement the Church of England policy for safer recruitment.
- obtain DBS (Disclosure and Barring Service) clearances for all volunteers working with children, young people and vulnerable adults, as well as PCC members in view of their positions as trustees of the church.
- ensure that all the people mentioned above receive the appropriate safeguarding training provided by the Church of England safeguarding team. This training is to be refreshed every 3 years.
- ensure that all groups who hire our church premises on a regular basis have their own safeguarding policy and if not, adopt ours.

I am so grateful to Jonny and Mark Pedroz for their support and thoughtful advice during the past year.

Alison Ferreira

Stewardship Committee Report

Those of you reading this report in May 2025 will wonder why there is no mention of St. Michael's church resembling a building site with the tower scaffolded, circuitous drainage ditches surrounding the building and spoil and material stowed in various locations. That is because all of this started in 2025 and I don't want to limit the scope of the next annual report.

We are aware that the two Gospel sacraments (Baptism and Holy Communion) highlight the spiritual centrality of water. It is therefore gratifying that a main focus of the stewardship committee has been so well aligned with the same element which also causes wood to rot, plaster to remain damp and blocked drainage channels to become inundated. Our cup overfloweth indeed.

Throughout 2024 the repair of the tower and associated works such as the telecoms, the spire and the weathervane has concentrated the committee's mind and the time and expertise of many others with skills in specialist areas such as IT and telephony. Between the architect, structural engineers and the Diocesan Advisory Committee, consensus proved hard to reach and meetings between interested parties more protracted than was always desired. In February the PCC proposed repairs as identified in the 2022 quinquennial report and work started in November 2024.

Funding has been provided through some very generous donations from the congregation and benefactors including the Grimthorpe tower fund. By the end of the year c.£30k had been spent on fees and surveys with fundraising through legacies, donations and events of over £20k. During the year the slow drying of the new lime plaster was attributed, in part, to poor water drainage. A full survey was undertaken showing that aspects of the 24-year-old 'as built' drawings were not as built. This obviated the need for soak aways as all the surface water can now, at an estimated cost of £12k, be connected to the main drains.

Halls update

St Michael's and St. Mary's generate significant funds from the third-party use of its facilities. Improvements and repairs are allocated according to the rental potential and current condition. In 2024 the following significant work was carried out.

Memorial Hall: the bellcote has been sealed, trees have been removed, guttering fixed and painted.

St Mary's School Room: repainting and general repairs

Parish Centre: redecoration, new flooring, windows, curtains, toilets and lighting.

We thank Danielle for the diligence in ensuring essential work is carried out in order that revenue is maximized and our assets refreshed and enhanced.

School House Flat

Having agreed a 5% rent increase it is notable that our new tenants have requested significant amounts of remedial work; especially in the areas of the bathroom where ventilation was non-existent, and the shower started to leak. It is likely that in 2025 we will look to engage a new letting agent as new tenants are found.

Compliance

As always, we are indebted to John Matthews who again has led with skill and commitment our need for regular plant servicing and innumerable risk assessments. Also, to Roy Brooks for his commitment of time and many skills. We also especially thank Jim Mann, as he takes a rest, for his loyal and expert leadership of the grounds-team.

As a very active committee with numerous other members of the congregation who play a very important part in the maintenance and development of our beautiful buildings, it would be both tedious and impossible to list the delights and the traumas of the year in any greater detail here.

Many people have gone un-thanked to whom: 'Thank you'.

The Stewardship Committee has recently lost a few key members and will be recruiting actively in 2025. Taster sessions are fine and limits to commitment understood. Please though do consider if you can help as the burden on a few is increasing and at some point, will become unmanageable without increasing outsourcing and associated cost implications. I must say that other committees are available.

Ken Young

St Mary, Childwick Green Report

In this rapidly changing and often disturbing world, it is reassuring that our lovely little Church of St Mary's has continued peacefully along.

The comments in the visitor's book and notes left on our prayer tree bear witness to the tranquillity and peace that St Mary's provides for numerous walkers who stop to rest, take a deep breath and reflect.

Our Evensong numbers have held up well despite some pretty challenging weather which often seems scheduled for early Sunday evenings. Those who brave the weather are rewarded with a traditional Evensong, Holy Communion according to the Book of Common Prayer on the first Sunday of the month, and some excellent sermons.

It is sad to recall that Gill Chapman, an organist with us for many years, has very recently died. Thanks are due to our other organists for stepping up and covering services, and our sympathy and thoughts are with Gill's family.

We have moved into the electronic age with automatic opening and closing each day and with the installation of a card reader to help encourage donations for St Mary's now that fewer of our visitors carry cash.

William Davies and Paul Barnes

Minutes of the Annual Meetings 2024

Parish of St. Michael's with St Mary's

ANNUAL PARISH MEETING - MINUTES

Sunday 19th May 2024 - St Michael's Church

10.55 am. THE ANNUAL MEETING OF PARISHIONERS

1. **Appointment of Clerk** Lynn Ashmore is willing to serve in this capacity.
nem con

2. **Election of Churchwardens**

Val Chiesa and Mark Pedroz continue to be willing to serve. There was unanimous thanks to both Val and Mark for their commitment and valuable work over the past year. This is Val's final year as her fixed term will come to an end in 2025.

11.00 am THE ANNUAL PAROCHIAL CHURCH MEETING

1. **Apologies**

Stephanie, Madeline and Neil Rainbow, Barbara Young, Colin and Linda Hamling and Geoff and Jan Goodall.

2. **To Receive the Revised Electoral Roll**

The Electoral Roll is defined as a list of eligible people to vote at such meetings. Those who are not on the electoral roll and not resident in the Parish are not eligible to vote. Clergy are not eligible to vote in the elections of laity. The total number on the Electoral Roll for 2023 is 172. Over the year there have sadly been 4 funerals of members of the electoral roll (Edna Hames, Eve Souch, Colin Roberts, Patricia Stroud) and we remember them with gratitude. We have, however, seen 4 newly joined to the Electoral roll.

nem con

3. **To receive the revised minutes of the meeting held on 21st May 2023.**

Lynn outlined point 7 Election of members to the PCC [page 13] required amending based on membership regulations. Whilst Sue Dyson was a Diocesan Synod member eligible to attend PCC, she was not eligible to be elected as a PCC member. This will alter will the stated number of vacancies by minus one. The meeting approved the minutes with said amendment being made.

nem con

4. **Delegation of Churchwardens' power in respect of St. Mary's, Childwick Green, to those elected as Deputy Churchwarden[s].**

Churchwardens' power has been delegated to Deputy Churchwarden[s] for over 30 years. This shall continue.

nem con

5. **Election of Deputy Churchwarden[s]**

William Davis, we believe, is willing to continue in this respect.

nem con

6. Election of members to St Albans Deanery Synod

Synod meets 3 times a year and links St Michael's to the next level for church governing. There are 2 people allocated to the St Albans Deanery Synod: Graham Willey and Vicky Young are willing to remain in role. Sue Dyson has resigned from the Diocesan Synod which means there is now 1 vacancy.

nem con

7. Election of members to the PCC

There are 15 elected members on a rolling triennial basis and 1 nomination has been received for 2024-2027 term:

Jane Larman

Proposed Chris Allen

Seconded Stephanie Rainbow

nem con

This leaves PCC vacancies in total: 2 for the triennium APCM ending 2025,

2 for the triennium APCM ending 2026,

4 for the triennium APCM ending 2027

The PCC retains the power to fill vacancies between APCMs.

It is noted that 1 of the 4 sub-committees has an Interim Chair, Stephanie Rainbow, who is not on the PCC. As committees need to report to the PCC at the 6 meetings held during the year, it would be necessary to share PCC minutes and other papers with Stephanie on the Mission and Community.

nem con

Nigel Voyce to update the Charity Commission website with our latest trustee details.

8. Elections of St Mary's sub-committee

The following lay members wish to remain in place include: William Davis [Chair], Carolyn Barnes, Paul Barnes, Eike Davis, Sarah Worth, Richard Rushman, Ingrid Rushman & Helen Chapman.

Proposed Kate Berry Seconded Chris Allen

nem con

9. Election of Stewards (Sidesmen)

The following persons wish to continue in place and were re-elected:

Chris Allen	Bob May
Carolyn Barnes	Guy Marshall
Roy Brooks	Kathryn Matthews
Margaret Brooks	John Matthews
Val Carberry	Sarah McJannet
Guido Chiesa	Richard North
Justin Costin	Yolissa Palmer
Eike Davis	Russell Palmer

Susan Drummond	Stephanie Rainbow
Di Edworthy	Neil Rainbow
Alison Ferreira	Sophie Levitt
Mike Ford	Fiona Males
Geoff Goodall	Imogen Slaughter
Jenny Hehl	Jenny Tarvet
Bronwen Hower	Anthony Taylor
Jacqueline Hoddy	Maureen Voyce
Gill Huckerby	Graham Willey
Margaret Hughes	Gordon Wright
John Hughes	Barbara Young
Penny Kent	Ken Young
Wendy Klein	Kevin Yiu
Jane Larman	Anne Yiu
Cornelia Lawrence	
	Total of 45 Stewards

nem con

10. Election of Assistant Churchwardens for St Michael's

Stephanie Rainbow, Sue Dyson, Chris Allen and Anita Lindeman are willing to serve in this capacity. This leaves one vacancy.

nem con

11. To receive the Annual Report of the PCC including Accounts for the year ended 31st December 2023

Jonny thanked Nigel for his faithful service and commitment in his role as Treasurer. He has been a great asset, and having served his term wishes to step down as soon as a replacement can be found. It is good Nigel intends on remaining a PCC member. Nigel outlined that now there is a more streamlined system which is efficient and up to date with developing technology. He encouraged interested persons to come forward, those who are reasonably numeric and have some IT skills to manage the role. Nigel will send these docs to the Diocese and Charity Commission.

nem con

12. Appointment of Reviewing Accountant

Inspector of Accounts Brendan Chambers is appointed on the basis that he is happy to stand again. Proposed Nigel Voice Seconded Mark Pedroz

nem con

13. Chairman's remarks

Firstly, I must offer my heartfelt thanks to everybody who gives so generously of time, talents and finance. This enables this parish to go forward and particularly to keep thriving. Ours is a community which, in many ways, is a model for parish ministry in the Church of England. We are presently in a good position. There are many people for whom thanks must be offered, as I have in recent past, but there are those, also, who are finishing in significant roles and are outgoing to whom we must also give thanks.

Going forwards we are in a position of strength but there is also some vulnerability. There is work on our building which requires attending to and in the year to come we hope to manage to fundraise and complete work on our tower and our drainage. We will also, for 2026, be launching a 'Bacon 400'. This is in recognition that on the 9th April 2026 it will be 400 years since Frances Bacon died. We will be marking his significant contribution to the life of this nation and also this parish, through a series of events that year.

Soon we shall have a new website and a new logo which we will launch in the next month or so. After much consultation we also have a new MAP which PCC looked at 2 weeks ago and from which I received comments and has been revised. This is now ready for people to take away after this meeting to consider, as we start looking forwards for the next three years.

The PCC has said that it would like to see our congregational numbers continue to recover after covid and indeed grow. We often have new members attending our services and others returning as they feel safe to do so, we thank God for that, but we also need to find opportunities to renew ourselves as a worshipping community and continue in our ministry of welcome in the name of Christ.

Demand for our buildings is increasing, so thanks to Danielle for her work and those who work so hard to keep them up to good standards for hiring. We have seen baptism, wedding and funeral numbers increase in our churches in the past year. This is, hopefully, a sign our community recognises what we are here for and when we are called on to do those things, we do them well and reverently and with care.

We will be starting a ministry of home communion for those unable to attend church to go alongside our pastoral visiting. It is hoped that this will bring significant spiritual support to members of our church community who are unable to access the Eucharist weekly. We also have strong links with Fosse House which we want to continue to build. There are many more things which I could say we will do, things we need to give thanks for. But for now thanks to you all and to Almighty God who in his son has given us so much and promises to be with us in all that is to come. As the dismissal in the Eucharist puts it 'Let us go forth to love and serve the Lord in the name of Christ, Amen, Hallelujah'. May that be true for us this year as ever, Amen.

14. Matters arising from minutes of 21st May 2023 or discussion of matters of general parochial interest

Philip Parr outlined the choir now consisted of just 5 adults and a small number of young people. He urged interested persons to please give a thought to joining the choir. The choir has a wonderful Director of Music in Colin. Unfortunately though, there have been some Sundays when there have been only 3 or 4 in the Choir and this is very difficult and a real concern as music has always been so important for the church.

Philip also highlighted how difficult it was to hear readings and intercessions from the lectern, particularly for those people seated in the back of church. There was agreement by the meeting that this is an ongoing concern. It was raised that in the past there had been a yearly session for those persons named on the rota. This helped ensure valuable experience was gained and one could receive encouragement and constructive advice from the vicar. Jonny felt that this is something he would be happy to support and reinstate.

nem con

15. Date of Next Meeting Next APCM Sunday 18th May 2025

nem con

16. Grace

Meeting closed at 11.20.

Lynn Ashmore

Secretary

Accounts for the Ecclesiastical Parish of St Michael, St Albans



Treasurer's Review for the period						
From	Period start date			To	Period end date	
	1st	January	2024		31st	December 2024

I present the accounts for the year ended 31st December 2024 of St Michael's Church with St Mary's, Childwick Green for consideration and reception by the APCM, having been approved by the PCC by 1st May 2025. The accounts have been inspected by Brendan Chambers and his report is annexed to these accounts. The PCC express their grateful thanks to him for this undertaking.

These accounts have been prepared under the Charities Commission Statement of Recommended Practice (SORP) 2005 for Accrual Accounts using the format of the Charity Accounting Templates and accompanying notes.

Review of Financial position at year end

This year has been dominated largely by the two structural repairs required to the tower main supports and the drains which was the cause of the damp problems and the reason for the plaster removal and replacement. The planning for both these undertakings took place during the year with the objective of the work being carried out early in 2025. A Restricted Tower Fund was set up for donations with fund raising events taking place. Current position is funds raised of £24k with architects and professional fees paid of £30k. Estimates for the work on both Drains and Tower are anticipated to be in the order of £150k which will be largely offset by further grants and divestments which are in the pipeline.

General (operating) Fund - Unrestricted

The General Fund movement for this year was at break-even (2023 £(30)k deficit). Increases in Planned giving and Gift Aid recoveries resulted in additional funds of £21k.

Designated Funds - Unrestricted

These funds showed an overall deficit of £(7)k (2023 £30k increase). Higher Rent and Letting income principally in the Mem Hall, raised an additional £10k with reduced costs of £3k whilst upgrades to the Parish Centre with new flooring and lighting cost £26k but with a reduced income of £13k.

Designated Funds - Restricted

The Restricted Funds benefitted from generous legacies totalling £12k and helped benefit our Tower campaign and Church Clock for a continued maintenance program.

Reserves Policy

The long-term investments in Note 6 comprise of 4 separate investments in investment income and property units. These investments are stated in the Balance Sheet (Note 17) with combined market values as at 31st December 2024 of £374,288 (2023 £366,586). These investments valuations increased during the year by £7,702 (2023 £22,921) resulting in a cumulative unrealised revaluation reserve over original cost at the year-end of £205,653 (2023 £197,951).

Nigel Voyce ACMA (Retired)
PCC Treasurer



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
St Michael's Parochial Church Council

On accounts for the year
ended

31st December 2024

Charity no
(if any)

1132915

Set out on pages

1 to 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Financial Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

25/04/2025

Name:

Brendan Chambers

Relevant professional
qualification(s) or body

F.F.A.

(if any):

Address:

4 Hollybush Avenue, St Albans, Hertfordshire. AL2 3AD.

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

St Michael's Parochial Church Council			Charity No (if any)	1132915	
Annual accounts for the period					
Period start date	01/01/2024	To	Period end date	31/12/2024	



Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£	£	£	£	£
		F01	F02	F03	F04	F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	108,190	30,670	-	138,860	141,240
Charitable activities	S02	388	3,532	-	3,920	4,995
Other trading activities	S03	11,907	-	-	11,907	18,871
Investments	S04	112,775	-	-	112,775	111,179
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	233,260	34,202	-	267,462	276,285
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	96,109	916	-	97,025	125,588
Charitable activities	S09	143,949	-	-	143,949	143,612
Separate material item of expense	S10	-	29,338	-	29,338	-
Other	S11	-	-	-	-	-
Total	S12	240,058	30,254	-	270,312	269,200
Net income/(expenditure) before investment gains/(losses)	S13	- 6,798	3,948	-	- 2,850	7,085
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure) Extraordinary items	S15	- 6,798	3,948	-	- 2,850	7,085
Transfers between funds	S16	-	-	-	-	-
Other recognised gains/(losses):	S17	-	-	-	-	-
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	- 6,798	3,948	-	- 2,850	7,085
Reconciliation of funds:						
Total funds brought forward	S21	353,761	61,721	-	415,482	408,397
Total funds carried forward	S22	346,963	65,669	-	412,632	415,482

Section B Balance sheet

	Guidance Notes					
		Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
		F01	F02	F03	F04	F05
Fixed assets						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	-	-	-	-	-
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	374,288	-	-	374,288	366,586
Total fixed assets	B05	374,288	-	-	374,288	366,586
Current assets						
Stocks (Note 18)	B06	-	599	-	599	599
Debtors (Note 19)	B07	1,273	-	-	1,273	3,865
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	180,092	65,070	-	245,162	245,912
Total current assets	B10	181,365	65,669	-	247,034	250,376
Creditors: amounts falling due within one year (Note 20)	B11	3,037	-	-	3,037	3,529
Net current assets/(liabilities)	B12	178,328	65,669	-	243,997	246,847
Total assets less current liabilities	B13	552,616	65,669	-	618,285	613,433
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	552,616	65,669	-	618,285	613,433
Funds of the Charity						
Endowment funds (Note 27)	B17	-	-	-	-	-
Restricted income funds (Note 27)	B18	-	65,669	-	65,669	61,721
Unrestricted funds	B19	346,963	-	-	346,963	353,761
Revaluation reserve	B20	205,653	-	-	205,653	197,951
Total funds	B21	552,616	65,669	-	618,285	613,433

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	Reverend Jonathan Lloyd Vicar	29.4.25
	Nigel Voyce ACMA(ret'd) PCC Treasurer	22/4/25

Section C Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with* ☒ the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with* ☒ the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

Not Applicable

Disclosure of any uncertainties that make the going concern assumption doubtful;

Not Applicable

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

Not Applicable

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes* ☒
No* ☐

* -Tick as appropriate

Please disclose:

(i) the nature of the change in accounting policy;	Not Applicable
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	Not Applicable
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	Not Applicable

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes* ☒
No* ☐

* -Tick as appropriate

Please disclose:

(i) the nature of any changes;	Not Applicable
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	Not Applicable
(iii) where practicable, the effect of the change in one or more future periods.	Not Applicable

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes* ☒
No* ☐

* -Tick as appropriate

Please disclose:

(i) the nature of the prior period error;	Not Applicable
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	Not Applicable
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	Not Applicable

Note 2 Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources; and the monetary value can be measured with sufficient reliability.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legacies	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP). Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Government grants	The charity has received government grants in the reporting period	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Support costs	The charity has incurred expenditure on support costs.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.3 EXPENDITURE AND LIABILITIES				
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deferred income	No material item of deferred income has been included in the accounts.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.4 ASSETS				
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least <input type="text"/>			
	They are valued at cost.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Intangible fixed assets	The depreciation rates and methods used are disclosed in note 9.2.	Yes	No	N/a
	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	They are valued at cost.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	They are valued at cost.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	They are valued at fair value except where they qualify as basic financial instruments.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM
THOSE ABOVE

Section C	Notes to the accounts	(cont)
-----------	-----------------------	--------

Note 3 **Analysis of income**

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Analysis						
Donations and legacies:	Donations and gifts	83,247	20,670	-	103,917	87,999
	Gift Aid	22,553	-	-	22,553	16,492
	Legacies and donations	-	10,000	-	10,000	11,489
	General grants provided by government/other charities	2,390	-	-	2,390	25,260
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
	Total	108,190	30,670	-	138,860	141,240
Charitable activities:		-	-	-	-	-
		-	-	-	-	-
	Activities for generating/raising funds	388	3,532	-	3,920	4,995
	Other	-	-	-	-	-
Total	388	3,532	-	3,920	4,995	
Other trading activities:		-	-	-	-	-
	Traidcraft	-	-	-	-	2,433
	PCC Fees	11,907	-	-	11,907	16,438
	Other	-	-	-	-	-
Total	11,907	-	-	11,907	18,871	
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	18,894	-	-	18,894	18,256
	Rental and letting income	93,881	-	-	93,881	92,923
	Other	-	-	-	-	-
Total	112,775	-	-	112,775	111,179	
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		233,260	34,202	-	267,462	276,285

Other information:

All income in the prior year was unrestricted except for:
(please provide description and amounts)

Not Applicable

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Not Applicable

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Note 6

Analysis of expenditure

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Analysis					
Expenditure on raising funds:					
Incurred seeking donations	-	-	-	-	-
Incurred seeking legacies	-	-	-	-	-
Incurred seeking grants	-	-	-	-	-
Operating membership schemes and social lotteries	-	-	-	-	-
Staging fundraising events	8,857	916	-	9,773	7,593
Fundraising agents	-	-	-	-	-
Operating charity shops	-	-	-	-	-
Operating a trading company undertaking non-charitable trading activity	-	-	-	-	-
Advertising, marketing, direct mail and publicity	96	-	-	96	91
Start up costs incurred in generating new source of future income	-	-	-	-	-
Database development costs	-	-	-	-	-
Other trading activities	85,772	-	-	85,772	63,833
Investment management costs:	-	-	-	-	-
Portfolio management costs	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-
Investment administration costs	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-
Rent collection, property repairs and maintenance charges	1,384	-	-	1,384	54,071
	-	-	-	-	-
Total expenditure on raising funds	96,109	916	-	97,025	125,588
Expenditure on charitable activities					
Missionary and Charitable Giving	1,343	-	-	1,343	2,300
Parish Share	95,565	-	-	95,565	91,071
Ministry	6,193	-	-	6,193	5,655
Worship/Choir/Organ	19,795	-	-	19,795	25,363
Administration	21,053	-	-	21,053	19,223
Total expenditure on charitable activities	143,949	-	-	143,949	143,612
Separate material item of expense					
Tower and Drain structural repairs	-	29,338	-	29,338	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total	-	29,338	-	29,338	-
Other					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total other expenditure	-	-	-	-	-

TOTAL EXPENDITURE	240,058	30,254	-	270,312	269,200
--------------------------	----------------	---------------	----------	----------------	----------------

Other information:

Analysis of expenditure on charitable activities

Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Total prior year
	£	£	£	£	£
Activity 1	Missionary and Charitable Giving - UK		0	1,343	2,300
Activity 2	Missionary and Charitable Giving - Overseas		0	0	0
Other	Parish, Ministry, Worship and Administration		0	142,606	141,312
Total			0	143,949	143,612

Prior year expenditure on charitable activities can be analysed as follows:	Giving to recognised Registered Charities
---	---

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)	
--	--

Section C	Notes to the accounts
-----------	-----------------------

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
200	200

Section C	Notes to the accounts	(cont)
-----------	-----------------------	--------

Note 11 **Paid employees**
Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	31,748	33,868
Social security costs	-	-
Pension costs (defined contribution scheme)	-	-
Other employee benefits	-	-
Total staff costs	31,748	33,868

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Not Applicable

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	-	-
Governance	-	-
Other	4	4
Total	4	4

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

Please state the legal authority or reason for making the payment

Please state the amount of the payment (or value of any waiver of a right to an asset)

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

The nature of the payment (cash, asset etc.)	
The extent of redundancy funding at the balance sheet date	
Please state the accounting policy for any redundancy or termination payments	

Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	366,586	-	-	-	366,586
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	7,702	-	-	-	7,702
Carrying (fair) value at end of year	-	374,288	-	-	-	374,288

*Please specify additions resulting from acquisitions through business combinations, if any.

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	374,288	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	374,288	-
Grand total (Fair value at year end+Cost less impairment)		

17.3 If your charity holds investment properties, please complete the following note:

(i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity	Not Applicable
(ii) Name or independent valuer, if applicable, and relevant qualifications	Not Applicable
(iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds	Not Applicable
(iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements	Not Applicable

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments

	This year	Last year
	£	£
Cash or cash equivalents	-	-
Listed investments	374,288	366,586
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	374,288	366,586

Note 18

Stocks

Please complete this note if the charity holds any stock items

18.1 Please state the carrying amount of stock and work in progress analysed between activities.

	Stock		Donated goods		Work in progress
	For distribution	For resale	For distribution	For resale	
	£	£	£	£	
Charitable activities:					
<i>Opening</i>	-	-	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	-	-	-	-
Other trading activities:					
<i>Opening</i>	-	599	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	599	-	-	-
Other:					
<i>Opening</i>	-	-	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	-	-	-	-
Total this year	-	599	-	-	-
Total previous year	-	599	-	-	-

18.2 Please specify the carrying amount of any stocks pledged as security for liabilities

Not Applicable

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
1,273	3,865
-	-
1,273	3,865

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

This year	Last year
£	£
-	-
-	-
-	-
-	-
Total	-

Section C	Notes to the accounts	(cont)
-----------	-----------------------	--------

Note 20 **Creditors and accruals**

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	-	-	-	-
Taxation and social security	-	-	-	-
Other creditors	3,037	3,529	-	-
Total	3,037	3,529	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

Balance at the start of the reporting period
 Amounts added in current period
 Amounts released to income from previous periods
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-

Section C	Notes to the accounts	(cont)
-----------	-----------------------	--------

Note 21 Provisions for liabilities and charges

Please complete this note if you have included in charity expenditure any provisions. A provision is made when the charity has a liability of uncertain timing or amount.

21.1 Please provide:

- a brief description of any obligations on the balance sheet and the expected amount and timing of resulting payments;
- an indication of the uncertainties about the amount or timing of those outflows; and
- the amount of any expected reimbursement, stating the amount of any asset that has been recognised for that expected reimbursement.

21.2 Movements in recognised provisions and funding commitment during the period

Balance at the start of the reporting period
 Amounts added in current period
 Amounts charged against the provision in the current period
 Unused amounts reversed during the period
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-
-	-

21.3 For any funding commitment that is not recognised as a liability or provision, provide details of commitment made, the time frame of that commitment, any performance-related conditions and details of how the commitment will be funded (with contracts for capital expenditure separately identified).

--

21.4 Where unrestricted funds have been designated to a fund commitment, please disclose the nature of any amounts designated and the likely timing of that expenditure.

--

Section C	Notes to the accounts	(cont)
-----------	-----------------------	--------

Note 24 **Cash at bank and in hand**

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other Deposit Accounts
Total

This year £	Last year £
-	-
107,254	107,254
134,236	134,632
3,672	4,026
245,162	245,912

	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
Fund names			£	£	£	£	£	£
General Fund	UR	General Operating Fund	- 51,667	149,037	- 148,773	-	-	- 51,403
Parish Centre	UR	Operation/Lettings	22,756	13,237	- 52,284	-	-	- 16,291
Organ Fund	UR	Organ Maintenance	11,624	877	- 541	-	-	11,960
Tower West -Grimthorpe	UR	Tower Maintenance	- 2,022	387	-	-	-	- 1,635
Churchyard - Forrester	UR	Churchyard Maintenance	14,041	- 2,300	-	-	-	11,741
Change Ringers	UR	Society of Change Ringers	3,921	230	- 579	-	-	3,572
School House Flat	UR	Rental and maintenance of Flat	14,990	14,450	- 6,459	- 1,678	-	21,303
Goldhawk Capital Fund	UR	Specific Church Maintenance	306,933	-	-	-	-	306,933
Goldhawk Woodwork Fund	UR	Restore woodwork in church	3,323	-	-	-	-	3,323
Choral Scholarship	UR	Encourage Choral Scholars	504	-	- 2,182	1,678	-	-
Choristers Fund	UR	Choir	5,041	6	-	-	-	5,047
Memorial Hall	UR	Lettings	10,092	57,336	- 29,240	-	-	38,188
Redecoration Fund	UR	Church Redecoration	14,225	-	-	-	-	14,225
Health and Safety	R	H & S equipment and maintenance	58,655	-	-	-	-	58,655
Church Clock	R	Maintenance of Church Clock	-	10,000	-	-	-	10,000
Tower/Drain repairs	R	Structural repairs	-	24,202	- 30,254	-	-	- 6,052
Traidcraft	R	Trading of Eco Conscious goods	3,066	-	-	-	-	3,066
Total Funds			415,482	267,462	- 270,312	-	-	412,632

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 27 **Charity funds (cont)**

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	1/1/23 Fund balances b/f £	Income £	Expenditure £	Transfers £	Gains and losses £	31/12/23 Fund balances c/f £
General Fund	UR	General Operating Fund	- 22,004	172,085	- 201,748	-	-	- 51,667
Parish Centre	UR	Lettings/Maintenance	21,963	26,694	- 25,901	-	-	22,756
Redecoration Fund	UR	Church Redecoration	23,027	-	4,401	-	-	27,428
Memorial Hall	UR	Lettings/Maintenance	- 4,621	47,254	- 32,541	-	-	10,092
Tower West Grimthorpe Fund	UR	Major Build Project	- 2,533	511	-	-	-	- 2,022
Goldhawk Capital Fund	UR	Church Maintenance	306,933	-	-	-	-	306,933
Health and Safety	R	H&S equipment and maintenance	54,600	4,056	-	-	-	58,656
Other funds	UR/R	N/A	31,032	25,686	- 13,412	-	-	43,306
Total Funds			408,397	276,286	- 269,201	-	-	415,482

Section C	Notes to the Accounts	(cont)
-----------	-----------------------	--------

Note 29	Additional Disclosures
---------	------------------------

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts.

Endowment Fund Assets - Held in trust for the PCC by the Diocese

These assets have been left to St Michael's PCC by our benefactors in trust for the invested income to be used for restricted purposes by the church.
The PCC can change the investment but is not authorised to spend the capital comprising those funds without Diocese authority

(i) Capital

The market value of such Endowment funds at the balance sheet date was as follows:

	CBF Investmnt Fund (UK equity stocks Value at 31/12/24 £	Withdrawn	CBF Investmnt Fund (UK equity stocks Value at 31/12/23 £	Total 2023 Unrealised Gain/(Loss) £	CBF Deposit Accrued Interest 31/12/23 £	2024 Interest rec'd and withdrawn £	CBF Deposit Accrued Interest 31/12/24 £
St Michael's							
(1) Chancel Fund	1,434		1,401	33			
(2) Dashwood bequest (Upkeep Gdn of	6,937		6,782	155			
(3) Forrester bequest (Churchyard Upkeep)	23,523		22,997	526			
(4) Grimthorpe bequest (Church Repair Fund)	19,099		18,672	427			
St Mary's							
(1) Joel bequest	71,610		70,008	1,602	7,254	2,349	9,603
Total at Year End	122,603		119,860	2,743			

(ii) Income

Dividends from equity investments are included in the Statement of Financial Activities on Section C Note 3
Interest on the St Mary's CBF Deposit Account is held by the Diocesan Office and does not form part of the capital

(iii) Joshua Lomax (For a Sermon)

The value at 31/12/24 was £304 (2023 £299)

(iv) Grimthorpe Bequest

A successful application to the Diocese was made in 2024 to liquidate this investment to part fund the Tower repairs. Investment was liquidated early i