

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

for 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	
Staff Costs for PCC (note 3(a) above)	24,528	28,460	-14.5%
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

()

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