

St Luke's Church

St Albans



Bringing God's
Grace to Life

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

For the year ending 31st December 2023

Address:

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

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

Bankers:

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

Incumbent:

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

Independent Examiner:

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

Registered Charity number 1133957

1 Aim and Purpose

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

2 Objectives and Activities

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

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

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

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

2023 has been about:

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

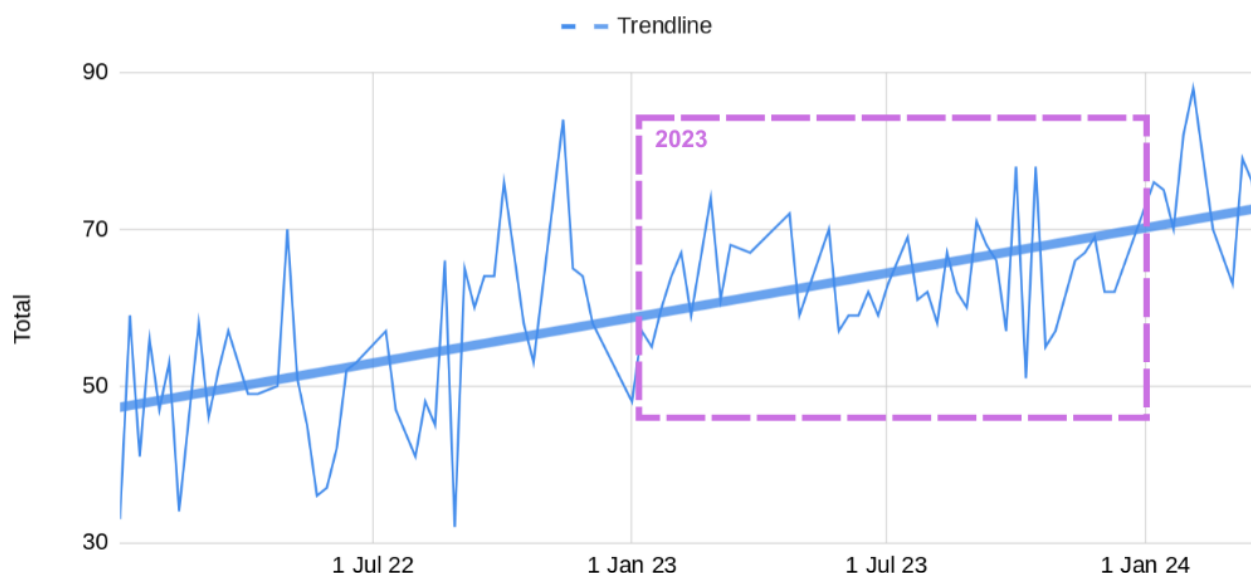
3 Review of the Year

3.1 Church Attendance

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

St Luke's Sunday Attendance

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



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

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

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

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

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

* on-line attendance only

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

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

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

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

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

3.2 Community

Our community connections grew strongly during 2023.

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

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

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

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

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

3.3 PCC

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

3.4 Ministry Team

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

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

3.5 Worship Development

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

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

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

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

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

3.6 Pastoral Care, Safeguarding

Pastoral Care Coordinators

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

Safeguarding

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

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

Policies and Terms of Reference

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

4 Financial Review

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

4.1 Income and Endowments

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

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

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

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

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

Legacies

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

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

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

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

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

4.2 Expenditure

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

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

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

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

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

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

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

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

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

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

4.3 Other Financial Notes

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

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

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

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

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

4.4 Reserves Policy

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

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

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

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

4.5 Related Parties

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

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

5 Plans for the Future

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

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

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

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

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

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

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

6 Structure, Governance and Management

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

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

6.1 Structure

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

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

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

6.2 Risks

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

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

6.3 Safeguarding

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

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

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

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

On-going Safeguarding Activities

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

7 Administrative Information

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

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

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

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

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

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

This report approved by the PCC on 2nd May 2024



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

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

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

Respective responsibilities of the PCC and Independent Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

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

Independent Examiner's statement

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

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

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

Signed:



Date:

3rd May 2024

John Robert Eke
Fellow of the Association of Charity Independent Examiners

Soarview, 4 Stable Court
Malborough
Devon TQ7 3FB

St. Luke's Church, St. Albans

SOFA for the Year Ended 31 December 2023

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

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

St. Luke's Church, St. Albans

Balance Sheet as at 31 December 2023

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

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



Alex Huzzey (Vicar)

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

Notes on Accounts

(1) Accounting Policies

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

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

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

Funds

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

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

Income & Endowments

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

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

Expenditure

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

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011. Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

St. Luke's Church, St. Albans

For the Year Ended 31 December 2023

2 INCOME & ENDOWMENTS

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

3 EXPENDITURE

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

4 STAFF COSTS

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

Full-time Equivalent = 1

4(a) Payroll

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

4(b) Payments to PCC Members

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

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

Other PCC members received expenses on behalf of the PCC.

Related parties to PCC members:

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

4(c) Church Workers Pension Fund (CWPF)

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

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

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

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

5 FIXED ASSETS, CASH & DEPOSITS

5(a) Investments

Movements in the year:

Market Value - 1 January

Purchase (Disposal) of Assets

Net Gain (Loss) on Annual Revaluation

Market Value - 31 December

5(b) Cash and Deposits

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

6 DEBTORS

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

7 LIABILITIES

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

8 FUNDS

Restricted Fund monies can only be used for certain purposes.

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

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

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

9 SUMMARY OF FUND MOVEMENTS

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