

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