

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, ST ALBANS

England & Wales · Charity number 1132925

Details

Other names CHRIST CHURCH PCC, ST ALBANS

Status Registered

Legal form Previously excepted

Registered 2009-11-23

Register [View on the Charity Commission register](#)

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Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Provision of religious and charitable support in the Parish of Christ Church St Albans

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£185,217	£194,499	-	-
2023-12-31	£169,717	£179,715	-	-
2022-12-31	£167,838	£170,534	-	-
2021-12-31	£160,206	£184,283	-	-
2020-12-31	£157,034	£182,031	-	-

Trustees

Name	Role	Appointed
Rev JEREMY MARK FOLLETT	Chair	
Andrew Walker		2024-04-21
Brian Williams		2024-04-21
David Boyce		2024-04-21
Hilary Boyce		2024-04-21
Jacqueline Kennealy		2017-04-22
Janet Anstee		2025-04-06
John Nicholas Veryan Truscott		2024-04-21
Jonathan Carter		2018-04-22
MERIEL DIXON		
Malcolm Blaxland		2024-04-21
Paul Collis		2013-10-27
Sarah Patrick		2019-04-07

Accounts

Christ Church 



CHRIST CHURCH PCC, ST ALBANS
Registered Charity No 1132925

**ANNUAL REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2024**



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Christ Church St Albans

Statement of Financial Activities

For the year ended 31st December 2024

Aim and purpose

Christ Church St Albans Parochial Church Council (PCC) is responsible for co-operating with the incumbent, the Rev Dr Jeremy Follett, in promoting in the parish the whole mission of the church – pastoral, evangelistic, social and ecumenical.

Objectives and activities

The PCC is committed to enabling as many people as possible to know God through his son, Jesus Christ, and to live in the power of his Spirit both in the church and in their lives in the wider community.

The incumbent and the PCC have been mindful of the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. All are welcome to our activities, where we seek to know God better, and work out the implications in our lives. We are very conscious that as a Church we exist more for the benefit of those outside the church than those within.

This is expressed through the Church Vision:

to be an ALL AGE COMMUNITY
on a SHARED JOURNEY OF FAITH
making THE EDGE THE CENTRE
so that JESUS CAN BE KNOWN.

In practice this is a challenging vision. As the world and our community change, so the words we use and our life together must adapt so that the eternal message is still relevant to those around us. As each generation develops its own, different culture, so the challenge of being an all-age Church increases. Specific activities include:

- Worship and prayer, learning about the Gospel and developing our knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Outreach work
- Support of Christian mission elsewhere in the UK and globally

To facilitate this work, it is important that we maintain the fabric and improve the facilities of the Church Centre.

Worship and Evangelism

The PCC is committed to providing worship services that congregation and wider community find both beneficial and spiritually fulfilling. We currently choose to operate just one worship service which is live-streamed. With an emphasis on families this has enabled us to all be together as often as possible. The Vicar is presently supported by a ministry team of 3 Readers, and 1 retired Clergy. A key part of all our worship events is music in which we are served by skilled and dedicated musicians.

On weekdays smaller groups meet which take the opportunity for worship, study, prayer and fellowship/mutual support. The small group structure has been neglected recently so we are in the process of rejuvenation. We also undertake regular mission projects to the local community including Seniors, Parent and Toddlers (CC Tots), an Open Youth Club (Shack) and Monday Suppers offering a warm space and food to any who want it.

All are welcome to attend our regular activities. We are joined online by people from around the world, or who cannot make a particular service, with average viewing figures for live-stream or ensuing recording being around 30.

As well as our regular services we have continued to enable the community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of new life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. During the year the church and its clergy conducted 5 funerals and 2 baptisms.

Prayer plays a very important part in the life of the church. A monthly Saturday prayer breakfast continues to be of benefit. An email prayer chain continues to alert church members to specific needs within the Church community. Several Prayer Triplets still thrive.

Christ Church St Albans

Statement of Financial Activities

For the year ended 31st December 2024

Other activities

Other activities take place in the church or hall with discipleship and outreach objectives. They normally include:

- CC Families meet as part of our main Sunday worship, a pattern in which parents & children learn together
- CC Youth now meet alongside families on Sunday mornings to relate Scripture to the issues of Science & Faith being taught at school
- 'CC Tots' – a parent & toddler group on Wednesdays
- 'Seniors' outreach lunches and teas and study groups (mainly Tuesdays or Thursdays), for senior members of church and community
- 'Shack' – an open youth club including Christian teaching session on Fridays
- 'Monday Suppers' – a free hot meal in a warm space for any who need it

Other charitable and community organisations also make regular use of the Church premises including:

- Wacky Wheels for wheelchair bound young people on Mondays
- A Trussell Trust Foodbank on Tuesdays
- Model Engineers monthly on Wednesdays
- Rennie Grove Hospice on Tuesdays for consultations whilst their building underwent renovations.
- Communities' 1st in conjunction with Foodbank ran cooking sessions for refugees.
- Brownies on Thursdays
- Women's Institute Belles monthly on Wednesday evenings
- 'Friday drop-in' over lunch for disabled adults on Fridays
- 'Performing Herts' every Tuesday

Global Mission

Helping those in need, whether physical or spiritual, is a demonstration of our faith with 12% of our overall expenditure given to mission causes. During 2024 we continued to support long-term mission partners working in Argentina and the UK with financial and/or prayer support. Church members also continue to sponsor school children at Crown of Life School in Zambia enabling them to continue their educations. Some individuals sponsor other children across Africa through Compassion UK. We have also supported another orphanage in Uganda: "Homes of Promise".

Christ Church St Albans

Statement of Financial Activities

For the year ended 31st December 2024

Inter-Church activities

The church supports two Christian outreach projects to youth in our community. We support the work of Step, which trains and takes volunteer Christian workers into the schools in St Albans and Harpenden with the aim of presenting a relevant example of Christianity to the young people they meet. We also support the work of the 2:67 Project; a St Albans based Christian charity which provides advice, support, encouragement, resources and training to churches in the St Albans area in all aspects of youth and children's work. We also continue to support the Living Room project, a hugely fruitful organisation working with those who have long term addictions. We continue to give long term support to each of these three projects.

The church is a member of the Evangelical Alliance and Churches Together for St Albans.

Buildings and Grounds

The use of our building continued to increase throughout 2024. The Church Centre has enviable facilities which normally lead to its heavy use by the church and local community alike. It is equipped with photo voltaic panels to reduce the Church's carbon footprint and energy expenditure.

Planning for phase 2 of the building project (replacing the problematic flat roof of the original worship centre with a new pitched roof and re-ordering the interior of the original worship centre) is on-going. Various specialists are being engaged who have produced a robust design along with a cost estimate.

The grounds are constantly being developed with a variety of plans to engage the community in eco-friendly "creation care".

Staff

With reduced income it has not been viable to appoint for any fulltime roles. However Damian Gaskin has been successfully appointed to the parttime role of Communications Co-ordinator and Debbie Dorman continues to flourish in her role as Church Administrator. Both parttime staff greatly enhance the life of Christ Church. Cleaning is undertaken by a cleaning company.

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Christ Church St Albans

Statement of Financial Activities

For the year ended 31st December 2024

Financial review

General Fund

The table below shows the General Fund income and expenditure result for 2024 and the budget for 2025.

	Actual	Budget	Budget
	2024	2024	2025
	£'000	£'000	£'000
Income			
Donations	145	141	146
Other income	29	29	35
	174	170	181
Expenditure			
Staff costs (including quota share for vicar)	(89)	(96)	(98)
Worship	(4)	(5)	(5)
Community activities	(11)	(9)	(12)
Resources (building and administration)	(57)	(43)	(56)
Outreach	(0)	(0)	–
Donations	(14)	(17)	(17)
	(176)	(170)	(188)
Deficit on expenditure for the year	(2)	0	(7)

The church ended the year with a smaller than expected deficit.

Building Fund

Pledges for phase 1 have all been received, any income now received is set aside for phase 2 of the build which is under consideration.

Reserves policy

It is the policy of the PCC to maintain, if possible, free reserves which equate to at least three months unrestricted payments, plus £10,000 for emergency repairs (and if budgeting for a deficit, two years of expected deficit in addition). At present this would amount to £67,360; free reserves (general and designated) are currently £212,285.

Conclusion

God's provision is clear. Our careful stewardship of these resources is paramount for the forthcoming year and beyond.

Many thanks to all who are involved in the finances of the Church throughout the year, especially Dawn Walker, Doreen Collins, Mary Cottrell, Debbie Dorman, Paul Collis and Sarah Patrick. Thanks also to the stewardship of the budget holders for their careful use of the church's financial resources.

Christ Church St Albans
Statement of Financial Activities
For the year ended 31st December 2024

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. Membership of the PCC includes *ex-officio* our Vicar, churchwardens, and members of the Diocesan and General Synods who are on the electoral roll of the Church. Those members of the congregation who are on the electoral roll elect 9 PCC members (3 each year) and 3 Deanery Synod members for three-year terms.

The electoral roll numbered 122 at the 2024 APCM. After each APCM, new PCC members are given briefings on the roles of the PCC, its officers and members, and standing Terms of Reference for its Standing Committee and Action Groups.

The PCC met 9 times during the year. Several committees report to the PCC: the Standing Committee and Action Groups covering Buildings & Grounds, Global Mission and Staffing.

The PCC employs the staff mentioned earlier on page 4.

Our Safeguarding policies for children and vulnerable adults are reviewed annually and there are approval procedures for all who work with children and young people including the obtaining of Disclosure and Barring Service clearances.

The PCC have complied, under section 5 of the Clergy Safeguarding and Discipline Measure (2016), in its duty concerning the House of Bishop's guidance in safeguarding children and vulnerable adults.

Christ Church St Albans
Statement of Financial Activities
For the year ended 31st December 2024

Reference and administrative details

Christ Church St Albans is part of the Diocese of St Albans within the Church of England.

The address is Christ Church Centre, 3 High Oaks, St Albans, Herts AL3 6DJ. The Diocese owns the freehold of the property.

The Church website is at <http://www.ccstalbens.org.uk/>.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006), and is a charity registered with the Charity Commission under charity registration number 1132925. Registration is in the name of The Parochial Church Council of the Ecclesiastical Parish of Christ Church, St Albans. All PCC members are trustees for the registered charity.

The PCC members who have served during the year until the date this report was approved were:

Vicar:	Jeremy Follett
Church Wardens:	David Boyce Chris Patrick (until April 2024) Malcolm Blaxland (from April 2024)
Deanery Synod:	Meriel Dixon John Truscott (from April 2024) Jonathan Carter (from April 2024)
Diocesan Synod:	Meriel Dixon
Elected members:	Paul Bailey (from April 2023 until February 2024) Hilary Boyce (from April 2024) Samantha Brown (until September 2024) Jonathan Carter (until April 2024) Paul Collis (Treasurer until April 2024) Oliver Donald (until April 2024) Jackie Kenealy (from April 2024) Dawn Kennedy Sarah Patrick (Treasurer from April 2024) Beverley Taylor-Doe Andy Walker Brian Williams (from April 2024)

Approved by the PCC on 6th April 2025 and signed on its behalf:



Rev. Jeremy Follett

Christ Church St Albans
Statement of Financial Activities
For the year ended 31st December 2024

	Note	Unrestricted funds	Restricted funds	Total funds 2024	Total funds 2023
		£	£	£	£
Income and Endowments from:					
Donations and legacies	2	144,752	11,315	156,067	144,848
Fundraising Income	3	-	-	-	-
Investments	4	2,180	-	2,180	565
Charitable Activities	5	26,969	-	26,969	24,305
Total income and endowments		173,902	11,315	185,217	169,717
Expenditure on:					
Charitable activities expenses	6-10	175,777	18,722	194,499	179,715
Total expenditure		175,777	18,722	194,499	179,715
Net Income/(expenditure)		(1,875)	(7,407)	(9,282)	(9,998)
 Total funds brought forward		 214,161	 554,994	 769,155	 779,153
Total funds carried forward		212,285	547,587	759,872	769,155

All activities relate to continuing operations.

The notes on pages 10 to 19 form part of these financial statements

Christ Church St Albans
Balance Sheet
As at 31st December 2024

	Note	2024	2023
		£	£
Fixed assets			
Tangible assets	12	<u>529,605</u>	<u>543,870</u>
Current assets			
Debtors	13	59,564	22,439
Cash at bank and in hand	14	<u>194,938</u>	<u>209,970</u>
		254,502	232,410
Creditors: amounts falling due within one year	15	<u>(9,234)</u>	<u>(7,126)</u>
Net Current Assets		245,268	225,284
Creditors: amounts falling due after one year	16	(15,000)	-
Net Assets		<u>759,872</u>	<u>769,155</u>
Charity Funds			
Unrestricted funds	16		
General fund		141,123	136,998
Designated funds		71,163	77,163
Restricted funds	16	547,587	554,994
Total Funds		<u>759,872</u>	<u>769,155</u>

Approved by the Parochial Church Council on 6th April 2025 and signed on its behalf by:



The Reverend Jeremy Follett (Chair)



Sarah Patrick (Treasurer)

The notes on pages 10 to 19 form part of these Financial Statements.

Christ Church St Albans

Notes to the financial statements

For the year ended 31st December 2024

1. Accounting Policies

a) Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance 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) updated in October 2019 and Charities Act 2011.

The financial statements have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair" view. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) updated in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Christ Church St Albans constitutes a public benefit charity as defined by FRS 102.

b) Funds

General Funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the church and which have not been designated for any other purposes.

Designated Funds are funds whose use is not legally restricted, but whose purpose has been designated by the PCC. The aim and use of each designated fund is set out in the notes to the financial statements. The PCC is entitled to change its mind and to use these funds in whatever way it sees fit.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the church for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

c) Income

All income is recognised once the church has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to donations receivable under Gift Aid donations or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

d) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

e) Fixed assets

Consecrated and beneficed property is not included in accordance with s10 (2) (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2000, there is insufficient cost information available; therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 are capitalised and depreciated over their currently anticipated future economic life.

All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Leasehold land and buildings comprise the New Building, which was brought into use from October 2011.

Tangible fixed assets are depreciated on a straight line basis over their estimated useful lives. The periods used are as follows; -

Christ Church St Albans
Notes to the financial statements
For the year ended 31 st December 2024

Leasehold land and buildings	50 years
Furniture and fittings	5-10 years
Other equipment	3-5 years

f) Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

g) Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

h) Creditors and Provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are normally recognised at their settlement amount after allowing for any trade discounts due.

i) Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Christ Church St Albans
Notes to the financial statements
For the year ended 31 st December 2024

2. Income from Donations and Legacies

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Tax efficient planned giving	108,179	50	108,229	106,508
Other planned giving	10,120	-	10,120	12,066
Collections at services	4,827	-	4,827	3,246
Tax recoverable through Gift Aid	21,626	-	21,626	21,279
Legacy Income	-	10,000	10,000	-
Grant Income	-	1,265	1,265	1,750
Total donations and legacies	144,752	11,315	156,067	144,848

3. Fundraising Income

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Building fund income	-	-	-	-
Specific fundraising events and activities	-	-	-	-
	-	-	-	-

4. Investment Income

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Interest receivable	2,180	-	2,180	565

5. Income from Charitable Activities

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Wedding and similar fees	217	-	217	345
Rental income	26,752	-	26,752	23,960
	26,969	-	26,969	24,305
Total incoming resources	173,902	11,315	185,217	169,717

Christ Church St Albans
Notes to the financial statements
For the year ended 31 st December 2024

6. Analysis of Resources expended by Expenditure Type

	Staff Costs	Other costs	Total	Total
	2024	2024	2024	2023
	£	£	£	£
Church Activities	13,325	179,494	192,819	178,155
Governance – independent examiners' fees	–	1,680	1,680	1,560
	13,325	181,174	194,499	179,715

Fees of £1,680 (2023 - £1,560) were payable in the year to the independent examiner for the examination of the financial statements, and fees of £300 (2023 - £515) were payable to the examiner for other services provided, included within support costs.

7. Church Activities
Summary of expenditure by fund type

	Unrestricted funds	Restricted funds	Total funds	Total funds
	2024	2024	2024	2023
	£	£	£	£
Church activities (as analysed in notes 8 –10)	174,097	18,722	192,819	178,155

8. Analysis of Resources expended by activities

	Activities undertaken directly	Support Costs	Total	Total
	2024	2024	2024	2023
	£	£	£	£
Church Activities	121,153	71,666	192,819	178,155

Christ Church St Albans
Notes to the financial statements
For the year ended 31 st December 2024

9. Direct Church Activities

	Total	Total
	2024	2023
	£	£
Direct costs:		
Parish Share	76,608	76,235
Refunded HMRC costs	(4,938)	-
Other staff costs	13,325	9,939
Vicars expenses	4,223	4,594
Worship	3,740	2,509
Outreach	1,533	1,855
Youth and community activities	10,410	8,231
Gifts	1,852	82
Mission giving		
Home		
St Albans Schools Worker (STEP)	650	650
The Living Room	500	500
267 Project	750	750
Donations through GMAG		
Mission work of M & S Browne	4,000	4,000
Mission work of S Young	2,500	2,500
Mission work of R Howson	2,500	2,500
Mission work of Homes of Promise	2,000	4,000
	1,500	-
Mission work of Mission Direct	-	-
Gift to Mission Partner	-	500
	121,153	118,846

10. Overhead costs in support of direct church activities

	Total	Total
	2024	2023
	£	£
Support Costs:		
Buildings and grounds	30,686	19,817
Utilities	11,289	8,915
Administration	8,743	9,088
Insurance	1,363	1,307
Catering	1,609	1,343
Depreciation	17,976	18,839
	71,666	59,309

The cost of utilities is stated after offsetting £5,122 (2023 - £3,475) of income from solar generation feed-in tariff.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2024

11. Staff Costs

	Total	Total
	2024	2023
	£	£
Wages and salaries	12,778	9,511
Pension costs	547	428
	13,325	9,939

All staff costs have been allocated to the ordinary ministry of the church. Staff costs in relation to any other activities are not considered material.

Key Management Personnel, consisting of the PCC members, received total consideration in the year of nil (2023 - £nil)

The average number of staff employed by the PCC throughout the year was 1 (2023 - 1). This equates to 0.6 full time equivalent staff (2023 - 0.5).

The costs of the vicar are accounted for in payments of the Parish Share to the Diocese of St Albans, with the exception of the vicar's expenses which are disclosed above in Note 9.

No member of staff was paid a salary in excess of £60,000 (2023 - none).

12. Fixed Assets - Tangible Assets

	Leasehold land and buildings	Improvements, Furniture and Fittings	Other equipment	Total
	£	£	£	£
Asset cost				
Balance brought forward	689,113	75,289	74,133	838,535
Additions	-	-	3,710	3,710
Disposals	-	-	-	-
Balance carried forward	689,113	75,289	77,843	842,245
Accumulated depreciation				
Balance brought forward	(167,722)	(62,988)	(63,955)	(294,665)
Charge for the year	(13,782)	(1,520)	(2,673)	(17,976)
Disposals	-	-	-	-
Balance carried forward	(181,881)	(64,508)	(66,629)	(312,641)
Net Book Value				
Brought forward	521,392	12,301	10,178	543,870
Carried forward	507,609	10,781	11,214	529,605

13. Debtors

	Total	Total
	2024	2023
	£	£
Debtors and prepayments	21,924	6,425
Gift aid owed by HMRC	37,640	16,014
Total	59,564	22,439

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2024

14. Cash at bank and in hand

	Total 2024	Total 2023
	£	£
The CBF Church of England Deposit Fund	121,054	9,080
Bank accounts and cash	73,884	200,890
Total	194,938	209,970

15. Creditors: amounts falling due within one year

	Total 2024	Total 2023
	£	£
Amounts due within one year:		
Creditors and accruals	9,234	7,126
Total	9,234	7,126

16. Creditors: amounts falling due in greater than one year

	Total 2024	Total 2023
	£	£
Amounts due in more than one year:		
Interest free loans	15,000	-
	15,000	-

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2024

18. **Statement of funds**

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
Designated funds					
Maintenance fund	10,000	-	-	-	10,000
Bequest fund	21,163	-	-	-	21,163
Building fund (designated)	46,000	-	(6,000)	-	40,000
	77,163	-	(6,000)	-	71,163
General fund					
General	136,998	173,902	(169,777)	-	141,123
Total Unrestricted funds	214,161	173,902	(175,777)	(18,840)	212,286
Restricted funds					
Building fund	17,473	10,000	-	-	27,473
Capital depreciation fund	534,262	-	(15,492)	-	518,770
Hardship fund	2,269	50	(975)	-	1,344
Missionary fund	-	-	-	-	-
Council grant fund	990	1,265	(2,255)	-	-
	554,994	11,315	(18,722)	-	547,587
Total of funds	769,155	185,217	(194,499)	-	759,872

Maintenance fund – The PCC reserves policy continues to be to have £10,000 in a maintenance fund at any time as a contingency for emergency maintenance

Hardship fund – Money donated by the congregation to help anyone struggling in this period of rising cost of living.

Bequest fund – Accumulation of legacies

Building Fund (designated) – The PCC agreed to maintain a designated building fund to fund any future work as part of the "Building together project".

The Building fund (restricted) contains monies set aside for the "Building Together" Project which is ongoing.

The Capital Depreciation fund was established to allow the cost of all assets purchased as part of the 'Building Together' project to be spread over their useful economic lives, separately from the Building fund. All assets that were historically depreciated to the General fund will continue to do so. The balance of the capital depreciation fund matches the NBV of building fund assets.

The Hardship fund is monies received to give to members of the community in hardship.

The Missionary fund shows monies received which are passed on to specific nominated mission based charities.

The Council grant fund is monies from Trusts and grant making bodies that are received for specific purposes. These grants are only spent for the purposes for which they were given.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2024

19. **Summary of funds**

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
<i>Designated funds</i>	77,163	-	(6,000)	-	71,163
<i>General fund</i>	136,998	173,902	(169,777)	-	141,123
	214,161	173,902	(175,777)	-	212,286
<i>Restricted funds</i>	554,994	11,315	(18,722)	-	547,587
	769,155	185,217	(194,499)	-	759,872

20. **Analysis of net assets between funds**

	Unrestricted General	Unrestricted Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Fixed assets	10,835	-	537,610	529,605	543,870
Current Assets	152,608	71,163	11,891	254,502	232,410
Creditors and accruals	(22,321)	-	(1,914)	(24,234)	(7,126)
	141,123	71,163	547,587	759,872	769,155

21. **Related Parties transactions**

No members of the PCC were reimbursed any expenses incurred as members of the PCC during 2024. No members were remunerated in the year in their role as trustees (2023 - the same).

Individuals who were members of the PCC during the year and therefore trustees of the charity made donations without conditions to the church totalling £35,375 (2023 - £32,755).

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2024

22. **Prior year Statement of Financial Activities**

	Note	Unrestricted funds	Restricted funds	Total funds 2023
		£	£	£
Income and Endowments from:				
Donations and legacies	2	141,986	2,863	144,848
Fundraising Income	3	-	-	-
Investments	4	565	-	565
Charitable Activities	5	24,305	-	24,305
Total Income and endowments		166,855	2,863	169,717
Expenditure on:				
Charitable activities expenses	6-10	160,899	18,817	179,715
Total expenditure		160,899	18,817	179,715
Net Income/(expenditure)		5,956	(15,954)	(9,998)
Total funds brought forward		208,205	570,948	779,153
Total funds carried forward		214,161	554,994	769,155

Christ Church St Albans
Independent examiner report
For the year ended 31st December 2024

Independent Examiner's Report to the Parochial Church Council of the Parish of Christ Church, St Albans

I report on the financial statements of the church for the year ended 31st December 2024.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

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 charity's accounts carried out under section 145 of the 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

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1st April 2005 which is referred to in the extant regulations but has been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1st January 2015.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

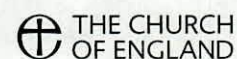


Robert Smith, FCA
GRIFFIN STONE MOSCROP & CO
CHARTERED ACCOUNTANTS
21-27 Lamb's Conduit Street
London WC1N 3GS

Date 15/4/2025

Accounts

Christ



CHRIST CHURCH PCC, ST ALBANS

Registered Charity No 1132925

ANNUAL REPORT AND UNAUDITED ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2023

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Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2023

Aim and purpose

Christ Church St Albans Parochial Church Council (PCC) is responsible for co-operating with the incumbent, the Rev Dr Jeremy Follett, in promoting in the parish the whole mission of the church – pastoral, evangelistic, social and ecumenical.

Objectives and activities

The PCC is committed to enabling as many people as possible to know God through his son, Jesus Christ, and to live in the power of his Spirit both in the church and in their lives in the wider community.

The incumbent and the PCC have been mindful of the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. All are welcome to our activities, where we seek to know God better, and work out the implications in our lives. We are very conscious that as a Church we exist more for the benefit of those outside the church than those within.

This is expressed through the Church Vision:

to be an *ALL AGE COMMUNITY*
on a *SHARED JOURNEY OF FAITH*
making *THE EDGE THE CENTRE*.

In practice this is a challenging vision. As the world and our community change, so the words we use and our life together must adapt so that the eternal message is still relevant to those around us. As each generation develops its own, different culture, so the challenge of being an all-age Church increases. Specific activities include:

- Worship and prayer, learning about the Gospel and developing our knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Outreach work
- Support of Christian mission elsewhere in the UK and globally

To facilitate this work it is important that we maintain the fabric and improve the facilities of the Church Centre.

Worship and Evangelism

The PCC is committed to providing worship services that congregation and wider community find both beneficial and spiritually fulfilling. We currently choose to operate just one worship service which is live-streamed. With an emphasis on families this has enabled us to all be together as often as possible. The Vicar is presently supported by a ministry team of 3 Readers, 1 retired Clergy, and an ordinand (priest-in-training). A key part of all our worship events is music in which we are served by skilled and dedicated musicians.

On weekdays smaller groups meet which take the opportunity for worship, study, prayer and fellowship/mutual support. The small group structure has been neglected recently so we are in the process of rejuvenation. We also undertake regular mission projects to the local community including Seniors, Parent and Toddlers (CC Tots), an Open Youth Club (The Shack) and Monday Suppers offering a warm space and food to any who want it.

All are welcome to attend our regular activities. We are joined online by people from around the world, or who cannot make a particular service, with average viewing figures for live-stream or ensuing recording being around 30.

As well as our regular services we have continued to enable the community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of new life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. During the year the church and its clergy conducted 2 funerals and 3 baptisms.

Prayer plays a very important part in the life of the church. A monthly on-line prayer meeting continues to be of benefit as well as a monthly Saturday prayer breakfast. An email prayer chain continues to alert church members to specific needs within the Church community. A number of Prayer Triplets still thrive.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2023

Other activities

Other activities take place in the church or hall with discipleship and outreach objectives. They normally include:

- CC Families meet as part of our main Sunday worship, a pattern in which parents & children learn together
- CC Youth now meet alongside families on Sunday mornings to relate Scripture to the issues of Science & Faith being taught at school
- 'CC Tots' – a parent & toddler group on Wednesdays
- 'Seniors' outreach lunches and teas and study groups (mainly Tuesdays or Thursdays), for senior members of church and community
- 'The Shack' – an open youth club including Christian teaching session on Fridays
- 'Monday Suppers' – a free hot meal in a warm space for any who need it

Other charitable and community organisations also make regular use of the Church premises including:

- Wacky Wheels for wheelchair bound young people on Mondays
- A Trussell Trust Foodbank on Tuesdays
- Model Engineers monthly on Wednesdays
- Inspire All on Tuesdays
- Brownies on Thursdays
- Women's Institute Belles monthly on Wednesday evenings
- 'Friday drop-in' over lunch for disabled adults on Fridays
- 'Performing Herts' every Tuesday

Global Mission

Helping those in need, whether physical or spiritual, is a demonstration of our faith with 12% of our overall expenditure given to mission causes. During 2023 we continued to support long-term mission partners working in Argentina and the UK with financial and/or prayer support. Church members also continue to sponsor school children at Crown of Life School in Zambia enabling them to continue their educations. Some individuals sponsor other children across Africa through Compassion UK. We have also supported another orphanage in Uganda: "Homes of Promise".

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2023

Inter-Church activities

The church supports two Christian outreach projects to youth in our community. We support the work of Step, which trains and takes volunteer Christian workers into the schools in St Albans and Harpenden with the aim of presenting a relevant example of Christianity to the young people they meet. We also support the work of the 2:67 Project; a St Albans based Christian charity which provides advice, support, encouragement, resources and training to churches in the St Albans area in all aspects of youth and children's work. We also continue to support the Living Room project, a hugely fruitful organisation working with those who have long term addictions. We continue to give long term support to each of these three projects.

The church is a member of the Evangelical Alliance and also Churches Together for St Albans.

Buildings and Grounds

The use of our building continued to increase throughout 2023. The Church Centre has enviable facilities which normally lead to its heavy use by the church and local community alike. It is equipped with photo voltaic panels to reduce the Church's carbon footprint and energy expenditure.

Planning for phase 2 of the building project (replacing the problematic flat roof of the original worship centre with a new pitched roof and re-ordering the interior of the original worship centre) is on-going. Various specialists are being engaged who have produced a robust design along with a cost estimate.

Staff

With reduced income it has not been viable to re-appoint to the role of *Children & Families Pastor*. Neither have we found a workable solution for the role of Communications Officer. Nevertheless Debbie Dorman continues to flourish in her role as Church Administrator, greatly enhancing the life of Christ Church during the year. Cleaning is undertaken by a cleaning company.

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Christ Church St Albans
Trustees Annual Report
For the year ended 31st December 2023

Financial review

General Fund

The table below shows the General Fund income and expenditure result for 2023 and the budget for 2024.

	Actual	Budget	Budget
	2023	2023	2024
	£'000	£'000	£'000
Income			
Donations	142	145	141
Other income	25	13	29
	167	158	170
Expenditure			
Staff costs (including quota share for vicar)	(91)	(102)	(96)
Worship	(3)	(5)	(5)
Community activities	(9)	(3)	(9)
Resources (building and administration)	(43)	(43)	(43)
Outreach	(0)	(0)	(0)
Donations	(15)	(17)	(17)
	(161)	(171)	(170)
Surplus on expenditure for the year	6	(12)	0

The church ended the year with a surplus with reduced staff costs due to not recruiting a new staff role.

Building Fund

Pledges for phase 1 have all been received, any income now received is set aside for phase 2 of the build which is under consideration.

Reserves policy

It is the policy of the PCC to maintain, if possible, free reserves which equate to at least three months unrestricted payments, plus £10,000 for emergency repairs (and if budgeting for a deficit, two years of expected deficit in addition). At present this would amount to £50,225; free reserves (general and designated) are currently £204,552.

Conclusion

God's provision is clear. Our careful stewardship of these resources is paramount for the forthcoming year and beyond.

Many thanks to all who are involved in the finances of the Church throughout the year, especially Dawn Walker, Doreen Collins, Mary Cottrell, Debbie Dorman and Sarah Patrick. Thanks also to the stewardship of the budget holders for their careful use of the church's financial resources.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2023

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. Membership of the PCC includes *ex-officio* our Vicar, churchwardens, and members of the Diocesan and General Synods who are on the electoral roll of the Church. Those members of the congregation who are on the electoral roll elect 9 PCC members (3 each year) and 3 Deanery Synod members for three-year terms.

The electoral roll numbered 124 at the 2023 APCM. After each APCM, new PCC members are given briefings on the roles of the PCC, its officers and members, and standing Terms of Reference for its Standing Committee and Action Groups.

The PCC met 9 times during the year. A number of committees report to the PCC: the Standing Committee and Action Groups covering Buildings & Grounds, Global Mission and Staffing.

The PCC employs the staff mentioned earlier on page 4.

Our Safeguarding policies for children and vulnerable adults are reviewed annually and there are approval procedures for all who work with children and young people including the obtaining of Disclosure and Barring Service clearances.

The PCC have complied, under section 5 of the Clergy Safeguarding and Discipline Measure (2016), in its duty concerning the House of Bishop's guidance in safeguarding children and vulnerable adults.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2023

Reference and administrative details

Christ Church St Albans is part of the Diocese of St Albans within the Church of England.

The address is Christ Church Centre, 3 High Oaks, St Albans, Herts AL3 6DJ. The Diocese owns the freehold of the property.

The Church website is at <http://www.ccstalbens.org.uk/>.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006), and is a charity registered with the Charity Commission under charity registration number 1132925. Registration is in the name of The Parochial Church Council of the Ecclesiastical Parish of Christ Church, St Albans. All PCC members are trustees for the registered charity.

The PCC members who have served during the year until the date this report was approved were:

Vicar:	Jeremy Follett
Church Wardens:	David Boyce (from April 2023) Jonathan Carter (until April 2023) Chris Patrick
Diocesan Synod:	Meriel Dixon
Deanery Synod:	Meriel Dixon Jane Sellars (until July 2023)
Elected members:	Paul Bailey (from April 2023) Samantha Brown (from April 2023) Jonathan Carter (from April 2023) Paul Collis (Treasurer) Oliver Donald Jackie Kenealy (until April 2023) Dawn Kennedy Sue Medlycott (until April 2023) Sarah Patrick Maria Prowse (until April 2023) Beverley Taylor-Doe Andy Walker (from April 2023)

Approved by the PCC on 21 April 2024 and signed on its behalf:



Rev. Jeremy Follett

Christ Church St Albans
Statement of Financial Activities
For the year ended 31st December 2023

	Note	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
		£	£	£	£
Income and Endowments from:					
Donations and legacies	2	141,986	2,863	144,848	138,794
Fundraising Income	3	–	–	–	3,014
Investments	4	565	–	565	149
Charitable Activities	5	24,305	–	24,305	25,881
Total income and endowments		166,855	2,863	169,717	167,838
Expenditure on:					
Charitable activities expenses	6–10	160,899	18,817	179,715	170,534
Total expenditure		160,899	18,817	179,715	170,534
Net income/(expenditure)		5,956	(15,954)	(9,998)	(2,696)
Total funds brought forward		208,205	570,948	779,153	781,849
Total funds carried forward		214,161	554,994	769,155	779,153

All activities relate to continuing operations.

The notes on pages 10 to 19 form part of these financial statements

Christ Church St Albans
Balance Sheet
As at 31st December 2023

	Note	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	12		<u>543,870</u>		<u>555,973</u>
Current assets					
Debtors	13	22,439		62,666	
Cash at bank and in hand	14	<u>209,970</u>		<u>168,754</u>	
		232,410		231,419	
Creditors: amounts falling due within one year	15	<u>(7,126)</u>		<u>(8,240)</u>	
Net Current Assets			225,284		223,180
Net Assets			<u>769,155</u>		<u>779,153</u>
Charity Funds					
Unrestricted funds	16				
General fund			136,998		131,042
Designated funds			77,163		77,163
Restricted funds	16		554,994		570,948
Total Funds			<u>769,155</u>		<u>779,153</u>

Approved by the Parochial Church Council *21 April* 2024 and signed on its behalf by:



The Reverend Jeremy Follett (Chair)



Paul Collis (Treasurer)

The notes on pages 10 to 19 form part of these Financial Statements.

Christ Church St Albans

Notes to the financial statements

For the year ended 31st December 2023

1. Accounting Policies

a) Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance 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) updated in October 2019 and Charities Act 2011.

The financial statements have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair" view. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) updated in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Christ Church St Albans constitutes a public benefit charity as defined by FRS 102.

b) Funds

General Funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the church and which have not been designated for any other purposes.

Designated Funds are funds whose use is not legally restricted, but whose purpose has been designated by the PCC. The aim and use of each designated fund is set out in the notes to the financial statements. The PCC is entitled to change its mind and to use these funds in whatever way it sees fit.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the church for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

c) Income

All income is recognised once the church has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to donations receivable under Gift Aid donations or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

d) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

e) Fixed assets

Consecrated and beneficed property is not included in accordance with s10 (2) (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2000, there is insufficient cost information available; therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 are capitalised and depreciated over their currently anticipated future economic life.

All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Leasehold land and buildings comprise the New Building, which was brought into use from October 2011 and the Cabin.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

Tangible fixed assets are depreciated on a straight line basis over their estimated useful lives. The periods used are as follows; -

Leasehold land and buildings - Cabin	4 years
Leasehold land and buildings – New Building	50 years
Furniture and fittings	5-10 years
Other equipment	3-5 years

f) Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

g) Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

h) Creditors and Provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are normally recognised at their settlement amount after allowing for any trade discounts due.

i) Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

2. Income from Donations and Legacies

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Tax efficient planned giving	106,258	250	106,508	102,031
Other planned giving	12,066	-	12,066	15,367
Collections at services	2,446	800	3,246	1,877
Tax recoverable through Gift Aid	21,216	63	21,279	19,520
Grant Income	-	1,750	1,750	0
Total donations and legacies	141,986	2,863	144,848	138,794

3. Fundraising Income

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Special appeal – Building fund	-	-	-	2,580
Specific fundraising events and activities	-	-	-	434
	-	-	-	3,014

4. Investment Income

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Interest receivable	565	-	565	149

5. Income from Charitable Activities

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Wedding and similar fees	345	-	345	1089
Rental income	23,960	-	23,960	24,792
Other	-	-	-	-
	24,305	-	24,305	25,881
Total incoming resources	166,855	2,863	169,717	167,838

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

6. Analysis of Resources expended by Expenditure Type

	Staff Costs	Other costs	Total	Total
	2023	2023	2023	2022
	£	£	£	£
Church Activities	9,939	168,216	178,155	169,064
Governance – independent examiners' fees	–	1,560	1,560	1,470
	9,939	169,776	179,715	170,534

Fees of £1,560 (2022 - £1,470) were payable in the year to the independent examiner for the examination of the financial statements, and fees of £515 (2022 - £817) were payable to the examiner for other services provided, included within support costs.

7. Church Activities

Summary of expenditure by fund type

	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	2023	2023	2023	2022
	£	£	£	£
Church activities (as analysed in notes 8 – 10)	159,339	18,817	178,155	169,064

8. Analysis of Resources expended by activities

	Activities	Support	Total	Total
	undertaken	Costs	Total	Total
	directly	Costs	2023	2022
	2023	2023	2023	2022
	£	£	£	£
Church Activities	118,846	59,309	178,155	169,064

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

9. Direct Church Activities

	Direct Costs 2023 £	Total 2023 £	Total 2022 £
Parish Share	76,235	76,235	75,380
Children and Families Pastor	-	-	8,289
Other staff costs	9,939	9,939	9,179
Vicars expenses	4,594	4,594	3,943
Worship	2,509	2,509	2,938
Outreach	1,855	1,855	(424)
Youth and community activities	8,231	8,231	1,822
Gifts	82	82	222

Mission giving

Home

St Albans Schools Worker (STEP)	650	650	650
The Living Room	500	500	500
267 Project	750	750	750

Donations through GMAG

Mission work of M & S Browne	4,000	4,000	4,000
Mission work of D & A Roche	-	-	-
Mission work of S Young	2,500	2,500	2,500
Mission work of R Howson	2,500	2,500	2,500
Mission work of S Boyce	-	-	2,000
Mission work of Homes of Promise	4,000	4,000	-
Gift to CC Project	-	-	-
Gift to Mission Partner	500	500	2,434
Gift to Mission Associate	-	-	-
Short term mission	-	-	2,000
Other	-	-	-

118,846	118,846	118,684
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10. Overhead costs in support of direct church activities

	Support Costs 2023 £	Total 2023 £	Total 2022 £
Buildings and grounds	19,817	19,817	16,185
Utilities	8,915	8,915	6,304
Administration	9,088	9,088	6,287
Insurance	1,307	1,307	1,214
Catering	1,343	1,343	1,134
Depreciation	18,839	18,839	19,256
	59,309	59,309	50,380

The cost of utilities is stated after offsetting £3,475 (2022 - £4,473) of income from solar generation feed-in tariff.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

11. **Staff Costs**

	Total 2023	Total 2022
	£	£
Wages and salaries	9,511	16,326
Social security costs	-	-
Pension costs	428	819
	9,939	17,144

All staff costs have been allocated to the ordinary ministry of the church. Staff costs in relation to any other activities are not considered material.

Key Management Personnel, consisting of the PCC members, received total consideration in the year of nil (2022 - £8,086)

The average number of staff employed by the PCC throughout the year was 1 (2022 - 2). This equates to 0.5 full time equivalent staff (2022 - 1.4).

The costs of the vicar are accounted for in payments of the Parish Share to the Diocese of St Albans, with the exception of the vicar's expenses which are disclosed above in Note 9.

No member of staff was paid a salary in excess of £60,000 (2022 - none).

12. **Fixed Assets - Tangible Assets**

	Leasehold land and buildings	Improvements, Furniture and Fittings	Other equipment	Total
	£	£	£	£
Asset cost				
Balance brought forward	701,795	75,289	67,396	844,481
Additions	-	-	6,736	6,736
Disposals	(12,682)	-	-	(12,682)
Balance carried forward	689,113	75,289	74,133	838,535
Accumulated depreciation				
Balance brought forward	(166,621)	(60,481)	(61,405)	(288,508)
Charge for the year	(13,782)	(2,507)	(2,550)	(18,839)
Disposals	12,682	-	-	12,682
Balance carried forward	(167,722)	(62,988)	(63,955)	(294,665)
Net Book Value				
Brought forward	535,174	14,808	5,991	555,973
Carried forward	521,392	12,301	10,178	543,870

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

13. **Debtors**

	Total 2023	Total 2022
	£	£
Debtors and prepayments	6,425	29,391
Gift aid owed by HMRC	16,014	33,275
Total	22,439	62,666

14. **Cash at bank and in hand**

	Total 2023	Total 2022
	£	£
The CBF Church of England Deposit Fund	9,081	8,799
Bank accounts and cash	200,890	159,955
Total	209,970	168,754

15. **Creditors: amounts falling due within one year**

	Total 2023	Total 2022
	£	£
Creditors and accruals	7,126	8,240
Total	7,126	8,240

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

16. **Statement of funds**

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
Designated funds					
House fund	-	-	-	-	-
Maintenance fund	10,000	-	-	-	10,000
Bequest fund	21,163	-	-	-	21,163
Building fund (designated)	46,000	-	-	-	46,000
	<u>77,163</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>77,163</u>
General fund					
General	131,042	166,855	(160,899)	-	136,998
Total Unrestricted funds	<u>208,205</u>	<u>166,855</u>	<u>(160,899)</u>	<u>-</u>	<u>214,161</u>
Restricted funds					
Building fund	17,473				17,473
Capital depreciation fund	550,741		(16,479)		534,262
Hardship fund	2,656	313	(700)	-	2,269
Missionary fund	-	-	-	-	-
Council grant fund	77	2,550	(1,637)	-	990
	<u>570,948</u>	<u>2,863</u>	<u>(18,817)</u>	<u>-</u>	<u>554,994</u>
Total of funds	<u>779,153</u>	<u>169,717</u>	<u>(179,715)</u>	<u>-</u>	<u>769,155</u>

Maintenance fund – The PCC reserves policy continues to be to have £10,000 in a maintenance fund at any time as a contingency for emergency maintenance

Hardship fund – Money donated by the congregation to help anyone struggling in this period of rising cost of living.

Bequest fund – Accumulation of legacies

Building Fund (designated) – The PCC agreed to maintain a designated building fund to fund any future work as part of the “Building together project”.

The Building fund (restricted) contains monies set aside for the “Building Together” Project which is on-going.

The Capital Depreciation fund was established to allow the cost of all assets purchased as part of the ‘Building Together’ project to be spread over their useful economic lives, separately from the Building fund. All assets that were historically depreciated to the General fund will continue to do so. The balance of the capital depreciation fund matches the NBV of building fund assets.

The Missionary fund shows monies received which are passed on to specific nominated mission based charities.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

17. **Summary of funds**

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
<i>Designated funds</i>	77,163	-	-	-	77,163
<i>General fund</i>	131,042	166,855	(160,899)	-	136,998
	208,205	166,855	(160,899)	-	214,161
<i>Restricted funds</i>	570,948	2,863	(18,817)	-	554,994
	779,153	169,717	(179,715)	-	769,155

18. **Analysis of net assets between funds**

	Unrestricted General	Unrestricted Designated	Restricted	Total 2023	Total 2022
	£	£	£	£	£
Fixed assets	9,609	-	534,262	543,870	555,973
Current Assets	132,601	77,163	22,646	232,410	231,419
Creditors and accruals	(5,212)	-	(1,914)	(7,126)	(8,240)
	136,998	77,163	554,994	769,155	779,153

19. **Related Parties transactions**

No members of the PCC were reimbursed any expenses incurred as members of the PCC during 2023. No members were remunerated in the year in their role as trustees (2022 - the same).

Individuals who were members of the PCC during the year and therefore trustees of the charity made donations without conditions to the church totalling £32,755 (2022 - £27,165).

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

20. **Prior year Statement of Financial Activities**

	Note	Unrestricted funds	Restricted funds	Total funds 2022
		£	£	£
Income and Endowments from:				
Donations and legacies	2	135,850	2,944	138,794
Fundraising Income	3	–	3,014	3,014
Investments	4	149	–	149
Charitable Activities	5	25,881	–	25,881
Total income and endowments		161,880	5,958	167,838
Expenditure on:				
Charitable activities expenses	6–10	152,560	17,974	170,534
Total expenditure		152,560	17,974	170,534
Net income/(expenditure)		9,320	(12,016)	(2,696)
Total funds brought forward		198,885	582,964	781,849
Total funds carried forward		208,205	570,948	779,153

Christ Church St Albans
Independent examiner report
For the year ended 31st December 2023

Independent Examiner's Report to the Parochial Church Council of the Parish of Christ Church, St Albans

I report on the financial statements of the church for the year ended 31st December 2023.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

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 charity's accounts carried out under section 145 of the 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

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1st April 2005 which is referred to in the extant regulations but has been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1st January 2015.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Robert Smith, ACA
GRIFFIN STONE MOSCROP & CO
CHARTERED ACCOUNTANTS
21-27 Lamb's Conduit Street
London WC1N 3GS

Date.....

Christ



CHRIST CHURCH PCC, ST ALBANS

Registered Charity No 1132925

ANNUAL REPORT AND UNAUDITED ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2023

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Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2023

Aim and purpose

Christ Church St Albans Parochial Church Council (PCC) is responsible for co-operating with the incumbent, the Rev Dr Jeremy Follett, in promoting in the parish the whole mission of the church – pastoral, evangelistic, social and ecumenical.

Objectives and activities

The PCC is committed to enabling as many people as possible to know God through his son, Jesus Christ, and to live in the power of his Spirit both in the church and in their lives in the wider community.

The incumbent and the PCC have been mindful of the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. All are welcome to our activities, where we seek to know God better, and work out the implications in our lives. We are very conscious that as a Church we exist more for the benefit of those outside the church than those within.

This is expressed through the Church Vision:

to be an *ALL AGE COMMUNITY*
on a *SHARED JOURNEY OF FAITH*
making *THE EDGE THE CENTRE*.

In practice this is a challenging vision. As the world and our community change, so the words we use and our life together must adapt so that the eternal message is still relevant to those around us. As each generation develops its own, different culture, so the challenge of being an all-age Church increases. Specific activities include:

- Worship and prayer, learning about the Gospel and developing our knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Outreach work
- Support of Christian mission elsewhere in the UK and globally

To facilitate this work it is important that we maintain the fabric and improve the facilities of the Church Centre.

Worship and Evangelism

The PCC is committed to providing worship services that congregation and wider community find both beneficial and spiritually fulfilling. We currently choose to operate just one worship service which is live-streamed. With an emphasis on families this has enabled us to all be together as often as possible. The Vicar is presently supported by a ministry team of 3 Readers, 1 retired Clergy, and an ordinand (priest-in-training). A key part of all our worship events is music in which we are served by skilled and dedicated musicians.

On weekdays smaller groups meet which take the opportunity for worship, study, prayer and fellowship/mutual support. The small group structure has been neglected recently so we are in the process of rejuvenation. We also undertake regular mission projects to the local community including Seniors, Parent and Toddlers (CC Tots), an Open Youth Club (The Shack) and Monday Suppers offering a warm space and food to any who want it.

All are welcome to attend our regular activities. We are joined online by people from around the world, or who cannot make a particular service, with average viewing figures for live-stream or ensuing recording being around 30.

As well as our regular services we have continued to enable the community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of new life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. During the year the church and its clergy conducted 2 funerals and 3 baptisms.

Prayer plays a very important part in the life of the church. A monthly on-line prayer meeting continues to be of benefit as well as a monthly Saturday prayer breakfast. An email prayer chain continues to alert church members to specific needs within the Church community. A number of Prayer Triplets still thrive.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2023

Other activities

Other activities take place in the church or hall with discipleship and outreach objectives. They normally include:

- CC Families meet as part of our main Sunday worship, a pattern in which parents & children learn together
- CC Youth now meet alongside families on Sunday mornings to relate Scripture to the issues of Science & Faith being taught at school
- 'CC Tots' – a parent & toddler group on Wednesdays
- 'Seniors' outreach lunches and teas and study groups (mainly Tuesdays or Thursdays), for senior members of church and community
- 'The Shack' – an open youth club including Christian teaching session on Fridays
- 'Monday Suppers' – a free hot meal in a warm space for any who need it

Other charitable and community organisations also make regular use of the Church premises including:

- Wacky Wheels for wheelchair bound young people on Mondays
- A Trussell Trust Foodbank on Tuesdays
- Model Engineers monthly on Wednesdays
- Inspire All on Tuesdays
- Brownies on Thursdays
- Women's Institute Belles monthly on Wednesday evenings
- 'Friday drop-in' over lunch for disabled adults on Fridays
- 'Performing Herts' every Tuesday

Global Mission

Helping those in need, whether physical or spiritual, is a demonstration of our faith with 12% of our overall expenditure given to mission causes. During 2023 we continued to support long-term mission partners working in Argentina and the UK with financial and/or prayer support. Church members also continue to sponsor school children at Crown of Life School in Zambia enabling them to continue their educations. Some individuals sponsor other children across Africa through Compassion UK. We have also supported another orphanage in Uganda: "Homes of Promise".

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2023

Inter-Church activities

The church supports two Christian outreach projects to youth in our community. We support the work of Step, which trains and takes volunteer Christian workers into the schools in St Albans and Harpenden with the aim of presenting a relevant example of Christianity to the young people they meet. We also support the work of the 2:67 Project; a St Albans based Christian charity which provides advice, support, encouragement, resources and training to churches in the St Albans area in all aspects of youth and children's work. We also continue to support the Living Room project, a hugely fruitful organisation working with those who have long term addictions. We continue to give long term support to each of these three projects.

The church is a member of the Evangelical Alliance and also Churches Together for St Albans.

Buildings and Grounds

The use of our building continued to increase throughout 2023. The Church Centre has enviable facilities which normally lead to its heavy use by the church and local community alike. It is equipped with photo voltaic panels to reduce the Church's carbon footprint and energy expenditure.

Planning for phase 2 of the building project (replacing the problematic flat roof of the original worship centre with a new pitched roof and re-ordering the interior of the original worship centre) is on-going. Various specialists are being engaged who have produced a robust design along with a cost estimate.

Staff

With reduced income it has not been viable to re-appoint to the role of *Children & Families Pastor*. Neither have we found a workable solution for the role of Communications Officer. Nevertheless Debbie Dorman continues to flourish in her role as Church Administrator, greatly enhancing the life of Christ Church during the year. Cleaning is undertaken by a cleaning company.

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Christ Church St Albans
Trustees Annual Report
For the year ended 31st December 2023

Financial review

General Fund

The table below shows the General Fund income and expenditure result for 2023 and the budget for 2024.

	Actual	Budget	Budget
	2023	2023	2024
	£'000	£'000	£'000
Income			
Donations	142	145	141
Other income	25	13	29
	167	158	170
Expenditure			
Staff costs (including quota share for vicar)	(91)	(102)	(96)
Worship	(3)	(5)	(5)
Community activities	(9)	(3)	(9)
Resources (building and administration)	(43)	(43)	(43)
Outreach	(0)	(0)	(0)
Donations	(15)	(17)	(17)
	(161)	(171)	(170)
Surplus on expenditure for the year	6	(12)	0

The church ended the year with a surplus with reduced staff costs due to not recruiting a new staff role.

Building Fund

Pledges for phase 1 have all been received, any income now received is set aside for phase 2 of the build which is under consideration.

Reserves policy

It is the policy of the PCC to maintain, if possible, free reserves which equate to at least three months unrestricted payments, plus £10,000 for emergency repairs (and if budgeting for a deficit, two years of expected deficit in addition). At present this would amount to £50,225; free reserves (general and designated) are currently £204,552.

Conclusion

God's provision is clear. Our careful stewardship of these resources is paramount for the forthcoming year and beyond.

Many thanks to all who are involved in the finances of the Church throughout the year, especially Dawn Walker, Doreen Collins, Mary Cottrell, Debbie Dorman and Sarah Patrick. Thanks also to the stewardship of the budget holders for their careful use of the church's financial resources.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2023

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. Membership of the PCC includes *ex-officio* our Vicar, churchwardens, and members of the Diocesan and General Synods who are on the electoral roll of the Church. Those members of the congregation who are on the electoral roll elect 9 PCC members (3 each year) and 3 Deanery Synod members for three-year terms.

The electoral roll numbered 124 at the 2023 APCM. After each APCM, new PCC members are given briefings on the roles of the PCC, its officers and members, and standing Terms of Reference for its Standing Committee and Action Groups.

The PCC met 9 times during the year. A number of committees report to the PCC: the Standing Committee and Action Groups covering Buildings & Grounds, Global Mission and Staffing.

The PCC employs the staff mentioned earlier on page 4.

Our Safeguarding policies for children and vulnerable adults are reviewed annually and there are approval procedures for all who work with children and young people including the obtaining of Disclosure and Barring Service clearances.

The PCC have complied, under section 5 of the Clergy Safeguarding and Discipline Measure (2016), in its duty concerning the House of Bishop's guidance in safeguarding children and vulnerable adults.

Christ Church St Albans
Trustees Annual Report
For the year ended 31st December 2023

Reference and administrative details

Christ Church St Albans is part of the Diocese of St Albans within the Church of England.

The address is Christ Church Centre, 3 High Oaks, St Albans, Herts AL3 6DJ. The Diocese owns the freehold of the property.

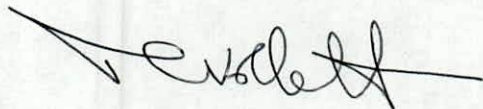
The Church website is at <http://www.ccstalbens.org.uk/>.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006), and is a charity registered with the Charity Commission under charity registration number 1132925. Registration is in the name of The Parochial Church Council of the Ecclesiastical Parish of Christ Church, St Albans. All PCC members are trustees for the registered charity.

The PCC members who have served during the year until the date this report was approved were:

Vicar:	Jeremy Follett
Church Wardens:	David Boyce (from April 2023) Jonathan Carter (until April 2023) Chris Patrick
Diocesan Synod:	Meriel Dixon
Deanery Synod:	Meriel Dixon Jane Sellars (until July 2023)
Elected members:	Paul Bailey (from April 2023) Samantha Brown (from April 2023) Jonathan Carter (from April 2023) Paul Collis (Treasurer) Oliver Donald Jackie Kenealy (until April 2023) Dawn Kennedy Sue Medlycott (until April 2023) Sarah Patrick Maria Prowse (until April 2023) Beverley Taylor-Doe Andy Walker (from April 2023)

Approved by the PCC on 21 April 2024 2024 and signed on its behalf:



Rev. Jeremy Follett

Christ Church St Albans
Statement of Financial Activities
For the year ended 31st December 2023

	Note	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
		£	£	£	£
Income and Endowments from:					
Donations and legacies	2	141,986	2,863	144,848	138,794
Fundraising Income	3	-	-	-	3,014
Investments	4	565	-	565	149
Charitable Activities	5	24,305	-	24,305	25,881
Total income and endowments		166,855	2,863	169,717	167,838
Expenditure on:					
Charitable activities expenses	6-10	160,899	18,817	179,715	170,534
Total expenditure		160,899	18,817	179,715	170,534
Net income/(expenditure)		5,956	(15,954)	(9,998)	(2,696)
Total funds brought forward		208,205	570,948	779,153	781,849
Total funds carried forward		214,161	554,994	769,155	779,153

All activities relate to continuing operations.

The notes on pages 10 to 19 form part of these financial statements

Christ Church St Albans

Balance Sheet

As at 31st December 2023

	Note	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	12		<u>543,870</u>		<u>555,973</u>
Current assets					
Debtors	13	22,439		62,666	
Cash at bank and in hand	14	<u>209,970</u>		<u>168,754</u>	
		232,410		231,419	
Creditors: amounts falling due within one year	15	<u>(7,126)</u>		<u>(8,240)</u>	
Net Current Assets			225,284		223,180
Net Assets			<u>769,155</u>		<u>779,153</u>
Charity Funds					
Unrestricted funds	16				
General fund			136,998		131,042
Designated funds			77,163		77,163
Restricted funds	16		554,994		570,948
Total Funds			<u>769,155</u>		<u>779,153</u>

Approved by the Parochial Church Council

21 April 2024

2024 and signed on its behalf by:



The Reverend Jeremy Follett (Chair)



Paul Collis (Treasurer)

The notes on pages 10 to 19 form part of these Financial Statements.

Christ Church St Albans

Notes to the financial statements

For the year ended 31st December 2023

1. Accounting Policies

a) Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance 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) updated in October 2019 and Charities Act 2011.

The financial statements have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair" view. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) updated in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Christ Church St Albans constitutes a public benefit charity as defined by FRS 102.

b) Funds

General Funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the church and which have not been designated for any other purposes.

Designated Funds are funds whose use is not legally restricted, but whose purpose has been designated by the PCC. The aim and use of each designated fund is set out in the notes to the financial statements. The PCC is entitled to change its mind and to use these funds in whatever way it sees fit.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the church for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

c) Income

All income is recognised once the church has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to donations receivable under Gift Aid donations or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

d) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

e) Fixed assets

Consecrated and beneficed property is not included in accordance with s10 (2) (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2000, there is insufficient cost information available; therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 are capitalised and depreciated over their currently anticipated future economic life.

All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Leasehold land and buildings comprise the New Building, which was brought into use from October 2011 and the Cabin.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

Tangible fixed assets are depreciated on a straight line basis over their estimated useful lives. The periods used are as follows; -

Leasehold land and buildings - Cabin	4 years
Leasehold land and buildings - New Building	50 years
Furniture and fittings	5-10 years
Other equipment	3-5 years

f) Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

g) Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

h) Creditors and Provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are normally recognised at their settlement amount after allowing for any trade discounts due.

i) Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

2. Income from Donations and Legacies

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Tax efficient planned giving	106,258	250	106,508	102,031
Other planned giving	12,066	-	12,066	15,367
Collections at services	2,446	800	3,246	1,877
Tax recoverable through Gift Aid	21,216	63	21,279	19,520
Grant Income	-	1,750	1,750	0
Total donations and legacies	141,986	2,863	144,848	138,794

3. Fundraising Income

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Special appeal – Building fund	-	-	-	2,580
Specific fundraising events and activities	-	-	-	434
	-	-	-	3,014

4. Investment Income

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Interest receivable	565	-	565	149

5. Income from Charitable Activities

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Wedding and similar fees	345	-	345	1089
Rental income	23,960	-	23,960	24,792
Other	-	-	-	-
	24,305	-	24,305	25,881
Total incoming resources	166,855	2,863	169,717	167,838

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

6. Analysis of Resources expended by Expenditure Type

	Staff Costs	Other costs	Total	Total
	2023	2023	2023	2022
	£	£	£	£
Church Activities	9,939	168,216	178,155	169,064
Governance – independent examiners' fees	–	1,560	1,560	1,470
	9,939	169,776	179,715	170,534

Fees of £1,560 (2022 - £1,470) were payable in the year to the independent examiner for the examination of the financial statements, and fees of £515 (2022 - £817) were payable to the examiner for other services provided, included within support costs.

7. Church Activities

Summary of expenditure by fund type

	Unrestricted funds	Restricted funds	Total funds	Total funds
	2023	2023	2023	2022
	£	£	£	£
Church activities (as analysed in notes 8 –10)	159,339	18,817	178,155	169,064

8. Analysis of Resources expended by activities

	Activities undertaken directly	Support Costs	Total	Total
	2023	2023	2023	2022
	£	£	£	£
Church Activities	118,846	59,309	178,155	169,064

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

9. Direct Church Activities

	Direct Costs 2023 £	Total 2023 £	Total 2022 £
Parish Share	76,235	76,235	75,380
Children and Families Pastor	-	-	8,289
Other staff costs	9,939	9,939	9,179
Vicars expenses	4,594	4,594	3,943
Worship	2,509	2,509	2,938
Outreach	1,855	1,855	(424)
Youth and community activities	8,231	8,231	1,822
Gifts	82	82	222
Mission giving			
Home			
St Albans Schools Worker (STEP)	650	650	650
The Living Room	500	500	500
267 Project	750	750	750
Donations through GMAG			
Mission work of M & S Browne	4,000	4,000	4,000
Mission work of D & A Roche	-	-	-
Mission work of S Young	2,500	2,500	2,500
Mission work of R Howson	2,500	2,500	2,500
Mission work of S Boyce	-	-	2,000
Mission work of Homes of Promise	4,000	4,000	-
Gift to CC Project	-	-	-
Gift to Mission Partner	500	500	2,434
Gift to Mission Associate	-	-	-
Short term mission	-	-	2,000
Other	-	-	-
	118,846	118,846	118,684

10. Overhead costs in support of direct church activities

	Support Costs 2023 £	Total 2023 £	Total 2022 £
Buildings and grounds	19,817	19,817	16,185
Utilities	8,915	8,915	6,304
Administration	9,088	9,088	6,287
Insurance	1,307	1,307	1,214
Catering	1,343	1,343	1,134
Depreciation	18,839	18,839	19,256
	59,309	59,309	50,380

The cost of utilities is stated after offsetting £3,475 (2022 - £4,473) of income from solar generation feed-in tariff.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

11. Staff Costs

	Total 2023 £	Total 2022 £
Wages and salaries	9,511	16,326
Social security costs	-	-
Pension costs	428	819
	9,939	17,144

All staff costs have been allocated to the ordinary ministry of the church. Staff costs in relation to any other activities are not considered material.

Key Management Personnel, consisting of the PCC members, received total consideration in the year of nil (2022 - £8,086)

The average number of staff employed by the PCC throughout the year was 1 (2022 - 2). This equates to 0.5 full time equivalent staff (2022 - 1.4).

The costs of the vicar are accounted for in payments of the Parish Share to the Diocese of St Albans, with the exception of the vicar's expenses which are disclosed above in Note 9.

No member of staff was paid a salary in excess of £60,000 (2022 - none).

12. Fixed Assets - Tangible Assets

	Leasehold land and buildings £	Improvements, Furniture and Fittings £	Other equipment £	Total £
Asset cost				
Balance brought forward	701,795	75,289	67,396	844,481
Additions	-	-	6,736	6,736
Disposals	(12,682)	-	-	(12,682)
Balance carried forward	689,113	75,289	74,133	838,535
Accumulated depreciation				
Balance brought forward	(166,621)	(60,481)	(61,405)	(288,508)
Charge for the year	(13,782)	(2,507)	(2,550)	(18,839)
Disposals	12,682	-	-	12,682
Balance carried forward	(167,722)	(62,988)	(63,955)	(294,665)
Net Book Value				
Brought forward	535,174	14,808	5,991	555,973
Carried forward	521,392	12,301	10,178	543,870

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

13. **Debtors**

	Total 2023	Total/ 2022
	£	£
Debtors and prepayments	6,425	29,391
Gift aid owed by HMRC	16,014	33,275
Total	22,439	62,666

14. **Cash at bank and in hand**

	Total 2023	Total/ 2022
	£	£
The CBF Church of England Deposit Fund	9,081	8,799
Bank accounts and cash	200,890	159,955
Total	209,970	168,754

15. **Creditors: amounts falling due within one year**

	Total 2023	Total/ 2022
	£	£
Creditors and accruals	7,126	8,240
Total	7,126	8,240

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

16. Statement of funds

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
Designated funds					
House fund	-	-	-	-	-
Maintenance fund	10,000	-	-	-	10,000
Bequest fund	21,163	-	-	-	21,163
Building fund (designated)	46,000	-	-	-	46,000
	77,163	-	-	-	77,163
General fund					
General	131,042	166,855	(160,899)	-	136,998
Total Unrestricted funds	208,205	166,855	(160,899)	-	214,161
Restricted funds					
Building fund	17,473				17,473
Capital depreciation fund	550,741		(16,479)		534,262
Hardship fund	2,656	313	(700)	-	2,269
Missionary fund	-	-	-	-	-
Council grant fund	77	2,550	(1,637)	-	990
	570,948	2,863	(18,817)	-	554,994
Total of funds	779,153	169,717	(179,715)	-	769,155

Maintenance fund – The PCC reserves policy continues to be to have £10,000 in a maintenance fund at any time as a contingency for emergency maintenance

Hardship fund – Money donated by the congregation to help anyone struggling in this period of rising cost of living.

Bequest fund – Accumulation of legacies

Building Fund (designated) – The PCC agreed to maintain a designated building fund to fund any future work as part of the “Building together project”.

The Building fund (restricted) contains monies set aside for the “Building Together” Project which is on-going.

The Capital Depreciation fund was established to allow the cost of all assets purchased as part of the ‘Building Together’ project to be spread over their useful economic lives, separately from the Building fund. All assets that were historically depreciated to the General fund will continue to do so. The balance of the capital depreciation fund matches the NBV of building fund assets.

The Missionary fund shows monies received which are passed on to specific nominated mission based charities.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

17. **Summary of funds**

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
<i>Designated funds</i>	77,163	-	-	-	77,163
<i>General fund</i>	131,042	166,855	(160,899)	-	136,998
	208,205	166,855	(160,899)	-	214,161
<i>Restricted funds</i>	570,948	2,863	(18,817)	-	554,994
	779,153	169,717	(179,715)	-	769,155

18. **Analysis of net assets between funds**

	Unrestricted General	Unrestricted Designated	Restricted	Total 2023	Total 2022
	£	£	£	£	£
Fixed assets	9,609	-	534,262	543,870	555,973
Current Assets	132,601	77,163	22,646	232,410	231,419
Creditors and accruals	(5,212)	-	(1,914)	(7,126)	(8,240)
	136,998	77,163	554,994	769,155	779,153

19. **Related Parties transactions**

No members of the PCC were reimbursed any expenses incurred as members of the PCC during 2023. No members were remunerated in the year in their role as trustees (2022 - the same).

Individuals who were members of the PCC during the year and therefore trustees of the charity made donations without conditions to the church totalling £32,755 (2022 - £27,165).

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2023

20. **Prior year Statement of Financial Activities**

	Note	Unrestricted funds	Restricted funds	Total funds 2022
		£	£	£
Income and Endowments from:				
Donations and legacies	2	135,850	2,944	138,794
Fundraising Income	3	-	3,014	3,014
Investments	4	149	-	149
Charitable Activities	5	25,881	-	25,881
Total income and endowments		161,880	5,958	167,838
Expenditure on:				
Charitable activities expenses	6-10	152,560	17,974	170,534
Total expenditure		152,560	17,974	170,534
Net income/(expenditure)		9,320	(12,016)	(2,696)
Total funds brought forward		198,885	582,964	781,849
Total funds carried forward		208,205	570,948	779,153

Christ Church St Albans
Independent examiner report
For the year ended 31st December 2023

Independent Examiner's Report to the Parochial Church Council of the Parish of Christ Church, St Albans

I report on the financial statements of the church for the year ended 31st December 2023.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

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 charity's accounts carried out under section 145 of the 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

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1st April 2005 which is referred to in the extant regulations but has been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1st January 2015.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Robert Smith, ACA
GRIFFIN STONE MOSCROP & CO
CHARTERED ACCOUNTANTS
21-27 Lamb's Conduit Street
London WC1N 3GS

Date 21/10/2024

Accounts

Christ



CHRIST CHURCH PCC, ST ALBANS

Registered Charity No 1132925

ANNUAL REPORT AND UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31st DECEMBER 2022

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Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2022

Aim and purpose

Christ Church St Albans Parochial Church Council (PCC) is responsible for co-operating with the incumbent, the Rev Dr Jeremy Follett, in promoting in the parish the whole mission of the church – pastoral, evangelistic, social and ecumenical.

Objectives and activities

The PCC is committed to enabling as many people as possible to know God through his son, Jesus Christ, and to live in the power of his Spirit both in the church and in their lives in the wider community.

The incumbent and the PCC have been mindful of the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. All are welcome to our activities, where we seek to know God better, and work out the implications in our lives. We are very conscious that as a Church we exist more for the benefit of those outside the church than those within.

This is expressed through the Church Vision:

to be an *ALL AGE COMMUNITY*

on a *SHARED JOURNEY OF FAITH*

making *THE EDGE THE CENTRE.*

In practice this is a challenging vision. As the world and our community change, so the words we use and our life together must adapt so that the eternal message is still relevant to those around us. As each generation develops its own, different culture, so the challenge of being an all-age Church increases. Specific activities include:

- Worship and prayer, learning about the Gospel and developing our knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Outreach work
- Support of Christian mission elsewhere in the UK and globally

To facilitate this work it is important that we maintain the fabric and improve the facilities of the Church Centre.

Worship and Evangelism

The PCC is committed to providing worship services that congregation and wider community find both beneficial and spiritually fulfilling. We currently choose to operate just one worship service which is live-streamed. With an emphasis on families this has enabled us to all be together as often as possible. The Vicar is presently supported by a ministry team of 3 Readers, 1 retired Clergy, and an ordinand (priest-in-training). A key part of all our worship events is music in which we are served by skilled and dedicated musicians.

On weekdays smaller groups meet which take the opportunity for worship, study, prayer and fellowship/mutual support. The small group structure has been a little neglected recently so we are in the process of rejuvenation. We also undertake regular mission projects to the local community including Seniors, Parent and Toddlers (CC Tots), an Open Youth Club (The Shack) and, latterly, Monday Suppers offering a warm space and food to any who want it.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2022

All are welcome to attend our regular activities. We are joined online by people from around the world, or who cannot make a particular service, with average viewing figures for live-stream or ensuing recording being around 30.

As well as our regular services we have continued to enable the community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of new life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. During the year the church and its clergy conducted 5 funerals and 6 baptisms.

Prayer plays a very important part in the life of the church. A monthly on-line prayer meeting continues to be of benefit as well as a monthly Saturday prayer breakfast. An email prayer chain continues to alert church members to specific needs within the Church community. A number of Prayer Triplets still thrive.

Other activities

Other activities take place in the church or hall with discipleship and outreach objectives. They normally include:

- CC Families meet as part of our main Sunday worship, a pattern in which parents & children learn together
- CC Youth meet on Sunday evenings to relate Scripture to the issues of Science & Faith being taught at school
- 'CC Tots' – a parent & toddler group on Wednesdays
- 'Seniors' outreach lunches and teas and study groups (mainly Tuesdays or Thursdays), for senior members of church and community
- 'The Shack' – an open youth club including Christian teaching session on Fridays
- 'Monday Suppers' – a free hot meal in a warm space for any who need it

Other charitable and community organisations also make regular use of the Church premises including:

- Wacky Wheels for wheelchair bound young people on Mondays
- A Trussell Trust Foodbank on Tuesdays
- Model Engineers monthly on Wednesdays
- Inspire All on Tuesdays
- Brownies on Thursdays
- Women's Institute Belles monthly on Wednesday evenings
- 'Daylight Club' for disabled adults on Fridays
- 'Performing Herts' every Tuesday

Global Mission

Helping those in need, whether physical or spiritual, is a demonstration of our faith with 12% of our overall expenditure given to mission causes. During 2022 we continued to support long-term mission partners working in Argentina and the UK with financial and/or prayer support. Church members also continue to sponsor school children at Crown of Life School in Zambia enabling them to continue their educations. Some individuals sponsor other children across Africa through Compassion UK.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2022

Inter-Church activities

The church supports two Christian outreach projects to the youth in our community. We support the work of Step, which trains and takes volunteer Christian workers into the schools in St Albans and Harpenden with the aim of presenting a relevant example of Christianity to the young people they meet. We also support the work of the 2:67 Project; a St Albans based Christian charity which provides advice, support, encouragement, resources and training to churches in the St Albans area in all aspects of youth and children's work. During 2022, after 5 years, 2:67 Project re-located its offices away from our site. We also continue to support the Living Room project, a hugely fruitful organisation working with those who have long term addictions. We continue to give long term support to each of these three projects.

The church is a member of the Evangelical Alliance and also Churches Together for St Albans.

Buildings and Grounds

The use of our building has increased steadily during 2022. The Church Centre has enviable facilities which normally lead to its heavy use by the church and local community alike. It is equipped with photo voltaic panels to reduce the Church's carbon footprint and energy expenditure.

Planning for phase 2 of the building project (re-ordering the interior of the original worship centre) has been restarted after a PCC decision to replace the existing, problematic flat roof with a new pitched roof.

Staff

Becki Chafe, *Children & Families Pastor*, left us at the beginning of September. Debbie Dorman continues to flourish in her role as Church Administrator. Cleaning is undertaken by a cleaning company. Each of these staff members have greatly enhanced the life of Christ Church during the year.

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Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2022

Financial review

General Fund

The table below shows the General Fund income and expenditure result for 2022 and the budget for 2023.

	Actual	Budget	Budget
	2022	2022	2023
	£'000	£'000	£'000
Income			
Donations	136	160	145
Other income	26	11	13
	162	171	158
Expenditure			
Staff costs (including quota share for vicar)	(97)	(112)	(102)
Worship	(3)	(5)	(5)
Community activities	(2)	(3)	(3)
Resources (building and administration)	(34)	(32)	(43)
Outreach	–	(0)	(0)
Donations	(17)	(19)	(17)
	(153)	(171)	(171)
Surplus on expenditure for the year	9	0	(12)

The church ended the year with a surplus with reduced staff costs due to Becki Chafe's departure helping to offset lower than budgeted income.

Building Fund

Pledges for phase 1 have all been received, any income now received is set aside for phase 2 of the build which is under consideration. Income in 2022 related to donations for a project to fit external Christmas lights at the church funded by the congregation and community.

Reserves policy

It is the policy of the PCC to maintain, if possible, free reserves which equate to at least three months unrestricted payments, plus £10,000 for emergency repairs (and if budgeting for a deficit, two years of expected deficit in addition). At present this would amount to £72,691; free reserves (general and designated) are currently £194,891.

Conclusion

God's provision is clear. Our careful stewardship of these resources is paramount for the forthcoming year and beyond.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2022

Many thanks to all who are involved in the finances of the Church throughout the year, especially Doreen Collins, Mary Cottrell, Debbie Dorman, Becki Chafe, Sarah Patrick, Meriel Dixon & Jonathan Carter. Thanks also to the stewardship of the budget holders for their careful use of the church's financial resources.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. Membership of the PCC includes *ex-officio* our Vicar, churchwardens, and members of the Diocesan and General Synods who are on the electoral roll of the Church. Those members of the congregation who are on the electoral roll elect 9 PCC members (3 each year) and 3 Deanery Synod members for three-year terms.

The electoral roll numbered 124 at the 2022 APCM. After each APCM, new PCC members are given briefings on the roles of the PCC, its officers and members, and standing Terms of Reference for its Standing Committee and Action Groups.

The PCC met 9 times during the year. A number of committees report to the PCC: the Standing Committee and Action Groups covering Buildings & Grounds, Global Mission and Staffing.

The PCC employs the staff mentioned earlier on page 4.

Our Safeguarding policies for children and vulnerable adults are reviewed annually and there are approval procedures for all who work with children and young people including the obtaining of Disclosure and Barring Service clearances.

The PCC have complied, under section 5 of the Clergy Safeguarding and Discipline Measure (2016), in its duty concerning the House of Bishop's guidance in safeguarding children and vulnerable adults.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2022

Reference and administrative details

Christ Church St Albans is part of the Diocese of St Albans within the Church of England.

The address is Christ Church Centre, 3 High Oaks, St Albans, Herts AL3 6DJ. The Diocese owns the freehold of the property.

The Church website is at <http://www.ccstalbens.org.uk/>.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006), and is a charity registered with the Charity Commission under charity registration number 1132925. Registration is in the name of The Parochial Church Council of the Ecclesiastical Parish of Christ Church, St Albans. All PCC members are trustees for the registered charity.

The PCC members who have served during the year until the date this report was approved were:

Vicar:	Jeremy Follett
Church Wardens:	Jonathan Carter Meriel Dixon (until April 2022) Chris Patrick (from April 2022)
Diocesan Synod:	Meriel Dixon
Deanery Synod:	Meriel Dixon Jane Sellars
Elected members:	Malcolm Blaxland (until April 2022) Becki Chafe (until April 2022) Paul Collis (from April 2022) (Treasurer) Oliver Donald Jackie Kenealy Dawn Kennedy (from April 2022) Sue Medlycott Sarah Patrick Maria Prowse Beverley Taylor-Doe (from April 2022)
Co-opted:	Paul Collis (Treasurer) (until April 2022)

Approved by the PCC on

2023 and signed on its behalf:

Rev. Jeremy Follett

Christ Church St Albans
Statement of Financial Activities
For the year ended 31st December 2022

	Note	Unrestricted funds	Restricted funds	Total funds 2022	Total funds 2021
		£	£	£	£
Income and Endowments from:					
Donations and legacies	2	135,850	2,944	138,794	152,608
Fundraising Income	3	–	3,014	3,014	0
Investments	4	149	–	149	6
Charitable Activities	5	25,881	–	25,881	7,592
Total income and endowments		161,880	5,958	167,838	160,206
Expenditure on:					
Charitable activities expenses	6–10	152,560	17,974	170,534	184,283
Total expenditure		152,560	17,974	170,534	184,283
Net income/(expenditure)		9,320	(12,016)	(2,696)	(24,077)
Total funds brought forward		198,885	582,964	781,849	805,926
Total funds carried forward		208,205	570,948	779,153	781,849

All activities relate to continuing operations.

The notes on pages 10 to 19 form part of these financial statements

Christ Church St Albans

Balance Sheet

As at 31st December 2022

	Note	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	12		<u>555,973</u>		<u>563,959</u>
Current assets					
Debtors	13	62,666		22,808	
Cash at bank and in hand	14	<u>168,754</u>		<u>202,989</u>	
		231,419		225,797	
Creditors: amounts falling due within one year	15	<u>(8,240)</u>		<u>(7,908)</u>	
Net Current Assets			223,180		217,890
Net Assets			<u>779,153</u>		<u>781,849</u>
Charity Funds					
Unrestricted funds	16				
General fund			131,042		121,722
Designated funds			77,163		77,163
Restricted funds	16		570,948		582,964
Total Funds			<u>779,153</u>		<u>781,849</u>

Approved by the Parochial Church Council

2023 and signed on its behalf by:

The Reverend Jeremy Follett (Chair)

Paul Collis (Treasurer)

The notes on pages 10 to 19 form part of these Financial Statements.

Christ Church St Albans

Notes to the financial statements

For the year ended 31st December 2022

1. Accounting Policies

a) Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance 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) updated in October 2019 and Charities Act 2011.

The financial statements have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair" view. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) updated in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Christ Church St Albans constitutes a public benefit charity as defined by FRS 102.

b) Funds

General Funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the church and which have not been designated for any other purposes.

Designated Funds are funds whose use is not legally restricted, but whose purpose has been designated by the PCC. The aim and use of each designated fund is set out in the notes to the financial statements. The PCC is entitled to change its mind and to use these funds in whatever way it sees fit.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the church for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

c) Income

All income is recognised once the church has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to donations receivable under Gift Aid donations or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

d) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Christ Church St Albans

Notes to the financial statements

For the year ended 31st December 2022

e) Fixed assets

Consecrated and beneficed property is not included in accordance with s10 (2) (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2000, there is insufficient cost information available; therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 are capitalised and depreciated over their currently anticipated future economic life.

All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Leasehold land and buildings comprise the New Building, which was brought into use from October 2011 and the Cabin.

Tangible fixed assets are depreciated on a straight line basis over their estimated useful lives. The periods used are as follows; –

Leasehold land and buildings – Cabin	4 years
Leasehold land and buildings – New Building	50 years
Furniture and fittings	5–10 years
Other equipment	3–5 years

f) Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

g) Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

h) Creditors and Provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are normally recognised at their settlement amount after allowing for any trade discounts due.

i) Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2022

2. **Income from Donations and Legacies**

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
	£	£	£	£
Tax efficient planned giving	99,676	2,355	102,031	113,618
Other planned giving	15,367	–	15,367	10,364
Collections at services	1,877	–	1,877	3,865
Tax recoverable through Gift Aid	18,931	589	19,520	22,046
Grant Income	–	–	–	2,715
Total donations and legacies	135,850	2,944	138,794	152,608

3. **Fundraising Income**

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
	£	£	£	£
Special appeal – Building fund	–	2,580	2,580	0
Specific fundraising events and activities	–	434	434	0
	–	3,014	3,014	–

4. **Investment Income**

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
	£	£	£	£
Interest receivable	149	–	149	6

5. **Income from Charitable Activities**

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
	£	£	£	£
Wedding and similar fees	1,089	–	1,089	625
Rental income	24,792	–	24,792	6,768
Other	–	–	–	199
	25,881	–	25,881	7,592
Total incoming resources	161,880	5,958	167,838	160,206

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2022

6. Analysis of Resources expended by Expenditure Type

	Staff Costs	Other costs	Total	Total
	2022	2022	2022	2021
	£	£	£	£
Church Activities	17,144	151,920	169,064	182,843
Governance – independent examiners' fees	–	1,470	1,470	1,440
	17,144	153,390	170,534	184,283

Fees of £1,470 (2021 – £1,440) were payable in the year to the independent examiner for the examination of the financial statements, and fees of £817 (2021 – £558) were payable to the examiner for other services provided, included within support costs.

7. Church Activities

Summary of expenditure by fund type

	Unrestricted funds	Restricted funds	Total funds	Total funds
	2021	2021	2022	2021
	£	£	£	£
Church activities (as analysed in notes 8 –10)	151,090	17,974	169,064	182,843

8. Analysis of Resources expended by activities

	Activities undertaken directly	Support Costs	Total	Total
	2022	2022	2022	2021
	£	£	£	£
Church Activities	118,684	50,380	169,064	182,843

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2022

9. Direct Church Activities

	Direct Costs 2022 £	Total 2022 £	Total 2021 £
Parish Share	75,380	75,380	75,783
Children and Families Pastor	8,289	8,289	26,715
Other staff costs	9,179	9,179	8,946
Vicars expenses	3,943	3,943	3,759
Worship	2,938	2,938	1,981
Outreach	(424)	(424)	2,600
Youth and community activities	1,822	1,822	1,834
Gifts	222	222	85

Mission giving

Home

St Albans Schools Worker (STEP)	650	650	650
The Living Room	500	500	500
267 Project	750	750	750

Donations through GMAG

Mission work of M & S Browne	4,000	4,000	4,000
Mission work of D & A Roche	-	-	-
Mission work of S Young	2,500	2,500	2,500
Mission work of R Howson	2,500	2,500	2,500
Mission work of S Boyce	2,000	2,000	4,000
Mission work of S Hwang	-	-	-
Gift to CC Project	-	-	-
Gift to Mission Partner	2,434	2,434	2,000
Gift to Mission Associate	-	-	-
Short term mission	2,000	2,000	-
Other	-	-	-

118,684	118,684	138,604
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10. Overhead costs in support of direct church activities

	Support Costs 2022 £	Total 2022 £	Total 2021 £
Buildings and grounds	16,185	16,185	12,147
Utilities	6,304	6,304	214
Administration	6,287	6,287	8,253
Insurance	1,214	1,214	1,147
Catering	1,134	1,134	510
Depreciation	19,256	19,256	21,968
	50,380	50,380	44,239

The cost of utilities is stated after offsetting £4,473 (2021 – £4,088) of income from solar generation feed-in tariff.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2022

11. Staff Costs

	Total	Total
	2022	2021
	£	£
Wages and salaries	16,326	33,797
Social security costs	-	-
Pension costs	819	1,419
	17,144	35,216

All staff costs have been allocated to the ordinary ministry of the church. Staff costs in relation to any other activities are not considered material.

Key Management Personnel, consisting of the PCC members, received total consideration in the year of £8,086 (2021 – £26,270)

The average number of staff employed by the PCC throughout the year was 2 (2021 – 2). This equates to 1.4 full time equivalent staff (2021 – 1.4).

The costs of the vicar are accounted for in payments of the Parish Share to the Diocese of St Albans, with the exception of the vicar's expenses which are disclosed above in Note 9.

No member of staff was paid a salary in excess of £60,000 (2021 – none).

12. Fixed Assets – Tangible Assets

	Leasehold land and buildings	Improvements, Furniture and Fittings	Other equipment	Total
	£	£	£	£
Asset cost				
Balance brought forward	701,795	65,189	66,226	833,210
Additions	-	10,100	1,171	11,271
Disposals	-	-	-	-
Balance carried forward	701,795	75,289	67,396	844,481
Accumulated depreciation				
Balance brought forward	(152,839)	(57,740)	(58,672)	(269,251)
Charge for the year	(13,782)	(2,741)	(2,733)	(19,256)
Disposals	-	-	-	-
Balance carried forward	(166,621)	(60,481)	(61,405)	(288,508)
Net Book Value				
Brought forward	548,956	7,449	7,554	563,959
Carried forward	535,174	14,808	5,991	555,973

Christ Church St Albans
Notes to the financial statements
For the year ended 31 st December 2022

13. **Debtors**

	Total 2022	<i>Total 2021</i>
	£	£
Debtors and prepayments	29,391	9,053
Gift aid owed by HMRC	33,275	13,755
Total	62,666	22,808

14. **Cash at bank and in hand**

	Total 2022	<i>Total 2021</i>
	£	£
The CBF Church of England Deposit Fund	8,799	8,685
Bank accounts and cash	159,955	194,305
Total	168,754	202,989

15. **Creditors: amounts falling due within one year**

	Total 2022	<i>Total 2021</i>
	£	£
Creditors and accruals	8,240	7,908
Total	8,240	7,908

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2022

16. **Statement of funds**

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
<i>Designated funds</i>					
House fund	–	–	–	–	–
Maintenance fund	10,000	–	–	–	10,000
Bequest fund	21,163	–	–	–	21,163
Building fund (designated)	46,000	–	–	–	46,000
	<u>77,163</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>77,163</u>
<i>General fund</i>					
General	121,722	161,880	(152,560)	–	131,042
Total Unrestricted funds	<u>198,885</u>	<u>161,880</u>	<u>(152,560)</u>	<u>–</u>	<u>208,205</u>
<i>Restricted funds</i>					
Building fund	41,910	2,868	(630)	(26,674)	17,474
Capital depreciation fund	540,998	–	(16,932)	26,674	550,741
Hardship fund	–	2,656	–	–	2,656
Missionary fund	–	434	(434)	–	–
Council grant fund	55	–	22	–	77
	<u>582,964</u>	<u>5,958</u>	<u>(17,974)</u>	<u>–</u>	<u>570,948</u>
Total of funds	<u>781,849</u>	<u>167,838</u>	<u>(170,534)</u>	<u>–</u>	<u>779,153</u>

Maintenance fund – The PCC reserves policy continues to be to have £10,000 in a maintenance fund at any time as a contingency for emergency maintenance

Christ Church St Albans

Notes to the financial statements

For the year ended 31st December 2022

Hardship fund – Money donated by the congregation to help anyone struggling in this period of rising cost of living.

Bequest fund – Accumulation of legacies

Building Fund (designated) – The PCC agreed to maintain a designated building fund to fund any future work as part of the “Building together project”.

The Building fund (restricted) contains monies set aside for the “Building Together” Project which is on-going.

The Capital Depreciation fund was established to allow the cost of all assets purchased as part of the ‘Building Together’ project to be spread over their useful economic lives, separately from the Building fund. All assets that were historically depreciated to the General fund will continue to do so. A transfer was made to balance the capital depreciation fund with the NBV of building fund assets.

The Missionary fund shows monies received which are passed on to specific nominated mission based charities.

17. Summary of funds

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
Designated funds	77,163	–	–	–	77,163
General fund	121,722	161,880	(152,560)	–	131,042
	198,885	161,880	(152,560)	–	208,205
Restricted funds	582,964	5,958	(17,974)	–	570,948
	781,849	167,838	(170,534)	–	779,153

18. Analysis of net assets between funds

	Unrestricted General	Unrestricted Designated	Restricted	Total 2022	Total 2021
	£	£	£	£	£
Fixed assets	5,233	–	550,741	555,973	563,959
Current Assets	131,701	77,163	22,555	231,419	225,797
Creditors and accruals	(5,892)	–	(2,348)	(8,240)	(7,908)
	131,042	77,163	570,948	779,153	781,849

19. Related Parties transactions

B Chafe member of the PCC is also employed as the Children and Families Pastor for which she received a gross salary of £7,662 (2021 – £25,183).

No members of the PCC were reimbursed any expenses incurred as members of the PCC during 2022. No members were remunerated in the year in their role as trustees (2021 – the same).

Christ Church St Albans

Notes to the financial statements

For the year ended 31st December 2022

Individuals who were members of the PCC during the year and therefore trustees of the charity made donations without conditions to the church totalling £27,165 (2021 – £35,042).

20. Prior year Statement of Financial Activities

	Note	Unrestricted funds	Restricted funds	Total funds 2021
		£	£	£
Income and Endowments from:				
Donations and legacies	2	149,893	2,715	152,608
Fundraising Income	3	–	–	–
Investments	4	6	–	6
Charitable Activities	5	7,592	–	7,592
Total income and endowments		157,491	2,715	160,206
Expenditure on:				
Charitable activities expenses	6–10	161,111	23,172	184,283
Total expenditure		161,111	23,172	184,283
Net income/(expenditure)		(3,620)	(20,457)	(24,077)
Total funds brought forward		202,505	603,421	805,926
Total funds carried forward		198,885	582,964	781,849

Christ Church St Albans

Independent examiner report

For the year ended 31st December 2022

Independent Examiner's Report to the Parochial Church Council of the Parish of Christ Church, St Albans

I report on the financial statements of the church for the year ended 31st December 2022.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

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 charity's accounts carried out under section 145 of the 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

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1st April 2005 which is referred to in the extant regulations but has been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1st January 2015.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Richard Hill, FCA
GRIFFIN STONE MOSCROP & CO
CHARTERED ACCOUNTANTS
21-27 Lamb's Conduit Street
London WC1N 3GS

Date.....

Accounts

Christ



CHRIST CHURCH PCC, ST ALBANS

Registered Charity No 1132925

ANNUAL REPORT AND UNAUDITED ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2021

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Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2021

Aim and purpose

Christ Church St Albans Parochial Church Council (PCC) is responsible for co-operating with the Incumbent, the Rev Dr Jeremy Follett, in promoting in the parish the whole mission of the church – pastoral, evangelistic, social and ecumenical.

Objectives and activities

The PCC is committed to enabling as many people as possible to know God through his son, Jesus Christ, and to live in the power of his Spirit both in the church and in their lives in the wider community.

The Incumbent and the PCC have been mindful of the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. All are welcome to our activities, where we seek to know God better, and work out the implications in our lives. We are very conscious that as a Church we exist more for the benefit of those outside the church than those within.

This is expressed through the Church Vision:

to be an ALL AGE COMMUNITY
on a SHARED JOURNEY OF FAITH
making THE EDGE THE CENTRE.

In practice this is a challenging vision. As the world and our community change, so the words we use and our life together must adapt so that the eternal message is still relevant to those around us. As each generation develops its own, different culture, so the challenge of being an all-age Church increases. Specific activities include:

- Worship, including prayer, learning about the Gospel and developing our knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Outreach work
- Support of Christian mission elsewhere in the UK and globally

To facilitate this work it is important that we maintain the fabric and improve the facilities of the Church Centre.

Worship and Evangelism

The PCC is committed to providing worship services that the congregation and the wider community find both beneficial and spiritually fulfilling. As we have returned to Church after lockdowns we have chosen to operate just one worship service which is live-streamed. With an emphasis on families this has enabled us to all be together as often as possible. The Vicar is supported by a ministry team of 3 Readers, 1 retired Clergy, a Children & Families Pastor and 1 reader-in-training. A key part of all our worship events is music in which we are served by a number of skilled and dedicated musicians.

Smaller groups have gradually started meeting again in person taking the opportunity for worship, study, prayer and fellowship/mutual support. Similarly our mission projects to the local community have been able to restart including Seniors, Parent and Toddlers (Little Acorns), an Open Youth Club (The Shack).

All are welcome to attend our regular activities. We are being joined online from around the world and those who cannot make the service with average figures for live-stream or watching the ensuing recording being around 35 people per week.

As well as our regular services we have continued to enable the community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of new life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. During the year the church and its clergy conducted 5 funerals and 1 baptism.

Prayer plays a very important part in the life of the church. A monthly on-line prayer meeting has been developed during the year and we have returned to a monthly Saturday prayer breakfast. A prayer chain continues to alert church members to specific needs within the Church community. A number of Prayer Triplets continue to thrive.

Other activities

Other activities take place in the church or hall with discipleship and outreach objectives. They normally include:

- CC Families meet as part of our main Sunday worship, a pattern developed on-line in which parents & children learn together as families

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2021

- CC Youth meet on Sunday evenings to relate Scripture to the Issues of Science & Faith being taught at school
- 'Little Acorns' - a parent & toddlers' group on Wednesdays
- 'Seniors' outreach lunches and teas and study groups (mainly Tuesdays or Thursdays), for senior members of church and community
- 'The Shack' - an open youth club including Christian teaching session on Fridays

Other charitable and community organisations who under normal circumstances also make regular use of the Church premises include:

- Wacky Wheels for wheelchair bound young people on Mondays
- Stroke Club on Tuesdays (have yet to return to us)
- A Trussell Trust Foodbank on Tuesdays [this has remained open throughout 2021]
- Arthritis Group monthly on Wednesdays (have yet to return to us)
- Model Engineers monthly on Wednesdays
- Sure Start on Thursdays
- Brownies on Thursdays
- Women's Institute Belles monthly on Wednesday evenings
- 'Daylight Club' for disabled adults on Fridays

Global Mission

Helping those in need, whether physical or spiritual, is a demonstration of our faith with 12% of our overall expenditure given to mission causes. During 2021 we continued to support long-term mission partners working in Argentina and the UK with financial and/or prayer support. Church members also continue to sponsor school children at Crown of Life School in Zambia enabling them to continue their educations. The first set of sponsored children graduated during this year, with a few going on to University.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2021

Inter-Church activities

The church supports two Christian outreach projects to the youth in our community. We support the work of Step, which trains and takes volunteer Christian workers into the schools in St Albans and Harpenden with the aim of presenting a relevant example of Christianity to the young people they meet. We also support the work of the 2:67 Project; a St Albans based Christian charity which provides advice, support, encouragement, resources and training to churches in the St Albans area in all aspects of youth and children's work. 2:67 Project has located its offices on our site since 2017. We also continue to support the Living Room project, a hugely fruitful organisation working with those who have long term addictions. It is our intention to give long term support to each of these three projects.

The church is a member of the Evangelical Alliance and also Churches Together in St Albans.

Buildings and Grounds

As pandemic restrictions have gradually lifted the use of the building has increased. The Church Centre has enviable facilities which normally lead to its heavy use by the church and local community alike. It is equipped with photo voltaic panels to reduce the Church's carbon footprint and energy expenditure.

Planning for phase 2 of the building project (re-ordering the interior of the original worship centre) has been subsumed by the on-going problem of a flat roof with multiple leaks, yet to be solved despite remedial work. A Working Party to consider options for this is due to start in 2022.

Staff

Becki Chafe, *Children & Families Pastor*, went on maternity leave in October. Debbie Dorman has continued to flourish in her role as church Administrator. Cleaning is undertaken by a cleaning company. Each of these staff members have greatly enhanced the life of Christ Church during the year.

Christ Church St Albans
Trustees Annual Report
For the year ended 31st December 2021

Financial review

General Fund

The table below shows the General Fund income and expenditure result for 2021 and the budget for 2022.

	Actual	Budget	Budget
	2021	2021	2022
	£'000	£'000	£'000
Income			
Donations	150	150	160
Other Income	7	9	11
	157	159	171
Expenditure			
Staff costs (including quota share for vicar)	(115)	(120)	(112)
Worship	(2)	(5)	(5)
Community activities	(1)	(3)	(3)
Resources (building and administration)	(26)	(31)	(32)
Outreach	(0)	(0)	(0)
Donations	(17)	(18)	(19)
	(161)	(177)	(171)
Surplus on expenditure for the year	(4)	(18)	0

The church ended the year with a smaller deficit than budgeted due lower than budgeted spending in Staff costs, Worship, Community activities & Resources.

Building Fund

Pledges for phase 1 have all been received, any income now received is set aside for phase 2 of the build which is under consideration.

Reserves policy

It is the policy of the PCC to maintain, if possible, free reserves which equate to at least three months unrestricted payments, plus £10,000 for emergency repairs (and if budgeting for a deficit, two years of expected deficit in addition). At present this would amount to £63,704; free reserves (general and designated) are currently £191,551.

Conclusion

God's provision is clear. Our careful stewardship of these resources is paramount for the forthcoming year and beyond.

Many thanks to all who are involved in the finances of the Church throughout the year, especially Doreen Collins, Mary Cottrell, Debbie Dorman, Becki Chafe, Sarah Patrick, Meriel Dixon & Jonathan Carter. Thanks also to the stewardship of the budget holders for their careful use of the church's financial resources.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2021

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. Membership of the PCC includes *ex-officio* our Vicar, churchwardens, and members of the Diocesan and General Synods who are on the electoral roll of the Church. Those members of the congregation who are on the electoral roll elect 9 PCC members (3 each year) and 3 Deanery Synod members for three-year terms.

The electoral roll numbered 123 at the 2021 APCM. After each APCM, new PCC members are given briefings on the roles of the PCC, its officers and members, and standing Terms of Reference for its Standing Committee and Action Groups.

The PCC met nine times during the year (including 4 via Zoom). A number of committees report to the PCC: the Standing Committee and Action Groups covering Buildings & Grounds, Global Mission and Staffing.

The PCC employs the staff mentioned earlier on page 4.

Our Safeguarding policies for children and vulnerable adults are reviewed annually and there are approval procedures for all who work with children and young people including the obtaining of Disclosure and Barring Service clearances.

Christ Church St Albans
Trustees Annual Report
For the year ended 31st December 2021

Reference and administrative details

Christ Church St Albans is part of the Diocese of St Albans within the Church of England.

The address is Christ Church Centre, 3 High Oaks, St Albans, Herts AL3 6DJ. The Diocese owns the freehold of the property.

The Church website is at <http://www.ccstalbens.org.uk/>.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006), and is a charity registered with the Charity Commission under charity registration number 1132925. Registration is in the name of The Parochial Church Council of the Ecclesiastical Parish of Christ Church, St Albans. All PCC members are trustees for the registered charity.

The PCC members who have served during the year until the date this report was approved were:

Vicar:	Jeremy Follett
Churchwardens:	Jonathan Carter Meriel Dixon
Diocesan Synod:	Meriel Dixon
Deanery Synod:	Meriel Dixon Jane Sellars (from April 2021)
Elected members:	Malcolm Blaxland Becki Chafe Oliver Donald (from April 2021) Jackie Kenealy Kate Kent (until April 2021) Sue Medlycott Sarah Patrick Maria Prowse Michael Thompson (until April 2021)
Co-opted:	Paul Collis (Treasurer)

Approved by the PCC on

7th March 2022

and signed on its behalf:



Rev. Jeremy Follett

Christ Church St Albans
Statement of Financial Activities
For the year ended 31st December 2021

	Note	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
		£	£	£	£
Income and Endowments from:					
Donations and legacies	2	149,893	2,715	152,608	146,770
Fundraising Income	3	-	-	-	2,175
Investments	4	6	-	6	73
Charitable Activities	5	7,592	-	7,592	8,016
Total Income and endowments		157,491	2,715	160,206	157,034
Expenditure on:					
Charitable activities expenses	6-10	161,111	23,172	184,283	182,031
Total expenditure		161,111	23,172	184,283	182,031
Net income/(expenditure)		(3,620)	(20,457)	(24,077)	(24,997)
Total funds brought forward		202,505	603,421	805,926	830,923
Total funds carried forward		198,885	582,964	781,849	805,926

All activities relate to continuing operations.

The notes on pages 10 to 19 form part of these financial statements

Christ Church St Albans

Balance Sheet

As at 31st December 2021

	Note	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	12		<u>563,959</u>		<u>572,567</u>
Current assets					
Debtors	13	22,808		25,762	
Cash at bank and in hand	14	<u>202,989</u>		<u>225,187</u>	
		225,797		250,949	
Creditors: amounts falling due within one year	15	<u>(7,908)</u>		<u>(17,590)</u>	
Net Current Assets			217,890		233,358
Creditors: amounts falling due after one year			0		0
Net Assets			<u>781,849</u>		<u>805,926</u>
Charity Funds					
Unrestricted funds	16				
General fund			121,722		125,342
Designated funds			77,163		77,163
Restricted funds	16		582,964		603,421
Total Funds			<u>781,849</u>		<u>805,926</u>

Approved by the Parochial Church Council

7th March

2022 and signed on its behalf by:



The Reverend Jeremy Follett (Chair)



Paul Collis (Treasurer)

The notes on pages 10 to 19 form part of these Financial Statements.

Christ Church St Albans

Notes to the financial statements

For the year ended 31st December 2021

1. Accounting Policies

a) Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance 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) updated in October 2019 and Charities Act 2011.

The financial statements have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair" view. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) updated in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Christ Church St Albans constitutes a public benefit charity as defined by FRS 102.

b) Funds

General Funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the church and which have not been designated for any other purposes.

Designated Funds are funds whose use is not legally restricted, but whose purpose has been designated by the PCC. The aim and use of each designated fund is set out in the notes to the financial statements. The PCC is entitled to change its mind and to use these funds in whatever way it sees fit.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the church for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

c) Income

All income is recognised once the church has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to donations receivable under Gift Aid donations or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

d) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

e) Fixed assets

Consecrated and beneficed property is not included in accordance with s10 (2) (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2000, there is insufficient cost information available; therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 are capitalised and depreciated over their currently anticipated future economic life.

All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Leasehold land and buildings comprise the New Building, which was brought into use from October 2011 and the Cabin.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2021

Tangible fixed assets are depreciated on a straight line basis over their estimated useful lives. The periods used are as follows; -

Leasehold land and buildings - Cabin	4 years
Leasehold land and buildings - New Building	50 years
Furniture and fittings	5-10 years
Other equipment	3-5 years

f) Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

g) Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

h) Creditors and Provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are normally recognised at their settlement amount after allowing for any trade discounts due.

i) Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2021

2. Income from Donations and Legacies

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Tax efficient planned giving	113,618	-	113,618	114,758
Other planned giving	10,364	-	10,364	7,060
Collections at services	3,865	-	3,865	1,417
Tax recoverable through Gift Aid	22,046	-	22,046	22,535
Grant Income	-	2,715	2,715	1,000
Legacies received	-	-	-	-
Total donations and legacies	149,893	2,715	152,608	146,770

3. Fundraising Income

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Special appeal – "Building Together"	-	-	-	-
Specific fundraising events and activities	-	-	-	2,175
	-	-	-	2,175

4. Investment Income

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Interest receivable	6	-	6	73

5. Income from Charitable Activities

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Wedding and similar fees	625	-	625	364
Rental income	6,768	-	6,768	7,522
Other	199	-	199	130
	7,592	-	7,592	8,016
Total Incoming resources	157,491	2,715	160,206	157,034

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2021

6. Analysis of Resources expended by Expenditure Type

	Staff Costs	Other costs	Total	Total
	2021	2021	2021	2020
	£	£	£	£
Church Activities	35,216	147,627	182,843	180,591
Governance – Independent examiners' fees	–	1,440	1,440	1,440
	35,216	149,067	184,283	182,031

Fees of £1,440 (2020 - £1,440) were payable in the year to the Independent examiner for the examination of the financial statements, and fees of £558 (2020 - £624) were payable to the examiner for other services provided, included within support costs.

7. Church Activities

Summary of expenditure by fund type

	Unrestricted funds	Restricted funds	Total funds	Total funds
	2021	2021	2021	2020
	£	£	£	£
Church activities (as analysed in notes 8 – 10)	159,671	23,172	182,843	180,591

8. Analysis of Resources expended by activities

	Activities undertaken directly	Support Costs	Total	Total
	2021	2021	2021	2020
	£	£	£	£
Church Activities	138,604	44,239	182,843	180,591

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2021

9. Direct Church Activities

	Direct Costs 2021 £	Total 2021 £	Total 2020 £
Parish Share	75,783	75,783	78,139
Children and Families Pastor	26,715	26,715	14,840
Other staff costs	8,946	8,946	21,117
Vicar's expenses	3,759	3,759	3,896
Worship	1,982	1,982	5,355
Outreach	2,600	2,600	999
Youth and community activities	1,834	1,834	1,992
Gifts	85	85	-

Mission giving

Home

St Albans Schools Worker (STEP)	650	650	650
The Living Room	500	500	500
267 Project	750	750	750

Donations through GMAG

Mission work of M & S Browne	4,000	4,000	4,000
Mission work of D & A Roche	-	-	-
Mission work of S Young	2,500	2,500	1,500
Mission work of R Howson	2,500	2,500	2,500
Mission work of S Boyce	4,000	4,000	4,000
Mission work of S Hwang	-	-	-
Gift to CC Project	-	-	-
Gift to Mission Partner	2,000	2,000	2,175
Gift to Mission Associate	-	-	4,000
Short term mission	-	-	-
Other	-	-	-

138,604	138,604	146,412
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10. Overhead costs in support of direct church activities

	Support Costs 2021 £	Total 2021 £	Total 2020 £
Buildings and grounds	12,147	12,147	6,618
Utilities	214	214	465
Administration	8,253	8,253	4,747
Insurance	1,147	1,147	567
Catering	510	510	81
Depreciation	21,968	21,968	21,703
	44,239	44,239	34,179

The cost of utilities is stated after offsetting £4,088 (2020 - £4,229) of income from solar generation feed-in tariff.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2021

11. Staff Costs

	Total 2021	Total 2020
	£	£
Wages and salaries	33,797	34,537
Social security costs	-	-
Pension costs	1,419	1,321
	35,216	35,858

All staff costs have been allocated to the ordinary ministry of the church. Staff costs in relation to any other activities are not considered material.

Key Management Personnel, consisting of the PCC members, received total consideration in the year of £26,270 (2020 - £21,099)

The average number of staff employed by the PCC throughout the year was 2 (2020 - 2). This equates to 1.4 full time equivalent staff (2020 - 2).

The costs of the vicar are accounted for in payments of the Parish Share to the Diocese of St Albans, with the exception of the vicar's expenses which are disclosed above in Note 9.

No member of staff was paid a salary in excess of £60,000 (2020 - none).

12. Fixed Assets - Tangible Assets

	Leasehold land and buildings	Furniture and Fittings	Other equipment	Total
	£	£	£	£
Asset cost				
Balance brought forward	701,795	60,304	57,752	819,851
Additions	-	4,885	8,474	13,359
Disposals	-	-	-	-
Balance carried forward	701,795	65,189	66,226	833,210
Accumulated depreciation				
Balance brought forward	(139,057)	(53,325)	(54,902)	(247,284)
Charge for the year	(13,782)	(4,415)	(3,770)	(21,967)
Disposals	-	-	-	-
Balance carried forward	(152,839)	(57,740)	(58,672)	(269,251)
Net Book Value				
Brought forward	562,738	6,978	2,851	572,567
Carried forward	548,956	7,449	7,554	563,959

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2021

13. Debtors

	Total	Total
	2021	2020
	£	£
Debtors and prepayments	9,053	11,014
Gift aid owed by HMRC	13,755	14,748
Total	22,808	25,762

14. Cash at bank and in hand

	Total	Total
	2021	2020
	£	£
The CBF Church of England Deposit Fund	8,685	8,680
Bank accounts and cash	194,304	216,507
Total	202,989	225,187

15. Creditors: amounts falling due within one year

	Total	Total
	2021	2020
	£	£
Creditors and accruals	7,908	5,090
Interest free loans	–	12,500
Total	7,908	17,590

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2021

16. Statement of funds

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
Designated funds					
House fund	-	-	-	-	-
Maintenance fund	10,000	-	-	-	10,000
Bequest fund	21,163	-	-	-	21,163
Building fund (designated)	46,000	-	-	-	46,000
	77,163	-	-	-	77,163
General fund					
General	125,342	157,491	(161,111)	-	121,722
Total Unrestricted funds	202,504	157,491	(161,111)	-	198,885
Restricted funds					
Building fund	41,910	-	-	-	41,910
Capital depreciation fund	560,511	-	(19,512)	-	540,999
Grounds fund	-	-	-	-	-
Missionary fund	-	-	-	-	-
Council grant fund	1,000	2,715	(3,660)	-	55
	603,421	2,715	(23,172)	-	582,964
Total of funds	805,926	160,206	(184,283)	-	781,849

Maintenance fund – The PCC reserves policy continues to be to have £10,000 in a maintenance fund at any time as a contingency for emergency maintenance

Grounds fund – Money donated by a member of the congregation to carry out improvement work on the Church fabric and grounds, primarily on the Garden of Remembrance

Bequest fund – Accumulation of legacies

Building Fund (designated) – The PCC agreed to maintain a designated building fund to fund any future work as part of the "Building together project".

The Building fund (restricted) contains monies set aside for the "Building Together" Project which is on-going.

The Capital Depreciation fund was established to allow the cost of all assets purchased as part of the 'Building Together' project to be spread over their useful economic lives, separately from the Building fund. All assets that were historically depreciated to the General fund will continue to do so.

The Missionary fund shows monies received which are passed on to specific nominated mission based charities.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2021

17. **Summary of funds**

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
<i>Designated funds</i>	77,163	-	-	-	77,163
<i>General fund</i>	125,342	157,491	(161,111)	-	121,722
	202,505	157,491	(161,111)	-	198,885
<i>Restricted funds</i>	603,421	2,715	(23,172)	-	582,964
	805,926	160,206	(184,283)	-	781,849

18. **Analysis of net assets between funds**

	Unrestricted General	Unrestricted Designated	Restricted	Total 2021	Total 2020
	£	£	£	£	£
Fixed assets	7,334	-	556,625	563,959	572,567
Current Assets	120,859	77,163	27,775	225,797	250,949
Creditors and accruals	(6,471)	-	(1,436)	(7,908)	(17,590)
	121,722	77,163	582,964	781,849	805,926

19. **Related Parties transactions**

B Chafe member of the PCC is also employed as the Children and Families Pastor for which she received a gross salary of £25,183 (2020 - £13,544).

S Patrick member of the PCC from APCM 2019 was employed as Communications Co-ordinator till January 2021 for which she received a gross salary of £86 (2020 - £6,945).

No members of the PCC were reimbursed any expenses incurred as members of the PCC during 2021. No members were remunerated in the year in their role as trustees (2020 - the same).

Individuals who were members of the PCC during the year and therefore trustees of the charity made donations without conditions to the church totalling £35,042 (2020 - £37,092).

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2021

20. **Prior year Statement of Financial Activities**

	Note	Unrestricted funds	Restricted funds	Total funds 2020
		£	£	£
Income and Endowments from:				
Donations and legacies	2	145,770	1,000	146,770
Fundraising Income	3	–	2,175	2,175
Investments	4	73	–	73
Charitable Activities	5	8,016	–	8,016
Total Income and endowments		153,859	3,175	157,034
Expenditure on:				
Charitable activities expenses	6–10	159,550	22,481	182,031
Total expenditure		159,550	22,481	182,031
Net Income/(expenditure)		(5,691)	(19,306)	(24,997)
Total funds brought forward		208,196	622,727	830,923
Total funds carried forward		202,505	603,421	805,926

Christ Church St Albans
Independent examiner report
For the year ended 31st December 2021

Independent Examiner's Report to the Parochial Church Council of the Parish of Christ Church, St Albans

I report on the financial statements of the church for the year ended 31st December 2021.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

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 charity's accounts carried out under section 145 of the 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

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice Issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Richard Hill, FCA
GRIFFIN STONE MOSCROP & CO
CHARTERED ACCOUNTANTS
21-27 Lamb's Conduit Street
London WC1N 3GS

Date 22nd June 2022

Accounts

Christ



CHRIST CHURCH PCC, ST ALBANS

Registered Charity No 1132925

ANNUAL REPORT AND UNAUDITED ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2020

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Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2020

Aim and purpose

Christ Church St Albans Parochial Church Council (PCC) is responsible for co-operating with the Incumbent, the Rev Dr Jeremy Follett, in promoting in the parish the whole mission of the church – pastoral, evangelistic, social and ecumenical.

Objectives and activities

The PCC is committed to enabling as many people as possible to know God through his son, Jesus Christ, and to live in the power of his Spirit both in the church and in their lives in the wider community.

The Incumbent and the PCC have been mindful of the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. All are welcome to our activities, where we seek to know God better, and work out the implications in our lives. We are very conscious that as a Church we exist more for the benefit of those outside the church than those within.

This is expressed through the Church Vision:

**to be an ALL AGE COMMUNITY
on a SHARED JOURNEY OF FAITH
making THE EDGE THE CENTRE.**

In practice this is a challenging vision. As the world and our community change, so the words we use and our life together must adapt so that the eternal message is still relevant to those around us. As each generation develops its own, different culture, so the challenge of being an all-age Church increases. Specific activities include:

- Worship, including prayer, learning about the Gospel and developing our knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Outreach work
- Support of Christian mission elsewhere in the UK and globally

To facilitate this work it is important that we maintain the fabric and improve the facilities of the Church Centre.

Worship and Evangelism

The PCC is committed to providing worship services that the congregation and the wider community find both beneficial and spiritually fulfilling. Under normal conditions there are two main services each Sunday which follow different styles of worship, one being more structured and liturgical, while the other is less structured, with a more contemporary musical style and frequently using innovative means of congregational participation. However during the 2020 COVID-19 pandemic we developed a pre-recorded weekly online worship service with corresponding online Kid's Church. These became the main worship events, supplemented by live or ZOOM-meetings according to changing government guidelines. The Vicar is supported by a ministry team of 3 Readers, 1 retired Clergy, a Children & Families Pastor and (until September) a Youth & Families Pastor each of whom works with others to prepare, record, lead and preach as required. A key part of all our worship events is music in which we are served by a number of skilled and dedicated musicians.

Smaller groups have continued to stay in touch remotely during the year, taking the opportunity for worship, study, prayer and (particularly importantly) fellowship/mutual support. Despite not being able to meet together our mission projects have attempted to stay in touch with particular groups of people in the local community including Seniors, Parent and Toddlers (Little Acorns), an Open Youth Club (The Shack) and Messy Church.

All are welcome to attend our regular activities. We have been joined online by people from around the world, average viewing figures being about 150 for the Sunday morning services.

As well as our regular services we have continued to enable the community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of new life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. During the year the church and its clergy conducted 9 funerals and 1 baptism.

Prayer plays a very important part in the life of the church. This year, when allowed, the church has been open for private prayer every Wednesday including a socially distanced Communion service. A prayer chain continues to alert church members to specific needs within the Church community. Under normal circumstances one Saturday morning each month is dedicated to an hour of prayer with other regular opportunities in the evenings. A number of Prayer Triplets continue to thrive.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2020

Other activities

Other activities take place in the church or hall during the week or on Sundays with discipleship and outreach objectives. Although currently none of these are meeting physically, they normally include:

- Tots Church on Sunday mornings (for infants)
- For children (Kid's Church) and for teenagers (Pathfinders and Sunday Session) worship and teaching on Sundays
- 'Little Acorns' - a parent and toddlers' group on Wednesdays
- 'Seniors' outreach lunches and teas and study groups (mainly on Tuesdays or Thursdays), for senior members of church and community
- 'The Shack' - an open youth club including Christian teaching session on Fridays
- Messy Church nearly every month on a Sunday afternoon

Other charitable and community organisations who under normal circumstances also make regular use of the Church premises include:

- Wacky Wheels for wheelchair bound young people on Mondays
- Art Therapy Group on Mondays
- Stroke Club on Tuesdays
- A Trussell Trust Foodbank on Tuesdays [this has remained open throughout 2020]
- A 12 Step Fellowship for those living with addictions on Tuesdays
- Digital Photography evening class on Tuesdays
- Arthritis Group monthly on Wednesdays
- Model Engineers monthly on Wednesdays
- Sure Start on Thursdays
- Brownies on Thursdays
- 'Daylight Club' for disabled adults on Fridays

Global Mission

Helping those in need, whether physical or spiritual, is a demonstration of our faith with 12% of our overall expenditure given to mission causes. During 2020 we continued to support long-term mission partners working in Argentina and the UK with financial and/or prayer support. Church members also continue to sponsor school children at Crown of Life School in Zambia enabling them to continue their educations.

Christ Church St Albans

Trustees Annual Report

For the year ended 31st December 2020

Inter-Church activities

The church supports two Christian outreach projects to the youth in our community. We support the work of Step, which trains and takes volunteer Christian workers into the schools in St Albans and Harpenden with the aim of presenting a relevant example of Christianity to the young people they meet. We also support the work of the 2:67 Project; a St Albans based Christian charity which provides advice, support, encouragement, resources and training to churches in the St Albans area in all aspects of youth and children's work. 2:67 Project has located its offices on our site since 2017. We also continue to support the Living Room project, a hugely fruitful organisation working with those who have long term addictions. It is our intention to give long term support to each of these three projects.

The church is a member of the Evangelical Alliance and also Churches Together for St Albans.

Buildings and Grounds

Because of pandemic restrictions the use of the building has been limited throughout the year. The Church Centre has enviable facilities which normally lead to its heavy use by the church and local community alike. It is equipped with photo voltaic panels to reduce the Church's carbon footprint and energy expenditure.

Planning for phase 2 of the building project (re-ordering the interior of the original worship centre) has been subsumed by the on-going problem of a flat roof with multiple leaks, yet to be solved despite remedial work.

Staff

Becki Chafe, *Children & Families Pastor*, became full time again in September, after a year in a 1/3-time role working, whilst Ash Chafe left his 2/3-time role in September as *Youth & Families Pastor*. In October Sarah Patrick relinquished her role as Acting Administrator (but continuing as Communications Officer) as in her stead we welcomed Debbie Dorman. After many years' service Anita Livingston stood down as cleaner and we now employ a cleaning company. Each of these staff members have greatly enhanced the life of Christ Church during a difficult year.

Christ Church St Albans
Trustees Annual Report
For the year ended 31st December 2020

Financial review

General Fund

The table below shows the General Fund income and expenditure result for 2020 and the budget for 2021.

	Actual	Budget	Budget
	2020	2020	2021
	£'000	£'000	£'000
Income			
Donations	146	160	150
Other income	8	16	9
	154	176	159
Expenditure			
Staff costs (including quota share for vicar)	(118)	(126)	(120)
Worship	(5)	(6)	(5)
Community activities	(3)	(3)	(3)
Resources (building and administration)	(15)	(26)	(31)
Outreach	(0)	(0)	(0)
Donations	(18)	(19)	(18)
	(160)	(181)	(177)
Surplus on expenditure for the year	(6)	(4)	(18)

The church ended the year with a larger deficit than budgeted due to income reducing from 2019, but with less than budgeted spending in Staff costs & Resources.

Building Fund

Pledges for phase 1 have all been received, any income now received is set aside for phase 2 of the build which is under consideration.

Reserves policy

It is the policy of the PCC to maintain, if possible, free reserves which equate to at least three months unrestricted payments, plus £10,000 for emergency repairs (and if budgeting for a deficit, two years of expected deficit in addition). At present this would amount to £98,983; free reserves (general and designated) are currently £202,505.

In line with Government and Church of England rules the church has been closed in 2020 for the duration of the Covid-19 lockdown. The PCC are monitoring the situation and are committed to utilising the reserves as necessary.

Conclusion

God's provision is clear. Our careful stewardship of these resources is paramount for the forthcoming year and beyond.

Many thanks to all who are involved in the finances of the Church throughout the year, especially Annie Hwang, Doreen Collins, Mary Cottrell, Becki Chafe, Sarah Patrick and Jonathan Carter. Thanks also to the stewardship of the budget holders for their careful use of the church's financial resources.

Christ Church St Albans
Trustees Annual Report
For the year ended 31st December 2020

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. Membership of the PCC includes *ex-officio* our Vicar, churchwardens, and members of the Diocesan and General Synods who are on the electoral roll of the Church. Those members of the congregation who are on the electoral roll elect 9 PCC members (3 each year) and 3 Deanery Synod members for three-year terms.

The electoral roll numbered 128 at the 2020 APCM. After each APCM, new PCC members are given briefings on the roles of the PCC, its officers and members, and standing Terms of Reference for its Standing Committee and Action Groups.

The PCC met six times during the year (March, May and June meetings were all cancelled because of the pandemic) with several taking place via ZOOM. A number of committees report to the PCC: the Standing Committee and Action Groups covering Buildings & Grounds, Global Mission and Staffing. The 'Action for Growth Team' (AGT), which advises on ways for the church to grow both in numbers and in spiritual depth, has not met during the year.

The PCC employs the staff mentioned earlier on page 4.

Our Safeguarding policies for children and vulnerable adults are reviewed annually and there are approval procedures for all who work with children and young people including the obtaining of Disclosure and Barring Service clearances.

Christ Church St Albans
Trustees Annual Report
For the year ended 31st December 2020

Reference and administrative details

Christ Church St Albans is part of the Diocese of St Albans within the Church of England.

The address is Christ Church Centre, 3 High Oaks, St Albans, Herts AL3 6DJ. The Diocese owns the freehold of the property.

The Church website is at <http://www.ccstalbens.org.uk/>.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006), and is a charity registered with the Charity Commission under charity registration number 1132925. Registration is in the name of The Parochial Church Council of the Ecclesiastical Parish of Christ Church, St Albans. All PCC members are trustees for the registered charity.

The PCC members who have served during the year until the date this report was approved were:

Vicar:	Jeremy Follett
Church Wardens:	Jonathan Carter Meriel Dixon
Diocesan Synod:	Meriel Dixon
Deanery Synod:	Meriel Dixon Brenda Everest (until September 2020)
Elected members:	Malcolm Blaxland Jonathan Carter (until September 2020) Becki Chafe Paul Collis (Treasurer) (until September 2020) Brenda Everest (until September 2020) Jackie Kenealy Kate Kent Sue Medlycott Sarah Patrick Maria Prowse (from September 2020) John Sear Michael Thompson (from September 2020)
Co-opted:	Paul Collis (Treasurer) (from September 2020)

Approved by the PCC on

18 April

2021 and signed on its behalf:



Rev. Jeremy Follett

Christ Church St Albans
Statement of Financial Activities
For the year ended 31st December 2020

	Note	Unrestricted funds	Restricted funds	Total funds 2020	Total funds 2019
		£	£	£	£
Income and Endowments from:					
Donations and legacies	2	145,770	1,000	146,770	164,591
Fundraising Income	3	-	2,175	2,175	3,000
Investments	4	73	-	73	70
Charitable Activities	5	8,016	-	8,016	15,847
Total Income and endowments		153,859	3,175	157,034	183,508
Expenditure on:					
Charitable activities expenses	6-10	159,550	22,481	182,031	185,455
Total expenditure		159,550	22,481	182,031	185,455
Net income/(expenditure)		(5,691)	(19,306)	(24,997)	(1,947)
Total funds brought forward		208,196	622,727	830,923	832,870
Total funds carried forward		202,505	603,421	805,926	830,923

All activities relate to continuing operations.

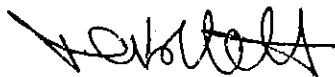
The notes on pages 10 to 19 form part of these financial statements

Christ Church St Albans
Balance Sheet
As at 31st December 2020

	Note	2020		2019	
		£	£	£	£
Fixed assets					
Tangible assets	12		<u>572,567</u>		<u>593,187</u>
Current assets					
Debtors	13	25,762		63,304	
Cash at bank and in hand	14	<u>225,187</u>		<u>203,118</u>	
		250,949		266,422	
Creditors: amounts falling due within one year	15	<u>(17,590)</u>		<u>(16,186)</u>	
Net Current Assets			233,358		250,236
Creditors: amounts falling due after one year	16		0		(12,500)
Net Assets			<u>805,926</u>		<u>830,923</u>
Charlty Funds					
Unrestricted funds	17				
General fund			125,342		131,033
Designated funds			77,163		77,163
Restricted funds	17		<u>603,421</u>		<u>622,727</u>
Total Funds			<u>805,926</u>		<u>830,923</u>

Approved by the Parochial Church Council

18 Apr



The Reverend Jeremy Follett (Chair)

2021 and signed on its behalf by:



Paul Collis (Treasurer)

The notes on pages 10 to 19 form part of these Financial Statements.

Christ Church St Albans

Notes to the financial statements

For the year ended 31st December 2020

1. Accounting Policies

a) Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance 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) updated in October 2019 and Charities Act 2011.

The financial statements have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair" view. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) updated in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Christ Church St Albans constitutes a public benefit charity as defined by FRS 102.

b) Funds

General Funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the church and which have not been designated for any other purposes.

Designated Funds are funds whose use is not legally restricted, but whose purpose has been designated by the PCC. The aim and use of each designated fund is set out in the notes to the financial statements. The PCC is entitled to change its mind and to use these funds in whatever way it sees fit.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the church for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

c) Income

All income is recognised once the church has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to donations receivable under Gift Aid donations or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

d) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

e) Fixed assets

Consecrated and beneficed property is not included in accordance with s10 (2) (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Church Wardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2000, there is insufficient cost information available; therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 are capitalised and depreciated over their currently anticipated future economic life.

All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Leasehold land and buildings comprise the New Building, which was brought into use from October 2011 and the Cabin.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2020

Tangible fixed assets are depreciated on a straight line basis over their estimated useful lives. The periods used are as follows; -

Leasehold land and buildings - Cabin	4 years
Leasehold land and buildings - New Building	50 years
Furniture and fittings	5-10 years
Other equipment	3-5 years

f) Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

g) Cash at Bank and In hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

h) Creditors and Provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are normally recognised at their settlement amount after allowing for any trade discounts due.

i) Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2020

2. Income from Donations and Legacies

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	£	£	£	£
Tax efficient planned giving	114,758	-	114,758	128,683
Other planned giving	7,060	-	7,060	5,523
Collections at services	1,417	-	1,417	4,908
Tax recoverable through Gift Aid	22,535	-	22,535	25,477
Grant income	-	1,000	1,000	-
Legacies received	-	-	-	-
Total donations and legacies	145,770	1,000	146,770	164,591

3. Fundraising Income

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	£	£	£	£
Special appeal - "Building Together"	-	-	-	0
Specific fundraising events and activities	-	2,175	2,175	3,000
	-	2,175	2,175	3,000

4. Investment Income

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	£	£	£	£
Interest receivable	73	-	73	70

5. Income from Charitable Activities

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	£	£	£	£
Wedding and similar fees	364	-	364	340
Rental income	7,522	-	7,522	15,407
Other	130	-	130	100
	8,016	-	8,016	15,847
Total incoming resources	153,859	3,175	157,034	183,507

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2020

6. Analysis of Resources expended by Expenditure Type

	Staff Costs	Other costs	Total	Total
	2020	2020	2020	2019
	£	£	£	£
Church Activities	35,858	144,733	180,591	184,015
Governance - Independent examiners' fees	-	1,440	1,440	1,440
	<u>35,858</u>	<u>146,173</u>	<u>182,031</u>	<u>185,455</u>

Fees of £1,440 (2019 - £1,440) were payable in the year to the Independent examiner for the examination of the financial statements, and fees of £624 (2018 - £576) were payable to the examiner for other services provided, included within support costs.

7. Church Activities

Summary of expenditure by fund type

	Unrestricted funds	Restricted funds	Total funds	Total funds
	2020	2020	2020	2019
	£	£	£	£
Church activities (as analysed in notes 8 -10)	<u>158,110</u>	<u>22,481</u>	<u>180,591</u>	<u>184,015</u>

8. Analysis of Resources expended by activities

	Activities undertaken directly	Support Costs	Total	Total
	2020	2020	2020	2019
	£	£	£	£
Church Activities	<u>146,412</u>	<u>34,179</u>	<u>180,591</u>	<u>184,015</u>

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2020

9. Direct Church Activities

	Direct Costs 2020	Total 2020	Total 2019
	£	£	£
Parish Share	78,139	78,139	76,839
Children and Families Pastor	14,840	14,840	8,738
Other staff costs	21,117	21,117	23,525
Vicars expenses	3,896	3,896	4,199
Worship	5,355	5,355	4,216
Outreach	999	999	2,207
Youth and community activities	1,992	1,992	2,219
Gifts	-	-	279

Mission giving

Home

St Albans Schools Worker (STEP)	650	650	2,600
The Living Room	500	500	2,000
267 Project	750	750	2,600

Donations through GMAG

Mission work of M & S Browne	4,000	4,000	4,000
Mission work of D & A Roche	-	-	-
Mission work of S Young	-	-	1,500
Mission work of R Howson	2,500	2,500	1,500
Mission work of S Boyce	4,000	4,000	4,000
Mission work of S Hwang	-	-	1,000
Gift to CC Project	-	-	-
Gift to Mission Partner	3,675	3,675	-
Gift to Mission Associate	4,000	4,000	3,500
Short term mission	-	-	-
Other	-	-	-

146,412	146,412	144,922
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10. Overhead costs in support of direct church activities

	Support Costs 2020	Total 2020	Total 2019
	£	£	£
Buildings and grounds	6,618	6,618	5,779
Utilities	465	465	243
Administration	4,747	4,747	9,044
Insurance	567	567	1,115
Catering	81	81	1,318
Depreciation	21,703	21,703	21,594
	34,179	34,179	39,093

The cost of utilities is stated after offsetting £4,229 (2019 - £4,664) of income from solar generation feed-in tariff.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2020

11. Staff Costs

	Total	Total
	2020	2019
	£	£
Wages and salaries	34,537	29,681
Social security costs	-	-
Pension costs	1,321	2,564
	35,858	32,245

All staff costs have been allocated to the ordinary ministry of the church. Staff costs in relation to any other activities are not considered material.

Key Management Personnel, consisting of the PCC members, received total consideration in the year of £21,099 (2019 - £11,709)

The average number of staff employed by the PCC throughout the year was 5 (2019 - 5). This equates to 2 full time equivalent staff (2019 - 2).

The costs of the vicar are accounted for in payments of the Parish Share to the Diocese of St Albans, with the exception of the vicar's expenses which are disclosed above in Note 9.

No member of staff was paid a salary in excess of £60,000 (2019 - none).

12. Fixed Assets - Tangible Assets

	Leasehold land and buildings	Furniture and Fittings	Other equipment	Total
	£	£	£	£
Asset cost				
Balance brought forward	701,795	60,304	56,669	818,767
Additions	-	-	1,084	1,084
Disposals	-	-	-	-
Balance carried forward	701,795	60,304	57,752	819,851
Accumulated depreciation				
Balance brought forward	(125,275)	(48,117)	(52,189)	(225,581)
Charge for the year	(13,782)	(5,208)	(2,713)	(21,703)
Disposals	-	-	-	-
Balance carried forward	(139,057)	(53,325)	(54,902)	(247,284)
Net Book Value				
Brought forward	576,521	12,186	4,480	593,187
Carried forward	562,738	6,978	2,851	572,567

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2020

13. Debtors

	Total 2020	Total 2019
	£	£
Debtors and prepayments	11,014	20,954
Gift aid owed by HMRC	14,748	42,350
Total	25,762	63,304

14. Cash at bank and In hand

	Total 2020	Total 2019
	£	£
The CBF Church of England Deposit Fund	8,680	8,643
Bank accounts and cash	216,507	194,475
Total	225,187	203,118

15. Creditors: amounts falling due within one year

	Total 2020	Total 2019
	£	£
Creditors and accruals	5,090	3,686
Interest free loans	12,500	12,500
Total	17,590	16,186

16. Creditors: amounts falling due after one year

	Total 2020	Total 2019
	£	£
Interest free loans	-	12,500
Total	-	12,500

The church received an interest free loan from a member of the congregation (non PCC member).

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2020

17. **Statement of funds**

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
Designated funds					
House fund	-	-	-	-	-
Maintenance fund	10,000	-	-	-	10,000
Bequest fund	21,163	-	-	-	21,163
Building fund (designated)	46,000	-	-	-	46,000
	<u>77,163</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>77,163</u>
General fund					
General	131,033	153,859	(159,550)	-	125,342
Total Unrestricted funds	<u>208,196</u>	<u>153,859</u>	<u>(159,550)</u>	<u>-</u>	<u>202,505</u>
Restricted funds					
Building fund	41,910	-	-	-	41,910
Capital depreciation fund	580,817	-	(20,306)	-	560,511
Grounds fund	-	-	-	-	-
Missionary fund	-	2,175	(2,175)	-	-
Council grant fund	-	1,000	-	-	1,000
	<u>622,727</u>	<u>3,175</u>	<u>(22,481)</u>	<u>-</u>	<u>603,421</u>
Total of funds	<u>830,923</u>	<u>157,034</u>	<u>(182,031)</u>	<u>-</u>	<u>805,926</u>

Maintenance fund – The PCC reserves policy continues to be to have £10,000 in a maintenance fund at any time as a contingency for emergency maintenance

Grounds fund – Money donated by a member of the congregation to carry out improvement work on the Church fabric and grounds, primarily on the Garden of Remembrance

Bequest fund – Accumulation of legacies

Building Fund (designated) – The PCC agreed to maintain a designated building fund to fund any future work as part of the "Building together project".

The Building fund (restricted) contains monies set aside for the "Building Together" Project which is ongoing.

The Capital Depreciation fund was established to allow the cost of all assets purchased as part of the 'Building Together' project to be spread over their useful economic lives, separately from the Building fund. All assets that were historically depreciated to the General fund will continue to do so.

The Missionary fund shows monies received which are passed on to specific nominated mission based charities.

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2020

18. **Summary of funds**

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
<i>Designated funds</i>	77,163	-	-	-	77,163
<i>General fund</i>	131,033	153,859	(159,550)	-	125,342
	208,196	153,859	(159,550)	-	202,505
<i>Restricted funds</i>	622,727	3,175	(22,481)	-	603,421
	830,923	157,034	(182,031)	-	805,926

19. **Analysis of net assets between funds**

	Unrestricted General	Unrestricted Designated	Restricted	Total 2020	Total 2019
	£	£	£	£	£
Fixed assets	1,316	-	571,252	572,567	593,187
Current Assets	141,564	77,163	32,222	250,949	266,422
Creditors and accruals	(17,538)	-	(53)	(17,590)	(28,686)
	125,342	77,163	603,421	805,926	830,923

20. **Related Parties transactions**

B Chafe member of the PCC is also employed as the Children and Families Pastor for which she received a gross salary of £13,544 (2019 – £6,807). B Chafe received an interest free loan of £1,182 in 2019 to assist with the deposit on her accommodation which was repaid in full in 2020.

S Patrick member of the PCC from APCM 2019 is also employed as Communications Coordinator and is covering the Administrator role for which she received a gross salary of £6,945 (2019 – £4,570).

No members of the PCC were reimbursed any expenses incurred as members of the PCC during 2020. No members were remunerated in the year in their role as trustees (2019 – the same).

Individuals who were members of the PCC during the year and therefore trustees of the charity made donations without conditions to the church totalling £37,092 (2019 – £40,327).

Christ Church St Albans
Notes to the financial statements
For the year ended 31st December 2020

21. Prior year Statement of Financial Activities

	Note	Unrestricted funds	Restricted funds	Total funds 2019	Total funds 2018
		£	£	£	£
Income and Endowments from:					
Donations and legacies	2	164,591	-	164,591	146,419
Fundraising Income	3	-	3,000	3,000	5,798
Investments	4	70	-	70	57
Charitable Activities	5	15,847	-	15,847	15,933
Total Income and endowments		180,508	3,000	183,508	168,207
Expenditure on:					
Charitable activities expenses	6-10	162,369	23,086	185,455	197,173
Total expenditure		162,369	23,086	185,455	197,173
Net income/(expenditure)		18,139	(20,086)	(1,947)	(28,967)
Total funds brought forward		190,057	642,813	832,870	861,836
Total funds carried forward		208,196	622,727	830,923	832,870

Christ Church St Albans

Independent Examiner's Report to the Parochial Church Council of the Parish of Christ Church, St Albans

For the year ended 31st December 2020

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st December 2020.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

Independent examiner's statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.



Richard Hill, FCA
GRIFFIN STONE MOSCROP & CO
CHARTERED ACCOUNTANTS
21-27 Lamb's Conduit Street
London WC1N 3GS

Date 4 May 2021