

St Luke's Church

St Albans



Bringing God's
Grace to Life

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

For the year ending 31st December 2024

Address:

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

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

Bankers:

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

Incumbent:

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

Independent Examiner:

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

Registered Charity number 1133957

1 Aim and Purpose

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

2 Objectives and Activities

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

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

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

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

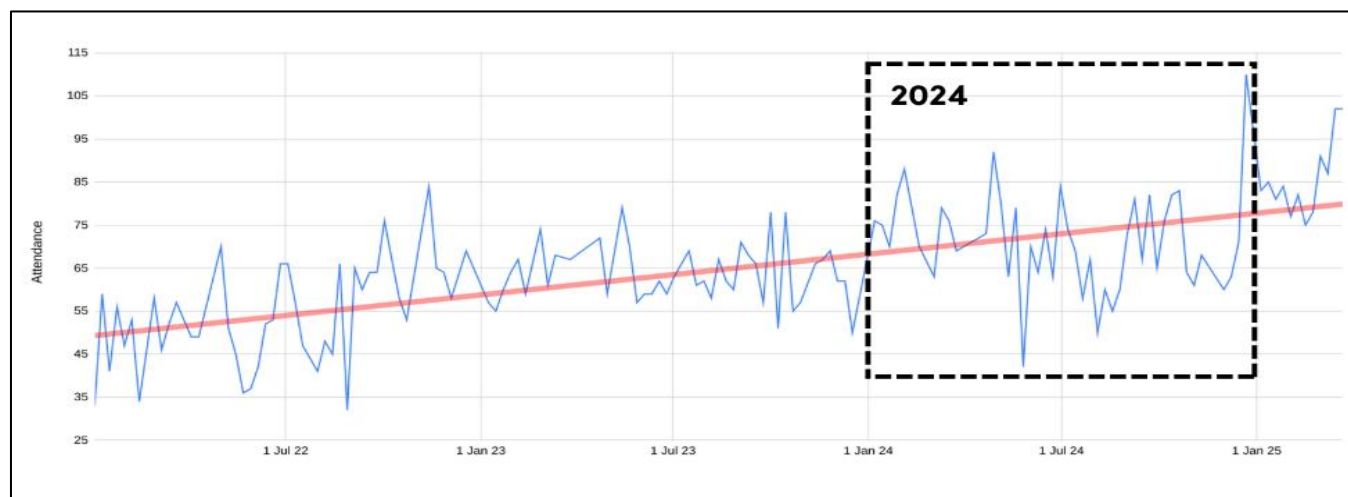
2024 has been about:

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

3 Review of the Year

3.1 Church Attendance

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



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

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

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

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

* on-line attendance only

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

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

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

3.2 Community

Our community connections grew strongly during 2024.

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

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

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

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

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

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

3.3 PCC

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

3.4 Ministry Team

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

3.5 Worship Development

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

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

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

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

3.6 Pastoral Care, Safeguarding

Pastoral Care Coordinators

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

Safeguarding

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

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

Policies and Terms of Reference

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

4 Financial Review

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

4.1 Income and Endowments

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

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

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

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

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

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

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

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

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

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

4.2 Expenditure

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

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

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

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

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

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

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

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

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

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

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

4.3 Other Financial Notes

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

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

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

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

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

4.4 Reserves Policy

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

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

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

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

4.5 Related Parties

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

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

5 Plans for the Future

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

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

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

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

In terms of what that looks like moving forward:

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

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

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

6 Structure, Governance and Management

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

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

6.1 Structure

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

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

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

6.2 Risks

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

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

6.3 Safeguarding

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

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

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

On-going Safeguarding Activities

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

7 Administrative Information

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

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

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

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

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

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

This report approved by the PCC on 6th May 2025



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

Independent Examiner's Report

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

Charity No. 1133957

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

Respective responsibilities of the PCC and Independent Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

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

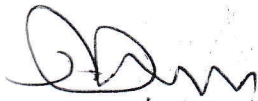
Independent Examiner's statement

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

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

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

Signed:



Date:

8th May 2025

John Robert Eke
Fellow of the Association of Charity Independent Examiners

Soarview, 4 Stable Court
Malborough
Devon TQ7 3FB

St. Luke's Church, St. Albans

SOFA for the Year Ended 31 December 2024

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

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

St. Luke's Church, St. Albans

Balance Sheet as at 31 December 2024

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

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



Chris Swain (PCC Vice-Chair)

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

Notes on Accounts

(1) Accounting Policies

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

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

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

Funds

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

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

Income & Endowments

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

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

Expenditure

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

Fixed Assets

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

St. Luke's Church, St. Albans

For the Year Ended 31 December 2024

2 INCOME & ENDOWMENTS

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

3 EXPENDITURE

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

4 STAFF COSTS

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

Full-time Equivalent = 1

4(a) Payroll

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

4(b) Payments to PCC Members

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

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

Other PCC members received expenses on behalf of the PCC.

Related parties to PCC members:

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

4(c) Church Workers Pension Fund (CWPF)

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

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

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

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

5 FIXED ASSETS, CASH & DEPOSITS

5(a) Investments

Movements in the year:

Market Value - 1 January

Purchase (Disposal) of Assets

Net Gain (Loss) on Annual Revaluation

Market Value - 31 December

5(b) Cash and Deposits

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

6 DEBTORS

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

7 LIABILITIES

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

8 FUNDS

Restricted Fund monies can only be used for certain purposes.

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

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

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

9 SUMMARY OF FUND MOVEMENTS

| | General Fund | Hall Fund | Fabric Fund | Charity Giving | Restrict Giving | Total 2024 | Total 2023 |
|-----------------------------------|---------------|---------------|----------------|----------------|-----------------|------------------|------------|
| Movement of Funds | | | | | | | |
| Opening Balance | 34,734 | 28,908 | 113,437 | 610 | 15,766 | 193,455 | 156,056 |
| Incoming Resources | 186,255 | | | | 2,268 | 188,523 | 190,994 |
| Resources Expended | (106,999) | (21,624) | (940) | (12,500) | (5,299) | (147,362) | (153,595) |
| Allocation to Charitable Giving | (12,500) | | | 12,500 | | - | - |
| Transfers between Funds | (54,350) | 28,051 | 26,299 | | | - | - |
| | 47,140 | 35,335 | 138,796 | 610 | 12,735 | 234,616 | 193,455 |
| Summary of Assets by Fund | | | | | | | |
| Investment Fixed Assets | | | | | | | |
| Current Assets: | | | | | | | |
| Cash and Deposits | 44,001 | 34,195 | 138,796 | 610 | 12,735 | 230,336 | 185,304 |
| Debtors | 6,211 | 1,758 | | | | 7,969 | 11,347 |
| | 50,212 | 35,953 | 138,796 | 610 | 12,735 | 238,305 | 196,651 |
| Current Liabilities: | | | | | | | |
| Liabilities (due within one year) | 3,072 | 618 | | | | 3,689 | 3,196 |
| | 47,140 | 35,335 | 138,796 | 610 | 12,735 | 234,616 | 193,455 |