

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

England & Wales · Charity number 1133957

Details

Other names ST LUKE'S PCC, ST ALBANS

Status Registered

Legal form Previously excepted

Registered 2010-02-02

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

Contact

Address 46 Cell Barnes Lane
St. Albans
AL1 5QJ

Phone 01727 865399

Email office@saint-lukes.co.uk

Website www.saint-lukes.co.uk

Activities

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

Activities: We are a Church of England church, offering:- acts of public worship open to all- provision of sacred space for personal reflection and contemplation- pastoral work, including visiting the sick and bereaved- teaching Christianity through sermons, courses and small groups.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£199,817	£156,450	-	-
2024-12-31	£188,523	£147,362	-	-
2023-12-31	£190,994	£153,595	-	-
2022-12-31	£160,206	£176,453	-	-
2021-12-31	£159,671	£152,770	-	-
2020-12-31	£158,877	£154,644	-	-

Trustees

Name	Role	Appointed
Alexandra Louise Butler		2025-05-18
Christopher William Swain		2018-04-22
Esther Maria Buttle		2023-04-23
Geradline Edgington		2025-05-18
Geraldine Debra Evans		2022-04-24
Jennifer Sutherland Hall		2019-04-28
Jodie Lynn Promod		2024-05-26
Justine Ellen Elbourne-Cload		2025-05-18
Kathryn Ann CLOUGH		2016-04-30
Matthew Paul Tinson		2023-05-16
PETER CHARLES KASER		
Rev Alexander James Huzzey		2022-06-29
Rev Patrick Eric Dickson Craig		2025-06-29
Victoria Margaret Wilkinson		2026-05-31
Wendy Mills		2026-05-31
William Shepherd Watts		2025-05-18

Accounts

St Luke's Church

St Albans



Bringing God's
Grace to Life

Annual Report and Financial Statements of the Parochial Church Council of St Luke's Church, St Albans

For the year ending 31st December 2025

Address:

St Luke's Church
Cell Barnes Lane
St Albans AL1 5QJ

Web site: www.saint-lukes.co.uk

Bankers:

CAF Bank Limited
Kings Hill, West Malling, Kent, ME19 4JQ
Metro Bank PLC
One Southampton Row, London, WC1B 5HA

Incumbent:

Rev Alex Huzzey
St Luke's Vicarage
46 Cunningham Hill Road
St Albans AL1 5BY

Independent Examiner:

John R Eke, FCIE
Soarview, 4 Stable Court,
Malborough, Devon TQ7 3FB

Registered Charity number 1133957

1 Aim and Purpose

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 requires the PCC to co-operate with the vicar in promoting in the parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of our buildings - the Church, the attached Halls and surrounding churchyard.

2 Objectives and Activities

The PCC helps our members realise the Church's vision which sets before us a picture of who we, as a Christian Community, are striving to become:

Bringing God's grace to life

Everything we do at St Luke's is about building grace-filled relationships:

- **With God** - We are each invited into relationship with a God of grace and love, and our worship and prayer life continually looks to build a foundation of relationship with God through the Holy Spirit. We look to scripture and to encounter God in worship to sustain ourselves and grow closer to God.
- **With one another** - we are each invited into grace-filled relationship with one another, and we seek to be a place of belonging, where people of all kinds can connect with one another and with God.
- **With our community** - At Pentecost, the eyes of the believers were turned outwards. We are called to seek relationship and partnerships with our community and to the world around us.

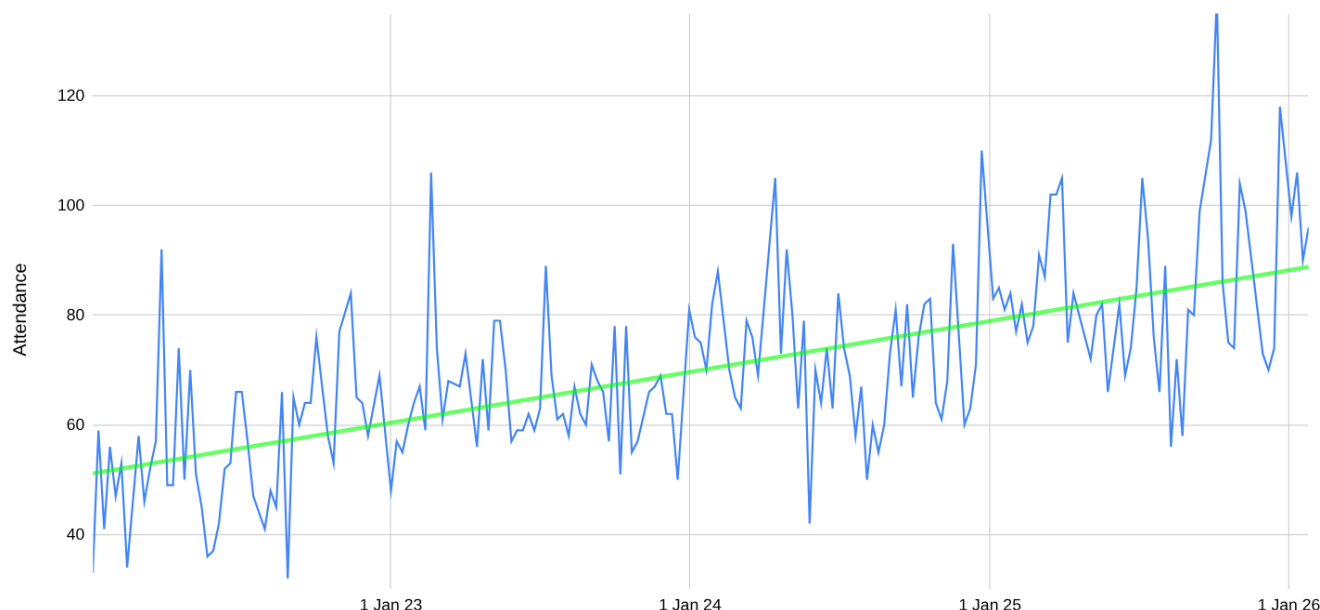
2025 has been about growing these three priorities:

- Continued growth in the faith life of our church, with growing congregation, a new evening service, adult baptisms and confirmations.
- Continued growth in our work with young people, with a new weekly youth group for younger teenagers and deeper relationships with local schools.
- Continued growth in our relationship with the local community, via our community meal each Tuesday, which is now largely independent of St Albans Community Pantry, a new relationship with Macintyre, who run local care facilities for learning disabled people, and our relationship with Highfield Park and the Orchard continues to grow.

3 Review of the Year

3.1 Church Attendance

Attendance in person at regular 10am services has stayed consistent throughout 2025, with an average of 77 in 2024 to **84 in 2025** (this data removes 'special' Sundays such as baptisms and festivals):



There were **113** (119 in 2024) names on the Church Electoral Roll as of the end of 2025, of whom **58** were not resident within the parish, with **55** in the parish.

Average attendance at the 10am service in October 2025 is noted in the table below.

Our services continue to be livestreamed each week, with an average of 50 views each week in 2025.

Church Attendance	2021	2022	2023	2024	2025
10am Sunday Service:	48	69	66	72	83
Midweek traditional communion	n/a	n/a	12	13	14
St Luke's at Six	n/a	n/a	n/a	n/a	43
Total:	48	69	78	85	140

In-person attendance was **118 in 2025** (110 in 2024) at the Nativity Service, with **89 in 2025** (103 in 2024) at the Carol Service and **54 in 2025** (57 in 2024) at the Midnight Service. A Christingle service was organised on Wednesday afternoon, 18 December 2025 and attracted a total of **80 people in 2025** (113 people in 2024). **123 people in 2025** (114 people in 2024) attended our Christmas Day Celebration. The Carols in the Park event in Highfield Park attracted around **300 in 2025** (300 in 2024). **132 attended in 2025** (119 attended in 2024) on Easter Day.

Children and young people's groups continued throughout 2025. The midweek youth group continues to meet every Wednesday, and a new younger midweek group began during 2025. We also took a group of teenagers to the Satellites festival for the first time this year.

A new Pathfinders group began in September. We are enormously indebted to the team, and to Becki Chafe's guidance and hard work during the time she has been with us.

3.2 Community

Our community connections grew strongly during 2025.

Our community meal has continued throughout 2025 and St Luke's is now responsible for sourcing and cooking the majority of the food served. We are really grateful to our team of extremely committed St Luke's volunteers who have made it possible to continue this week on week, in particular David Warren, Patrick Craig, Alex Butler, Helen Cullen, Geraldine Edgington and Judy Mardell.

We also have begun termly game nights, which draw in many of our younger people, and we're grateful to Ster and Bobbie Curran for organising those.

Schools work continued with a team of four people from St Luke's going in to do twice-termly assemblies in all four local primary schools, in addition to RE visits and special Easter and Christmas services at Samuel Ryder and now also Camp school. Alex also goes into Samuel Ryder Secondary with local organisation Step, delivering RE support for Y7-11. Significant thanks go to Chris Swain, Patrick Craig and Becki Chafe for their time, creativity and energy in developing this work.

Our partnership with Highfield Park Trust continued, cross-promoting each other's events, and delivering a third and even more successful 'Carols in the Park' initiative in December which attracted more than 300 people, and for which Patrick Craig formed a community choir to lead the singing.

We continue to deliver monthly communion services at the Orchard care home.

In addition, our coffee morning, Knit and Natter, Tea & Tots and Sharing Stories groups have continued to be appreciated throughout 2025.

3.3 PCC

The PCC met 6 times in person during 2025. Various committees and teams met between meetings and reported to the PCC as required.

3.4 Ministry Team

The ministry team continued to grow significantly in 2025 and broadened to include a much more diverse range of voices and experiences. In addition to Rev Robert Donald (PTO¹), Kath Clough (Reader), Chris Swain (Discipleship Enabler), David Warren (Pioneer Enabler) Jennie Hall (Lay Leader of Worship), Becki Chafe (ordinand) and Rev Rosie Illingworth (chaplain at St Albans High School for Girls), we also welcomed Patrick Craig our curate. Chip Crawford began her training as a reader, with the warm support of the PCC.

¹ PTO (Permission to Officiate) is the bishop's authorisation that allows clergy who are not licensed—typically retired ministers—to carry out limited ministry within the diocese.

3.5 Worship Development

We have continued to build up our 10am service, with live music at every service during 2025. We are indebted to Hannah and Mike Goatly, as well as Alex Butler, Hilary Swain, Tommy and Isabelle Promod for leading our sung worship in church. We also have been hugely blessed by the skills and experience of Patrick Craig, who has led worship and grown the worship leading team, bringing in singers and musicians for key moments in the year, particularly Christmas.

We also launched a new monthly evening service during 2025, a more reflective service with a longer worship slot and time for prayer, which has drawn in a congregation of around 30-45 including some who are new to the church.

There has been active provision for children at every single 10am service in 2025 too, a combination of Kids Church, all-age services and holiday craft projects. A summer craft project built and decorated a series of artistic creations depicting the six days of creation which then became the focus of our all-age back to school service - we are particularly indebted to Becki Chafe for masterminding this.

Our 11.30am midweek communion runs after Coffee Morning and continues to be appreciated by members of our community.

25 people did a Lent Course looking at unanswered prayer, five homegroups continue to meet regularly, we did two Alpha courses in 2025, one in Spring term, and one in autumn term. This led to an adult baptism service in September and a confirmation service at St Luke's in November, the first in over 25 years, where 7 St Luke's members were confirmed.

3.6 Pastoral Care, Safeguarding

Pastoral Care Coordinators

Our network of pastoral care coordinators continues to look out for our congregation and has been reimagined for relaunch in 2026.

Safeguarding

Ensuring the safety of children and all vulnerable people continues to be a matter of the highest priority for St Luke's. Details of our safeguarding management practices can be found in Section 6.3 below. In 2021 the diocese published new requirements for safeguarding training. These cover everyone in any kind of role of responsibility in the church and include both new courses and enhanced requirements for renewal of training certificates. Becki Chafe is our Safeguarding Officer and has made sure that everybody is up to date with DBS and training, and we now have an all-green Parish dashboard. The PCC is grateful to all those who have completed their necessary training and does ask that everyone continues to do this in a timely manner.

Whether you are in a responsible role or not, please note that if you encounter a situation where there is reason to believe someone of any age may be at risk of harming themselves, or being harmed, or may harm another, it is very important that this is immediately communicated to somebody in authority – either our Safeguarding Officer (Becki Chafe), a churchwarden (Ster Curran or William Watts) or any member of the PCC. In such cases, questions of confidentiality may no longer apply.

Policies and Terms of Reference

The PCC is particularly grateful for the level of care, commitment, and enthusiasm people bring to our many ministries. It is important both that the church does things well and also that it is seen to do things well. Our policies and terms of reference covering all aspects of church life, including safeguarding, are listed on the Lower Hall noticeboard and are available to be consulted in the church office.

4 Financial Review

Overall, we had a *surplus* of £43,367 (vs *surplus* of £41,161 in 2024). Total Income (**see Note 2**) increased by £11,294 (£199,817 vs £188,523 in 2024) due mainly to diocesan payments towards the rental of a house for our curate (£10,500). Total Expenditure (**see Note 3**) increased by £9,088 (£156,450 vs £147,362 in 2024) mainly due to £14,195 in costs related to the rental of a house for our curate and several items of capital expenditure (including replacement fire doors £4,555 and replacement fire alarm £894), offset by a reduction in hall running costs.

4.1 Income and Endowments

Unrestricted Total Income increased slightly (£187,540 vs £186,255 in 2024).

Donations – unrestricted donations rose £5,366 (£155,366 vs £150,000 in 2024).

Planned giving rose slightly (£78,336 vs £74,712 in 2024) reflecting the continued growth in membership and a number of new regular donors during the year (including several following the Stewardship Sunday in October). The PCC therefore expects this increased regular giving to continue into 2026.

We continue to receive income (grant) from “The Church Lands”, a local charity set-up by St Peter's Church many years ago - owning a number of properties in St Albans, which distributes surplus income to the St Albans parish churches of St Peter's (80%), St Paul's (10%) and St Luke's (10%). Our **grant** income from this charity rose slightly (£48,750 vs £47,250 in 2024). The charity forecasts that they will continue to distribute payments at a similar level over the next few years.

Collection plate income (generally cash donations) reduced (£363 vs £737 in 2024) and remains low compared to the historic trend. This represents a general movement away from cash donations and we have seen large growth in the number of donations via card payments.

To support the growth in contactless/card payments, the PCC invested £56 in setting up a “giving station” to improve the giving experience for card payments and enable gift aid to be claimed on these donations. Total donations via card increased significantly (£3,947 vs £2,760 in 2024), and in addition we were able to claim an additional £296 in gift aid for payments made during 2025.

Donations via card are reported under “Donations, Appeals etc”.

Church Activities (£27,301) is mainly made up of Hall Bookings (£24,639) which reduced slightly (£26,743 in 2024) due to less one-off bookings. We also received £924 in donations towards the costs of our Youth group attending the Satellites youth festival (see costs in expenditure item: Teaching & Meetings below)

PCC Fees (from funerals & banns) £1,738 includes £670 Fees which has since been passed on to the Diocese (as expenditure item: Diocese Fees).

Other Incoming Resources (£11,514) increased significantly (vs £2,190 in 2024) due to £10,500 received from the Diocese towards the rental of a house for our curate. We also received a **grant** of £500 from our county councillor's locality budget to pay for kitchen repairs. Both of these are treated as restricted income.

Excluding these payments, other income reduced significantly due to an insurance claim paid in 2024.

Restricted Donations Income (£1,277 - detailed in **Note 8**) reduced (vs £2,268 in 2024) as there were no specific appeals in 2025.

Investments We don't hold long-term investments. Interest income reduced slightly (£4,359 vs £4,458 in 2024) reflecting the general reduction in bank interest rates in 2025. Interest has been allocated across the different funds based on the fund balances.

4.2 Expenditure

Total expenditure was £156,450 compared to £147,362 in 2024. Expenditure on **Church Activities** increased by £7,258 (£149,890 vs £142,632 in 2024). This is primarily due to costs associated with renting a house for our curate (£14,195 see below) offset by a reduction in hall running costs (£5,008).

Mission & Charitable Giving includes £12,500 (Charity Giving) support of charities via our Mission Committee. Restricted Giving £2,155 comprises payments of monies (Restricted Giving) received for specific purposes during 2024 & 2025. Members continue to support Irene Rudling, allowing us to continue to send financial support during her retirement. We hold £1,732 available for distribution by Vicar & Churchwardens, along with monies collected on behalf of various other charities (**Note 8**). The PCC agreed to use the funds previously donated to support our work with marginalised and vulnerable people to support continuing to run the weekly community meal when St Albans Community Pantry reduced the regularity of their support, and we have spend £363 in purchasing equipment and ingredients to run this.

Parish Share reduced slightly (£70,743 vs £71,001 in 2024). **Other Clergy Costs** (£855 vs £281 in 2024) relate to expenses of our Vicar and Curate. These increased in 2025 due to our curate joining in June, and our vicar attending a retreat.

The PCC entered into a tenancy guarantee agreement in respect of **Curate Housing Costs** and is making monthly payments for the rental of a house, and the associated water bills (with the Diocese paying 75% of the rental costs as noted above)

Church Running Costs increased slightly (£7,314 vs £6,298 in 2024). This was driven by an increase in our insurance premium at the end of a three-year agreement, the costs of visiting worship leaders and general increases in running costs.

Hall Running Costs reduced significantly (£16,616 vs £21,624 in 2024) due to a reduction in cleaning costs following a change of supplier and reduced frequency, the resignation of our caretaker, reduced costs of maintaining the fire alarm following previous repairs and a scheduled electrical inspection completed in 2024. This figure also includes the cost of kitchen repairs (funded by the grant from our county councillor's locality budget).

Our solar panels (installed in 2023) continue to outperform the forecast given prior to installation. During 2025 we exported £405 of electricity and saw an increase in rate from 3p/kWh at the start of the year to 12p/kWh at the end. We estimate that in addition to the payments received for the energy exported, we saved around £1,300 on our energy bills due to usage of the electricity generated.

Teaching & Meetings Costs increased (£2,268 vs £1,328 in 2024). This is driven by £1,270 costs for our Youth group to attend the Satellites festival (offset by £924 income resulting in a net cost of £346) and partially offset by reduced costs due to less "Holy Cow" events.

Staff Costs remained stable (£20,703 vs £20,284 in 2024) as the cost of annual pay increases (in line with Diocesan pay scales) was offset by our caretaker resigning in August.

Other Expenses reduced (£855 vs £1,643 in 2024) as there were no significant costs during 2025 compared to previous years.

Bank Charges remained stable (£111 vs £116 in 2024).

Other Expenditure includes Capital Expenditure of £4,555 for the purchase of replacement fire doors in the church and toilet corridor, £894 for replacement of the fire alarm control panel and £900 for our architect to inspect and assess the church roof and rainwater capacity to address the long-standing water ingress.

4.3 Other Financial Notes

Charitable Giving as previous years, the PCC provided £12,500 for the Mission Committee to allocate towards overseas mission (Viva Network & Hands at Work) and local youth charities STEP & the 2:67 project.

Net Movement in Funds (see page 13) Unrestricted Funds increased by £44,247 to £266,128 (from £221,881 reserves at the end of 2024).

Cash at Bank (Note 5) increased to £270,441 (£230,336 in 2024) in-line with the growth in reserves. This balance is split between CAF Bank & Metro Bank (to utilise specific services and benefit from protection under the Financial Services Compensation Scheme – which increased from £85,000 to £120,000 per bank in December 2025).

Debtors (Note 6) shows £7,221 Gift Aid recovered tax from HMRC (received February 2026), unpaid hall user and funeral invoices (received January 2026) and payments due for energy generated by our solar panels (still outstanding – see below). It also includes the security deposit paid to the landlord of the house rented by our curate.

Creditors (Note 7) includes amounts due to be paid to suppliers/late expense claims (paid in January 2025).

Due to a configuration error with our electricity meter, our **energy supplier has been unable to issue invoices to us since August 2025**, for both the energy imported from the grid and the energy exported from our solar panels. These accounts include accruals for the estimated amounts for both the import (debtor) and export (creditor) payments due. We have a complaint case open with our energy supplier regarding this issue and expect it to be resolved shortly.

The PCC recognises a **future liability** regarding the remaining 5 months of the tenancy agreement on the house rented for our Curate, on which the PCC has signed a rental guarantee agreement and is making the monthly rental payments. There is a likelihood this arrangement may continue to the expected end of the Curacy in May 2028.

4.4 Reserves Policy

As most of our income & expenditure is through regular monthly payments, it is PCC policy to maintain a balance within the **General Fund** which equates to approximately three months' forecasted payments (£31,000) to cover emergency situations that may arise from time to time. The reserves remain above this level; however this is due to the continuing allocation of 50% of Church Lands grants into the General Fund. This is expected to continue for the foreseeable future.

It is the PCC's policy to maintain sufficient funds within the Hall Fund and Fabric Fund to cover planned maintenance / renewal of the buildings. A Long-Term Maintenance schedule is used to assess the necessary reserves level for these funds, including £80,000 provision to replace the church roof within the next five years. **Note 9** shows our designated maintenance funds **Hall Fund** and **Fabric Fund** at £44,096 (vs £35,335 in 2024) and £160,331 (vs £138,796 in 2024) respectively.

The additional reserves in our General and Fabric funds will be used to carry out upcoming church repairs, support in our plans for recruitment of a youth worker and to meet any unforeseen income shortfalls.

Charity Giving (a designated fund) represents £610 (£610 in 2024) remaining balance at the disposal of the Mission Committee.

Restricted Giving (a restricted fund) balance of £11,857 (£12,735 in 2024) are donations received for specific purposes (shown in **Note 8**). This has reduced in 2025 due to the distribution of donations for other charities received in 2024 being passed on during 2025.

4.5 Related Parties

All PCC members are trustees under the Charities Act 2011 under which disclosure must be made of transactions involving trustees and related parties. The PCC has a policy on Conflicts of Interest, where PCC members will be required to declare any new related parties at each PCC meeting.

Existing related parties include Gill Kaser, the wife of Peter Kaser a PCC member, in the paid position as Church Administrator (£1,486).

During the year, St Luke's provided a tenancy guarantee and associated rental payments in respect of accommodation provided for our Curate Rev Patrick Craig who, as a member of the PCC, is also a trustee. The transaction was authorised by the PCC in accordance with the charity's financial procedures. The trustee concerned did not take part in any discussion or decision-making relating to this arrangement.

Under an agreement with the diocese, 75% of the rental cost during the current tenancy is reimbursed to the PCC. This reimbursement arrangement does not alter the classification of the transaction as a trustee benefit or related party transaction.

The total value of support provided during the year was:

Description	Amount (£)
Rent paid by the PCC (7 months)	14,000
Reimbursement received from diocese (75%)	10,500
Net cost to the PCC after reimbursement	3,500

5 Plans for the Future

St Luke's developed a new Mission Action Plan in 2025, focused around our three strategic values, all of which support the existing thought of 'Bringing God's grace to life':

- **Belonging** - building **relationship with one another**, whoever you are and whatever you're going through, you are welcome at St Luke's.
- **Believing** - building **relationship with God** through worship, teaching and prayer. we are a community founded on God's grace and a gospel of hope and healing with power to redeem and change lives.
- **Blessed to be a blessing** - building **relationship with our community**. we are a community which builds God's Kingdom of hope and justice where we are.

In terms of what that looks like moving forward:

Blessing: We continue to deliver our community meal each Tuesday, to grow our relationships with local schools and with Highfield Park Trust and the Orchard, in addition to a new relationship with Macintyre.

Believing: We will continue to deepen our congregation's engagement with worship via our weekly 10am services and monthly evening service and through offering Alpha and Lent courses.

Belonging: we continue to be a congregation who like to spend time with one another. Homegroups continue, and various events including a talent night, termly games nights, and a quiz night are planned as well as various other social events during the year.

6 Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The PCC is also registered as a charity, and as such PCC members must have due regard to their duties and responsibilities as trustees under the Charities Act.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

6.1 Structure

Alongside the legal requirements of the PCC, the St Luke's terms of reference require it to lead the church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to other groups which are accountable to the PCC. The intention is to provide quality space on the PCC's agenda for major discussions that focus on the vision, policies and strategic matters in the Church's life. This work is done alongside the delegation and holding to account of the groups to which power and responsibilities are delegated.

The Church Mission Action Plan, as a working document, guides our strategy. **The PCC** now meets roughly six times a year, and more often when required.

The Standing Committee has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. The principal purpose of the Standing Committee is to consider and plan the items of business for the PCC. It also helps to progress the work of the PCC between PCC meetings.

6.2 Finance

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Members of the PCC are responsible for the keeping of accounting records, which disclose with reasonable accuracy the financial position of the PCC and will enable it to ensure the financial statements of the Church comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS 102) 2019 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 - 2nd Edition October 2019.

6.3 Risks

The PCC normally keeps up to date an approved and complete set of policies and terms of reference. A policy review was carried during 2025. The list of Terms of Reference and Policies is available to view in the Church Office as are the records of inspections and risk assessments.

Energy prices remain higher than historic levels but appear to have stabilised and we continue to budget for these increased costs. The solar panels installed in 2023 are performing above the forecast, and we have seen an increase in export tariffs helping to offset these costs.

6.4 Safeguarding

The Parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement.

1. **Policies** - policies for keeping children and vulnerable people safe include our Safeguarding Policy and the Young People's Leaders Terms of Reference.
2. **Safeguarding Checking** - All those who work with children and vulnerable people on a regular basis have been checked via the DBS process. From 2017 all PCC members are also required to be DBS checked. Records are kept and maintained securely by the Safeguarding Officer to ensure that every person requiring a DBS check remains current.
3. **Contact Details and Permission Forms** – Contact details and emergency contact numbers are obtained for all young people's activities and groups where parents/carers are not present or close at hand.
4. **Photography** - The parents or carers of all children and young people who access our activities are reminded from time to time via the church news sheet and by permanently displayed notices that they may register their wish that no photos or videos be taken of their child for internal church or social media, church website etc. No child is identified on the internet or social media without parental permission.
5. **Safeguarding Training** - The Safeguarding Officer, those who work with children and vulnerable people, church wardens, PCC members and others are required to undertake safeguarding training every three years.
6. **Training Records** - The Safeguarding Officer keeps a record of who has attended the training, and the date that they will need to be re-trained.
7. **Safeguarding Training for Licensed Ministers** - The diocese administers safeguarding training for clergy, readers and other lay ministers who undertake specific training every three years.
8. **Communication** - Posters highlighting the need for people to be vigilant regarding safeguarding, along with details of the safeguarding officer, are displayed in the entrance to the building.

On-going Safeguarding Activities

- The PCC has safeguarding as a standing item on its agenda.
- All those who require training are alerted to that fact and are helped, if needed, to book onto one of the deanery training sessions.
- The Church membership are reminded from time to time that they share in the responsibility for the safety and well-being of all, with particular regard for children and vulnerable people.
- The Safeguarding Officer provides, on a yearly basis in time for the APCM, an up-to-date list of those with DBS clearance and a record of those who have received safeguarding training. This information is displayed on a dedicated noticeboard in entrance to our building.

7 Administrative Information

This report is part one of a two-part report for the Annual Parochial Church Meeting (APCM). This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the meeting each year.

The Parochial Church Council (PCC) is a charity and the legal body of St Luke's Church, registered charity number 1133957. At the end of the year 2025, membership was as follows:

Eligibility	Name	Role	Term of office
Vicar:	Revd Alex Huzzey	Chair Ex officio	From June 2022
Curate:	Revd Patrick Craig	Ex officio	From June 2025
Churchwardens:	Ster Buttle William Watts	Warden	From AMP 2023 (to 2027) ^{Note 1} From AMP 2025 (to 2029) ^{Note 1}
Readers:	Kath Clough	Ex officio	From July 2016 ^{Note 2}
Deanery Synod Representatives:	Chris Swain Jennie Hall Chip Crawford	Lay rep PCC Vice Chair Lay rep Lay rep	From APCM 2018 to APCM 2026 ^{Note 3} From APCM 2023 to APCM 2026 ^{Note 3} From APCM 2022 to APCM 2026 ^{Note 3}
Elected lay representatives:	Alex Butler Justine Elbourne-Cload Geraldine Edgington Jodie Promod Jo Clark Peter Kaser	Lay rep Lay rep Lay rep Lay rep Lay rep Lay rep	From APCM 2025 to APCM 2028 From APCM 2025 to APCM 2028 From APCM 2025 to APCM 2026 From APCM 2024 to APCM 2027 From APCM 2023 to APCM 2026 From PCC May 2021 to APCM 2027
Co-opted Members:	Matthew Tinson Becki Chafe	Treasurer Safeguarding	From PCC May 2023 From APCM 2025
In attendance:	Gill Kaser	PCC Secretary	From March 2006

^{Note 1} Churchwardens stand for re-election each year, but usually agree to stand for a term of four years.

^{Note 2} Ex officio, as agreed for all Readers at the APCM 2007.

^{Note 3} Elected for 3-year term.

This report approved by the PCC on 19th May 2026



Alex Huzzey (Vicar)
On behalf of St Luke's PCC

Charity No. 1133957

Independent Examiner's Report

to the Parochial Church Council (PCC) of St Luke's Church, St Albans

This report on the accounts of the PCC for the year ended 31 December 2025 is in respect of an examination under the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and Independent Examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under Section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145 (5) (b) of the Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act and to be found in the PCC Accountability guidance, 5th edition incorporating Charities SORP (FRS 102) 2nd Edition October 2019.

My examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanation from you as members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 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 come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:

J R Eke.

Date: 13th May, 2026

John Robert Eke
Fellow of the Association of Charity Independent Examiner
Soarview, 4 Stable Court, Malborough, Devon TQ7 3FB

St. Luke's Church, St. Albans

SOFA for the Year Ended 31 December 2025

		Unrestricted Funds	2024	Restricted Funds	2024	TOTAL FUNDS	
						2025	2024
INCOME & ENDOWMENTS from:	Note	£	£	£	£	£	£
Donations & Legacies	2(a)	155,366	150,000	1,277	2,268	156,643	152,268
Church Activities	2(b)	27,301	29,607	-	-	27,301	29,607
Investments	2(c)	4,359	4,458	-	-	4,359	4,458
Other Income	2(d)	514	2,190	11,000	-	11,514	2,190
TOTAL INCOME		187,540	186,255	12,277	2,268	199,817	188,523
EXPENDITURE on:							
Church Activities	3(a)	136,735	137,333	13,155	5,299	149,890	142,632
Fund Raising	3(b)	66	-	-	-	66	-
Other Expenditure	3(c)	6,494	4,730	-	-	6,494	4,730
TOTAL EXPENDITURE		143,295	142,063	13,155	5,299	156,450	147,362
NET INCOME/(EXPENDITURE)		44,245	44,192	(878)	(3,031)	43,367	41,161
Transfers between Funds	9						
NET MOVEMENT IN FUNDS		44,245	44,192	(878)	(3,031)	43,367	41,161
TOTAL FUNDS BROUGHT FORWARD		221,881	177,689	12,735	15,766	234,616	193,455
TOTAL FUNDS CARRIED FORWARD		<u>266,126</u>	<u>221,881</u>	<u>11,857</u>	<u>12,735</u>	<u>277,983</u>	<u>234,616</u>

The notes on pages 15 to 19 form part of these accounts.
The PCC does not have any endowments

St. Luke's Church, St. Albans

Balance Sheet as at 31 December 2025

		2025	2024
FIXED ASSETS	Note		
Tangible		-	-
Investment	5(a)	-	-
Loan to Credit Union			
CURRENT ASSETS			
Debtors	6	12,481	7,969
Short Term Deposits	5(b)	-	-
Cash at Bank and in Hand	5(b)	270,441	230,336
		<u>282,922</u>	<u>238,305</u>
LIABILITIES			
Creditors - Falling Due Within One Year	7	4,939	3,689
NET CURRENT ASSETS		<u>277,983</u>	<u>234,616</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>277,983</u>	<u>234,616</u>
Creditors - Falling Due After One Year		-	-
TOTAL NET ASSETS		<u>277,983</u>	<u>234,616</u>
PARISH FUNDS			
Unrestricted	9		
General Fund		61,089	47,140
Designated funds (Hall, Fabric & Charity Giving)		205,037	174,741
TOTAL Unrestricted Funds		<u>266,126</u>	<u>221,881</u>
Restricted	8	11,857	12,735
Endowment		-	-
		<u>277,983</u>	<u>234,616</u>

Approved by the Parochial Church Council on 19th May 2026 and signed on its behalf by:



Alex Huzzey (Vicar)

The notes on pages 15 to 19 form part of these accounts.

Notes on Accounts

(1) Accounting Policies

The accounts (financial statements) have been prepared in accordance with Church Accounting Regulations 2006, the Charities Act 2011 and the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102) 2nd edition published October 2019.

These financial statements have again been prepared on an accruals basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The trustees consider that there are no material uncertainties about the Church's ability to continue as a going concern.

Funds

Restricted Funds represent (a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in the Restricted Giving Fund and as these funds are only held on short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds are general funds and designated funds including the Hall Fund (maintenance of Hall) and Fabric Fund (maintenance of Church).

Income & Endowments

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when receivable. All incoming resources are accounted for gross (i.e. taxation is included where recoverable, such as Gift Aid).

Legacies are accounted for when it has been established there is legal entitlement; they are measurable, and they are probably receivable - in accordance with Module 5 FRS 102 SORP 2019.

Expenditure

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT).

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (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 inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

St. Luke's Church, St. Albans

For the Year Ended 31 December 2025

2 INCOME & ENDOWMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
2(a) Donations & Legacies							
Planned Giving:							
Gift Aid Donations	78,096				240	78,336	74,712
Tax Recovered	18,352				60	18,412	17,633
Other	3,831					3,831	4,473
Collections (open plate)	363					363	737
Grants	24,375		24,375			48,750	47,250
Donations, Appeals, etc	5,974				977	6,951	7,463
Stewardship - Gift Day							
Legacy							-
	130,991		24,375		1,277	156,643	152,268
2(b) Church Activities							
Satellites Youth Festival	924					924	
Hall Bookings		24,639				24,639	26,743
PCC Fees (Funerals, etc) incl. DBF fees	1,738					1,738	2,864
	2,662	24,639				27,301	29,607
2(c) Income from Investments							
Interest (Bank & Loan)	872	872	2,615			4,359	4,458
	872	872	2,615			4,359	4,458
2(d) Other Incoming Resources							
Grants - General					500	500	
Other Income	109	405			10,500	11,014	2,190
	109	405			11,000	11,514	2,190
TOTAL INCOME PRE-TRANSFERS	134,634	25,916	26,990		12,277	199,817	188,523
Transfer to Charity Giving Fund	(12,500)			12,500			
TOTAL INCOME POST-TRANSFERS	122,134	25,916	26,990	12,500	12,277	199,817	188,523

3 EXPENDITURE

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
3(a) Church Activities							
Overseas Missionary and Charitable Giving:							
Irene Rudling					720	720	720
Wendy Mills					-	-	1,348
Hope Gardens (Bishop Samuel)					300	300	-
Mission Aviation Fellowship					-	-	-
Viva Network Harare Project				3,000		3,000	3,000
Hands @ Work				3,000	473	3,473	4,321
Home Mission:							
St Albans Community Pantry						-	465
Marginalised/Vulnerable					363	363	-
Food Bank						-	378
STEP				4,500	150	4,650	4,500
2:67 Project				2,000		2,000	2,000
						-	-
Other Restricted Giving							
Expenditure - Restricted Giving (note 8)					149	149	1,067
				12,500	2,155	14,655	17,799
Ministry Costs:							
Diocesan Parish Share	70,743					70,743	71,001
Curate Housing Costs	3,695				10,500	14,195	
Other Clergy Costs	855					855	281
Church Running & Maintenance	7,314					7,314	6,298
Teaching, Meetings & WOW	2,268					2,268	1,328
Publicity	413					413	637
Weekend at Home						-	-
Hall Running Costs		16,116			500	16,616	21,624
Staff Costs	20,703					20,703	20,284
Stationery and Administration Costs	492					492	522
Other Expenses	855					855	1,643
Parochial Fees paid to Diocese	670					670	1,099
Bank Charges	111					111	116
	108,119	16,116		12,500	13,155	149,890	142,632
3(b) Fund Raising	66					66	-
3(c) Other Expenditure							
Front Garden & Signage						-	-
Solar Panels						-	-
Church Maintenance			5,455			5,455	940
Hall Maintenance		1,039				1,039	-
Church Capital Expenditure						-	3,790
Dishwasher						-	-
		1,039	5,455			6,494	4,730
TOTAL EXPENDITURE	108,185	17,155	5,455	12,500	13,155	156,450	147,362

4 STAFF COSTS

The church employed the following part-time staff: Church Administrator and Caretaker.

Full-time Equivalent = 1

NOTE: the caretaker position has been vacant since 1/9 due to resignation

4(a) Payroll

	Total 2025	Total 2024	
Wages and Salaries	18,981	18,601	
Social Security Costs			
Pension Costs (see note 4(c) below)	1,550	1,491	
Self Employed Staff			
	20,531	20,092	
Travel Expenses for Placement Student	172	191	
Staff Costs for PCC (note 3(a) above)	20,703	20,283	2.1%

4(b) Payments to PCC Members

Alex Huzzey received £2,353 expenses performing his role as Vicar.

£558 is direct clergy costs (see **Note 3(a)**). The remainder relate to expenses incurred on behalf of the PCC (e.g. Teaching materials)

Patrick Craig received £406 expenses performing his role as Curate.

£211 is direct clergy costs (see **Note 3(a)**). The remainder relate to expenses incurred on behalf of the PCC (e.g. Teaching materials)

Patrick Craig also received payments made on his behalf for a rental property during the year - see written note 4.5 (related parties)

Other PCC members and close family members received expenses on behalf of the PCC. These transactions were supported by appropriate receipts, and authorised in accordance with the PCCs financial procedures.

Related parties to PCC members:

- Peter Kaser (PCC Member) husband to Gill Kaser who received £18,234 salary + £1,550 pension as Administrator;

4(c) Church Workers Pension Fund (CWPF)

St Luke's (St Albans) PCC participates in the Pension Builder Scheme section of the Church Workers Pension Fund for lay staff. See Staff Costs (above) for the value of contributions made this year. The Church of England Pensions Board administers the Pension Builder Scheme, which is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes. Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers. This means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable.

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022. The next valuation is due as at 31 December 2025. For the Pension Builder 2014 section, the 2022 valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

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

5 FIXED ASSETS, CASH & DEPOSITS

5(a) Investments

Movements in the year:

Market Value - 1 January

Purchase (Disposal) of Assets

Net Gain (Loss) on Annual Revaluation

Market Value - 31 December

5(b) Cash and Deposits

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
Cash at Bank - Current	22,939					22,939	15,582
Cash at Bank - Savings	29,179	44,328	160,331	610	11,857	246,305	214,190
Cash in Hand	1,197					1,197	564
CBF Deposit							
COIF Charity Funds							
	53,315	44,328	160,331	610	11,857	270,441	230,336

6 DEBTORS

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
Income Tax Recoverable	8,170					8,170	6,211
Curate House Security Deposit	2,308					2,308	-
Hall Income		2,003				2,003	1,758
Loans / Advances						-	-
Other Debtors						-	-
	10,478	2,003				12,481	7,969

7 LIABILITIES

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
Accruals (energy usage - not yet paid)		1,983				1,983	- 301
Other Creditors	250					250	250
Creditors for Goods and Services	2,454	252				2,706	3,741
	2,704	2,235				4,939	3,689

8 FUNDS

Restricted Fund monies can only be used for certain purposes.

The Building Fund represents funds raised through building appeals for development of our buildings.

The Restricted Giving Fund holds other restricted funds not covered in the fund above.

	Opening Balance	Income	Transfer	Expenditure	Closing Balance
Restricted Giving Fund					
Vicar and Churchwardens' Account	1,732				1,732
Irene Rudling	1,597	246		(720)	1,123
Hands at Work	100	533		(473)	160
St Albans Community Pantry		198			198
Work w. Marginalised/Vulnerable	8,750			(363)	8,387
Dilys Hudson Legacy	257				257
Other Missions/ Charities	299	300		(599)	
Other Restricted Funds					
HCC Locality Grant		500		(500)	
Diocesan Curate Housing Payments		10,500		(10,500)	
	12,735	12,277		(13,155)	11,857
Designated Funds					
Charity Giving Fund	610		12,500	(12,500)	610
Hall Fund	35,335	25,916		(17,155)	44,096
Fabric Fund	138,796	26,990		(5,455)	160,331
	187,476	65,183	12,500	(48,265)	216,894

9 SUMMARY OF FUND MOVEMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
Movement of Funds							
Opening Balance	47,140	35,335	138,796	610	12,735	234,616	193,455
Incoming Resources	134,634	25,916	26,990		12,277	199,817	188,523
Resources Expended	(108,185)	(17,155)	(5,455)	(12,500)	(13,155)	(156,450)	(147,362)
Allocation to Charitable Giving	(12,500)			12,500		-	-
Transfers between Funds						-	-
	61,089	44,096	160,331	610	11,857	277,983	234,616
Summary of Assets by Fund							
Investment Fixed Assets							
Current Assets:							
Cash and Deposits	53,315	44,328	160,331	610	11,857	270,441	185,304
Debtors	10,478	2,003				12,481	11,347
	63,792	46,331	160,331	610	11,857	282,922	196,651
Current Liabilities:							
Liabilities (due within one year)	2,704	2,235				4,939	3,196
	61,089	44,096	160,331	610	11,857	277,983	193,455

Accounts

St Luke's Church

St Albans



**Bringing God's
Grace to Life**

Annual Report and Financial Statements of the Parochial Church Council of St Luke's Church, St Albans

For the year ending 31st December 2024

Address:

St Luke's Church
Cell Barnes Lane
St Albans AL1 5QJ

Web site: www.saint-lukes.co.uk

Bankers:

CAF Bank Limited
Kings Hill, West Malling, Kent, ME19 4JQ

Metro Bank PLC
One Southampton Row, London, WC1B 5HA

Incumbent:

Rev Alex Huzzey
St Luke's Vicarage
46 Cunningham Hill Road
St Albans AL1 5BY

Independent Examiner:

John R Eke, FCIE
Soarview, 4 Stable Court,
Malborough, Devon TQ7 3FB

Registered Charity number 1133957

1 Aim and Purpose

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 requires the PCC to co-operate with the vicar in promoting in the parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of our buildings - the Church, the attached Halls and surrounding churchyard.

2 Objectives and Activities

The PCC helps our members realise the Church's vision which sets before us a picture of who we, as a Christian Community, are striving to become and by which to live our Christian lives:

*God is at work transforming us into an inclusive community of grace where
together we are striving to grow in Christ...
... a hub from which we go out in His Spirit, sharing His love through generous
service, drawing people into a living personal faith, and transforming the world
around us.*

In setting our objectives and planning our activities, the members of the PCC have carefully considered the Charities Commission's general guidance on public benefit. It is the church's aim to do this as expressed in our mission statement:

*Bringing God's Grace to Life, through...
Receiving God's Grace in all its fullness
Living by God's Grace in the Christian Community
Sharing God's Grace in God's World*

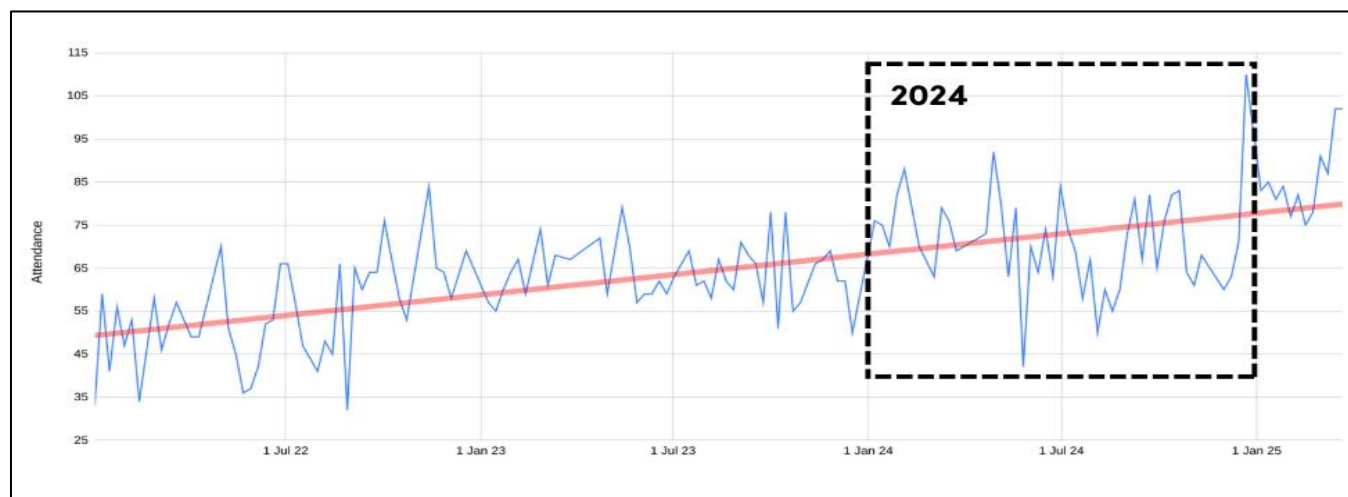
2024 has been about:

- continuing to grow both our Sunday congregation, and our ministry and worship leading team to be larger and more diverse in terms of age and gender.
- continuing to extend our schools' work, now in all four local primaries and our local secondary.
- Building up our community connections, starting a new weekly community meal with St Albans Community Pantry as well as building on events at Highfield Park, the Orchard and new connections to other local groups.

3 Review of the Year

3.1 Church Attendance

Attendance in person at the 10am service has continued to grow throughout 2024, from an average of 70 in January 2023 to 77 in January 2024 (this data removes 'special' Sundays such as baptisms and festivals):



There were **119** (111 in 2023) names on the Church Electoral Roll as of the end of 2024, of whom **59** were not resident within the parish, with **60** in the parish.

Average attendance at the 10am service in October/November 2024 is noted in the table below.

Our services continue to be livestreamed each week, with an average of **47** views each week in 2024

Church Attendance	2020	2021	2022	2023	2024
10am Sunday Service:	*	48	69	66	72
Midweek traditional communion	n/a	n/a	n/a	12	13
Total:	*	48	69	78	85

* on-line attendance only

In-person attendance was **110 in 2024** (125 in 2023) at the Nativity Service, with **103 in 2024** (95 in 2023) at the Carol Service and **57 in 2024** (42 in 2023) at the Midnight Service. A Christingle service was organised on Tuesday afternoon, 17 December 2024 and attracted a total of **113 people in 2024** (113 in 2023). **114 people in 2024** attended our Christmas Day Celebration (87 in 2023). The Carols in the Park event in Highfield Park attracted **300 in 2024** (250 people in 2023). **119 attended in 2024** (80 in 2023) on Easter Day.

Children and young people's groups continued throughout 2024. The midweek youth group continues to meet every Wednesday, and has grown to 8 young people, going away for a weekend for the first time in 2024 and planning a trip to the Satellites festival in 2025. A new younger midweek group will begin during 2025.

We are enormously indebted to the team, and in particular to Jodie Promod our Kids Church coordinator at St Luke's.

3.2 Community

Our community connections grew strongly during 2024.

The big news was a new experimental partnership with St Albans Community Pantry which started at the end of May. Every Tuesday volunteers from St Luke's and from the pantry cook a community meal which is served to around 30-40 people using food rescued from local supermarkets, bakeries and restaurants. A community Christmas dinner filled the entire downstairs of St Luke's with 125 people from across our community. We are really grateful to the Pantry and also to a number of extremely committed St Luke's volunteers to get this project started, particularly David Warren.

Schools work continued with a team of three people from St Luke's going in to do twice-termly assemblies in all four local primary schools, in addition to RE visits and special Easter and Christmas services at Samuel Ryder and now also Camp school. Alex also goes into Samuel Ryder Secondary with local organisation Step, delivering RE support for Y7-11. Significant thanks go to Chris Swain and Becki Chafe for their time, creativity and energy in developing this work.

Our partnership with Highfield Park Trust continued, cross-promoting each other's events, and delivering a second and even more successful 'Carols in the Park' initiative in December which attracted more than 300 people.

We also hosted a classical music concert from local orchestra Camarata, which drew in over 100 people and raised money for the Community Pantry as well as for St Luke's.

We continue to deliver monthly communion services at the Orchard care home.

In addition, our coffee morning, Friday Cafe, Knit and Natter, Tea & Tots and Sharing Stories groups have continued to be appreciated throughout 2024.

3.3 PCC

The PCC met 6 times in person and once online during 2024. Various committees and teams met between meetings and reported to the PCC as required.

3.4 Ministry Team

The ministry team continued to grow significantly in 2024 and broadened to include a much more diverse range of voices and experiences. In addition to Rev Robert Donald (PTO), Kath Clough (Reader), Chris Swain (Discipleship Enabler), David Warren (Pioneer Enabler) Jennie Hall (Lay Leader of Worship) and Rev Rosie Illingworth (chaplain at St Albans High School for Girls), we also welcomed Becki Chafe, for whom St Luke's is her full-time placement whilst she studies for the ministry at St Mellitus college. Additionally, Chip Crawford completed her first year of training, has become a Discipleship Enabler at St Luke's, and hopes to continue her training during 2025 to become a reader, with the warm support of the PCC. Toby Kempton-Ketley is also discerning a call to a preaching ministry.

3.5 Worship Development

We have continued to build up our 10am service, with live music at every service during 2024. We are indebted to Hannah and Mike Goatly, as well as Hilary Swain, Tommy and Isabelle Promod for leading our sung worship in church.

There has been active provision for children at every single service in 2024 too, a mixture of Holy Cow Kids Church, regular Kids Church, all-age services and holiday craft projects. A summer craft project built and decorated a multi-coloured coat which then became the focus of our all-age back to school service - we are particularly indebted to Claire Fitt and Geraldine Edgington for masterminding this.

Our 11.30am midweek communion runs after Coffee Morning and continues to be appreciated by members of our community.

30 people did a Lent Course looking at prayer, five homegroups continue to meet regularly, 14 people joined an Alpha course during autumn 2024, and another similarly sized Alpha course began in January 2025.

3.6 Pastoral Care, Safeguarding

Pastoral Care Coordinators

Our network of pastoral care coordinators continue to look out for our congregation.

Safeguarding

Ensuring the safety of children and all vulnerable people continues to be a matter of the highest priority for St Luke's. Details of our safeguarding management practices can be found in Section 6.3 below. In 2021 the diocese published new requirements for safeguarding training. These cover everyone in any kind of role of responsibility in the church and include both new courses and enhanced requirements for renewal of training certificates. Becki Chafe took over as Safeguarding Officer at the end of 2024, and has contacted the few outstanding people with details of the training they need to complete. The PCC is grateful to all those who have completed their necessary training and does ask that everyone continues to do this in a timely manner.

Whether you are in a responsible role or not, please note that if you encounter a situation where there is reason to believe someone of any age may be at risk of harming themselves, or being harmed, or may harm another, it is very important that this is immediately communicated to somebody in authority – either our Safeguarding Officer (Becki Chafe), a churchwarden (Ster Curran or Ivor Thomas) or any member of the PCC. In such cases, questions of confidentiality may no longer apply.

Policies and Terms of Reference

The PCC is particularly grateful for the level of care, commitment, and enthusiasm people bring to our many ministries. It is important both that the church does things well and also that it is seen to do things well. Our policies and terms of reference covering all aspects of church life, including safeguarding, are listed on the Lower Hall noticeboard and are available to be consulted in the church office.

4 Financial Review

Overall, we had a *surplus* of £41,161 (vs *surplus* of £37,399 in 2023). Total Income (**see Note 2**) fell by £2,471 (£188,523 vs £190,994 in 2023) due to a large one-off donation and legacies received in 2023 and not repeated in 2024. Planned giving, interest received and other income all increased in 2024 (see details below). Total Expenditure (**see Note 3**) fell by £6,233 (£147,362 vs £153,595 in 2023) mainly due to £15,126 spent on the installation of solar panels in 2023, offset by several items of capital expenditure (including laptop £1,450 and drum kit £1,579), distribution of restricted giving and general increases in running costs.

4.1 Income and Endowments

Unrestricted Total Income increased by £7,633 (£186,255 vs £178,622 in 2023).

Donations – unrestricted donations rose £2,511 (£150,000 vs £147,489 in 2023).

Planned giving rose slightly (£74,712 vs £70,917 in 2023) reflecting the continued growth in membership and a number of new regular donors during the year. The PCC expects this increased regular giving to continue as the enlarged membership stabilises.

We continue to receive income (grant) from “The Church Lands”, a local charity set-up by St Peter's Church many years ago - owning a number of properties in St Albans, which distributes surplus income to the St Albans parish churches of St Peter's (80%), St Paul's (10%) and St Luke's (10%). Our **grant** income rose slightly (£47,250 vs £45,000 in 2023). The charity forecasts that they will continue to distribute payments at a similar level over the next few years.

Collection plate income (generally cash donations) increased slightly (£737 vs £679 in 2023) but remains low compared to the historic trend. This represents a general movement away from cash donations and the we have seen growth in the number of card payments with total donations via this method increasing significantly (£2,760 vs £607 in 2023) This is reported under “Donations, Appeals etc”

Church Activities (£29,607) is mainly made up of Hall Bookings (£26,743) which increased slightly (£26,212 in 2023) due to an increase in rates, offset by a reduction in one-off bookings.

PCC Fees (from funerals & banns) £2,864 includes £1,099 Fees which has since been passed on to the Diocese (as expenditure item: Diocese Fees).

Other Incoming Resources (£2,190) increased significantly (vs £682 in 2023) due to payment of an insurance claim for theft from the church office (£1,469) and the first payments received from the energy generated from the solar panels installed in 2023 (£416).

Restricted Total Income (£2,268 - detailed in **Note 8**) reduced significantly compared to prior year (£12,372). This represents a return to normal levels following a large one-off donation and a legacy received in 2023.

Investments We don't hold long-term investments. The increase of interest income (£4,458 vs £2,456 in 2023) reflects the general increase in bank interest rates in 2023, which continued to be paid in 2024. Interest rates reduced slightly towards the end of 2024 and are expected to reduce further during 2025. Due to the increased level of interest received, the interest has been allocated across the different funds based on the fund balances.

4.2 Expenditure

Total expenditure on **Church Activities** increased slightly (£142,632 vs £137,556 in 2023). This was driven by distribution of restricted giving (£5,299), and general inflationary increases in hall running costs and staff costs.

Mission & Charitable Giving includes £12,500 (Charity Giving) support of charities via our Mission Committee. Restricted Giving £5,299 comprises payments of monies (Restricted Giving) received for specific purposes during 2023 & 2024. Members continue to support Irene Rudling, allowing us to continue to send financial support during her retirement. We hold £1,732 available for distribution by Vicar & Churchwardens, along with monies collected on behalf of various other charities (**Note 8**).

Parish Share increased slightly (£71,001 vs £70,326 in 2023). **Other Clergy Costs** (£281 vs £306 in 2023) relate to expenses of our Vicar.

Church Running Costs decreased slightly (£6,298 vs £7,678 in 2023). This was primarily driven by a reduction in our energy costs (see detail under Hall Running Costs below).

Hall Running Costs increased slightly (£21,624 vs £19,270 in 2023) due to a scheduled electrical inspection and a number of faults with the fire alarm system. As mentioned under church running costs above, our energy costs reduced due to price reductions in the market and the impact of electricity generated by the solar panels installed in 2023. We also saw a reduction in our cleaning costs due to a change in supplier and reduced number of days from July.

Following the installation of the solar panels in 2023, we have been working with our energy supplier to monitor the usage and benefit from excess energy generated and fed back into the grid. During 2024, the solar panels generated 9,218kWh of electricity, which is 12% higher than forecast by the installer. In order to fully measure our usage of the energy generated, and benefit from payments for energy fed back into the national grid, we required a smart meter to be installed. Despite requesting this shortly after the panels were installed in 2023, our energy supplier did not install this until July 2024. We have therefore been unable to fully measure our use of the solar energy generated since installation. We are now able to monitor this usage and are receiving payments for the energy fed back to the national grid, including a payment for the estimated energy produced before the meter was installed and a goodwill payment for the delay in installing a smart meter. Now we have the smart meter installed, we will be able to fully assess the savings due to the solar panels in the future.

Teaching & Meetings Costs reduced (£1,328 vs £1,681 in 2023). The costs for children and young people's work increased due to the re-launch of CYFA, however Holy Cow costs reduced as there were some one-off setup costs in 2023, and the costs of running The Life Course in 2023 were also not repeated in 2024.

Staff Costs £20,284 increased slightly from the previous year (£18,937) reflecting annual pay reviews in line with Diocesan pay scales and the living wage.

Other Expenses increased (£1,643 vs £1,034 in 2023) due to repairs of the sub-woofer (part of the PA system), the purchase of a CCTV camera and providing refreshments for various church events.

Despite increased costs due to the use of contactless donations, the move of our online donations to a cheaper provider in 2023 resulted in **Bank Charges** remaining stable (£116 vs £119 in 2023).

Other Expenditure includes Capital Expenditure of £1,579 for the purchase of a drum kit for use in church, £1,450 for the replacement of the laptop in the church office, and £761 for camera and microphone upgrades to improve the AV system. We also incurred costs of £606 for the ongoing investigation and repairs of the church roof and £334 for the installation of a security grille on the storeroom window.

4.3 Other Financial Notes

Charitable Giving as previous years, the PCC provided £12,500 for the Mission Committee to allocate towards overseas mission (Viva Network & Hands at Work) and local youth charities STEP & the 2:67 project.

Net Movement in Funds (see page 13) Unrestricted Funds increased by £44,192 to £221,881 (from £177,689 reserves at the end of 2023).

Cash at Bank (Note 5) increased to £230,336 (£185,304 in 2023) in-line with the growth in reserves. This balance is split between CAF Bank & Metro Bank (to utilise specific services and benefit from protection of £85,000 for each financial institution, under the Financial Services Compensation Scheme).

Debtors (Note 6) shows £6,211 Gift Aid recovered tax from HMRC (received February 2025), unpaid hall user invoices (received January 2025) and payments due for energy generated by our solar panels (received February 2025).

Creditors (Note 7) includes amounts due to be paid to suppliers/late expense claims (paid in January 2025), and a credit on our water bill due to overpayment in previous years (which will be offset against bills during 2025).

4.4 Reserves Policy

As most of our income & expenditure is through regular monthly payments, it is PCC policy to maintain a balance within the **General Fund** which equates to approximately three months' forecasted payments (£29,000) to cover emergency situations that may arise from time to time. The reserves remain above this level following a few years of being below the set amount, however this is due to the continuing allocation of 50% of Church Lands grants into the General Fund. This is expected to continue for the foreseeable future.

It is the PCC's policy to maintain sufficient funds within the Hall Fund and Fabric Fund to cover planned maintenance / renewal of the buildings. A Long-Term Maintenance schedule is used to assess the necessary reserves level for these funds, including £80,000 provision to replace the church roof within the next five years. **Note 9** shows our designated maintenance funds **Hall Fund** and **Fabric Fund** at £35,335 (vs £28,908 in 2023) and £138,796 (vs £113,437 in 2023) respectively.

Charity Giving (a designated fund) represents £610 (£610 in 2023) remaining balance at the disposal of the Mission Committee.

Restricted Giving (a restricted fund) balance of £12,735 (£15,766 in 2023) are donations received for specific purposes (shown in **Note 8**). This has reduced in 2024 due to the distribution of donations for other charities received in 2023 being passed on during 2024.

4.5 Related Parties

The PCC has a policy on Conflicts of Interest, where PCC members will be required to declare any new related parties at each PCC meeting.

Existing related parties include Peter & Gill Kaser in the voluntary role as PCC Member (husband) and paid position as Church Administrator (wife).

5 Plans for the Future

Our three new strategic values, all of which support the existing thought of 'Bringing God's grace to life' were presented to the congregation in a series of sermons after the APCM during 2024 and continue to shape our mission and ministry at St Luke's:

Belonging - building **relationship with one another**, whoever you are and whatever you're going through, you are welcome at St Luke's.

Believing - building **relationship with God** through worship, teaching and prayer. we are a community founded on God's grace and a gospel of hope and healing with power to redeem and change lives.

Blessed to be a blessing - building **relationship with our community**. we are a community which builds God's Kingdom of hope and justice where we are.

In terms of what that looks like moving forward:

Blessing: our partnership with St Albans Community Pantry continues, as does our relationship with all our local schools and Highfield Park Trust.

Believing: we are running an Alpha course in early 2025, followed by another in the autumn term. We also plan to run the second 24/7 Prayer course during Lent, following the considerable engagement around the first one we ran in 2024. We will be taking a number of our young people away to the Satellites festival in the summer, and have a confirmation service lined up at St Luke's in the autumn. When our curate arrives we intend to start an evening service.

Belonging: we continue to be a congregation who like to spend time with one another. Homegroups continue, and various events including another talent night, a games night, and a quiz night are planned as well as various other social events during the year.

6 Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The PCC is also registered as a charity, and as such PCC members must have due regard to their duties and responsibilities as trustees under the Charities Act.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

6.1 Structure

Alongside the legal requirements of the PCC, the St Luke's terms of reference require it to lead the church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to other groups which are accountable to the PCC. The intention is to provide quality space on the PCC's agenda for major discussions that focus on the vision, policies and strategic matters in the Church's life. This work is done alongside the delegation and holding to account of the groups to which power and responsibilities are delegated.

The Church Mission Action Plan, as a working document, guides our strategy. **The PCC** now meets roughly six times a year, and more often when required.

The Standing Committee has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. The principal purpose of the Standing Committee is to consider and plan the items of business for the PCC. It also helps to progress the work of the PCC between PCC meetings.

6.2 Risks

The PCC normally keeps up to date an approved and complete set of policies and terms of reference. A policy review was carried out in early 2022. The list of Terms of Reference and Policies is available to view in the Church Office as are the records of inspections and risk assessments.

Whilst energy prices have reduced somewhat, with unit prices around 15% lower than at the peak in 2022, overall costs remain around twice the level they were 5 years ago. This situation seems unlikely to change and we are budgeting annually for these increased costs. As noted above, we have now started to see savings and income from the solar panels installed in 2023, however the annual saving as a result of these is likely to be lower than the initial estimate due to current feed-in tariffs being lower than estimated by the supplier. Now we have a smart meter installed, we will continue to monitor this through 2025 to get an accurate value for the savings involved. The PCC also continues to consider other measures to improve the energy efficiency of the building.

6.3 Safeguarding

The PCC has fulfilled its responsibilities as required by section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults) as follows:

1. **Policies** - policies for keeping children and vulnerable people safe include our Safeguarding Policy and the Young People's Leaders Terms of Reference.
2. **Safeguarding Checking** - All those who work with children and vulnerable people on a regular basis have been checked via the DBS process. From 2017 all PCC members are also required to be DBS checked. Records are kept and maintained by the Safeguarding Officer on the Church Office computer to ensure that every person requiring a DBS check remains current.
3. **Contact Details and Permission Forms** – Contact details and emergency contact numbers are obtained for all young people's activities and groups where parents/carers are not present or close at hand.
4. **Photography** - The parents or carers of all children and young people who access our activities are reminded from time to time via the church news sheet and by permanently displayed notices that they may register their wish that no photos or videos be taken of their child for internal church or social media, church website etc. No child is identified on the internet or social media without parental permission.

5. **Safeguarding Training** - The Safeguarding Officer, those who work with children and vulnerable people, church wardens, PCC members and others are required to undertake safeguarding training every three years.
6. **Training Records** - The Safeguarding Officer keeps a record of who has attended the training, and the date that they will need to be re-trained, on the Church Office computer.
7. **Safeguarding Training for Licensed Ministers** - The diocese administers safeguarding training for clergy, readers and other lay ministers who undertake specific training every three years.
8. **Communication** - Posters highlighting the need for people to be vigilant regarding safeguarding, along with details of the safeguarding officer, are displayed in the entrance to the building.

On-going Safeguarding Activities

- The PCC has safeguarding as a standing item on its agenda.
- All those who require training are alerted to that fact and are helped, if needed, to book onto one of the deanery training sessions.
- The Church membership are reminded from time to time that they share in the responsibility for the safety and well-being of all, with particular regard for children and vulnerable people.
- The Safeguarding Officer provides, on a yearly basis in time for the APCM, an up-to-date list of those with DBS clearance and a record of those who have received safeguarding training. This information will be displayed on a dedicated noticeboard in entrance to our building.

7 Administrative Information

This report is part one of a two-part report for the Annual Parochial Church Meeting (APCM). This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the meeting each year.

The Parochial Church Council (PCC) is a charity and the legal body of St Luke's Church, registered charity number 1133957. At the end of the year 2024, membership was as follows:

Eligibility	Name	Role	Term of office
Vicar:	Revd Alex Huzzey	Chair Ex officio	From June 2022
Churchwardens:	Ster Buttle	Warden	From AMP 2023 (to 2027) ^{Note 1}
	Ivor Thomas	Warden Safeguarding	From AMP 2021 (to 2025) ^{Note 1} from PCC Sept 2019
Readers:	Kath Clough	Ex officio	From July 2016 ^{Note 2}
Deanery Synod Representatives:	Chris Swain	Lay rep PCC Vice Chair	From APCM 2018 to APCM 2026 ^{Note 3}
	Jennie Hall	Lay rep	From APCM 2023 to APCM 2026 ^{Note 3}
	Chip Crawford	Lay rep	From APCM 2022 to APCM 2026 ^{Note 3}
Elected lay representatives:	Jodie Promod	Lay rep	From APCM 2024 to APCM 2027
	Jo Clark	Lay rep	From APCM 2023 to APCM 2026
	Josh Kempton	Lay rep	From APCM 2023 to APCM 2026
	Peter Kaser	Lay rep	From PCC May 2021 to APCM 2027
	Peter Ellam	Lay rep	From APCM 2019 to APCM 2025
	Tess Hackett	Lay rep	From APCM 2022 to APCM 2025
Co-opted Members:	Matthew Tinson	Treasurer	From PCC May 2023
In attendance:	Gill Kaser	PCC Secretary	From March 2006

^{Note 1} Churchwardens stand for re-election each year, but usually agree to stand for a term of four years.

^{Note 2} Ex officio, as agreed for all Readers at the APCM 2007.

^{Note 3} Elected for 3-year term.

This report approved by the PCC on 6th May 2025

Chris Swain (PCC Vice-Chair)
On behalf of St Luke's PCC

Independent Examiner's Report

to the Parochial Church Council (PCC) of St Luke's Church, St Albans

Charity No. 1133957

This report on the accounts of the PCC for the year ended 31 December 2024, which are set out on pages 12 to 18, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and Independent Examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under Section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145 (5) (b) of the Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act and to be found in the PCC Accountability guidance, 5th edition incorporating Charities SORP (FRS 102) 2nd Edition October 2019.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanation from you as members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

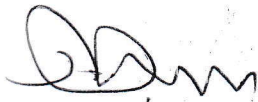
Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 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 come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:



Date:

8th May 2025

John Robert Eke
Fellow of the Association of Charity Independent Examiners

Soarview, 4 Stable Court
Malborough
Devon TQ7 3FB

St. Luke's Church, St. Albans

SOFA for the Year Ended 31 December 2024

		Unrestricted Funds		Restricted Funds		TOTAL FUNDS	
			2023		2023	2024	2023
		£	£	£	£	£	£
INCOME & ENDOWMENTS from:	Note						
Donations & Legacies	2(a)	150,000	147,489	2,268	12,235	152,268	159,724
Church Activities	2(b)	29,607	28,132	-	-	29,607	28,132
Investments	2(c)	4,458	2,456	-	-	4,458	2,456
Other Income	2(d)	2,190	545	-	137	2,190	682
TOTAL INCOME		186,255	178,622	2,268	12,372	188,523	190,994
EXPENDITURE on:							
Church Activities	3(a)	137,333	133,947	5,299	3,609	142,632	137,556
Fund Raising	3(b)	-	-	-	-	-	-
Other Expenditure	3(c)	4,730	16,039	-	-	4,730	16,039
TOTAL EXPENDITURE		142,063	149,986	5,299	3,609	147,362	153,595
NET INCOME/(EXPENDITURE)		44,192	28,636	(3,031)	8,763	41,161	37,399
Transfers between Funds	9						
NET MOVEMENT IN FUNDS		44,192	28,636	(3,031)	8,763	41,161	37,399
TOTAL FUNDS BROUGHT FORWARD		177,689	149,053	15,766	7,003	193,455	156,056
TOTAL FUNDS CARRIED FORWARD		221,881	177,689	12,735	15,766	234,616	193,455

The notes on pages 14 to 18 form part of these accounts.
The PCC does not have any endowments

St. Luke's Church, St. Albans

Balance Sheet as at 31 December 2024

		2024	2023
FIXED ASSETS	Note		
Tangible		-	-
Investment	5(a)	-	-
Loan to Credit Union			
CURRENT ASSETS			
Debtors	6	7,969	11,347
Short Term Deposits	5(b)	-	-
Cash at Bank and in Hand	5(b)	<u>230,336</u>	<u>185,304</u>
		<u>238,305</u>	<u>196,651</u>
LIABILITIES			
Creditors - Falling Due Within One Year	7	3,689	3,196
NET CURRENT ASSETS		<u>234,616</u>	<u>193,455</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>234,616</u>	<u>193,455</u>
Creditors - Falling Due After One Year		-	-
TOTAL NET ASSETS		<u><u>234,616</u></u>	<u><u>193,455</u></u>
PARISH FUNDS			
Unrestricted	9		
General Fund		47,140	34,734
Designated funds (Hall, Fabric & Charity Giving)		174,741	142,955
Restricted	8	12,735	15,766
Endowment		-	-
		<u><u>234,616</u></u>	<u><u>193,455</u></u>

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



Chris Swain (PCC Vice-Chair)

The notes on pages 14 to 18 form part of these accounts.

Notes on Accounts

(1) Accounting Policies

The accounts (financial statements) have been prepared in accordance with Church Accounting Regulations 2006, the Charities Act 2011 and the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102) 2nd edition published October 2019.

These financial statements have again been prepared on an accruals basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The trustees consider that there are no material uncertainties about the Church's ability to continue as a going concern.

Funds

Restricted Funds represent (a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in the Restricted Giving Fund and as these funds are only held on short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds are general funds and designated funds including the Hall Fund (maintenance of Hall) and Fabric Fund (maintenance of Church).

Income & Endowments

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when receivable. All incoming resources are accounted for gross (i.e. taxation is included where recoverable, such as Gift Aid).

Legacies are accounted for when it has been established there is legal entitlement; they are measurable, and they are probably receivable - in accordance with Module 5 FRS 102 SORP 2019.

Expenditure

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT).

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (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 inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

St. Luke's Church, St. Albans

For the Year Ended 31 December 2024

2 INCOME & ENDOWMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2024	Total 2023
2(a) Donations & Legacies							
Planned Giving:							
Gift Aid Donations	74,472				240	74,712	70,917
Tax Recovered	17,573				60	17,633	18,400
Other	4,473					4,473	5,070
Collections (open plate)	737					737	679
Grants	23,625		23,625			47,250	45,000
Donations, Appeals, etc	5,495				1,968	7,463	12,791
Stewardship - Gift Day							
Legacy							6,867
	126,375		23,625		2,268	152,268	159,724
2(b) Church Activities							
Weekend at Home							
Hall Bookings		26,743				26,743	26,212
PCC Fees (Funerals, etc) incl. DBF fees	2,864					2,864	1,920
	2,864	26,743				29,607	28,132
2(c) Income from Investments							
Interest (Bank & Loan)	892	892	2,674			4,458	2,456
	892	892	2,674			4,458	2,456
2(d) Other Incoming Resources							
Grants - General							
Other Income	1,774	416				2,190	682
	1,774	416				2,190	682
TOTAL INCOME	131,905	28,051	26,299		2,268	188,523	190,994

3 EXPENDITURE

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2024	Total 2023
3(a) Church Activities							
Overseas Missionary and Charitable Giving:							
Irene Rudling					720	720	720
Wendy Mills					1,348	1,348	-
Hope Gardens (Bishop Samuel)						-	130
Mission Aviation Fellowship						-	-
Viva Network Harare Project				3,000		3,000	3,000
Hands @ Work				3,000	1,321	4,321	3,000
Home Mission:							
St Albans Community Pantry					465	465	
Food Bank					378	378	-
STEP				4,500		4,500	4,500
2:67 Project				2,000		2,000	2,000
						-	-
Other Restricted Giving							
Expenditure - Restricted Giving (note 8)					1,067	1,067	2,759
				12,500	5,299	17,799	16,109
Ministry Costs:							
Diocesan Parish Share	71,001					71,001	70,326
Other Clergy Costs	281					281	306
Church Running & Maintenance	6,298					6,298	7,678
Teaching, Meetings & WOW	1,328					1,328	1,681
Publicity	637					637	469
Weekend at Home						-	-
Hall Running Costs		21,624				21,624	19,270
Staff Costs	20,284					20,284	18,937
Stationery and Administration Costs	522					522	547
Other Expenses	1,643					1,643	1,034
Diocese: Fees & Vicarage Costs	1,099					1,099	1,080
Bank Charges	116					116	119
	103,209	21,624		12,500	5,299	142,632	137,556
3(b) Fund Raising						-	-
3(c) Other Expenditure							
Front Garden & Signage						-	-
Solar Panels						-	15,126
Church Maintenance			940			940	-
Hall Maintenance						-	587
Church Capital Expenditure	3,790					3,790	326
Dishwasher						-	-
	3,790		940			4,730	16,039
TOTAL EXPENDITURE	106,999	21,624	940	12,500	5,299	147,362	153,595

4 STAFF COSTS

The church employed the following part-time staff: Church Administrator and Caretaker.

Full-time Equivalent = 1

4(a) Payroll

	Total 2024	Total 2023	
Wages and Salaries	18,601	17,459	
Social Security Costs			
Pension Costs (see note 4(c) below)	1,491	1,403	
Self Employed Staff			
	20,092	18,862	
Travel Expenses for Placement Student	191	75	
Staff Costs for PCC (note 3(a) above)	20,283	18,937	7.1%

4(b) Payments to PCC Members

Alex Huzzey received £3,534 expenses performing his role as Vicar.

£281 is direct clergy costs (see **Note 3(a)**). The remainder relate to expenses incurred on behalf of the PCC (e.g. Teaching materials)

Other PCC members received expenses on behalf of the PCC.

Related parties to PCC members:

- Peter Kaser (PCC Member) husband to Gill Kaser who received £17543 salary + £1491 pension as Administrator;

4(c) Church Workers Pension Fund (CWPF)

St Luke's (St Albans) PCC participates in the Pension Builder Scheme section of the Church Workers Pension Fund for lay staff. See Staff Costs (above) for the value of contributions made this year. The Church of England Pensions Board administers the Pension Builder Scheme, which is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes. Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers. This means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable.

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022. The next valuation is due as at 31 December 2025. For the Pension Builder 2014 section, the 2022 valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

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

5 FIXED ASSETS, CASH & DEPOSITS

5(a) Investments

Movements in the year:

Market Value - 1 January

Purchase (Disposal) of Assets

Net Gain (Loss) on Annual Revaluation

Market Value - 31 December

5(b) Cash and Deposits

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2024	Total 2023
Cash at Bank - Current	15,582					15,582	7,428
Cash at Bank - Savings	27,855	34,195	138,796	610	12,735	214,190	176,906
Cash in Hand	564					564	970
CBF Deposit							
COIF Charity Funds							
	44,001	34,195	138,796	610	12,735	230,336	185,304

6 DEBTORS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2024	Total 2023
Income Tax Recoverable	6,211					6,211	8,303
Hall Income		1,758				1,758	2,888
Loans / Advances						-	-
Other Debtors						-	156
	6,211	1,758				7,969	11,347

7 LIABILITIES

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2024	Total 2023
Accruals (energy usage - not yet paid)		(301)				- 301	- 1,208
Other Creditors	250					250	250
Creditors for Goods and Services	2,822	919				3,741	4,154
	3,072	618				3,689	3,196

8 FUNDS

Restricted Fund monies can only be used for certain purposes.

The Building Fund represents funds raised through building appeals for development of our buildings.

The Restricted Giving Fund holds other restricted funds not covered in the fund above.

	Opening Balance	Income	Transfer	Expenditure	Closing Balance
Restricted Giving Fund					
Vicar and Churchwardens' Account	1,833			(101)	1,732
Irene Rudling	2,129	188		(720)	1,597
Wendy Mills	1,348			(1,348)	
Hands at Work	921	500		(1,321)	100
Work w. Marginalised/Vulnerable	8,750				8,750
Dilys Hudson Legacy	257				257
Other Missions/ Charities	528	1,580		(1,809)	299
	15,766	2,268		(5,299)	12,735
Designated Funds					
Charity Giving	610		12,500	(12,500)	610
Hall Fund	28,908		28,051	(21,624)	35,335
Fabric Fund	113,437		26,299	(940)	138,796
	158,721	2,268	66,850	(40,363)	187,476

9 SUMMARY OF FUND MOVEMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2024	Total 2023
Movement of Funds							
Opening Balance	34,734	28,908	113,437	610	15,766	193,455	156,056
Incoming Resources	186,255				2,268	188,523	190,994
Resources Expended	(106,999)	(21,624)	(940)	(12,500)	(5,299)	(147,362)	(153,595)
Allocation to Charitable Giving	(12,500)			12,500		-	-
Transfers between Funds	(54,350)	28,051	26,299			-	-
	47,140	35,335	138,796	610	12,735	234,616	193,455

Summary of Assets by Fund

Investment Fixed Assets							
Current Assets:							
Cash and Deposits	44,001	34,195	138,796	610	12,735	230,336	185,304
Debtors	6,211	1,758				7,969	11,347
	50,212	35,953	138,796	610	12,735	238,305	196,651
Current Liabilities:							
Liabilities (due within one year)	3,072	618				3,689	3,196
	47,140	35,335	138,796	610	12,735	234,616	193,455

Accounts

St Luke's Church

St Albans



Bringing God's
Grace to Life

Annual Report and Financial Statements of the Parochial Church Council of St Luke's Church, St Albans

For the year ending 31st December 2023

Address:

St Luke's Church
Cell Barnes Lane
St Albans AL1 5QJ

Web site: www.saint-lukes.co.uk

Bankers:

CAF Bank Limited
Kings Hill, West Malling, Kent, ME19 4JQ
Metro Bank PLC
One Southampton Row, London, WC1B 5HA

Incumbent:

Rev Alex Huzzey
St Luke's Vicarage
46 Cunningham Hill Road
St Albans AL1 5BY

Independent Examiner:

John R Eke, FCIE
Soarview, 4 Stable Court,
Malborough, Devon TQ7 3FB

Registered Charity number 1133957

1 Aim and Purpose

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 requires the PCC to co-operate with the vicar in promoting in the parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of our buildings - the Church, the attached Halls and surrounding churchyard.

2 Objectives and Activities

The PCC helps our members realise the Church's vision which sets before us a picture of who we, as a Christian Community, are striving to become and by which to live our Christian lives:

*God is at work transforming us into an inclusive community of grace where
together we are striving to grow in Christ...
... a hub from which we go out in His Spirit, sharing His love through generous
service, drawing people into a living personal faith, and transforming the world
around us.*

In setting our objectives and planning our activities, the members of the PCC have carefully considered the Charities Commission's general guidance on public benefit. It is the church's aim to do this as expressed in our mission statement:

*Bringing God's Grace to Life, through...
Receiving God's Grace in all its fullness
Living by God's Grace in the Christian Community
Sharing God's Grace in God's World*

2023 has been about:

- continuing to grow our Sunday congregation, focusing particularly on building up our inclusion of and offering to children and young people, and growing our ministry and worship leading team to be larger and more diverse in terms of age and gender.
- building up our schools' work, now in all four local primaries and our local secondary.
- Building up our community connections, with new events at Highfield Park, the Orchard and new connections to other local groups.
- building up our midweek offering, particularly to young families and older people, with a new midweek traditional service.

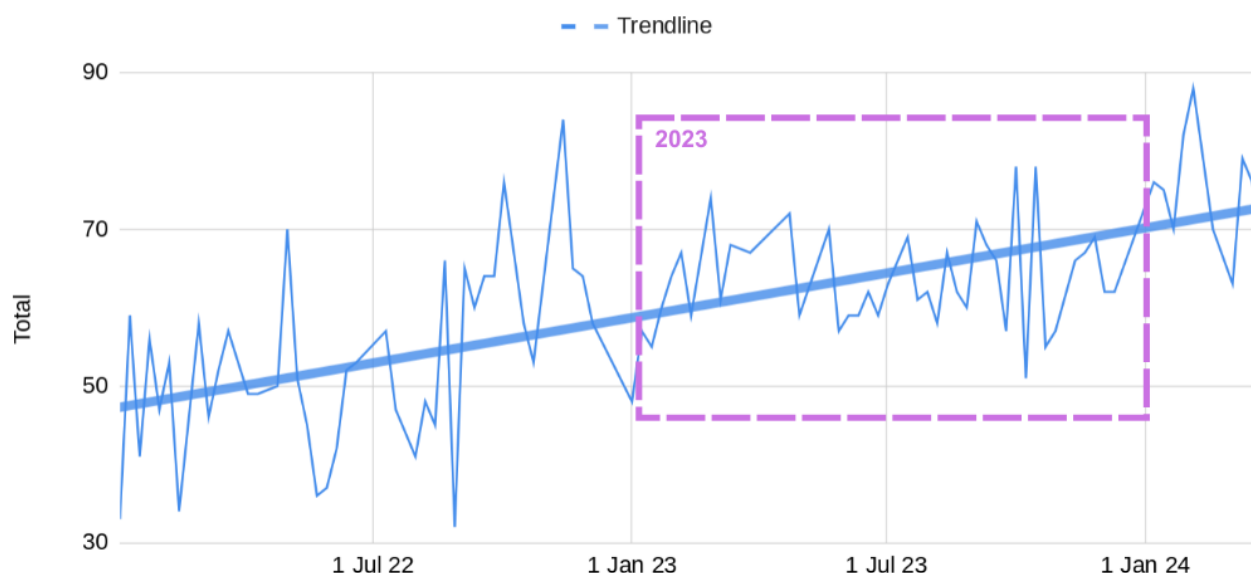
3 Review of the Year

3.1 Church Attendance

Attendance in person at the 10am service has continued to grow throughout 2023, from an average of 58 in January 2023 to 70 in January 2024 (this data removes 'special' Sundays such as baptisms and festivals):

St Luke's Sunday Attendance

Removing festivals, baptisms, parade services and other special services (which accounts for ca. 10/52 weeks)



There were **111 (105 in 2022)** names on the Church Electoral Roll as of the end of 2023, of whom **52** were not resident within the parish, with **59** in the parish.

Average attendance at the 10am service in October/November 2023 is noted in the table below.

Consultation with former members of the 9am congregation revealed that they would prefer to come to a midweek service, so the 9am service has been reinstated but moved to 11.30am after the Tuesday Coffee Morning and is attracting a regular congregation of 9-20 people, including some who have come back to church after some decades away.

Our services continue to be livestreamed each week, with an average of **58** views each week in 2023

Church Attendance	2019	2020	2021	2022	2023
9am service (2019) 11.30 service (2023)	12	*			(12) <i>Our traditional service is now midweek.</i>
10am Service:	78	*	48	69	66
Total:	90	*	48	69	66 <i>(78 including midweek)</i>

* on-line attendance only

In-person attendance was **125 in 2023** (69 in 2022), at the Nativity Service, with **95 in 2023** (72 in 2022) at the Carol Service and **42 in 2023** (36 in 2022) at the Midnight Service. A Christingle service was organised on Tuesday afternoon, 19 December 2023 and attracted a total of **113 people in 2023** (147 in 2022). **87 people in 2023** attended our Christmas Day Celebration (88 in 2022). A new carols event in Highfield Park attracted **250** people.

Other major services: our Mothering Sunday service was attended by **105 people in 2023** (92 people in 2022), **80 attended in 2023** on Easter Day (74 in 2022) and **82 attended in 2023** (103 in 2022) on Shoebox Sunday.

We grew our children and young people's groups during 2023, attracting enough children and volunteers to be able to deliver three different age groups for children during our 10am service (versus two up until then). The midweek youth group continues to meet every Wednesday and is working towards confirmation in 2024.

In addition, we launched our new 'Holy Cow Kids' Church' initiative during 2023, which is aimed at children aged 3-10 and meets during our regular 10am service. We had five Holy Cows during 2023, attracting between 15 and 30 children to each.

We are enormously indebted to the team, and in particular to Jodie Promod who has taken on the role of Kids Church coordinator at St Luke's, growing our volunteer leaders from 6 to 9 during 2023, supported by a team of 11 helpers.

3.2 Community

Our community connections grew strongly during 2023.

Our schools work in particular took off during 2023. In 2022 we were doing twice-termly assemblies in Samuel Ryder and once-termly assemblies at Cunningham Hill. We are now doing twice-termly assemblies in all four local primary schools, in addition to RE visits and special Easter and Christmas services at Samuel Ryder and now also Camp school. Alex also goes into Samuel Ryder Secondary with local organisation Step, delivering leadership training and PSHE for Sixth Form and some RE support for Y7-11. Significant thanks go to Chris Swain for his partnership in developing this work.

Our Tea & Tots group has grown significantly from around 8-12 people at the beginning of the year to around 20-30, under the leadership of Sally Gale, a student at London School of Theology.

We also established a partnership with Highfield Park Trust, cross-promoting each other's events, and delivering an extremely successful 'Carols in the Park' initiative in December which attracted more than 250 people.

We deliver monthly communion services at the Orchard care home, and have also established a relationship with Crosby Close, a care facility for those with severe learning disabilities. We reached out to St Albans Community Pantry, and this relationship will be actively explored and developed during 2024.

In addition, our coffee morning, Friday Cafe, Knit and Natter and Sharing Stories groups have continued to be appreciated throughout 2023.

3.3 PCC

The PCC met 6 times in person and once online during 2023. Various committees and teams met between meetings and reported to the PCC as required.

3.4 Ministry Team

The ministry team has grown significantly in 2023 and broadened to include a much more diverse range of voices and experiences. In addition to Rev Robert Donald (PTO), Kath Clough (Reader), Chris Swain (Discipleship Enabler), David Warren (Pioneer Enabler) and Jennie Hall (Lay Leader of Worship), we have welcomed onto our preaching and leading team Rev Rosie Illingworth (chaplain at St Albans High

School for Girls), Becki Chafe (discerning a call to ordination) and Chip Crawford (discerning a call to Reader ministry).

3.5 Worship Development

We have continued to build up our 10am service, with live music at every service during 2023. We are indebted to Hannah and Mike Goatly, as well as Hilary Swain, Tommy and Isabelle Promod and Phil Judd for leading our sung worship in church.

There has been active provision for children at every single service in 2023 too, a mixture of Holy Cow Kids Church, regular Kids Church, all-age services and holiday craft projects. A summer craft project built and decorated a whole ark which then became the focus of an Autumn all-age service - we are particularly indebted to Claire Fitt for masterminding this.

Our new 11.30 midweek communion offers a more traditional style of worship and has been attracting 9-20 people each week since launching in February.

30 people did a Life course on Wednesday evenings in February and March, looking at the basics of the Christian faith and sharing a meal together.

A new homegroup launched in 2023 too, taking our total number of active Bible study groups to five.

3.6 Pastoral Care, Safeguarding

Pastoral Care Coordinators

Our network of pastoral care coordinators continue to look out for our congregation.

Safeguarding

Ensuring the safety of children and all vulnerable people continues to be a matter of the highest priority for St Luke's. Details of our safeguarding management practices can be found in Section 6.3 below. In 2021 the diocese published new requirements for safeguarding training. These cover everyone in any kind of role of responsibility in the church and include both new courses and enhanced requirements for renewal of training certificates. Everyone who is not up to date has been contacted with details of the training they need to complete, and the PCC is grateful to all those who have completed their necessary training and does ask that everyone continues to do this in a timely manner.

Whether you are in a responsible role or not, please note that if you encounter a situation where there is reason to believe someone of any age may be at risk of harming themselves, or being harmed, or may harm another, it is very important that this is immediately communicated to somebody in authority – either our Safeguarding Officer (Ivor Thomas), a churchwarden (Jennie Hall or Ivor Thomas) or any member of the PCC. In such cases, questions of confidentiality may no longer apply.

Policies and Terms of Reference

The PCC is particularly grateful for the level of care, commitment, and enthusiasm people bring to our many ministries. It is important both that the church does things well and also that it is seen to do things well. Our policies and terms of reference covering all aspects of church life, including safeguarding, are listed on the Lower Hall noticeboard and are available to be consulted in the church office.

4 Financial Review

Overall, we had a *surplus* of £37,399 (vs *deficit* of £16,247 in 2022). Total Income rose by £30,788 (£190,994 vs £160,206 in 2022) due to a bonus payout from St Peter's Church Lands (£12,000), increased hall bookings (£6,460), two legacies (£6,867) and a gift treated as restricted giving (£7,000). Total Expenditure fell by £22,858 (£153,595 vs £176,453 in 2022) mainly due to £32,915 spent towards the Front Garden & Signage project in 2022, offset by £15,126 spent on the installation of solar panels in 2023.

4.1 Income and Endowments

Donations – unrestricted donations rose £20,668 (£147,489 vs £126,821 in 2022).

Planned giving rose slightly (£70,677 vs £67,926 in 2022) reflecting the rise in membership and a number of new regular donors during the year. As church attendance continues to recover post-pandemic, the PCC expect this will lead to increased regular giving from the enlarged membership.

St Peter Church Lands (Grants) income rose (£45,000 vs £33,000 2022) as it recommenced distribution of bonuses after a number of years of re-investment in growing and improving its portfolio. The charity forecasts that they will continue to distribute bonuses over the next few years, though at a slightly lower level (the bonus in 2023 was high due to a change in financial year-end).

Restricted Total Income (£12,372 - detailed in **Note 8**) is significantly higher than prior year (£2,768) due to a legacy from Dilys Hudson (see below) and a donation towards work with marginalised & vulnerable individuals (£7,000) following Alex preaching on the subject in a sermon series and we are currently exploring a number of projects which would expand St Luke's work in this area.

A breakdown of Income is shown in **Note 2(a)** - Collection plate income (generally cash donations) decreased (£679 vs £1,253 in 2022). We have seen growth in the number of card payments; however, the contactless device is used for various activities and the income is not split out but is reported under "other donations" (see **note 2(d)**).

Legacies

During the year, we received a legacy from Derek Perkins (£5,867) for our general funds and a legacy from Dilys Hudson (£1,000) which was given for the purchase of specific items and is therefore shown under restricted giving.

Church Activities (£28,132) detailed in **Note 2(b)** is mainly made up of Hall Bookings (£26,212) – 33% increase (£6,460) vs £19,752 prior year, due to some new regular users and an increased number of one-off bookings.

PCC Fees (from funerals & banns) £1,920 includes £1,080 Fees which has since been passed on to the Diocese (as expenditure item: Diocese Fees).

Other Incoming Resources (£682 shown in **Note 2(d)**) returned to normal levels following a number of grants and donations received in 2022 (Front Garden project, Diocesan vacancy payment, warm welcome and covid recovery). This figure includes all donations made via the contactless device unless they have been specifically identified for a nominated cause.

Investments We don't hold long-term investments. The increase of interest income (£2,456 vs £414 in 2022) reflects the general increase in bank interest rates.

4.2 Expenditure

Total expenditure on **Church Activities** remained static (£137,556 vs £137,513 in 2022), whilst **Other Expenditure** (£16,039) mainly comprises one-off costs for the installation of solar panels completed in July 2023, which is a reduction from last year when we completed the Front Garden project.

Note 3(a) shows a breakdown of Church Activities: **Mission & Charitable Giving** includes £12,500 (Charity Giving) support of charities via our Mission Committee. Restricted Giving £3,609 comprises payments of monies (Restricted Giving) received for specific purposes during 2022 & 2023. Members continue to support Irene Rudling, allowing us to continue to send financial support during her retirement. We hold £1,833 available for distribution by Vicar & Churchwardens, along with monies collected on behalf of Wendy Mills, and various donations for other charities (**Note 8**).

Parish Share increased (£70,326 vs £65,145 in 2022) following the discount received during the vacancy ending mid-2022. **Other Clergy Costs** (£306 vs £422 in 2022) relate to expenses of our Vicar.

Church Running Costs increased slightly (£7,678 vs £7,247 in 2022). This was driven by general cost increases (insurance, utilities etc) and the running of a first aid course (primarily for our Childrens & Young People leaders).

Hall Running Costs reduced slightly (£19,270 vs £22,306 in 2022) due in most part to reduced dishwasher maintenance costs following the replacement purchased in 2022 and, after investigation into the high water charges noted in 2022, we have received a credit to our account (£1,208 credit at 31st December 2023) meaning our water bill payments have reduced.

Teaching & Meetings Costs increased (£1,681 vs £685 in 2022) due to the launch of Holy Cow and running The Life Course.

Staff Costs £18,937 increased slightly from the previous year (£17,964) reflecting annual pay reviews in line with Diocesan pay scales and the living wage.

There were no significant **Other Expenses** £1,034 (vs £2,656 in 2022 which included vacancy advertising and quinquennial inspection).

Bank Charges increased slightly (£119 vs £82) due to the increased use of contactless and online donations. We have now moved our online donation provider which will help to mitigate these costs going forward, however these costs are likely to remain at this level due to the growing use of card payments.

Other Expenditure (Note 3c) Capital Expenditure includes £15,126 expenses incurred for the installation of solar panels on the hall roof, £587 for replacing the small wooden gates around the rear car park, and £326 for the purchase of a baptistry pool.

4.3 Other Financial Notes

Charitable Giving as previous years, the PCC provided £12,500 for the Mission Committee to allocate towards overseas mission (Viva Network & Hands at Work) and local youth charities STEP & the 2:67 project.

Net Movement in Funds (see SOFA) Unrestricted Funds increased by £28,636 to £177,689 (from £149,053 reserves at the end of 2022).

Cash at Bank (Note 5) increased to £185,304 (£152,752 in 2022) in-line with the growth in reserves. This balance is split between CAF Bank & Metro Bank (to utilise specific services and benefit from protection of £85,000 for each financial institution, under the Financial Services Compensation Scheme).

Debtors (Note 6) shows £8,303 Gift Aid recovered tax from HMRC (expected in early 2024) and unpaid hall user and photocopying invoices (received January 2024).

Creditors (Note 7) includes amounts due to be paid to suppliers/late expense claims (paid in January 2024), and a credit on our water bill due to overpayment in previous years (which will be offset against bills during 2024).

4.4 Reserves Policy

As most of our income & expenditure is through regular monthly payments, it is PCC policy to maintain a balance within the **General Fund** which equates to approximately three months' forecasted payments (£29,000) to cover emergency situations that may arise from time to time. These reserves have now returned to exceed this level following a few years of being below the set amount, however this is because of the continuing allocation of 50% of Church Lands grants into the General Fund. This is expected to continue for the foreseeable future.

It is the PCC's policy to maintain sufficient funds within the Hall Fund and Fabric Fund to cover planned maintenance / renewal of the buildings. A Long-Term Maintenance schedule is used to assess the necessary reserves level for these funds, including £80,000 provision to replace the church roof within the next five years. **Note 9** shows our designated maintenance funds **Hall Fund** and **Fabric Fund** at (£28,908 vs £22,553 in 2022) and £113,437 vs £103,619 in 2022) respectively.

Charity Giving (a designated fund) represents £610 (£610 in 2022) remaining balance at the disposal of the Mission Committee.

Restricted Giving (a restricted fund) balance of £15,766 (£7,003 in 2022) are donations received for specific purposes (shown in **Note 8**). The main increase is due to a donation of £7,000 (+ gift aid reclaimed), which the donor specified was to be used to support our work with marginalised/vulnerable people. No specific plans have been made for this donation; however a number of initiatives are being explored.

4.5 Related Parties

The PCC has a policy on Conflicts of Interest, where PCC members will be required to declare any new related parties at each PCC meeting.

Existing related parties include Peter & Gill Kaser in the voluntary role as PCC Member (husband) and paid position as Church Administrator (wife).

5 Plans for the Future

The PCC began working on a plan for the future at a workshop in summer 2023, which was worked up into three strategic values, all of which support the existing thought of 'Bringing God's grace to life'. They are currently draft values which will be explored and discussed with people at the 2024 APCM and in following weeks during our 10am service.

Belonging - whoever you are and whatever you're going through, you are welcome at St Luke's.

Believing - we are a community founded on God's grace and a gospel of hope and healing with power to redeem and change lives.

Blessed to be a blessing - we are a community which builds God's Kingdom of hope and justice where we are.

In terms of what that looks like in terms of plans moving forward:

- Internally, we are working to deepen and renew our corporate worship and prayer life, with 35 people taking part in the 247 Prayer Course, plans for a new evening service and Christian basics course later in 2023, and investment in the spiritual life of our children and young people via weekends away, engagement with 267 and Holy Cow kids church.

- Externally, we are continuing to deepen and broaden our work with local schools, as detailed above, as well as an emerging plan to partner with St Albans Community Pantry to provide a community meal to those in our area who need it. Our commitment to environmental justice and our work with mission partner organisations also underpins this. We are also exploring the recruitment of a children and families worker.

6 Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The PCC is also registered as a charity, and as such PCC members must have due regard to their duties and responsibilities as trustees under the Charities Act.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

6.1 Structure

Alongside the legal requirements of the PCC, the St Luke's terms of reference require it to lead the church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to other groups which are accountable to the PCC. The intention is to provide quality space on the PCC's agenda for major discussions that focus on the vision, policies and strategic matters in the Church's life. This work is done alongside the delegation and holding to account of the groups to which power and responsibilities are delegated.

The Church Mission Action Plan, as a working document, guides our strategy. **The PCC** now meets roughly six times a year, and more often when required.

The Standing Committee has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. The principal purpose of the Standing Committee is to consider and plan the items of business for the PCC. It also helps to progress the work of the PCC between PCC meetings.

6.2 Risks

The PCC normally keeps up to date an approved and complete set of policies and terms of reference. A policy review was carried out in early 2022. The list of Terms of Reference and Policies is available to view in the Church Office as are the records of inspections and risk assessments. A full list of those people who carry responsibilities for church life is in the St Luke's "Who's Who" booklet.

The risks previously identified regarding the costs of gas & electricity continue, with our energy costs remaining high, and the grants (from the diocese and government schemes) coming to an end. Energy prices are expected to reduce slightly in 2024 and it is hoped that our newly installed solar panels will help to offset our energy costs. The estimated annual savings on our electricity bill from our solar panels, based on assumptions made when designing the system, is £2,350; however we are awaiting the installation of a smart meter, which has been requested from our energy supplier, to enable us to fully realise these savings. The PCC is also considering other measures to improve the energy efficiency of the building.

6.3 Safeguarding

The PCC has fulfilled its responsibilities as required by section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults) as follows:

1. **Policies** - policies for keeping children and vulnerable people safe include our Safeguarding Policy and the Young People's Leaders Terms of Reference.
2. **Safeguarding Checking** - All those who work with children and vulnerable people on a regular basis have been checked via the DBS process. From 2017 all PCC members are also required to be DBS checked. Records are kept and maintained by the Safeguarding Officer on the Church Office computer to ensure that every person requiring a DBS check remains current.
3. **Contact Details and Permission Forms** – Contact details and emergency contact numbers are obtained for all young people's activities and groups where parents/carers are not present or close at hand.
4. **Photography** - The parents or carers of all children and young people who access our activities are reminded from time to time via the church news sheet and by permanently displayed notices that they may register their wish that no photos or videos be taken of their child for internal

church or social media, church website etc. No child is identified on the internet or social media without parental permission.

5. **Safeguarding Training** - The Safeguarding Officer, those who work with children and vulnerable people, church wardens, PCC members and others are required to undertake safeguarding training every three years.
6. **Training Records** - The Safeguarding Officer keeps a record of who has attended the training, and the date that they will need to be re-trained, on the Church Office computer.
7. **Safeguarding Training for Licensed Ministers** - The diocese administers safeguarding training for clergy, readers and other lay ministers who undertake specific training every three years.
8. **Communication** - Posters highlighting the need for people to be vigilant regarding safeguarding, along with details of the safeguarding officer, are displayed in the entrance to the building.

On-going Safeguarding Activities

- The PCC has safeguarding as a standing item on its agenda.
- All those who require training are alerted to that fact and are helped, if needed, to book onto one of the deanery training sessions.
- The Church membership are reminded from time to time that they share in the responsibility for the safety and well-being of all, with particular regard for children and vulnerable people.
- The Safeguarding Officer provides, on a yearly basis in time for the APCM, an up-to-date list of those with DBS clearance and a record of those who have received safeguarding training. This information will be displayed on a dedicated noticeboard in entrance to our building.

7 Administrative Information

This report is part one of a two-part report for the Annual Parochial Church Meeting (APCM). This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the meeting each year.

The Parochial Church Council (PCC) is a charity and the legal body of St Luke's Church, registered charity number 1133957. At the end of the year 2022, membership was as follows:

Eligibility	Name	Role	Term of office
Vicar:	Revd Alex Huzzey	Chair Ex officio	From June 2022
Churchwardens:	Ster Buttle	Warden	From AMP 2023 (to 2027) ^{Note 1}
	Ivor Thomas	Warden Safeguarding	From AMP 2021 (to 2025) ^{Note 1} from PCC Sept 2019
Readers:	Kath Clough	Ex officio	From July 2016 ^{Note 2}
Deanery Synod Representatives:	Chris Swain	Lay rep PCC Vice Chair	From APCM 2018 to APCM 2026 ^{Note 3}
	Jennie Hall	Lay rep	From APCM 2023 to APCM 2026 ^{Note 3}
	Chip Crawford	Lap rep	From APCM 2022 to APCM 2025 ^{Note 3}
Elected lay representatives:	Jo Clark	Lay rep	From APCM 2023 to APCM 2026
	Josh Kempton	Lay rep	From APCM 2023 to APCM 2026
	Nigel Harvey	Lay rep	From APCM 2018 to APCM 2024
	Peter Kaser	Lay rep	From PCC May 2021 to APCM 2024
	Peter Ellam	Lay rep	From APCM 2019 to APCM 2025
	Tess Hackett	Lay rep	From APCM 2022 to APCM 2025
Co-opted Members:	Matthew Tinson	Treasurer	From PCC May 2023
In attendance:	Gill Kaser	PCC Secretary	From March 2006

^{Note 1} Churchwardens stand for re-election each year, but usually agree to stand for a term of four years.

^{Note 2} Ex officio, as agreed for all Readers at the APCM 2007.

^{Note 3} Elected for 3-year term.

This report approved by the PCC on 2nd May 2024



Alex Huzzey (Vicar)
On behalf of St Luke's PCC

Independent Examiner's Report
to the Parochial Church Council (PCC) of St Luke's Church, St Albans
Charity No. 1133957

This report on the accounts of the PCC for the year ended 31 December 2023, which are set out on pages 12 to 18, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and Independent Examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under Section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145 (5) (b) of the Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act and to be found in the PCC Accountability guidance, 5th edition incorporating Charities SORP (FRS 102) 2nd Edition October 2019.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanation from you as members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 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 come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:



Date:

3rd May 2024

John Robert Eke
Fellow of the Association of Charity Independent Examiners

Soarview, 4 Stable Court
Malborough
Devon TQ7 3FB

St. Luke's Church, St. Albans

SOFA for the Year Ended 31 December 2023

		Unrestricted Funds		Restricted Funds		TOTAL FUNDS	
		2022	2022	2022	2022	2023	2022
	Note	£	£	£	£	£	£
INCOME & ENDOWMENTS from:							
Donations & Legacies	2(a)	147,489	126,821	12,235	2,219	159,724	129,040
Church Activities	2(b)	28,132	21,938	-	-	28,132	21,938
Investments	2(c)	2,456	414	-	-	2,456	414
Other Income	2(d)	545	8,265	137	549	682	8,814
TOTAL INCOME		178,622	157,438	12,372	2,768	190,994	160,206
EXPENDITURE on:							
Church Activities	3(a)	133,947	132,008	3,609	5,505	137,556	137,513
Fund Raising	3(b)	-	25	-	-	-	25
Other Expenditure	3(c)	16,039	38,915	-	-	16,039	38,915
TOTAL EXPENDITURE		149,986	170,948	3,609	5,505	153,595	176,453
NET INCOME/(EXPENDITURE)		28,636	(13,510)	8,763	(2,737)	37,399	(16,247)
Transfers between Funds	9						
NET MOVEMENT IN FUNDS		28,636	(13,510)	8,763	(2,737)	37,399	- 16,247
TOTAL FUNDS BROUGHT FORWARD		149,053	162,563	7,003	9,740	156,056	172,303
TOTAL FUNDS CARRIED FORWARD		<u>177,689</u>	<u>149,053</u>	<u>15,766</u>	<u>7,003</u>	<u>193,455</u>	<u>156,056</u>

The notes on pages 14 to 18 form part of these accounts.
The PCC does not have any endowments

St. Luke's Church, St. Albans

Balance Sheet as at 31 December 2023

		2023	2022
FIXED ASSETS	Note		
Tangible		-	-
Investment	5(a)	-	-
Loan to Credit Union			
CURRENT ASSETS			
Debtors	6	11,347	6,683
Short Term Deposits	5(b)	-	-
Cash at Bank and in Hand	5(b)	185,304	152,752
		<u>196,651</u>	<u>159,435</u>
LIABILITIES			
Creditors - Falling Due Within One Year	7	3,196	3,379
NET CURRENT ASSETS		<u>193,455</u>	<u>156,056</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>193,455</u>	<u>156,056</u>
Creditors - Falling Due After One Year		-	-
TOTAL NET ASSETS		<u><u>193,455</u></u>	<u><u>156,056</u></u>
PARISH FUNDS			
Unrestricted	9		
General Fund		34,734	22,271
Designated funds (Hall, Fabric & Charity Giving)		142,955	126,782
Restricted	8	15,766	7,003
Endowment		-	-
		<u>193,455</u>	<u>156,056</u>

Approved by the Parochial Church Council on 2 May 2024 and signed on its behalf by:



Alex Huzzey (Vicar)

The notes on pages 14 to 18 form part of these accounts.

Notes on Accounts

(1) Accounting Policies

The accounts (financial statements) have been prepared in accordance with Church Accounting Regulations 2006, the Charities Act 2011 and the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102) 2nd edition published October 2019.

These financial statements have again been prepared on an accruals basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The trustees consider that there are no material uncertainties about the Church's ability to continue as a going concern.

Funds

Restricted Funds represent (a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in the Restricted Giving Fund and as these funds are only held on short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes. This includes the General Fund (day-to-day activity), Hall Fund (maintenance of Hall) and Fabric Fund (maintenance of Church).

Income & Endowments

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when receivable. All incoming resources are accounted for gross (i.e. taxation is included where recoverable, such as Gift Aid).

Legacies are accounted for when it has been established there is legal entitlement; they are measurable and they are probably receivable - in accordance with Module 5 FRS 102 SORP 2019.

Expenditure

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT).

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (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 inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

St. Luke's Church, St. Albans

For the Year Ended 31 December 2023

2 INCOME & ENDOWMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2023	Total 2022
2(a) Donations & Legacies							
Planned Giving:							
Gift Aid Donations	70,677				240	70,917	67,926
Tax Recovered	16,590				1,810	18,400	16,043
Other	4,874				196	5,070	5,152
Collections (open plate)	619				60	679	1,253
Grants	22,500		22,500			45,000	33,000
Donations, Appeals, etc	3,862				8,929	12,791	5,666
Stewardship - Gift Day							
Legacy	5,867				1,000	6,867	-
	124,989		22,500		12,235	159,724	129,040
2(b) Church Activities							
Weekend at Home							660
Hall Bookings		26,212				26,212	19,752
PCC Fees (Funerals, etc) incl. DBF fees	1,920					1,920	1,526
	1,920	26,212				28,132	21,938
2(c) Income from Investments							
Interest (Bank & Loan)	12		2,444			2,456	414
	12		2,444			2,456	414
2(d) Other Incoming Resources							
Grants - General							6,779
Other Income	545				137	682	2,035
	545				137	682	8,814
TOTAL INCOME	127,466	26,212	24,944		12,372	190,994	160,206

3 EXPENDITURE

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2023	Total 2022
3(a) Church Activities							
Overseas Missionary and Charitable Giving:							
Irene Rudling					720	720	720
Wendy Mills						-	-
Hope Gardens (Bishop Samuel)					130	130	120
Mission Aviation Fellowship						-	120
Viva Network Harare Project				3,000		3,000	3,737
Hands @ Work				3,000		3,000	4,947
Christian Aid (DEC)					75	75	387
Home Mission:							
STEP				4,500		4,500	4,500
Food Bank						-	28
2:67 Project				2,000		2,000	2,000
						-	-
Other Restricted Giving							
Expenditure - Restricted Giving (note 8)					2,684	2,684	1,446
				12,500	3,609	16,109	18,005
Ministry Costs:							
Diocesan Parish Share	70,326					70,326	65,145
Other Clergy Costs	306					306	422
Church Running & Maintenance	7,678					7,678	7,247
Teaching, Meetings & WOW	1,681					1,681	685
Publicity	469					469	380
Weekend at Home						-	942
Hall Running Costs		19,270				19,270	22,306
Staff Costs	18,937					18,937	17,964
Stationery and Administration Costs	547					547	728
Other Expenses	1,034					1,034	2,656
Diocese: Fees & Vicarage Costs	1,080					1,080	951
Bank Charges	119					119	82
	102,177	19,270		12,500	3,609	137,556	137,513
3(b) Fund Raising						-	25
3(c) Other Expenditure							
Front Garden & Signage						-	32,915
Solar Panels			15,126			15,126	
Church Maintenance						-	-
Hall Maintenance		587				587	2,550
Church Capital Expenditure	326					326	-
Dishwasher						-	3,450
	326	587	15,126			16,039	38,915
TOTAL EXPENDITURE	102,503	19,857	15,126	12,500	3,609	153,595	176,453

4 STAFF COSTS

The church employed the following part-time staff: Church Administrator and Caretaker.

Full-time Equivalent = 1

4(a) Payroll

	Total 2023	Total 2022	
Wages and Salaries	17,459	16,610	
Social Security Costs			
Pension Costs (see note 4(c) below)	1,403	1,354	
Self Employed Staff			
	18,862	17,964	
Travel Expenses for Placement Student	75		
Staff Costs for PCC (note 3(a) above)	18,937	17,964	5.4%

4(b) Payments to PCC Members

Alex Huzzey received £2,700 expenses performing his role as Vicar.

£306 is direct clergy costs (see **Note 3(a)**). The remainder relate to expenses incurred on behalf of the PCC (e.g. Teaching materials)

Other PCC members received expenses on behalf of the PCC.

Related parties to PCC members:

- Peter Kaser (PCC Member) husband to Gill Kaser who received £16506 salary + £1403 pension as Administrator;

4(c) Church Workers Pension Fund (CWPF)

St Luke's (St Albans) PCC participates in the Pension Builder Scheme section of the Church Workers Pension Fund for lay staff. See Staff Costs (above) for the value of contributions made this year. The Church of England Pensions Board administers the Pension Builder Scheme, which is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes. Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers. This means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable.

A valuation of the scheme is carried out once every three years. The most recent valuation was December 2019. For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time. The next valuation is due as at 31 December 2022. Calculations for this are currently under way.

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

5 FIXED ASSETS, CASH & DEPOSITS

5(a) Investments

Movements in the year:

Market Value - 1 January

Purchase (Disposal) of Assets

Net Gain (Loss) on Annual Revaluation

Market Value - 31 December

5(b) Cash and Deposits

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2023	Total 2022
Cash at Bank - Current	7,428					7,428	2,000
Cash at Bank - Savings	19,121	27,972	113,437	610	15,766	176,906	150,600
Cash in Hand	970					970	152
CBF Deposit							
COIF Charity Funds							
	27,519	27,972	113,437	610	15,766	185,304	152,752

6 DEBTORS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2023	Total 2022
Income Tax Recoverable	8,303					8,303	6,683
Hall Income		2,888				2,888	-
Loans / Advances						-	-
Other Debtors	156					156	-
	8,459	2,888				11,347	6,683

7 LIABILITIES

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2023	Total 2022
Accruals (energy usage - not yet paid)		(1,208)				- 1,208	864
Other Creditors	250					250	250
Creditors for Goods and Services	994	3,160				4,154	2,265
	1,244	1,952				3,196	3,379

8 FUNDS

Restricted Fund monies can only be used for certain purposes.

The Building Fund represents funds raised through building appeals for development of our buildings.

The Restricted Giving Fund holds other restricted funds not covered in the fund above.

	Opening Balance	Income	Transfer	Expenditure	Closing Balance
Restricted Giving Fund					
Vicar and Churchwardens' Account	1,773	60			1,833
Irene Rudling	2,553	296		(720)	2,129
Wendy Mills	2,232			(884)	1,348
Hands at Work	370	551			921
Work w. Marginalised/Vulnerable		8,750			8,750
Dilys Hudson Legacy		1,000		(743)	257
Other Missions/ Charities	75	1,715		(1,262)	528
	7,003	12,372		(3,609)	15,766
Designated Funds					
Charity Giving	610		12,500	(12,500)	610
Hall Fund	22,553		26,212	(19,857)	28,908
Fabric Fund	103,619		24,944	(15,126)	113,437
	133,785	12,372	63,656	(51,092)	158,721

9 SUMMARY OF FUND MOVEMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2023	Total 2022
Movement of Funds							
Opening Balance	22,271	22,553	103,619	610	7,003	156,056	172,303
Incoming Resources	178,622				12,372	190,994	160,206
Resources Expended	(102,503)	(19,857)	(15,126)	(12,500)	(3,609)	(153,595)	(176,453)
Allocation to Charitable Giving	(12,500)			12,500		-	-
Transfers between Funds	(51,156)	26,212	24,944			-	-
	34,734	28,908	113,437	610	15,766	193,455	156,056
Summary of Assets by Fund							
Investment Fixed Assets							
Current Assets:							
Cash and Deposits	27,519	27,972	113,437	610	15,766	185,304	152,752
Debtors	8,459	2,888				11,347	6,683
	35,978	30,860	113,437	610	15,766	196,651	159,435
Current Liabilities:							
Liabilities (due within one year)	1,244	1,952				3,196	3,379
	34,734	28,908	113,437	610	15,766	193,455	156,056

Accounts

St Luke's Church

St Albans



Bringing God's
Grace to Life

Annual Report and Financial Statements of the Parochial Church Council of St Luke's Church, St Albans

For the year ending 31st December 2022

Address:

St Luke's Church
Cell Barnes Lane
St Albans AL1 5QJ

Web site: www.saint-lukes.co.uk

Bankers:

CAF Bank Limited
Kings Hill, West Malling, Kent, ME19 4JQ
Metro Bank PLC
One Southampton Row, London, WC1B
5HA

Incumbent (from June 2022):

Rev Alex Huzzey
St Luke's Vicarage
46 Cunningham Hill Road
St Albans AL1 5BY

Independent Examiner:

John R Eke, FCIE
Soarview, 4 Stable Court,
Malborough, Devon TQ7 3FB

Registered Charity number 1133957

1 Aim and Purpose

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 requires the PCC to co-operate with the vicar in promoting in the parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of our buildings - the Church, the attached Halls and surrounding churchyard.

2 Objectives and Activities

The PCC helps our members realise the Church's vision which sets before us a picture of who we, as a Christian Community, are striving to become and by which to live our Christian lives:

***God is at work transforming us into an inclusive community of grace
where together we are striving to grow in Christ...
... a hub from which we go out in His Spirit, sharing His love through
generous service, drawing people into a living personal faith, and
transforming the world around us.***

In setting our objectives and planning our activities, the members of the PCC have carefully considered the Charities Commission's general guidance on public benefit. It is the church's aim to do this as expressed in our mission statement:

***Bringing God's Grace to Life, through...
Receiving God's Grace in all its fullness
Living by God's Grace in the Christian Community
Sharing God's Grace in God's World***

2022 has been about building back from the pandemic.

The 10am service has grown over the course of the year, as has attendance at the coffee morning, Knit and Natter, and the Friday lunch.

A new 'Tea & Tots' group was launched on Wednesday morning for parents, grandparents and carers of children aged 0-4.

All our weekly activities have been advertised to the community as part of the 'Warm Welcome' scheme, a national response to the rocketing energy prices offering people access to warm spaces in the community.

A mid-week CYFA group (for teenagers) has started up in the vicarage drawing in 5-6 young people each week.

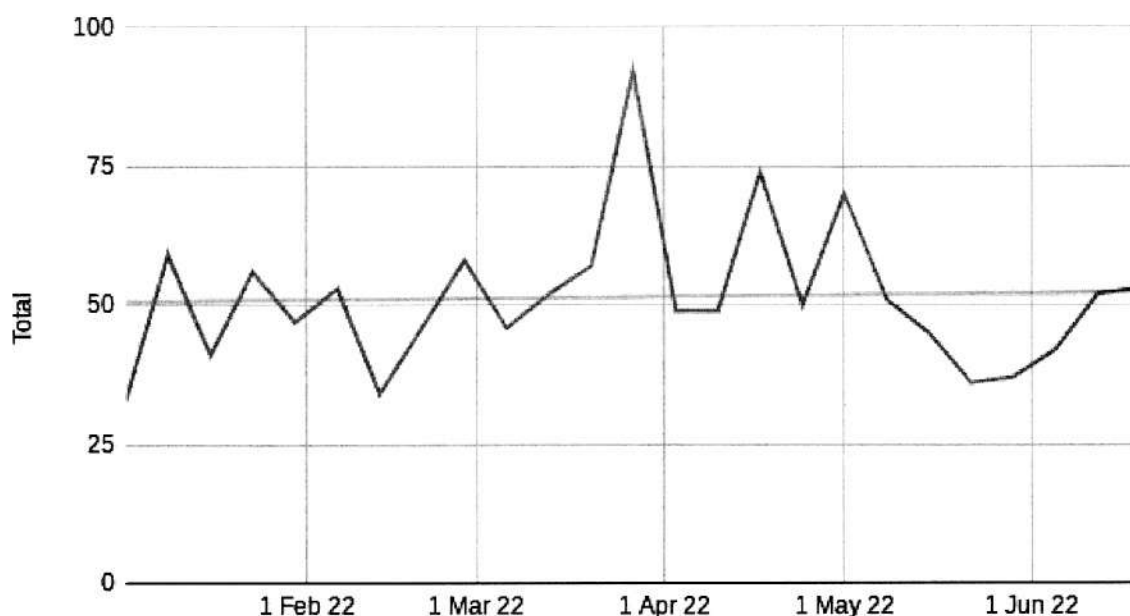
An 8.30am communion service was trialled during Advent (which has now been replaced by a midweek communion service after the Coffee morning, which is attracting similar numbers to the pre-pandemic 9am service).

3 Review of the Year

3.1 Church Attendance

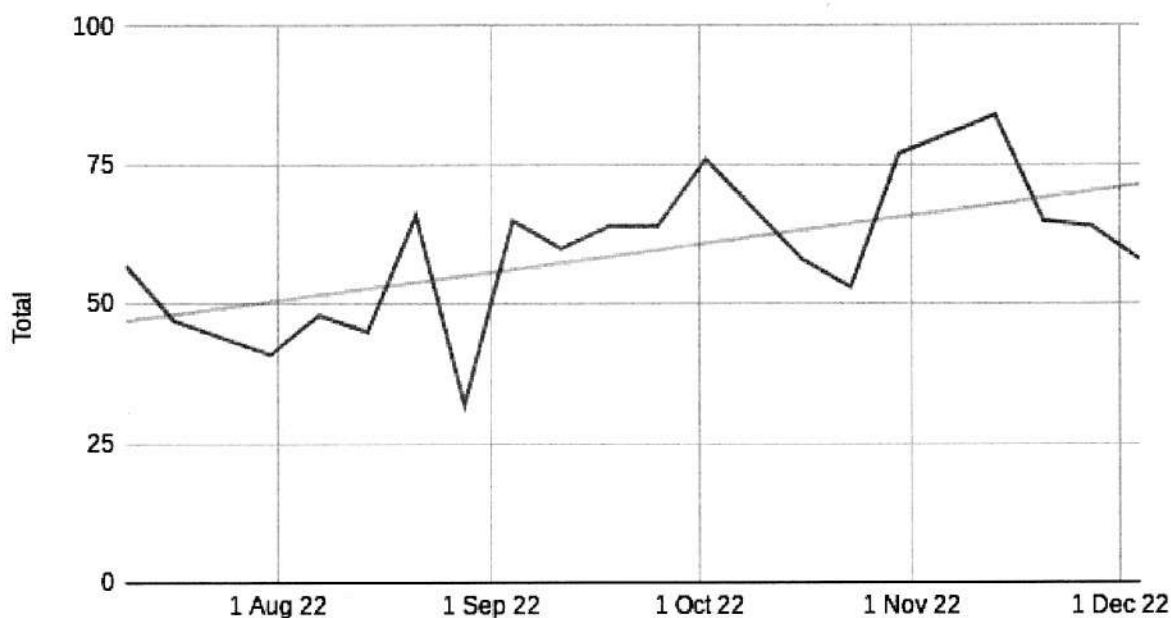
Attendance in person at the 10am service remained relatively flat during the first half of 2022 (this data removes 'special' Sundays such as baptisms and festivals):

First six months of 2022



However, attendance increased during the second half of the year. This was a combination of people returning after Covid and new people joining the church ('special' Sunday data removed):

Second six months of 2022



There were 105 (112 in 2021) names on the Church Electoral Roll as of the end of 2022, of whom 51 (50 in 2021) were not resident within the parish, with 54 in the parish.

Average attendance at the 10am service in October/November 2022 is noted in the table below. Figures for previous years are also shown in the table below, though direct comparison is difficult as it is uncertain how many attended 2021 services online.

Our services continue to be livestreamed each week.

Church Attendance	2018	2019	2020	2021	2022
9am service:	14	12	*		
10am Service:	71	78	*	48	69
Total:	85	90	*	48	69

* on-line attendance only

In-person attendance at the Nativity Service was 69 in 2022 (65 in 2021), with 72 in 2022 (49 in 2021) at the Carol Service and 36 in 2022 (14 in 2021) at the Midnight Service. A Christingle service was organised on Tuesday afternoon, 20 December 2022 and attracted a total of 147 people (57 in 2021). 88 people attended our Christmas Day Celebration (57 in 2021).

Other major services: our Mothering Sunday service was attended by 92 people in 2022 (online only in 2021), 74 attended in 2022 on Easter Day (68 in 2021) and 103 attended in 2022 (47 in 2021) on Shoebox Sunday.

Children and young people's groups continued throughout 2022, and a Wednesday evening CYFA group started up again, with a regular attendance of 5-6. A highlight of the year was a 'Light Party' which took place in the upper hall on Sunday 30 October whilst the main service took place in the main church, which drew in a number of families who don't usually attend the morning service. A new 'Holy Cow' initiative in 2023 plans to build on this Sunday morning ministry.

We are indebted to Jess Small for doing the job of Children's and Youth coordinator. Jess stepped down at the end of the year and Jodie Promod has taken over in leading this area of our life together.

Assemblies at Samuel Ryder continued this year, assemblies at Cunningham started up again, and in 2023 St Luke's will also be doing assemblies in Camp School. Children from all four local schools visited St Luke's as part of their RE syllabus during 2022.

3.2 PCC

The PCC met nine times during 2022 (either in person or by Zoom). Various committees and teams met between meetings and reported to the PCC as required.

3.3 Rev David Halsey

We were so blessed that David Halsey, who joined us as Curate in 2018, was able to continue at St Luke's as Associate Minister, remaining throughout the vacancy. He and Celia have been generous and gracious in giving of their time, energy, gifts, talent, creativity and wisdom to our community. They left at the end of June to join the Lee Abbey community in Devon, which is a very exciting and well-deserved new opportunity for both of them. Their final service at the end of June 2022, was full of joy as well as sadness as we wished them well.

3.4 Rev Alex Huzzey

Alex Huzzey was installed as vicar of St Luke's at the end of June 2022, arriving with his partner David from St Peter's church, St Albans, where Alex was curate.

3.5 Ministry Team

St Luke's was in vacancy for the first half of the year, and we are hugely in debt to David, Kath, Chris, Jennie and Robert for pouring so much energy into services week in and week out.

Kath began a six-month sabbatical in September 2022, a much-deserved break, an opportunity to explore new business opportunities as well as to recharge her spiritual batteries, and we very much look forward to her returning in April 2023.

3.6 Worship Development

Our focus has been building back up our 10am service. We have had live music at every service during the second half of the year. Sermon series on Acts, an All Souls service to explore the loss and grief of the pandemic period, and a focus on all-age services which drew in much higher numbers for the Shoebox and Christingle services.

We are also indebted to Hannah and Mike Goatly, as well as Hilary Swain and Tommy and Isabelle Promod for leading our sung worship in church. We have also been able to draw on external worship leaders to cover weeks when in-house worship leaders and musicians have not been available.

3.7 Pastoral Care, Safeguarding

Pastoral Care Coordinators

Our network of pastoral care coordinators continue to look out for our congregation. Kath Clough carried this throughout the vacancy, and Alex Huzzey took it on after his arrival in June.

Safeguarding

Ensuring the safety of children and all vulnerable people continues to be a matter of the highest priority for St Luke's. Details of our safeguarding management practices can be found in Section 6.3 below. In 2021 the diocese published new requirements for safeguarding training. These cover everyone in any kind of role of responsibility in the church and include both new courses and enhanced requirements for renewal of training certificates. Everyone who is not up to date has been contacted with details of the training they need to complete, and the PCC is grateful to all those who have completed their necessary training and does ask that everyone continues to do this in a timely manner.

Whether you are in a responsible role or not, please note that if you encounter a situation where there is reason to believe someone of any age may be at risk of harming themselves, or being harmed, or may harm another, it is very important that this is immediately communicated to somebody in authority – either our Safeguarding Officer (Ivor Thomas), a churchwarden (Jennie Hall or Ivor Thomas) or any member of the PCC. In such cases, questions of confidentiality may no longer apply.

Policies and Terms of Reference

The PCC is particularly grateful for the level of care, commitment, and enthusiasm people bring to our many ministries. It is important both that the church does things well and also that it is seen to do things well. Our policies and terms of reference covering all aspects of church life, including safeguarding, are listed on the Lower Hall noticeboard and are available to be consulted in the church office.

4 Financial Review

Overall, we had a *deficit* of £16,247 (vs *surplus* of £6,901 in 2021). Total Income remained broadly unchanged (£160,206 vs £159,671 in 2021) but our Total Expenditure rose by £23,683 (£176,453 vs £152,770 in 2021) mainly due to £32,915 spent towards the Front Garden & Signage project.

4.1 Income and Endowments

Donations - unrestricted donations (£126,821 vs £133,140 in 2021) reflects church membership and attendance over recent years and this decline is expected to continue next year – see Note 2(a) Gift Aid Planned Giving £66,000 (2023 budget) £67,686 (2022), £75,020 (2021), £80,873 (2020) and £81,387 (2019). As church attendance shows signs of recovery post-pandemic, the PCC expect this will lead to increased regular giving from the enlarged membership.

Restricted Total Income £2,768 (detailed in Note 8) is less than prior year (£6,545) because of a number of exceptional 'appeals' in 2021 i.e. two leaving collections.

A breakdown of Income is shown in **Note 2(a)** - Collection plate income £1,253 has recovered from previous low levels (£720 in 2021) as attendance figures start to recover from the pandemic.

St Peter Church Lands (Grants) income remains constant (£33,000 vs £33,500 in 2021) despite the property-based local charity suffering reduced income due to the pandemic and recent improvements in building stock. The charity forecasts this level of income will remain constant over the next few years.

Church Activities (£21,938) detailed in **Note 2(b)** shows is mainly made up of Hall Bookings (£19,752) – 18% increase (£3,040) vs £16,712 prior year, reflecting the impact lockdown restrictions had in early 2021, but not quite back to pre-pandemic levels (£22,636 in 2019) despite hall-hire rate increases over that period.

PCC Fees (from funerals & banns) £1,526 includes £448 Fees which has since been passed on to the Diocese (as expenditure item: Diocese Fees).

Weekend at Home £660 contributions from those attending, helped off-set some of the £942 expenses incurred when running this 'whole church' event.

Other Income Resources. Grants of £6,779 received: £5,000 from Thornton Trust towards Pavement Chapel (Front) Garden; £1,280 from Diocese towards excessively high energy costs; £250 from Diocese for our Warm Welcome initiative; and £250 from Diocese towards expenses to 'reinvigorate' Sunday School attendance.

Investments We don't hold long-term investments. The increase of interest income (£414 vs £31 in 2021) occurred after we opened a Savings Account with Metro Bank (late Oct 2021) which offers a better return than CAF Bank and coincided with the general increase in bank interest rates.

Other Income (£8,265) detailed in **Note 2(d)** £1,486 includes: £967 sponsorship income towards plants acquired for the Front Garden; £518 reimbursement from Diocese for Vicarage utility costs during the vacancy (Diocese: Vicarage Costs).

4.2 Expenditure

Total expenditure on **Church Activities** continues to increase year-on-year (£137,513 vs £134,306 in 2021), whilst **Other Expenditure** (£38,915) mainly comprises of one-off costs for the Front Garden & Signage project (over two years) and completed in summer 2022.

Note 3(a) shows a breakdown of Church Activities: **Mission & Charitable Giving** includes £12,500 (Charity Giving) support of charities via our Mission Committee. Restricted Giving £5,505 comprises payments of monies (Restricted Giving) received for

specific purposes during 2021 & 2022 (including various leaving collections). Members continue to support Irene Rudling, allowing us to continue to send financial support during her retirement. We hold £1,773 available for distribution by Vicar & Churchwardens, along with monies collected on behalf of Wendy Mills, and various donations for other charities (Note 8).

Parish Share £65,145 reflects a continued 20% reduction during the vacancy (£65,897 in 2021) but will rise to £70,326 this coming year. **Other Clergy Costs** £422 (£781 in 2021) relate to expenses of our (since retired) Associate Minister (Jan-Jun) and new Vicar (Jul-Dec).

Church Running Costs rise to £7,247 (£4,984 in 2021) is due to a doubling of energy costs – of which £3,875 is allocated to running the Church (£2,050 in 2021) and partly off-set by £1,280 Grant received from Diocese; £740 (£165 in 2021) of consumables (coffee, wine, etc) as congregation attendance recovers after the pandemic.

Hall Running Costs revert to pre-pandemic levels (£22,306 vs 2019 costs £19,874) of which the most significant items were: £9,711 for the Cleaner (£9,360 in 2019 vs £5,508 in 2021); a doubling of energy costs allocated to the Hall (£3,875 vs £1,964 in 2019 and £2,050 in 2021); however, our water charges £2,070 have also doubled over that period (£1,026 in 2019, £821 in 2020, and £1,894 in 2021) without obvious reason. PCC will investigate to understand the reason.

Staff Costs £17,964 is lower than the previous year (£24,527) as we're no longer paying for a Leader for WOW! nor incurring overtime for the Caretaker (previously paid for decorating, etc).

Other Expenses £2,656 (£3,824 in 2021) includes £1,080 architect fees to conduct the Quinquennial Inspection; £618 vacancy advertising fees; £105 set-up costs for our Warm Space (off-set by £250 grant).

Fund Raising costs £24 are financial transaction commission fees payable for contactless & online donations (whereas prior year £171 also included expenses producing 3-years' worth of envelopes for our weekly/monthly 'cash/cheque' donors).

Other Expenditure (Note 3c) Capital Expenditure includes 32,915 expenses incurred for our Front Garden & Signage project (spend over 2-years totals £45,813, less £967 sponsorship for plants and £5,000 grant, vs budget £40,000).

Capital expenditure for the Hall comprises £2,550 Fire Alarm upgrade and £3,450 new dishwasher.

4.3 Other Financial Notes

Charitable Giving as previous years, the PCC provided £12,500 for the Mission Committee to allocate towards overseas mission (Viva Network & Hands at Work) and local youth charities STEP & the 2:67 project.

Net Movement in Funds (see SOFA) Unrestricted Funds reduced by £13,510 to £149,053 (from £162,563 reserves at the end of 2021).

Cash at Bank (Note 5) dropped slightly to £152,752 (£168,659 in 2021) in-line with the reduction in reserves. We now split our Savings & Current accounts between CAF Bank & Metro Bank (to utilise specific services and benefit from protection of £85,000 for each financial institution, under the Financial Services Compensation Scheme).

Debtors (Note 6) shows £6,683 Gift Aid recovered tax from HMRC (received Jan 2023).

Creditors (Note 7) £3,379 (£3,961 in 2021) due to be paid to suppliers/late expense claims.

4.4 Reserves Policy

As most of our income & expenditure is through regular monthly payments, it is PCC policy to maintain a balance within the **General Fund** which equates to approximately three months' forecasted payments (£27,000) to cover emergency situations that may arise from time to time. Despite the General fund being below levels set by our policy, the PCC consider the overall current level of reserves to be acceptable since the PCC has £149,053 at its disposal within unrestricted funds.

It is the PCC's policy to maintain sufficient funds within the Hall Fund and Fabric Fund to cover planned maintenance / renewal of the buildings. A Long-Term Maintenance schedule is used to assess the necessary reserves level for these funds, including £80,000 provision to replace the church roof within the next five years. Note 9 shows our designated maintenance funds **Hall Fund** and **Fabric Fund** at £22,553 (£25,107 in 2021) and £103,619 (£125,666 in 2021).

Charity Giving (a designated fund) represents £610 (£610 in 2021) remaining balance at the disposal of the Mission Committee.

Restricted Giving (a restricted fund) balance of £7,003 (£9,740 in 2020) are donations received for specific purposes (shown in Note 8).

4.5 Related Parties

The PCC has a policy on Conflicts of Interest, where PCC members will be required to declare any new related parties at each PCC meeting.

Existing related parties include Peter & Gill Kaser in the voluntary role as PCC Treasurer (husband) and paid position as Church Administrator (wife).

5 Plans for the Future

Our new vicar was only six months in post by the end of 2022, so long-term plans for the future are still in development. A PCC away day in summer 2023 will identify new directions working towards a new Mission Action Plan.

However, in the meantime there are two key strategic directions being explored.

One is our ministry to children and young people, via a new 'Holy Cow Kids' church' initiative which is happening every 4-6 weeks, investment in kid groups via the 'Energize' content platform, and increased involvement in local schools, now offering assemblies in three out of four local schools, RE lessons to all, and PSHE lessons (Personal, Social Health & Economic) to Y12 in the local secondary. We have also developed our all-age offering to be truly all-age, and a Christingle service attracted more than 130 people.

A second key strategic direction is how we can work more closely and supportively with the people in our immediate community. A revamped Friday soup and participation in the Warm Welcome initiative has been a start, but partnerships with other organisations may unlock further opportunities.

Additionally, we have been developing initiatives to deepen the faith and worship of our worshipping community, offering a Christian Basics Life Course attended by 30 people, and a series of sermon series to encourage people to think about faith and how it intersects with life.

6 Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The PCC is also registered as a charity, and as such PCC members must have due regard to their duties and responsibilities as trustees under the Charities Act.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

6.1 Structure

Alongside the legal requirements of the PCC, the St Luke's terms of reference require it to lead the church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to other groups which are accountable to the PCC. The intention is to provide quality space on the PCC's agenda for major discussions that focus on the vision, policies and strategic matters in the Church's life. This work is done alongside the delegation and holding to account of the groups to which power and responsibilities are delegated.

The Church Mission Action Plan, as a working document, forms a key mechanism for communication and accountability between these groups. The PCC now meets roughly six times a year, and more often when required.

The Standing Committee has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. The principal purpose of the Standing Committee is to consider and plan the items of business for the PCC. It also helps to progress the work of the PCC between PCC meetings.

6.2 Risks

Risks associated with the Covid-19 pandemic remained our greatest threat during the first half of 2022. It is a tribute to the efforts of many church members and the faithfulness of all of us that St Luke's has continued to operate so effectively. Attendance levels (and membership) has returned to pre-pandemic levels.

The energy crisis resulted in a doubling of our running costs (gas & electricity) for 2022. We received £1,280 grant from the diocese (and government support) towards price rises, we improved church heating controls and reduced heating times.

The current House of Bishops proposal to allow blessings of same sex relationships is proving controversial in some churches and may represent a risk in terms of lost donations from those who feel the proposals are either too inclusive or too exclusive. However, St Luke's has been an overtly inclusive church for several years, so is unlikely to lose members or donations over this issue.

The PCC normally keeps up to date an approved and complete set of policies and terms of reference. A policy review was carried out in early 2022. The list of Terms of Reference and Policies is available to view in the Church Office as are the records of inspections and risk assessments. A full list of those people who carry responsibilities for church life is in the St Luke's "Who's Who" booklet.

6.3 Safeguarding

The PCC has fulfilled its responsibilities as required by section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults) as follows:

1. **Policies** - policies for keeping children and vulnerable people safe include our Safeguarding Policy and the Young People's Leaders Terms of Reference.
2. **Safeguarding Checking** - All those who work with children and vulnerable people on a regular basis have been checked via the DBS process. From 2017 all PCC members are also required to be DBS checked. Records are kept and maintained by the Safeguarding Officer on the Church Office computer to ensure that every person requiring a DBS check remains current.
3. **Contact Details and Permission Forms** - Contact details and emergency contact numbers are obtained for all young people's activities and groups where parents/carers are not present or close at hand.
4. **Photography** - The parents or carers of all children and young people who access our activities are reminded from time to time via the church news sheet and by permanently displayed notices that they may register their wish that no photos or videos be taken of their child for internal church or social media, church website etc. No child is identified on the internet or social media without parental permission.
5. **Safeguarding Training** - The Safeguarding Officer, those who work with children and vulnerable people, church wardens, PCC members and others are required to undertake safeguarding training every three years.
6. **Training Records** - The Safeguarding Officer keeps a record of who has attended the training, and the date that they will need to be re-trained, on the Church Office computer.
7. **Safeguarding Training for Licensed Ministers** - The diocese administers safeguarding training for clergy, readers and other lay ministers who undertake specific training every three years.
8. **Communication** - Posters highlighting the need for people to be vigilant regarding safeguarding, along with details of the safeguarding officer, are displayed in the entrance to the building.

On-going Safeguarding Activities

- The PCC has safeguarding as a standing item on its agenda.
- All those who require training are alerted to that fact and are helped, if needed, to book onto one of the deanery training sessions.
- The Church membership are reminded from time to time that they share in the responsibility for the safety and well-being of all, with particular regard for children and vulnerable people.
- The Safeguarding Officer provides, on a yearly basis in time for the APCM, an up-to-date list of those with DBS clearance and a record of those who have received safeguarding training. This information will be displayed on a dedicated noticeboard in entrance to our building.

7 Administrative Information

This report is part one of a two-part report for the Annual Parochial Church Meeting (APCM). This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the meeting each year.

The Parochial Church Council (PCC) is a charity and the legal body of St Luke's Church, registered charity number 1133957. At the end of the year 2022, membership was as follows:

Eligibility	Name	Role	Term of office
Vicar:	Revd Alex Huzzey	Chair Ex officio	From June 2022
Associate Priest:	Revd David Halsey	Ex officio	From July 2018 to June 2022
Churchwardens:	Jennie Hall Ivor Thomas	Warden Warden Safeguarding	From AMP 2019 (to 2023) Note 1 From AMP 2021 (to 2025) Note 1 From PCC Sept 2019
Readers:	Kath Clough	Ex officio	From July 2016 Note 2
Deanery Synod Representatives:	Chris Swain Kath Clough Chip Crawford	Lay rep PCC Vice Chair Lay rep Lap rep	From APCM 2018 to APCM 2023 Note 3 From APCM 2018 to APCM 2023 Note 3 From APCM 2022 to APCM 2023 Note 3
Elected lay representatives:	Jo Clark Mike Goatly Nigel Harvey Peter Kaser Peter Ellam Tess Hackett	Lay rep Lay rep Lay rep Lay rep Treasurer Lay rep Co-opted Lay rep	From APCM 2020 to APCM 2023 From APCM 2020 to APCM 2023 From APCM 2018 to APCM 2024 From PCC May 2021 to APCM 2024 From PCC May 2001 From APCM 2019 to APCM 2025 From PCC Nov 2021 From APCM 2022 to APCM 2025
Co-opted Members:			
In attendance:	Gill Kaser	PCC Secretary	From March 2006

Note 1 Churchwardens stand for re-election each year, but usually agree to stand for a term of four years.

Note 2 Ex officio, as agreed for all Readers at the APCM 2007.

Note 3 Elected for 3-year term.

This report approved by the PCC on 21 March 2023



Alex Huzzey (Vicar)
On behalf of St Luke's PCC

Independent Examiner's Report
to the Parochial Church Council (PCC) of St Luke's Church, St Albans
Charity No. 1133957

This report on the accounts of the PCC for the year ended 31 December 2022, which are set out on pages 12 to 18, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and Independent Examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under Section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145 (5) (b) of the Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act and to be found in the PCC Accountability guidance, 5th edition incorporating SORP 2015.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanation from you as members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 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 come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:



Date: 8 April 2023

John Robert Eke
Fellow of the Association of Charity Independent Examiners

Soarview, 4 Stable Court
Malborough
Devon TQ7 3FB

St. Luke's Church, St. Albans

SOFA for the Year Ended 31 December 2022

		Unrestricted Funds		Restricted Funds		TOTAL FUNDS	
		2021	2021	2021	2021	2022	2021
	Note	£	£	£	£	£	£
INCOME & ENDOWMENTS from:							
Donations & Legacies	2(a)	126,821	133,140	2,219	5,485	129,040	138,625
Church Activities	2(b)	21,938	19,955	-	-	21,938	19,955
Investments	2(c)	414	31	-	-	414	31
Other Income	2(d)	8,265	-	549	1,060	8,814	1,060
TOTAL INCOME		157,438	153,126	2,768	6,545	160,206	159,671
EXPENDITURE on:							
Church Activities	3(a)	132,008	130,652	5,505	3,654	137,513	134,306
Fund Raising	3(b)	25	171	-	-	25	171
Other Expenditure	3(c)	38,915	18,293	-	-	38,915	18,293
TOTAL EXPENDITURE		170,948	149,116	5,505	3,654	176,453	152,770
NET INCOME/(EXPENDITURE)		(13,510)	4,010	(2,737)	2,891	(16,247)	6,901
Transfers between Funds	9						
NET MOVEMENT IN FUNDS		(13,510)	4,010	(2,737)	2,891	(16,247)	6,901
TOTAL FUNDS BROUGHT FORWARD		162,563	158,553	9,740	6,849	172,303	165,402
TOTAL FUNDS CARRIED FORWARD		149,053	162,563	7,003	9,740	156,056	172,303

The notes on pages 14 to 18 form part of these accounts.
The PCC does not have any endowments

St. Luke's Church, St. Albans

Balance Sheet as at 31 December 2022

		2022	2021
FIXED ASSETS	Note		
Tangible		-	-
Investment	5(a)	-	-
Loan to Credit Union			
CURRENT ASSETS			
Debtors	6	6,683	7,605
Short Term Deposits	5(b)	-	-
Cash at Bank and in Hand	5(b)	152,752	168,659
		<u>159,435</u>	<u>176,264</u>
LIABILITIES			
Creditors - Falling Due Within One Year	7	3,379	3,961
NET CURRENT ASSETS		<u>156,056</u>	<u>172,303</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>156,056</u>	<u>172,303</u>
Creditors - Falling Due After One Year		-	-
TOTAL NET ASSETS		<u><u>156,056</u></u>	<u><u>172,303</u></u>
PARISH FUNDS			
Unrestricted	9		
General Fund		22,271	11,180
Designated funds (Hall, Fabric & Charity Giving)		126,782	151,383
Restricted	8	7,003	9,740
Endowment		-	-
		<u>156,056</u>	<u>172,303</u>

Approved by the Parochial Church Council on 21 March 2023 and signed on its behalf by:



Alex Huzzey (Vicar)

The notes on pages 14 to 18 form part of these accounts.

Notes on Accounts

(1) Accounting Policies

The accounts (financial statements) have been prepared in accordance with Church Accounting Regulations 2006, the Charities Act 2011 and the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102) 2nd edition published October 2019.

As the PCC income exceeds £100,000 for the year, these financial statements have again been prepared on an accruals basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Restricted Funds represent (a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in the Restricted Giving Fund and as these funds are only held on short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes. This includes the General Fund (day-to-day activity), Hall Fund (maintenance of Hall) and Fabric Fund (maintenance of Church).

Income & Endowments

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when receivable. All incoming resources are accounted for gross (i.e. taxation is included where recoverable, such as Gift Aid).

Legacies are accounted for when it has been established there is legal entitlement; they are measurable and they are probably receivable - in accordance with Module 5 FRS 102 SORP 2019.

Expenditure

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT).

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (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 inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

St. Luke's Church, St. Albans

For the Year Ended 31 December 2022

2 INCOME & ENDOWMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2022	Total 2021
2(a) Donations & Legacies							
Planned Giving:							
Gift Aid Donations	67,686				240	67,926	75,020
Tax Recovered	15,960				83	16,043	16,878
Other	4,688				464	5,152	5,745
Collections (open plate)	1,253					1,253	720
Grants	16,500		16,500			33,000	33,500
Donations, Appeals, etc	4,234				1,432	5,666	6,762
Stewardship - Gift Day							
Legacy							-
	110,321		16,500		2,219	129,040	138,625
2(b) Church Activities							
Weekend at Home	660					660	
Hall Bookings		19,752				19,752	16,712
PCC Fees (Funerals, etc) incl. DBF fees	1,526					1,526	1,478
	2,186	19,752				21,938	19,955
2(c) Income from Investments							
Interest (Bank & Loan)	46		368			414	31
	46		368			414	31
2(d) Other Incoming Resources							
Grants - General	6,779					6,779	1,765
Other Income	1,486				549	2,035	1,060
	8,265				549	8,814	1,060
TOTAL INCOME	120,818	19,752	16,868		2,768	160,206	159,671

3 EXPENDITURE

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2022	Total 2021
3(a) Church Activities							
Overseas Missionary and Charitable Giving:							
Irene Rudling					720	720	720
Wendy Mills						-	-
Hope Gardens (Bishop Samuel)					120	120	-
Mission Aviation Fellowship					120	120	-
Viva Network Harare Project				3,000	737	3,737	3,600
Hands @ Work				3,000	1,947	4,947	3,000
Christian Aid (DEC)					387	387	-
Home Mission:							
STEP				4,500		4,500	4,500
Food Bank					28	28	-
2:67 Project				2,000		2,000	2,000
						-	-
Other Restricted Giving							
Expenditure - Restricted Giving (note 8)					1,446	1,446	2,934
				12,500	5,505	18,005	16,754
Ministry Costs:							
Diocesan Parish Share	65,145					65,145	65,897
Other Clergy Costs	422					422	781
Church Running & Maintenance	7,247					7,247	4,984
Teaching, Meetings & WOW	685					685	447
Publicity	380					380	74
Weekend at Home	942					942	-
Hall Running Costs		22,306				22,306	16,407
Staff Costs	17,964					17,964	24,527
Stationery and Administration Costs	728					728	504
Other Expenses	2,656					2,656	3,834
Diocese: Fees & Vicarage Costs	951					951	-
Bank Charges	82					82	97
	97,202	22,306		12,500	5,505	137,513	134,306
3(b) Fund Raising	25					25	171
3(c) Other Expenditure							
Front Garden & Signage			32,915			32,915	12,898
Church (& Entrance Roof) Maintenance						-	-
Hall Maintenance (Fire Alarm upgrade)			2,550			2,550	-
Church Capital Expenditure						-	5,395
Dishwasher			3,450			3,450	-
			38,915			38,915	18,293
TOTAL EXPENDITURE	97,227	22,306	38,915	12,500	5,505	176,453	152,770

4 STAFF COSTS

The church employed the following part-time staff: Leader of WOW! (Review of the Year), Church Administrator and Caretaker.
Full-time Equivalent = 1

4(a) Payroll

	Total 2022	Total 2021	
Wages and Salaries	16,610	18,413	
Social Security Costs			
Pension Costs (see note 4(c) below)	1,354	1,433	
Self Employed Staff		4,682	-100.0%
	17,964	24,528	
Admin Support for Rural Dean	-		
Staff Costs for PCC (note 3(a) above)	17,964	24,528	-26.8%
Other (Hall & Fabric costs)			

4(b) Payments to PCC Members

Alex Huzzey received £860 expenses performing his role as Vicar.

David Halsey received £555 expenses performing his role as Associate Minister.

Other PCC members received expenses on behalf of the PCC.

Related parties to PCC members:

- Peter Kaser (Treasurer) husband to Gill Kaser who received £15930 salary + £1354 pension as Administrator;

4(c) Church Workers Pension Fund (CWPF)

St Luke's (St Albans) PCC participates in the Pension Builder Scheme section of the Church Workers Pension Fund for lay staff. See Staff Costs (above) for the value of contributions made this year. The Church of England Pensions Board administers the Pension Builder Scheme, which is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes. Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers. This means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable.

A valuation of the scheme is carried out once every three years. The most recent valuation was December 2019. For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time. The legal structure of the scheme is such that if another employer fails, St Lukes PCC could become responsible for paying a share of that employer's pension liabilities.

5 FIXED ASSETS, CASH & DEPOSITS

5(a) Investments

Movements in the year:

Market Value - 1 January

Purchase (Disposal) of Assets

Net Gain (Loss) on Annual Revaluation

Market Value - 31 December

5(b) Cash and Deposits

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2022	Total 2021
Cash at Bank - Current	2,000					2,000	2,000
Cash at Bank - Savings	15,951	23,417	103,619	610	7,003	150,600	166,524
Cash in Hand	152					152	135
CBF Deposit							
COIF Charity Funds							
	18,103	23,417	103,619	610	7,003	152,752	168,659

6 DEBTORS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2022	Total 2021
Income Tax Recoverable	6,683					6,683	7,605
Hall Income						-	-
Loans / Advances						-	-
Other Debtors						-	-
	6,683					6,683	7,605

7 LIABILITIES

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2022	Total 2021
Accruals (energy usage - not yet paid)		864				864	1,645
Other Creditors	250					250	250
Creditors for Goods and Services	2,265					2,265	2,066
	2,515	864				3,379	3,961

8 FUNDS

Restricted Fund monies can only be used for certain purposes.

The Building Fund represents funds raised through building appeals for development of our buildings.

The Restricted Giving Fund holds other restricted funds not covered in the fund above.

	Opening Balance	Income	Transfer	Expend - iture	Closing Balance
Restricted Giving Fund					
Vicar and Churchwardens' Account	1,773				1,773
Irene Rudling	3,173	100		(720)	2,553
Wendy Mills	2,232				2,232
Hands at Work	1,557	760		(1,947)	370
Other Missions/ Charities	1,005	1,908		(2,838)	75
	9,740	2,768		(5,505)	7,003
Designated Funds					
Charity Giving	610		12,500	(12,500)	610
Hall Fund	25,107		19,752	(22,306)	22,553
Fabric Fund	125,666		16,868	(38,915)	103,619
	161,123	2,768	49,120	(79,226)	133,785

9 SUMMARY OF FUND MOVEMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2022	Total 2021
Movement of Funds							
Opening Balance	11,180	25,107	125,666	610	9,740	172,303	165,402
Incoming Resources	157,438				2,768	160,206	159,671
Resources Expended	(97,227)	(22,306)	(38,915)	(12,500)	(5,505)	(176,453)	(152,770)
Allocation to Charitable Giving	(12,500)			12,500		-	-
Transfers between Funds	(36,620)	19,752	16,868			-	-
	22,271	22,553	103,619	610	7,003	156,056	172,303

Summary of Assets by Fund

Investment Fixed Assets							
Current Assets:							
Cash and Deposits	18,103	23,417	103,619	610	7,003	152,752	168,659
Debtors	6,683					6,683	7,605
	24,786	23,417	103,619	610	7,003	159,435	176,264
Current Liabilities:							
Liabilities (due within one year)	2,515	864				3,379	3,961
	22,271	22,553	103,619	610	7,003	156,056	172,303

Accounts

St Luke's Church

St Albans



Bringing God's
Grace to Life

Annual Report

and

Financial Statements

of the

Parochial Church Council of St Luke's Church, St Albans

For the year ending 31st December 2021

Address:

St Luke's Church
Cell Barnes Lane
St Albans AL1 5QJ

Web site: www.saint-lukes.co.uk

Incumbent (to Oct 2021):

The Revd Canon Mark A Slater
St Luke's Vicarage
46 Cell Barnes Lane
St Albans AL1 5QJ

Bankers:

CAF Bank Limited
Kings Hill, West Malling, Kent, ME19 4JQ
Metro Bank PLC
One Southampton Row, London, WC1B 5HA

Independent Examiner:

John R Eke, FCIE
Soarview, 4 Stable Court,
Malborough, Devon TQ7 3FB

Registered Charity number 1133957

1 Aim and Purpose

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 requires the PCC to co-operate with the vicar in promoting in the parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of our buildings - the Church, the attached Halls and surrounding churchyard.

2 Objectives and Activities

The PCC helps our members realise the Church's vision which sets before us a picture of who we, as a Christian Community, are striving to become and by which to live our Christian lives:

God is at work transforming us into an inclusive community of grace where together we are striving to grow in Christ...

... a hub from which we go out in His Spirit, sharing His love through generous service, drawing people into a living personal faith, and transforming the world around us.

In setting our objectives and planning our activities, the members of the PCC have carefully considered the Charities Commission's general guidance on public benefit. It is the church's aim to do this as expressed in our mission statement:

Bringing God's Grace to Life, through...

Receiving God's Grace in all its fullness

Living by God's Grace in the Christian Community

Sharing God's Grace in God's World

Central to the work and witness of the church is the provision of regular public services of Christian worship. During the past year, with the continuation of the global Covid-19 pandemic, we continued to hold a single service at 10am, welcoming people back into church from Easter Sunday onwards while continuing to broadcast the service online. The programme of children's teaching resumed, and WOW! (our weekly term time event for children and their parents/carers) continued as an online event for the first half of the year before being finally wound up in the summer.

St Luke's has always sought to be a friendly and welcoming place in the community with everyone free to attend any of our services. Numbers attending in person were inevitably affected by lockdowns and movement restrictions placed on society as a whole. However, online attendance continued to attract people from within and beyond our normal congregation.

As restrictions related to the pandemic eased, a number of activities resumed towards the end of the year. The Tuesday Coffee Morning restarted and now continues into an afternoon bible study. Our Sharing Stories group began meeting again, as did Friday Social (which was renamed Friday Soup Lunch). All these initiatives help to connect St Luke's with the wider community. Home Groups continued to meet, either face-to-face or by video.

3 Review of the Year

3.1 Church Attendance

There were 112 (115 in 2020) names on the Church Electoral Roll as of the end of 2021, of whom 44 (49 in 2020) were not resident within the parish. In addition, there were approximately 38 (37 in 2020) church members who had an active part in the church's life but who were too young to be included on the Roll in 2021.

Attendance in person at the 10am service averaged 48 in October/November 2021 (this figure excludes the service on 10 October 2021, Mark Slater's last service, when 118 attended in person). Figures for previous years are shown in the table below, though direct comparison is difficult as it is uncertain how many attended 2021 services online.

Average church attendance for Oct/Nov					
Church Attendance	2016	2017	2018	2019	2020
9am service:	13	13	14	12	*
10.30am Service:	71	77	71	78	*
Total:	84	90	85	90	*

* online attendance only

In-person attendance at the Nativity Service was 65 (online only in 2020, 114 in 2019), with 49 at the Carol Service (online only in 2020, 100 in 2019) and 14 at the Midnight Service (10 in 2020, 48 in 2019). A Christingle service (run in previous years as part of WOW!) was organised on Saturday afternoon 11 December 2021 and attracted a total of 57 people (78 at the WOW! service in 2019). 57 attended our Christmas Day Celebration Service in person (83 in 2020, 145 in 2019). Other major services: our Mothering Sunday service was, as in 2020, online only (122 in 2019), 68 attended in person on Easter Sunday (online only in 2020, 122 in 2019) and 47 on Shoebox Sunday (online only in 2020, 105 in 2019).

We were delighted that our Sunday School groups started meeting again in 2021. Like so many churches, we found that this important part of St Luke's ministry was particularly challenging, but it is a tribute to Jess Small and the group of leaders we have that even if numbers have not yet reached pre-pandemic levels, the enthusiasm and faithfulness of the groups is undiminished. The practice of groups sharing what they have learned each week with the wider congregation has been reinstated and warmly welcomed.

Covid-related limitations prevented any services or visits being run or hosted for our local schools in 2021, but St Luke's-led assemblies did restart at Samuel Ryder Academy in the autumn term.

3.2 PCC

The PCC met nine times during the year (either in person or by video) with an average attendance of 88% (92% in 2020). Various committees and teams met between meetings and reported to the PCC as required.

Inevitably, the PCC's work during the whole of 2021 centred on managing the church back from lockdown as pandemic-related restrictions ebbed and flowed. Once our vicar, Revd Canon Mark Slater, had announced at the 2021 APCM his decision to retire, consideration of how to manage the vacancy became a second principal focus.

3.3 Front of Church Project

Ideas for ways of improving the appearance of the area in front of the church and introducing effective signage to make the presence of the church more obvious to passers-by have been discussed for many years. After much effort and consideration of many ideas, a project to create a welcoming garden which will provide a tangible bridge between the community and St Luke's was agreed. The garden, which will have benches inscribed with biblical texts and surrounded by sympathetic planting, was being constructed, and new signage on the front of the church building installed, in early 2022.

Grateful thanks are due to many people for providing the inspiration and effort required to realise this project, not least Celia Halsey whose vision and enthusiasm drove it to a successful conclusion.

3.4 WOW!

WOW! was a mid-week event (similar to Messy Church) aimed mainly at primary school age children and their parents/carers. The WOW! team put a strong emphasis on welcome, creating a

sense of community and encouraging the exploration of faith and love of God. Every week was based around a Bible theme, with plenty of fun, games, drama, songs and creative craft or high energy activities. WOW! began in 2012 and ran every week in term time, typically attracting 50-60 and occasionally up to 100 children and adults, many of whom had not been regular St Luke's members. When lockdown was imposed, WOW! went online, producing a video every week which recreated as far as possible the in-person version that had been so successful.

WOW! was inspirationally led from the start by Beth and Matthew Arnold, but in 2021 they moved away from St Albans and the decision was taken to bring WOW! to an end. They left with our gratitude, warmest best wishes and a great WOW! party to mark the occasion. WOW! ran for nearly 400 fun-filled sessions and will be sorely missed by everyone involved – both those who attended, in many cases experiencing church for the first time, and the WOW! team whose members themselves benefited hugely from the experience of working and sharing together.

Many relationships were established with people in the local community, and maintaining and developing those links will undoubtedly be a focus for our new vicar and everyone in the St Luke's family.

3.5 Revd Canon Mark Slater

Mark Slater, together with his wife Sarah and children Hannah, Joel and Lydia, arrived in St Albans in 1999 when Mark took over the role of our vicar from Revd Peter Rich. During Mark's 20 years leading us, St Luke's developed in so many ways which this report can only very briefly outline. Highlights of Mark's tenure include his teaching, in particular about God's grace – leading to the adoption of a new vision summarised as **"Bringing God's Grace to Life"**. Home groups were revitalised, and a number of other midweek activities – including Friday Social and Sharing Stories, began. A series of parish weekends started with 'at-home' events and culminated in 2018 with a great family occasion at High Leigh. A significant re-ordering of the church interior, with new furniture, lighting and AV facilities, transformed the worship space, while outside a project to develop the area in front of the church finally made tangible progress. Our mission support became more focused, links with local schools were developed, and the general day-to-day operation of the church, significantly including the appointment of Gill Kaser as Church Administrator, became more effective and purposeful.

Mark retired in October 2021 and the occasion was marked by a garden party, a truly joyful occasion. He and Sarah left St Luke's with our warmest best wishes for a long and happy retirement.

3.6 Ministry Team

A period of vacancy inevitably places an additional strain on all parts of the church and on many people in positions of responsibility, not least the ministry team. We have been greatly blessed that David Halsey, who joined us as Curate in 2018 and progressed to Associate Minister, was able to assume a number of the duties previously carried out by Mark Slater. In addition, two other church members successfully completed training and were given permission by Bishop Michael formally to join the St Luke's ministry team: Celia Halsey as Pioneer Enabler and Chris Swain as Discipleship Enabler.

3.7 Pastoral Care, Safeguarding

Pastoral Care Coordinators

As a consequence of the pandemic and lockdown, a network of pastoral care coordinators was established in 2020 to ensure regular contact with all church members through the months of lockdown restrictions. The team of coordinators continued their ministry through 2021 keeping in touch with everyone and ensuring that those who needed care or support were able to access it in an appropriate way. After Mark Slater's retirement, Kath Clough took on the role of coordinating the pastoral coordinators. We hope this network will now continue indefinitely.

Everyone in St Luke's has a pastoral coordinator assigned to them. If you don't know who your coordinator is, please contact Kath or any member of the PCC.

Safeguarding

For reasons that need no repetition here, ensuring the safety of children and all vulnerable people is a matter of the highest priority for St Luke's. Details of our safeguarding management practices can be found in Section 6.3 below. In November 2021, the diocese published new requirements for safeguarding training. These cover everyone in any kind of role of responsibility in the church and include both new courses and enhanced requirements for renewal of training certificates. The PCC is grateful to all those who have completed their necessary training and does ask that everyone continues to do this in a timely manner.

Whether you are in a responsible role or not, please note that if you encounter a situation where there is reason to believe someone of any age may be at risk of harming themselves, or being harmed, or may harm another, it is very important that this is immediately communicated to somebody in authority – either our Safeguarding Officer (Ivor Thomas), a churchwarden (Jennie Hall or Ivor Thomas) or any member of the PCC. In such cases, questions of confidentiality may no longer apply.

Policies and Terms of Reference

The PCC is particularly grateful for the level of care, commitment, and enthusiasm people bring to our many ministries. It is important both that the church does things well and also that it is seen to do things well. Our policies and terms of reference covering all aspects of church life, including safeguarding, are listed on the Lower Hall noticeboard and are available to be consulted in the church office.

4 Financial Review

The overall Net Income £6,901 (£4,233 in 2020) comprises of Unrestricted surplus £4,010 (£3,764 in 2020) and Restricted surplus £2,891 (£469 in 2020).

Total Income increased by £794 (£159,671 vs £158,877 in 2020) and Total Expenditure reduced by £1,884 (£152,770 vs £154,644 in 2020).

4.1 Income and Endowments

Donations & Legacies despite the pandemic continuing to interrupt some normal church attendance, unrestricted Voluntary Income remained strong, only falling by 5.5% from £141,134 (in 2020) to £133,140 due to one or two regular donors no longer worshipping at St Luke's. This is a testament to those regularly donating through Parish Giving Scheme, standing order or envelope scheme. Without these regular payments, our income would have seriously been impacted.

As we'd expect, without normal congregation attendance, Collections remained much lower than previous levels (£720 vs £4,236 in 2019). St Peter Church Lands income fell from £38,000 (in 2020) to £33,500 following a temporary lower profits (rental income impacted by pandemic and improvements in building stock). Donations & Appeals include fund-raising events and leaving collections – increased to £6,762 (£1,274 in 2020).

Overall, Donations fell for the second year running, to £138,650 (a reduction of nearly £4,000 from last year £142,686 – which had been £10,000 fall from £152,574 in 2019). A 9% fall over the two years.

Church Activities started to pick-up (following £10,000 fall in 2019) increasing to £19,955 (£14,578 in 2020) as Hall buildings were more in use as lockdown restricts were eased. (Note 2b) shows **Hall User Donations** £1,765 includes £1,641 donation from Sugar Craft Guild.

Other Income Resources (Note 2d) £1,060 income received for the Vicar & Churchwarden fund (as Mark Slater handed over funds he had been managing on behalf of this fund).

4.2 Expenditure

Expenditure on **Church Activities** increased slightly to £134,306 (£132,504 in 2020), whilst **Other Expenditure** includes costs for the Front of Church project – due to complete 2022.

The breakdown of Church Activities (Note 3a) **Mission & Charitable Giving** continues to support our linked charities during the pandemic. The £2,934 expenditure reflect outgoing payments for monies received for specific purposes (including leaving collections). We continue to support Irene Rudling in her retirement whilst we hold (restricted) monies in her name. We hold monies collected on behalf of Wendy Mills and donations received (late in 2021) for other charities (see note 8).

Parish Share is automatically reduced (to 80%) during the interregnum to £65,897 (£67,072 in 2020) and will be £61,572 this coming year, before reverting to normal levels once our new vicar starts in post. **Other Clergy Costs** £781 remain similar to £871 in 2020, reflecting continued reduction in travel expenses for our Associate Minister (2,221 in 2019).

Church Running Costs £4,984 similar to previous year (£4,878 in 2020).

Teaching & Outreach remained low (£447 compared to £567 in 2020 and £2,663 in 2019) with minimal WOW! expenses – which stopping running in-person during the pandemic (on-line only).

Hall Running Costs increased to £16,407 vs £9,681 in 2020 (£19,874 in 2019) due to increases in direct costs (cleaning, water, heating & power) as the halls were more in use (following lockdown the prior year) but also include £4,097 one-off maintenance costs (£1,400 in 2020), and towards the end of the year, costs of providing heating & power as the unit-cost increased 50% due to fluctuations in the global energy market. Our Gas, Electricity & Water costs in 2021 were £6,000 vs £4,000 in 2020 – and likely to be much more in 2022.

Staff Costs £24,527 (vs £28,460 in 2020) was due to the reduction in costs supporting the WOW! Leader following the end of WOW! in June (£4,682 vs £7,600 in 2020).

Stationery and Admin costs remain low £504 (£598 in 2020) due to limited office opening times most of the year.

Other Expenses £3,824 (£2,408 in 2020) includes £1,732 for events as part of Mark's farewell weekend, and £1,000 returned to the Diocese (being an advance against expenses whilst Mark was Rural Dean).

Fund Raising costs £171 relate to producing 3-years worth of weekly/monthly giving envelopes, as well as processing fees for on-line donations.

Other Expenditure (Note 3c) Capital Expenditure £18,293 (£22,140 in 2020) is made up of £12,898 initial costs for the Front of Church project (total budget £40,000 - due to complete 2022). £3,067 new (MacBook) laptop (and other equipment offset by the sale of the Dell laptop) to run the audio-visual aspect of our services (for those in church as well simultaneously live streaming to those participating at home). £2,328 repairing the rotten wooden south window frame.

4.3 Other Financial Notes

Charitable Giving as previous years, the PCC provided £12,500 for the Mission Committee to allocate towards overseas mission (Viva Network & Hands at Work) and local youth charities STEP & 2:67. Early on in lockdown, the Mission committee used its financial reserves to send an extra £600 to Viva Network in response to the Covid appeal.

Net Movement in Funds (see SOFA) Unrestricted Funds increased by £4,010 to £162,563 (from £158,553 in 2020).

Cash at Bank and In-Hand (Note 5) despite the pandemic and significant expenditure, our bank account remained buoyant at £168,659 (£168,357 in 2020). Following the closure of our local cash banking facilities, we opened accounts with Metro (and split our savings between CAF & Metro).

Debtors (Note 6) shows £7,605 due to be received from HMRC (£7,968 in 2020)

Creditors (Note 7) £3,961 (£10,924 in 2020) due to be paid to suppliers (early in Jan 2021).

4.4 Reserves Policy

As most of our income & expenditure is through regular monthly payments, it is PCC policy to maintain a balance within the **General Fund** which equates to approximately three months' payments (£26,000) to cover emergency situations that may arise from time to time. However regular income is currently insufficient to cover our day-to-day expenditure, the PCC has re-allocated the income from St Peter's Church Lands – split (50/50) between Fabric & General fund. Despite the General fund being below levels set by our policy, the PCC consider the overall current level of reserves to be acceptable since the PCC has £150,773 at its disposal from the Hall & Fabric funds. The PCC consider it inappropriate to conduct a stewardship campaign during the interregnum but will revisit this topic (once the new vicar in place) to look at ways to improve income over the coming years through fund-raising amongst our members.

It is the PCC's policy to maintain sufficient funds within the Hall Fund and Fabric Fund to cover planned maintenance / renewal of the buildings. A Long-Term Maintenance schedule is used to assess the necessary reserves level for these funds, including £60,000 provision to replace the church roof within the next five years. Our maintenance funds **Hall Fund** and **Fabric Fund** are designated funds and respectively stand at £25,107 (£26,430 in 2020) and £125,666 (£127,180 in 2020).

Charity Giving (designated fund) represents £610 (£1,210 in 2020) remaining balance at the disposal of the Mission Committee. The **Restricted Giving** (restricted fund) balance £9,740 (£6,636 in 2020) are allocated for specific purposes (detailed in Note 8).

4.5 Related Parties

The PCC has a policy on Conflicts of Interest, where PCC members will be required to declare any new related parties at each PCC meeting.

Existing related parties include Peter & Gill Kaser in the voluntary role as PCC Treasurer (husband) and paid position as Church Administrator (wife), and between Mark & Joel Slater in the paid roles as Vicar (father) and Church Caretaker (son), and PCC member Mike Goatly who is son-in-law to Mark Slater and brother-in-law to Joel Slater.

5 Plans for the Future

Plans for the future are inevitably dominated by the appointment of a new vicar to lead the St Luke's church family. Following a vacancy meeting led by Bishop Michael and Archdeacon Jane in November, the PCC spent much of the last quarter of 2021 producing our parish profile (a description of St Luke's and a statement of the qualities we believe our new vicar should have). The vacancy was advertised widely in early 2022 and, after a rigorous process culminating in interviews on 16th March 2022, Revd Alex Huzzey agreed to join us as our new vicar. His licencing service is scheduled for 29th June 2022.

Meanwhile, the new front-of-church garden is being completed which, together with the new illuminated signage, will bring a long-awaited improvement to the appearance of our site and offer a place of welcome, peace and hope to passers-by.

Plans for our Parish Weekend @ Home are continuing to be made. We hope that this will be a time of coming together for the whole church family after over two years of pandemic-related restrictions.

As we look forward to welcoming our new vicar, it is important to recognise the challenges that we will all face together. It is never easy to replace a long-serving leader, and our new vicar will deserve our warmest of welcomes and wholehearted support as we address the various opportunities God has put in our way. Our Mission Action Plan (MAP), agreed by the PCC and

shared with the whole congregation just as the first lockdown began, has of necessity not been implemented as effectively as we hoped, and will need to be reviewed.

As the world begins to emerge from the Covid-19 pandemic, the extent to which life has permanently changed will become more apparent. It will be important for us to respond to these changes, always being guided by the light of our never-changing God and the love which he offers and asks us all to share.

6 Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The PCC is also registered as a charity, and as such PCC members must have due regard to their duties and responsibilities as trustees under the Charities Act.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

6.1 Structure

Alongside the legal requirements of the PCC, the St Luke's terms of reference require it to lead the church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to other groups which are accountable to the PCC. The intention is to provide quality space on the PCC's agenda for major discussions that focus on the vision, policies and strategic matters in the Church's life. This work is done alongside the delegation and holding to account of the groups to which power and responsibilities are delegated.

The Church Mission Action Plan, as a working document, forms a key mechanism for communication and accountability between these groups. The PCC now meets roughly six times a year, and more often when required.

The Standing Committee has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. The principal purpose of the Standing Committee is to consider and plan the items of business for the PCC. It also helps to progress the work of the PCC between PCC meetings.

The three **Mission Area Teams (MATs)** established in 2018 have not met since the start of the pandemic and their future will be the subject of review when our new vicar has been appointed. In the meantime, most teams, groups and committees report directly to the PCC.

6.2 Risks

Risks associated with the Covid-19 pandemic remained our greatest threat during 2021. It is a tribute to the efforts of many church members and the faithfulness of all of us that St Luke's has continued to operate so effectively. The Pastoral Coordinators network established at the start of the pandemic in March 2020 has continued to ensure that we keep in regular contact with each of our members. The decision of the PCC to move services online proved very successful, not least due to the exceptional work carried out by Peter Kaser to implement the plans. Even though people are now welcomed back into the church building to worship, most services continue to be broadcast and provide an essential link to the church for those unable to attend in person.

The PCC normally keeps up to date an approved and complete set of policies and terms of reference. Pandemic-related restrictions prevented the normal annual review being carried out by the Standing Committee on behalf of the PCC in 2021 (but a review is being carried out in early 2022).

The list of Terms of Reference and Policies is available to view in the Church Office as are the records of inspections and risk assessments.

A full list of those people who carry responsibilities for church life is in the St Luke's "Who's Who" booklet.

6.3 Safeguarding

The PCC has fulfilled its responsibilities as required by section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults) as follows:

1. **Policies** - policies for keeping children and vulnerable people safe include our Safeguarding Policy and the Young People's Leaders Terms of Reference.
2. **Safeguarding Checking** - All those who work with children and vulnerable people on a regular basis have been checked via the DBS process. From 2017 all PCC members are also required to be DBS checked. Records are kept and maintained by the Safeguarding Officer on the Church Office computer to ensure that every person requiring a DBS check remains current.
3. **Contact Details and Permission Forms** - Contact details and emergency contact numbers are obtained for all young people's activities and groups where parents/carers are not present or close at hand.
4. **Photography** - The parents or carers of all children and young people who access our activities are reminded from time to time via the church news sheet and by permanently displayed notices that they may register their wish that no photos or videos be taken of their child for internal church or social media, church website etc. No child is identified on the internet or social media without parental permission.
5. **Safeguarding Training** - The Safeguarding Officer, those who work with children and vulnerable people, church wardens, PCC members and others are required to undertake safeguarding training every three years.
6. **Training Records** - The Safeguarding Officer keeps a record of who has attended the training, and the date that they will need to be re-trained, on the Church Office computer.
7. **Safeguarding Training for Licensed Ministers** - The diocese administers safeguarding training for clergy, readers and other lay ministers who undertake specific training every three years.
8. **Communication** - Posters highlighting the need for people to be vigilant regarding safeguarding, along with details of the safeguarding officer, are displayed in the entrance to the building.

On-going Safeguarding Activities

- The PCC has safeguarding as a standing item on its agenda.
- All those who require training are alerted to that fact and are helped, if needed, to book onto one of the deanery training sessions.
- The Church membership are reminded from time to time that they share in the responsibility for the safety and well-being of all, with particular regard for children and vulnerable people.
- The Safeguarding Officer provides, on a yearly basis in time for the APCM, an up-to-date list of those with DBS clearance and a record of those who have received safeguarding training. This information will be displayed on a dedicated noticeboard in entrance to our building.

7 Administrative Information

This document is part one of a two-part report for the Annual Parochial Church Meeting (APCM). This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the meeting each year.

The Parochial Church Council (PCC) is a charity and the legal body of St Luke's Church, registered charity number 1133957. At the end of 2021, membership was as follows:

Eligibility	Name	Role	Term of office
<i>Vicar:</i>	Revd Mark Slater	Chair Ex officio	To end October 2021
<i>Associate Minister</i>	Revd David Halsey	Ex officio	From July 2018
<i>Churchwardens:</i>	Matthew Tinson	Vice chair	From AMP 2017 to AMP 2021
	Jennie Hall		From AMP 2019 (to 2023) *
	Ivor Thomas		From AMP 2021 (to 2025)*
<i>Readers **::</i>	Kath Clough	Ex officio	From July 2016
<i>Deanery Synod Representatives:</i>	Chris Swain	Lay rep	From APCM 2018 to APCM 2023
		Vice Chair	From PCC May 2021
	Kath Clough	Lay rep	From APCM 2018 to APCM 2023
<i>Elected lay representatives</i>	Beth Arnold	Lay rep	From APCM 2018 to APCM 2021
	Nigel Harvey	Lay rep	From APCM 2018 to APCM 2024
	Peter Ellam	Lay rep	From APCM 2019 to APCM 2022
	Ster Buttle	Lay rep	From APCM 2019 to APCM 2022
	Jo Clark	Lay rep	From APCM 2020 to APCM 2023
	Mike Goatly	Lay rep	From APCM 2020 to APCM 2023
	Peter Kaser	Lay rep	From PCC 05/2021 to APCM 2024
		Treasurer	From PCC 05/2001
<i>Co-opted Members:</i>	Tess Hackett	Lay rep	From PCC November 2021
<i>In attendance:</i>	Gill Kaser	Secretary	From March 2006

* Churchwardens stand for re-election each year, but usually agree to a term of four years.

** Ex officio, as agreed for all Readers at the APCM 2007.

This report approved by the PCC on 28 March 2022



Chris Swain (PCC Lay Vice Chair)

On behalf of St Luke's PCC

Independent Examiner's Report
to the Parochial Church Council (PCC) of St Luke's Church, St Albans
Charity No. 1133957

This report on the accounts of the PCC for the year ended 31 December 2021, which are set out on pages 11 to 17, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and Independent Examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under Section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145 (5) (b) of the Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act and to be found in the PCC Accountability guidance, 5th edition incorporating SORP 2015.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanation from you as members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 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 come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.



Signed:

Date: 06 April 2022

John Robert Eke
Fellow of the Association of Charity Independent Examiners

Soarview, 4 Stable Court
Malborough
Devon TQ7 3FB

St. Luke's Church, St. Albans

For the Year Ended 31 December 2021

of the Year Ended 31 December 2021

		Unrestricted Funds	2020	Restricted Funds	2020	TOTAL FUNDS	
						2021	2020
INCOME & ENDOWMENTS from:	Note	£	£	£	£	£	£
Donations & Legacies	2(a)	133,140	141,134	5,485	1,552	138,625	142,686
Church Activities	2(b)	19,955	14,578	-	-	19,955	14,578
Investments	2(c)	31	123	-	-	31	123
Other	2(d)	-	1,490	1,060	-	1,060	1,490
TOTAL INCOME		153,126	157,325	6,545	1,552	159,671	158,877
EXPENDITURE on:							
Church Activities	3(a)	130,652	131,421	3,654	1,083	134,306	132,504
Fund Raising	3(b)	171	-	-	-	171	-
Other	3(c)	18,293	22,140	-	-	18,293	22,140
TOTAL EXPENDITURE		149,116	153,561	3,654	1,083	152,770	130,305
NET INCOME/(EXPENDITURE)		4,010	3,764	2,891	469	6,901	4,233
Transfers between Funds	9						
NET MOVEMENT IN FUNDS		4,010	3,764	2,891	469	6,901	4,233
TOTAL FUNDS BROUGHT FORWARD		158,553	154,789	6,849	6,380	165,402	161,169
TOTAL FUNDS CARRIED FORWARD		162,563	158,553	9,740	6,849	172,303	165,402

The notes on pages 13 to 17 form part of these accounts.
The PCC does not have any endowments

St. Luke's Church, St. Albans

Balance Sheet as at 31 December 2021

		2021	2020
FIXED ASSETS	Note		
Tangible		-	-
Investment	5(a)	-	-
Loan to Credit Union			
CURRENT ASSETS			
Debtors	6	7,605	7,969
Short Term Deposits	5(b)	-	-
Cash at Bank and in Hand	5(b)	168,659	168,357
		<u>176,264</u>	<u>176,326</u>
LIABILITIES			
Creditors - Falling Due Within One Year	7	3,961	10,924
NET CURRENT ASSETS		<u>172,303</u>	<u>165,402</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>172,303</u>	<u>165,402</u>
Creditors - Falling Due After One Year		-	-
TOTAL NET ASSETS		<u>172,303</u>	<u>165,402</u>
PARISH FUNDS			
Unrestricted	9		
General Fund		11,180	3,733
Designated funds (Hall, Fabric & Charity Giving)		151,383	154,820
Restricted	8	9,740	6,849
Endowment		-	-
		<u>172,303</u>	<u>165,402</u>

Approved by the Parochial Church Council on 28 March 2022 and signed on its behalf by:



Chris Swain (PCC Lay Vice Chair)

The notes on pages 13 to 17 form part of these accounts.

Notes on Accounts

(1) Accounting Policies

The accounts (financial statements) have been prepared in accordance with Church Accounting Regulations 2006, the Charities Act 2011 and the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102) 2nd edition published October 2019.

As the PCC income exceeds £100,000 for the year, these financial statements have again been prepared on an accruals basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Restricted Funds represent (a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in the Restricted Giving Fund and as these funds are only held on short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes. This includes the General Fund (day-to-day activity), Hall Fund (maintenance of Hall) and Fabric Fund (maintenance of Church).

Income & Endowments

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when receivable. All incoming resources are accounted for gross (i.e. taxation is included where recoverable, such as Gift Aid).

Legacies are accounted for when it has been established there is legal entitlement; they are measurable and they are probably receivable - in accordance with Module 5 FRS 102 SORP 2019.

Expenditure

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT).

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (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 inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

St. Luke's Church, St. Albans

For the Year Ended 31 December 2021

2 INCOME & ENDOWMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2021	Total 2020
2(a) Donations & Legacies							
Planned Giving:							
Gift Aid Donations	75,020					75,020	80,873
Tax Recovered	16,878					16,878	17,229
Other	5,637				108	5,745	4,461
Collections (open plate)	720					720	849
Grants	16,750		16,750			33,500	38,000
Donations, Appeals, etc	1,385				5,377	6,762	1,274
Stewardship - Gift Day							
Legacy							-
	116,390		16,750		5,485	138,625	142,686
2(b) Church Activities							
Hall User Donations	1,765					1,765	310
Hall Bookings		16,712				16,712	13,551
PCC Fees (Weddings & Funerals)	1,478					1,478	717
	3,243	16,712				19,955	14,578
2(c) Income from Investments							
Interest (Bank & Loan)	2		29			31	123
	2		29			31	123
2(d) Other Incoming Resources							
Rural Dean (Expenses Reclaimed)							1,158
Other Income					1,060	1,060	332
					1,060	1,060	1,490
TOTAL INCOME	119,635	16,712	16,779		6,545	159,671	158,877

3 EXPENDITURE

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2021	Total 2020
3(a) Church Activities							
Overseas Missionary and Charitable Giving:							
Irene Rudling					720	720	720
Wendy Mills					-	-	-
Vineyard (Food Bank)					-	-	500
Christian Aid - Cyclone					-	-	-
Viva Network Harare Project				3,600		3,600	3,500
Hands @ Work				3,000		3,000	3,500
Tear Fund						-	300
Home Mission:							
STEP				4,500		4,500	5,000
Living Room						-	-
2:67 Project				2,000		2,000	2,500
						-	-
Other Restricted Giving							
Expenditure - Restricted Giving (note 8)					2,934	2,934	363
				13,100	3,654	16,754	16,383
Ministry Costs:							
Diocesan Parish Share	65,897					65,897	67,072
Other Clergy Costs	781					781	871
Church Running & Maintenance	4,984					4,984	4,878
Teaching, Meetings & WOW	447					447	567
Publicity	74					74	334
Church Weekend Away						-	310
Church Hall Running Costs		16,407				16,407	9,681
Staff Costs	22,899	1,628				24,527	28,460
Stationery and Administration Costs	504					504	598
Other Expenses	3,834					3,834	2,408
Rural Dean Expenses						-	882
Bank Charges	97					97	60
	99,517	18,035		13,100	3,654	134,306	132,504
3(b) Fund Raising	171					171	-
3(c) Other Expenditure							
Front garden & signage			12,898			12,898	-
Church Laser Projector & Screen						-	13,650
Audio Visual Equipment			3,067			3,067	8,490
Church Repair South Window			2,328			2,328	-
Other Expenditure						-	-
			18,293			18,293	22,140
TOTAL EXPENDITURE	99,688	18,035	18,293	13,100	3,654	152,770	154,644

4 STAFF COSTS

The church employed the following part-time staff: Leader of WOW! (Review of the Year), Church Administrator and Caretaker.
Full-time Equivalent = 1

4(a) Payroll

	Total 2021	Total 2020	
Wages and Salaries	18,413	19,543	
Social Security Costs			
Pension Costs (see note 4(c) below)	1,433	1,543	
Self Employed Staff	4,682	7,600	-38.4%
	24,528	28,686	
Admin Support for Rural Dean	-	226	} -14.5%
Staff Costs for PCC (note 3(a) above)	24,528	28,460	
Other (Hall & Fabric costs)			

4(b) Payments to PCC Members

Mark Slater received £397 expenses of office; £467 on behalf of PCC.

David Halsey received £523 expenses performing his role as Associate Minister.

Other PCC members received expenses on behalf of the PCC.

Related parties to PCC members:

- Peter Kaser (Treasurer) husband to Gill Kaser who received £15883 salary + £1234 pension as Administrator;
- Mark Slater (Vicar) father (& Mike Goatly as brother-in-law) to Joel Slater who received £2530 salary + £198 pension as Caretaker.

4(c) Church Workers Pension Fund (CWPF)

St Luke's (St Albans) PCC participates in the Pension Builder Scheme section of the Church Workers Pension Fund for lay staff. See Staff Costs (above) for the value of contributions made this year. The Church of England Pensions Board administers the Pension Builder Scheme, which is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes. Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers. This means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable.

A valuation of the scheme is carried out once every three years. The most recent valuation was December 2019. For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time. The legal structure of the scheme is such that if another employer fails, St Lukes PCC could become responsible for paying a share of that employer's pension liabilities.

5 FIXED ASSETS, CASH & DEPOSITS

5(a) Investments

Movements in the year:

Market Value - 1 January

Purchase (Disposal) of Assets

Net Gain (Loss) on Annual Revaluation

Market Value - 31 December

5(b) Cash and Deposits

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2021	Total 2020
Cash at Bank - Current	2,000					2,000	2,000
Cash at Bank - Savings	3,756	26,752	125,666	610	9,740	166,524	166,117
Cash in Hand	135					135	240
CBF Deposit							
COIF Charity Funds							
	5,891	26,752	125,666	610	9,740	168,659	168,357

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6 DEBTORS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2021	Total 2020
Income Tax Recoverable	7,605					7,605	7,968
Hall Income						-	-
Loans / Advances						-	-
Other Debtors						-	1
	7,605					7,605	7,969

7 LIABILITIES

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2021	Total 2020
Accruals (energy usage - not yet paid)		1,645				1,645	-
Other Creditors	250					250	250
Creditors for Goods and Services	2,066					2,066	10,674
	2,316	1,645				3,961	10,924

8 FUNDS

Restricted Fund monies can only be used for certain purposes.

The Building Fund represents funds raised through building appeals for development of our buildings.

The Restricted Giving Fund holds other restricted funds not covered in the fund above.

	Opening Balance	Income	Transfer	Expenditure	Closing Balance
Restricted Giving Fund					
Vicar and Churchwardens' Account	713	1,060			1,773
Irene Rudling	3,335	558		(720)	3,173
Wendy Mills	2,232				2,232
Hands at Work	569	988			1,557
Other Missions/ Charities		3,939		(2,934)	1,005
	6,849	6,545		(3,654)	9,740
Designated Funds					
Charity Giving	1,210		12,500	(13,100)	610
Hall Fund	26,430		16,712	(18,035)	25,107
Fabric Fund	127,180		16,779	(18,293)	125,666
	161,669	6,545	45,991	(53,082)	161,123

9 SUMMARY OF FUND MOVEMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2021	Total 2020
Movement of Funds							
Opening Balance	3,733	26,430	127,180	1,210	6,849	165,402	161,169
Incoming Resources	153,126				6,545	159,671	158,877
Resources Expended	(99,688)	(18,035)	(18,293)	(13,100)	(3,654)	(152,770)	(154,644)
Allocation to Charitable Giving	(12,500)			12,500		-	-
Transfers between Funds	(33,491)	16,712	16,779			-	-
	11,180	25,107	125,666	610	9,740	172,303	165,402

Summary of Assets by Fund

Investment Fixed Assets							
Current Assets:							
Cash and Deposits	5,891	26,752	125,666	610	9,740	168,659	168,357
Debtors	7,605					7,605	7,969
	13,496	26,752	125,666	610	9,740	176,264	176,326
Current Liabilities:							
Liabilities (due within one year)	2,316	1,645				3,961	10,924
	11,180	25,107	125,666	610	9,740	172,303	165,402

Accounts

St Luke's Church

St Albans



Bringing God's
Grace to Life

Annual Report

and

Financial Statements

of the

Parochial Church Council of St Luke's Church, St Albans

For the year ending 31st December 2020

Address:

St Luke's Church
Cell Barnes Lane
St Albans AL1 5QJ

Web site: www.saint-lukes.co.uk

Incumbent:

The Revd Canon Mark A Slater
St Luke's Vicarage
46 Cell Barnes Lane
St Albans AL1 5QJ

Email: mark.slater@saint-lukes.co.uk

Bankers:

CAF Bank Limited
Kings Hill, West Malling
Kent, ME19 4JQ

Independent Examiner:

John R Eke, FCIE
168 Dragon Road, Salisbury Village
Hatfield, AL10 9NZ

Registered Charity number 1133957

1 Aim and Purpose

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 requires the PCC to co-operate with the vicar in promoting in the parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of our buildings - the Church, the attached Halls and surrounding churchyard.

2 Objectives and Activities

The PCC helps our members realise the Church's vision (last reviewed in 2017) which sets before the church a picture of who we, as a Christian Community, are striving to become and by which to live our Christian lives:

***God is at work transforming us into an inclusive community of grace where together we are striving to grow in Christ...
... a hub from which we go out in His Spirit, sharing His love through generous service, drawing people into a living personal faith, and transforming the world around us.***

In setting our objectives and planning our activities, the members of the PCC have given careful consideration to the Charities Commission's general guidance on public benefit. It is the church's aim to do this as expressed in our mission statement:

Bringing God's Grace to Life, through...

Receiving God's Grace in all its fullness

- **By Enriching our Young People's faith**
- **By Stimulating Adult Learning and Discipleship**
- **By Developing our Prayer Life**

Living by God's Grace in the Christian Community

- **By Establishing Longer-lasting Welcome**
- **By Encouraging Fuller Involvement in Church Life**

Sharing God's Grace in God's World

- **By Improving External Communication**
- **By Growing Local Community Links**
- **By Growing Commitment to Mission Support**

Central to the work and witness of the church is the provision of regular public services of Christian worship. During the past year, with the onset of the global covid-19 pandemic, services which usually took place at 9:00 and 10:30 am on Sundays, from March onwards became a single 10am service broadcast online. The normal programme of children's teaching also became a more limited resource offered to our young people alongside the Sunday service. WOW! our weekly term time messy church also, from the Summer term onwards became a weekly online event.

The church seeks to be a friendly and welcoming place in the community and anybody is free to attend any of these services. These have inevitably been affected by lockdown and movement restrictions placed on society. However, online attendance, though fluctuating, has been attracting people from beyond the normal congregation, both in the UK and abroad as far away as the USA and India.

The church normally runs a number of other regular strategic outreach and discipleship activities, including:

- **Tuesday Coffee Morning & Friday Social** – both helping to connect with the wider community, run on a weekly basis;

- Regular assemblies at four local schools, targeting the primary school age group.
- Regular meetings of home groups.

The Lockdown restrictions imposed from March 2020 onwards severely curtailed these activities.

An excellent development through the latter half of 2019 was some discipleship resources called **Breathe**. The aim was to provide a series of 5 weeks of **Breathe** resources to use in small groups. The first series, called Breathe Deeper, was run through the Spring term very successfully. The pandemic put the brakes on the second part, so the second series of **Breathe** was run with online resources for five weeks through the Autumn.

The PCC set out (in 2018) the following strategic aims for living out the church's vision by:

- **Sharing our faith and God's grace in the wider community**
- **Drawing people in to the church's life and experiences of God's grace**
- **Growing in faith as Christians by living and sharing God's grace**

The church structures were re-organised to help the church's groups and activities to be more focused on this strategy. **Sharing our Faith, Drawing People in** and **Growing in Faith** form the focus of these three key mission areas.

Each area is coordinated by a Mission Area Team (MAT) comprising leaders/representatives from the various groups and church activities to share and work together to inspire Sharing, Drawing and Growing activities. The MATs link directly with the PCC so as to provide clearer communication, direction and support for our mission as a whole. All activities and groups are supported and encouraged through their respective Mission Area Team.

Inevitably, the pandemic has severely limited what has been possible during 2020.

The PCC seeks to develop and sustain good communication with the whole Christian Community through the St Luke's Update newsletter and, when appropriate, open meetings so as to enable the community to engage more fully in the outworking of the vision. The PCC endeavours to encourage the community to take its full share in the responsibility helping to live out the vision that it believes to be the fulfilment of the church's response to the Christian Gospel.

3 Achievements and Performance

3.1 Church Attendance

There were 115 (114 in 2019) names on the Church Electoral Roll as of the end of 2020, of whom 49 (48 in 2019) were not resident within the parish. In addition, there were approximately 37 (37 in 2019) church members who have an active part in the church's life but who were too young to be included on the Roll. The 2020 lockdown has meant there are no meaningful figure of Sunday Church attendance.

Average church attendance for Oct/Nov					
Church Attendance	2016	2017	2018	2019	2020
9am service:	13	13	14	12	*
10.30am Service:	71	77	71	78	*
Total:	84	90	85	90	*

For our Christmas services, Nativity Service was broadcast online only in 2020 (114 in 2019), and the Carol Service was live streamed only (100 in 2019). Due to Covid restrictions and safety for attendees the Midnight Service had 10 people attend in person (48 in 2019), the service was also live streamed. Other major services: the Mothering Sunday service was broadcast online only (122 in 2019), Harvest/Mission Sunday had a live attendance of 47 with many attending online only (81 in 2019), Shoebox Sunday was live streamed only due to lockdown #2 (105 in 2019).

No services were run or hosted for our local schools in 2020 because of the pandemic.

Attendance at WOW! through January and February averaged 77 (76 in 2019). Online attendance through the summer term and Autumn term varies considerably between around 60 – 200 online. The WOW! Christingle service was held online only (78 in 2019).

3.2 Review of the Year

The full PCC met six times during the year (two meetings prior to lockdown and four meetings attended remotely by zoom) with an average attendance of 92% (76% in 2019). Various committees and teams met between meetings and reported to the PCC as required.

Church membership continues to represent all generations and most age groups with activities that connect with most age groups, perhaps being weakest for the 20-30 age group – where membership is also lowest.

St Luke's church life is normally rich and varied, with many activities evidently displaying real commitment and energy of the church family, but the pandemic through 2020 has significantly limited the church's activities.

During the year a few church activities took place beyond the established weekly life of daily and Sunday services, home and Bible study groups, included the following:

- Re:Connect. This once-a-term meeting is an important time to gather together all in any form of leadership and positions of responsibility who are asked to make it a priority, Its purpose is to a) Re:Connect with God, b) Re:Connect with our church vision and c) Re:Connect with one another. The meeting is open to all. There was one normal Re:Connect meeting in January. The other meetings in the year were held remotely on zoom.
- WOW! is a mid-week event targeting primary school age children and their parents/carers. With a strong emphasis on welcome, creating a sense of community and opening up faith in people's lives. Every week is based around a Bible theme, with plenty of fun, games, drama, songs and creative craft or high energy activities. WOW! began in 2020 with good attendance each week. The pandemic brought it to an abrupt halt at the start of March.

An online, recorded version of WOW! was re-started at the beginning of the Summer Term with web links being emailed to the whole church membership and the 60+ WOW! membership list. Enormous credit goes to the WOW! team who made the videos for WOW! each week, comprising: Matthew & Beth Arnold, Chris Swain and Chip Crawford. Brilliant work!

- Being a church that cares for our world and thinks 'sustainability' is now firmly on the church's agenda with a small but passionate sustainability team. Sadly, its activities during the year were severely limited as a result of the pandemic.
- Both Tuesday Coffee morning, led and co-ordinated by Zara Oreng and Friday Social by Celia Halsey and Tess Hackett had continued to thrive at the start of 2020, supported by a small but very committed team. Again, sadly, the pandemic brought its weekly gatherings to a sudden halt at the start of March. It was not able to re-start in 2020.
- The church's ministry to local schools remains an important part of the church's links with the wider community. There are usually very good opportunities to be involved in assemblies at Samuel Ryder, Windermere and the Cunningham Hill schools. Sadly, these activities were stopped in March because of the pandemic. Chris Swain, Matthew Arnold and Revd Mark Slater share in providing assemblies to our local schools.

The PCC's business was inevitably limited through 2020, with a narrower focus on sustaining the church family and what was possible and practical to be able to do in the light of the pandemic also included the following significant topics, decisions and initiatives:

- A resolution formalising St Luke's as an Inclusive Church was passed unanimously with ratification by the PCC being planned for the April APCM. (The APCM was postponed to October 2020 when it was indeed ratified);

- Plans to become a local foodbank centre were progressed – sadly this was subsequently put on hold due to the pandemic;
- A renewed church plan, presented by Revd David Halsey, was passed unanimously;
- The church's finances were reviewed during the year, in the light of the pandemic;
- The Church Exterior Project found new energy – alas also succumbing to the effects of the pandemic on its progress;
- Sunday worship was not possible in church from early March onwards. The possibility of returning to church was considered by the PCC in July. Worship in church was re-started in September, with simultaneous live streaming of services for those wishing to join in at home.
- The PCC approved significant expenditure on technology to be able to provide good quality live-streaming of church services. Credit goes to Peter Kaser for his excellent work in upgrading the audio-visual technology which now enables high quality broadcasting of the church worship.
- The PCC affirmed Matthew Arnold's role and their support of him in producing weekly WOW! online videos through the year. WOW! Online has been well received and enjoyed by church and WOW! members alike.
- Hope In Action, an initiative of Kath Clough and Peter Kaser, was brought to the PCC with the aim of gaining the PCC's support and active involvement;
- Planning for the 2021 Parish Weekend (30th April to 2nd May 2021) were put on hold because of the pandemic. It has now been pushed back to 2022.

3.3 The Care and Well-being of All

As was stated in last year's Annual Parochial Church Meeting, the PCC are particularly thankful for the level of care, commitment, and enthusiasm people bring to our many ministries. Our ability to sustain quality children's work is excellent.

It is important the church does things well and is seen to do things well. The PCC ensures church members are aware of our procedures and policies, especially with respect to terms of reference, health & safety and safeguarding of all who are vulnerable is essential. The PCC are thankful to all those who took the time to attend the necessary training and for ensuring that they are familiar with all the church's policies. **There is a list of all the key documents on the Lower Hall noticeboard.**

One very important point for the church, if anyone encounters a situation where there is reason to believe someone may be at risk of harming themselves or may harm another – of any age – it is very important this is communicated to somebody in authority - either the vicar or our Safeguarding Officer, Ivor Thomas who has been in the role since September 2019, or a churchwarden. In such cases, questions of confidentiality may no longer apply.

Pastoral Care Coordinators

As a result of the pandemic and lockdown, a network of pastoral care coordinators was established in order to provide regular and support contact with all church members through the months of lockdown restrictions. The team of nine coordinators have been doing a great job of keeping in touch with everyone and ensuring that those who need care or support are able to access it in an appropriate way.

4 Financial Review

The overall Net Income £4,233 (32,400 in 2019) comprises of Unrestricted surplus £3,764 (£32,587 in 2019) and Restricted surplus £469 (£187 reduction in 2019). Total Income fell by £24,140 (£158,877 vs £183,017 in 2019) and Total Expenditure increased £4,017 (£154,644 vs £150,617 in 2019).

Covid-19 was the main factor impacting church finances this year. With strong reserves and continued income, the PCC responded to the enforced lockdowns, by investing £8,490 in technology to enable services to be conducted online, supplemented by £13,650 planned expenditure to improve the experience for in-church worship when we're allowed to return, by upgrading the projector & screen. This enabled the church to successfully continue operation of weekly worship throughout the pandemic, despite the natural downturn in hall bookings and social / fund raising events.

4.1 Income and Endowments

Total Income £158,877 (£183,017 in 2019) a reduction of 13% (explained below as approx. £10,000 Voluntary Income; £10,000 Church Activities; £4,000 Other Income).

Donations & Legacies despite the pandemic interrupting normal church attendance, unrestricted Voluntary Income remained strong, only falling by 4% from £146,959 (in 2019) to £141,346. This is a testament to those regularly donating through Parish Giving Scheme, standing order or envelope scheme. (Note 2a) breaks this down, highlighting the strength of our Planned Giving £80,873 plus £17,229 and £4,461 = £102,563 (vs £104,802 in 2019) a drop of just 2%.

As we'd expect, without normal congregation attendance, there was a significant fall in Collections totals (£849 vs £4,236 in 2019). St Peter Church Lands income increased from £36,100 (in 2019) to £38,000. Without appeals and charity fund-raising, one-off Donations, Appeals, etc Total fell to £1,274 (£6,436 in 2019).

Overall, Donations fell nearly £10,000 to £142,686 (£152,574 in 2019).

Church Activities fell by a similar £10,000 (£14,578 vs £24,590 in 2019) with most of this down to our Hall buildings not in use. (Note 2b) shows **Hall Bookings** £13,551 vs £22,636.

Other Income Resources (Note 2d) shows Mark's role coming to an end in March 2020 as **Rural Dean** £1,158 income (£3,332 in 2019) off-set by Rural Dean expenses (Jan-Mar) £882 (Note 3a).

Other Income (£332 vs £2,312 in 2019) highlights the absence of church events, which also explains the corresponding fall in Other Expenses (Note 3a).

4.2 Expenditure

Expenditure on **Church Activities** reduced by £10,367 to £132,504 (£144,987 in 2019), whilst **Other Expenditure** shows our investment of £22,140 in technology supporting the move to broadcast services online for those worshipping at home.

The breakdown of Church Activities (Note 3a) shows a reduction of **Mission & Charitable Giving** to £16,383 (£19,827 in 2019) despite an extra £2,500 paid out of Charity Giving reserves (Note 3a and Note 8) to support our linked charities during the pandemic. The reduction in events and personal donations ear-marked for specific charities is highlighted in the Restricted Giving table (Note 8), showing £1,552 Cash In (£5,615 in 2019) and £1,083 Cash Out (£5,802 in 2019).

Parish Share increased by 3.5% to £67,072 (£64,831 in 2019). **Other Clergy Costs** £871 (vs £2,221 in 2019) reflects reduction in travel expenses for our Curate.

Church Running Costs £4,878 (£5,931 in 2019) include £380 Covid related costs and a reduction in consumables (coffee/refreshments, communion wine, etc). Last year (2019) included £745 one-off costs.

Teaching & Outreach dropped to £567 (£2,663 in 2019) with only 2 months of WOW! and Sunday School, before stopping due to the pandemic.

Weekend Away the £310 deposits received (see Church Activities Income), was subsequently returned following the postponing of the event to 2022.

Hall Running Costs £9,681 (£19,874 in 2019) reflects reduction in frequency of cleaning (down £5,820) and waste collection (down £906). Consumables lower than normal; off-set by an extra £370 Covid related expenses. Prior year included £2,500 of exceptional one-off costs.

Staff Costs increase to £28,460 (20,473 in 2019; £29,712 in 2018) includes £2,843 Caretaker effort allocated to Hall & Cabin Maintenance (£1,630 in 2019). WOW! Leader costs up £4,943 following reduction in (2019) costs when WOW! did not meet for 2/3rd of 2019.

Stationery and Admin costs down to £598 (£1,041 in 2019) due to the office being closed most of the year.

Other Expenses £2,408 is less than last year (£5,178) due to a lack of popular events (e.g. Summer Festival) and other costs which would be off-set by Other Income, but do include £129 Covid related expenses and £730 purchasing tablets for housebound/shielding members to participate in our online worship.

Rural Dean Expenses £882 (off-set by £1,158 income from the diocese) expenses until Mark stopped being Rural Dean in the Spring 2020.

Other Expenditure (Note 3c) £22,140 Capital Expenditure covers two new 'zoom' Cameras £8,490 and a replacement projector and screen £13,650.

4.3 Other Financial Notes

Charitable Giving as previous years, the PCC provided £12,500 for the Mission Committee to allocate towards overseas mission and local youth charities STEP & 2:67. Early on in lockdown, the Mission committee used its financial reserves to send an extra £500 to each of our supported charities, in recognition of the challenging times they'll be facing attempting to fundraise during this difficult time. Note 8 shows the movement in Charity Giving, as well as **Restricted Giving**.

Net Movement in Funds (see SOFA) Unrestricted Funds increased by £3,764 to £158,553 from £154,789 in 2019.

Cash at Bank and In-Hand (Note 5) despite the pandemic and significant expenditure on technology, our bank account increased by £11,083 (£168,357 vs £157,274 in 2019)

Debtors (Note 6) shows £7,968 received from HMRC soon after the year-end (£10,450 in 2019)

Creditors (Note 7) £10,924 (£6,555 in 2018) relates mainly to the final balance due to our AV suppliers (paid in Jan 2021) for installation of technology in time for our Christmas services.

4.4 Reserves Policy

As most of our income & expenditure is through regular monthly payments, it is PCC policy to maintain a balance within the **General Fund** which equates to approximately three months' payments (£26,000) to cover emergency situations that may arise from time to time. The General Fund balance £3,945 (£14,177 in 2019) is short of this with further shortfalls forecasted in future years. The PCC plans to improve this position over the next few years through fund-raising amongst our members (such as future Gift Days).

It is also the PCC's policy to maintain sufficient funds within the Hall Fund and Fabric Fund to cover planned maintenance / renewal of the buildings. A Long-Term Maintenance schedule is used to assess the necessary reserves level for these funds, including £60,000 provision to replace the church roof within the next five years. Our maintenance funds **Hall Fund** and **Fabric Fund** are designated funds and respectively stand at £26,430 (£25,403 in 2019) and £127,180 (£111,199 in 2019). The current level of reserves overall is considered by the PCC to be acceptable and plans to hold a review of reserves during 2021 in light of the continued shortfall in the General Fund.

Charity Giving (designated fund) represents £1,210 (£4,010 in 2019) remaining balance at the disposal of the Mission Committee. The **Restricted Giving** (restricted fund) balance £6,636 (£6,380 in 2019) are allocated for specific purposes (detailed in Note 8).

4.5 Related Parties

The PCC has drafted a policy on Conflicts of Interest, where PCC members will be required to declare any new related parties at each PCC meeting.

Existing related parties include Peter & Gill Kaser in the voluntary role as PCC Treasurer (husband) and paid position as Church Administrator (wife), and between Mark & Joel Slater in the paid roles as Vicar (father) and Church Caretaker (son), and PCC member Mike Goatly who is son-in-law to Mark Slater and brother-in-law to Joel Slater.

5 Plans for the Future

In fulfilment of the church's vision and mission, alongside the review of its organisation in order to become more strategic in its mission, further thought has been given to home groups and the manner in which church members are nurtured and disciplined. Regular weekly commitment to home groups is increasingly hard for many.

The covid-19 pandemic, which has 'pressed the pause button' on much of the church's life and role in the wider community will look to returning to the church's Mission Action Plan during 2021. It is anticipated that a significant review will be needed given the very significant effects on daily life as a result of the pandemic.

The church's evident and active presence in the wide community is a key dimension of our outreach. It is hoped that a community-wide newsletter can be re-established. In the past, *Seasoning* served this purpose, jointly produced with Thirlmere Church. The hope is that a new St Luke's newsletter that better communicates who we are can be established. Inspiration is needed for a good name for such a publication and a new team needs to be formed.

The Church Exterior Project Team continues to work on redeveloping the front exterior of the church, to increase visibility and make it more welcoming. The feasibility study done in 2018 presented a proposal that the PCC felt was too expensive. The current approach is to aim to do some easy front-of-church work in 2021 (after the pandemic put a halt to work in 2020) to more clearly indicate St Luke's building as a church and at the same time develop some clear ideas for developing the church's entrance and welcome.

6 Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is also registered as a Charity, and as such PCC members must have due regards to their duties and responsibilities as trustees under the Charities Act.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

6.1 Structure

Alongside the legal requirements of the PCC, the St Luke's terms of reference require it to lead the church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to other groups who are accountable to the PCC (see below), particularly the Mission Area Teams. The intention is to provide quality space on the PCC's agenda for major discussions that focus on the vision, policies and strategic matters in the Church's life. This work is done alongside the delegation and holding to account these groups to which power and responsibilities are delegated.

The Church Mission Action Plan, as a working document, forms a key mechanism for communication and accountability between these groups. The PCC now meets six times a year in order to regularly review the working of the Mission Area Teams in support of the church's vision and mission.

The Standing Committee has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. The principal purpose of the Standing Committee is to consider and plan the items of business for the subsequent full Council. As the PCC now meets six times a year (until 2017 it was nine times), the Standing Committee also helps to progress the work of the PCC between PCC meetings.

The three **Mission Area Teams (MATs)** have clearly defined roles in relation to the groups and activities 'in their portfolios'. Their roles are:

- **Help focus on the Church's current priorities**
- **Help coordinate activities so that groups work better together**
- **Ensure that good communication between groups, activities and their plans**
- **Provide encouragement through sharing and praying together**

MATs aim to help live out our key church values – one of which is being relational. That means that we aim to put people before practical activities. Our relationships and the quality of them is important if what we do together is to work well.

MATs are important, not just to plan jobs and activities, but to work with personal, pastoral and human aspects to church life. Sharing progress, successes and failures, and praying together during the meetings is important for **'Bringing God's Grace to life'**.

- **Provide termly meetings to coordinate related church groups and activities;**
- **Provide and place for sharing common ideas across groups;**
- **Help ensure there is good coordination and communication between the groups in the area through our relationships.**
- **Offer practical support for developing ideas and solving problems as we work together**

Most other teams, groups and committees are directly accountable to one of the three MATs which in turn are managed by a MAT coordinators group on behalf of the PCC.

6.2 Risks

Covid-19 was the greatest threat during 2020. The Covid-19 Coordination Group was formed in March 2020 to establish a parish contingency plan for St Luke's. In the face of not being able to meet in person, the group formed a network of Pastoral Care Coordinators to ensure we keep in regular contact with each of our members. The PCC put plans in place to move services online and revised our financial budget taking into account the impact this will have on our finances. Following the Prime Minister's recently announced roadmap out of this pandemic, we can once again look forward to resuming 'more normal' operation later in 2021.

The PCC during the past year keeps up to date an approved and complete set of policies and terms of reference for all its committees and all of the long-term teams. A system of reviews and reporting of reviews and inspections ensures that the policies are monitored and remain current. This includes reviewing current systems/processes; assessing the adequacy of current systems/processes; reviewing interaction between risks in all areas and improving systems/processes if necessary.

The list of Terms of Reference and Policies is available to view in the Church Office as are the records of inspections and risk assessments.

The Standing Committee meets every February/March in order to review all the church policies and terms of reference.

A full list of those people who carry responsibilities for church life is in the St Luke's Who's Who.

6.3 Safeguarding

The PCC has fulfilled its responsibilities as required by section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults) as follows:

1. **Policies** - We have policies for keeping children and vulnerable adults safe which have been reviewed and approved by the PCC within this year (our Safeguarding Policy [formerly our Child Protection Policy] and the Young People's Leaders Terms of Reference);
2. **Safeguarding Checking** - All those who work with children, young people on a regular basis have been checked via the DBS process. From 2017 all PCC members are also required to be DBS checked. Records are kept and maintained by the Safeguarding Officer on the Church Office computer to ensure that every person requiring a DBS check remains current.
3. **Contact Details and Permission Forms** - Contact details and emergency contact numbers will be obtained for all young people's activities and groups where parents/carers are not present or close at hand.
4. **Photography** - The parents or carers of all children and young people who access our activities are reminded from time to time and by permanently displayed notices that they may register their wish that no photos or videos be taken of their child for internal church or social media, church website etc. No child is identified on the internet or social media without their parents' permission.
5. **Safeguarding Training** - The Safeguarding Officer, those who work with children, young people or vulnerable adults, church wardens and PCC members are required to undertake the diocesan safeguarding training every three years. PCC members can do the training online.
6. **Training Records** - The Safeguarding Officer keeps a record of who has attended the training and the date that they will need to be re-trained on the Church Office computer.
7. **Safeguarding Training for Licensed Ministers** - The diocese administers safeguarding training for clergy and readers who undertake separate training every three years.
8. **Communication** - Posters highlighting the need for people to be vigilant regarding safeguarding, along with details of the safeguarding officer, are displayed in the entrance to the building.

On-going Safeguarding Activities

- The PCC considers the safeguarding policy documents and has safeguarding as an item on the council's agenda at least once a year at which the Safeguarding Officer, if not a member of the PCC, attends.
- That all those who require training are alerted to that fact and are helped, if needed, to book onto one of the deanery training sessions.
- That the Church membership are reminded from time to time that they share in the responsibility for the safety and well-being of all, with particular regard for children and vulnerable adults.
- That the Safeguarding Officer provides, on a yearly basis in time for the APCM, an up-to-date list of those with DBS clearance and a record of those who have received safeguarding training. This information will be displayed on a dedicated noticeboard in entrance to our building.

7 Administrative Information

This report is part one of a two-part report for the Annual Parochial Church Meeting (APCM). This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the meeting each year.

The Parochial Church Council (PCC) is a charity and the legal body of St Luke's Church, registered charity number 1133957. At the end of the year, membership was as follows:

Eligibility	Name	Role	Term of office
<i>Vicar:</i>	Revd Mark Slater Revd David Halsey	Chair Ex officio Ex officio	(from July 2018)
<i>Churchwardens:</i>	Matthew Tinson Jennie Hall	Vice chair	From AMP 2017 (to 2021) * From AMP 2019 (to 2023) *
<i>Readers **::</i>	Kath Clough	Ex officio	From July 2016
<i>Deanery Synod Representatives:</i>	Chris Swain Kath Clough	Lay rep Lay rep	From APCM 2018 to APCM 2023 From APCM 2018 to APCM 2023
<i>Elected lay representatives</i>	Beth Arnold Nigel Harvey Peter Ellam Ster Buttle Jo Clark Mike Goatly	Lay rep Lay rep Lay rep Lay rep Lay rep Lay rep	From APCM 2018 to APCM 2021 From APCM 2018 to APCM 2021 From APCM 2019 to APCM 2022 From APCM 2019 to APCM 2022 From APCM 2020 to APCM 2023 From APCM 2020 to APCM 2023
<i>Former Members:</i>	Claire Fitt Chip Crawford	Lay rep Lay rep	From APCM 2017 to APCM 2020 From APCM 2017 to APCM 2020
<i>Co-opted Members:</i>	Peter Kaser Ivor Thomas	Treasurer Safeguarding	From PCC May 2001 From September 2019
<i>In attendance:</i>	Gill Kaser	Secretary	From March 2006

* Churchwardens stand for re-election each year, but usually agree to a term of four years.

** Ex officio, as agreed for all Readers at the APCM 2007.

This report approved by the PCC on 16th March 2021



Revd. Mark Slater (Chairman)
On behalf of St Luke's PCC

Independent Examiner's Report
to the Parochial Church Council (PCC) of St Luke's Church, St Albans
Charity No. 1133957

This report on the accounts of the PCC for the year ended 31 December 2020, which are set out on pages 12 to 18, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and Independent Examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under Section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145 (5) (b) of the Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act and to be found in the PCC Accountability guidance, 5th edition incorporating SORP 2015.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanation from you as members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 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 come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:



Date:

31st March 2021

John Robert Eke
Fellow of the Association of Charity Independent Examiners

168 Dragon Road
Salisbury Village
Hatfield
Herts. AL10 9NZ

St. Luke's Church, St. Albans

For the Year Ended 31 December 2020

		Unrestricted Funds		Restricted Funds		TOTAL FUNDS	
		2020	2019	2020	2019	2020	2019
	Note	£	£	£	£	£	£
INCOME & ENDOWMENTS from:							
Donations & Legacies	2(a)	141,134	146,959	1,552	5,615	142,686	152,574
Church Activities	2(b)	14,578	24,590	-	-	14,578	24,590
Investments	2(c)	123	209	-	-	123	209
Other	2(d)	1,490	5,644	-	-	1,490	5,644
TOTAL INCOME		157,325	177,402	1,552	5,615	158,877	183,017
EXPENDITURE on:							
Church Activities	3(a)	131,421	139,185	1,083	5,802	132,504	144,987
Fund Raising	3(b)	-	-	-	-	-	-
Other	3(c)	22,140	5,630	-	-	22,140	5,630
TOTAL EXPENDITURE		153,561	144,815	1,083	5,802	154,644	150,617
NET INCOME/(EXPENDITURE)		3,764	32,587	469	(187)	4,233	32,400
Transfers between Funds	9						
NET MOVEMENT IN FUNDS		3,764	32,587	469	(187)	4,233	32,400
TOTAL FUNDS BROUGHT FORWARD		154,789	122,202	6,380	6,567	161,169	128,769
TOTAL FUNDS CARRIED FORWARD		158,553	154,789	6,849	6,380	165,402	161,169

The notes on pages 14 to 18 form part of these accounts.
The PCC does not have any endowments

St. Luke's Church, St. Albans

Balance Sheet as at 31 December 2020

		2020	2019
FIXED ASSETS	Note		
Tangible		-	-
Investment	5(a)	-	-
Loan to Credit Union			
CURRENT ASSETS			
Debtors	6	7,969	10,450
Short Term Deposits	5(b)	-	-
Cash at Bank and in Hand	5(b)	168,357	157,274
		<u>176,326</u>	<u>167,724</u>
LIABILITIES			
Creditors - Falling Due Within One Year	7	10,924	6,555
NET CURRENT ASSETS		<u>165,402</u>	<u>161,169</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>165,402</u>	<u>161,169</u>
Creditors - Falling Due After One Year		-	-
TOTAL NET ASSETS		<u><u>165,402</u></u>	<u><u>161,169</u></u>
PARISH FUNDS			
Unrestricted	9		
General Fund		3,733	14,177
Designated funds (Hall, Fabric & Charity Giving)		154,820	140,612
Restricted	8	6,849	6,380
Endowment		-	-
		<u>165,402</u>	<u>161,169</u>

Approved by the Parochial Church Council on 16 March 2021 and signed on its behalf by:



The Revd Mark Slater (PCC Chairman)

The notes on pages 14 to 18 form part of these accounts.

Notes on Accounts

(1) Accounting Policies

The accounts (financial statements) have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102) published September 2015.

As the PCC income exceeds £100,000 for the year, these financial statements have again been prepared on an accruals basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Restricted Funds represent (a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in the Restricted Giving Fund and as these funds are only held on short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes. This includes the General Fund (day-to-day activity), Hall Fund (maintenance of Hall) and Fabric Fund (maintenance of Church).

Income & Endowments

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when receivable. All incoming resources are accounted for gross (i.e. taxation is included where recoverable, such as Gift Aid).

Legacies are accounted for when it has been established there is legal entitlement; they are measurable and they are probably receivable - in accordance with Module 5 FRS 102 SORP 2015.

Expenditure

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT).

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (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 inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

St. Luke's Church, St. Albans

For the Year Ended 31 December 2020

2 INCOME & ENDOWMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2020	Total 2019
2(a) Donations & Legacies							
Planned Giving:							
Gift Aid Donations	80,873					80,873	81,387
Tax Recovered	17,229					17,229	19,158
Other	3,965				496	4,461	4,257
Collections (open plate)	705				144	849	4,236
Grants			38,000			38,000	36,100
Donations, Appeals, etc	362				912	1,274	6,436
Stewardship - Gift Day							
Legacy							1,000
	103,134		38,000		1,552	142,686	152,574
2(b) Church Activities							
Church Weekend Away	310					310	
Hall Bookings		13,551				13,551	22,636
PCC Fees (Weddings & Funerals)	717					717	1,954
	1,027	13,551				14,578	24,590
2(c) Income from Investments							
Interest (Bank & Loan)	2		121			123	209
	2		121			123	209
2(d) Other Incoming Resources							
Rural Dean (Expenses Reclaimed)	1,158					1,158	3,332
Other Income	332					332	2,312
	1,490					1,490	5,644
TOTAL INCOME	105,653	13,551	38,121		1,552	158,877	183,017

3 EXPENDITURE

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2020	Total 2019
3(a) Church Activities							
Overseas Missionary and Charitable Giving:							
Irene Rudling					720	720	720
Wendy Mills						-	1,687
Vineyard (Food Bank)				500		500	-
Christian Aid - Cyclone						-	1,004
Viva Network Harare Project				3,500		3,500	3,000
Hands @ Work				3,500		3,500	3,971
Tear Fund				300		300	1,200
Home Mission:							
STEP				5,000		5,000	4,500
Living Room						-	-
2:67 Project				2,500		2,500	2,000
						-	-
Other Restricted Giving							
Expenditure - Restricted Giving (note 8)					363	363	1,745
				15,300	1,083	16,383	19,827
Ministry Costs:							
Diocesan Parish Share	67,072					67,072	64,831
Other Clergy Costs	871					871	2,221
Church Running & Maintenance	4,878					4,878	5,931
Teaching, Meetings & WOW	567					567	2,663
Publicity	334					334	77
Church Weekend Away	310					310	-
Church Hall Running Costs		9,681				9,681	19,874
Staff Costs	25,617	2,843				28,460	20,473
Stationery and Administration Costs	598					598	1,041
Other Expenses	2,408					2,408	5,178
Rural Dean Expenses	882					882	2,811
Bank Charges	60					60	60
	103,597	12,524		15,300	1,083	132,504	144,987
3(b) Fund Raising						-	-
3(c) Other Expenditure							
Live Stream Cameras x2 new			8,490			8,490	-
Church Laser Projector & Screen			13,650			13,650	-
Audio Visual Equipment (replacements)						-	3,118
Church Hall Refurbishment						-	1,645
Other Expenditure						-	867
			22,140			22,140	5,630
TOTAL EXPENDITURE	103,597	12,524	22,140	15,300	1,083	154,644	150,617

4 STAFF COSTS

The church employed the following part-time staff: Leader of WOW! (Review of the Year), Church Administrator and Caretaker.
Full-time Equivalent = 1

4(a) Payroll

	Total 2020	Total 2019	
Wages and Salaries	19,543	18,521	
Social Security Costs			
Pension Costs (see note 4(c) below)	1,543	1,700	
Self Employed Staff	7,600	2,657	186.0%
	28,686	22,878	
Admin Support for Rural Dean	226	2,405	} 35%
Staff Costs for PCC (note 3(a) above)	28,460	18,843	
Other (Hall & Fabric costs)		1,630	

4(b) Payments to PCC Members

Mark Slater received £322 expenses of office; £902 on behalf of PCC; £375 Rural Dean expenses.

David Halsey received £550 expenses performing his role as Assistant Curate.

Other PCC members received expenses on behalf of the PCC.

Related parties to PCC members:

- Peter Kaser (Treasurer) husband to Gill Kaser who received £15649 salary + £1268 pension as Administrator;
- Mark Slater (Vicar) father (& Mike Goatly as brother-in-law) to Joel Slater who received £3668 salary + £275 pension as Caretaker.

4(c) Church Workers Pension Fund (CWPF)

St Luke's (St Albans) PCC participates in the Pension Builder Scheme section of the Church Workers Pension Fund for lay staff. See Staff Costs (above) for the value of contributions made this year. The Church of England Pensions Board administers the Pension Builder Scheme, which is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes. Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102 as. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers. This and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable.

A valuation of the scheme is carried out once every three years. The most recent valuation was December 2016 (a 2019 valuation is under way). For the Pension Builder 2014 section, the 2016 valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time. The legal structure of the scheme is such that if another employer fails, St Lukes PCC could become responsible for paying a share of that employer's pension liabilities.

5 FIXED ASSETS, CASH & DEPOSITS

5(a) Investments

Movements in the year:

Market Value - 1 January

Purchase (Disposal) of Assets

Net Gain (Loss) on Annual Revaluation

Market Value - 31 December

5(b) Cash and Deposits

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2020	Total 2019
Cash at Bank - Current	2,000					2,000	2,000
Cash at Bank - Savings	(4,402)	26,430	136,030	1,210	6,849	166,117	155,122
Cash in Hand	240					240	152
CBF Deposit							
COIF Charity Funds							
	(2,162)	26,430	136,030	1,210	6,849	168,357	157,274

6 DEBTORS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2020	Total 2019
Income Tax Recoverable	7,968					7,968	10,450
Hall Income						-	-
Loans / Advances						-	-
Other Debtors	1					1	-
	7,969					7,969	10,450

7 LIABILITIES

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2020	Total 2019
Accruals (Upper Hall Refurb)						-	-
Accruals (Front of Church Architect)						-	-
Other Creditors	250					250	250
Creditors for Goods and Services	1,824		8,850			10,674	6,305
	2,074		8,850			10,924	6,555

8 FUNDS

Restricted Fund monies can only be used for certain purposes.

The Building Fund represents funds raised through building appeals for development of our buildings.

The Restricted Giving Fund holds other restricted funds not covered in the fund above.

	Opening Balance	Income	Transfer	Expenditure	Closing Balance
Restricted Giving Fund					
Vicar and Churchwardens' Account	932	144		(363)	713
Irene Rudling	3,216	839		(720)	3,335
Wendy Mills	2,232				2,232
Hands at Work		569			569
Other Missions/ Charities					
	6,380	1,552		(1,083)	6,849
Designated Funds					
Charity Giving	4,010		12,500	(15,300)	1,210
Hall Fund	25,403		13,551	(12,524)	26,430
Fabric Fund	111,199		38,121	(22,140)	127,180
	146,992	1,552	64,172	(51,047)	161,669

9 SUMMARY OF FUND MOVEMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving	Restrict Giving	Total 2020	Total 2019
Movement of Funds							
Opening Balance	14,177	25,403	111,199	4,010	6,380	161,169	128,769
Incoming Resources	157,325				1,552	158,877	183,017
Resources Expended	(103,597)	(12,524)	(22,140)	(15,300)	(1,083)	(154,644)	(150,617)
Allocation to Charitable Giving	(12,500)			12,500		-	-
Transfers between Funds	(51,672)	13,551	38,121			-	-
	3,733	26,430	127,180	1,210	6,849	165,402	161,169

Summary of Assets by Fund

Investment Fixed Assets

Current Assets:

Cash and Deposits	(2,162)	26,430	136,030	1,210	6,849	168,357	157,274
Debtors	7,969					7,969	10,450
	5,807	26,430	136,030	1,210	6,849	176,326	167,724

Current Liabilities:

Liabilities (due within one year)	2,074		8,850			10,924	6,555
	3,733	26,430	127,180	1,210	6,849	165,402	161,169