

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS WITH ST JOHN, HERTFORD

England & Wales · Charity number 1134035

Details

Other names ALL SAINTS HERTFORD PCC

Status Registered

Legal form Previously excepted

Registered 2010-02-03

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

Contact

Address 140 North Road
Hertford
SG14 2BZ

Phone 01992587544

Email office@allsaintshertford.org

Website www.allsaintshertford.org

Activities

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

Activities: Religious activities

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£217,921	£211,452	-	-
2024-12-31	£138,456	£158,345	-	-
2023-12-31	£144,812	£144,879	-	-
2022-12-31	£107,542	£137,699	-	-
2021-12-31	£134,452	£133,604	-	-

Trustees

Name	Role	Appointed
Rev Simon Giles Cutmore	Chair	2024-09-04
ANDREW BELFIELD		2018-04-29
Colin Graham BIRD		
Helen Briggs BA. DMS		2020-10-11
Linda Jean Dye		2023-04-23
MARTIN GEOFFREY PENNY		
MRS J BIRD		
Mary Penny		2018-04-29
Nerine Janet Chalmers		2023-05-17
Samantha Jane Bowden		2022-04-24
Verity Ann Tranter		2020-10-11

Accounts

Signature

Registered Charity No: 1134035

ALL SAINTS HERTFORD PCC

**(THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ALL SAINTS WITH ST JOHN, HERTFORD)**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

**LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2025**

Trustees:

Reverend Simon Cutmore (Chair)
Andrew Belfield
Colin Bird
Janet Bird
Samantha Bowden
Helen Briggs
Nerine Chalmers
Linda Dye
Martin Penny
Mary Penny
Verity Tranter
Shirley Glover
Dorothy Toyn

Secretary:

Mary Penny

Bankers:

National Westminster Bank plc
13 Stonehills,
Welwyn Garden City,
Hertfordshire
AL8 6ND

Independent Examiner:

Alixé Bainbridge-Spring

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 December 2025

Legal and administrative information set out on page 1 forms a part of this report. The financial statements comply with current statutory requirements and are prepared on a cash receipts and payments basis.

Objects and policy

The objective and responsibility of All Saints Hertford PCC is to promote the whole mission of the Church of England in Hertford, including in particular:

- Seeking to make new disciples of Jesus Christ
- Reaching more widely into the local community; and
- Deepening our faith.

Organisation

The members of the PCC are elected for three-year terms by those persons whose names appear on the electoral roll, which is revised annually, and is open to everyone who is a member of the Church of England and lives in the parish or who regularly worships at All Saints. The PCC is chaired by the Incumbent or Lay Chair and is led by two of its members, Janet Bird and Verity Tranter who were re-elected as churchwardens. The parish also sends elected representatives to the Deanery Synod, which is the next level of church government.

The PCC is responsible for:

- Setting the vision and strategy for the Charity.
- Maintaining the fabric of the All Saints church building and of the neighbouring St. John's Hall.
- The finances of the church, including the raising of funds to support the activities of All Saints and to provide the charitable contribution to the Diocese of St. Albans which is essential to finance the training, stipends, housing and pensions of the ordained ministry across the diocese.
- Maintaining the regular worship of All Saints, including church services and music, subject to the guidance of the ministry team; and
- Social and charitable activities, which are designed both to strengthen the community spirit of All Saints and to reach out to our neighbours in the wider community of Hertford and in the world in general.
- Implementing the policies of the House of Bishops relating to the safeguarding of children and vulnerable adults.

How our activities deliver public benefit

In common with the Church of England in general, we believe that our church exists for the benefit of all who wish to take advantage of what it can offer, both in spiritual terms and in all other respects. Those benefits are offered without restrictions or conditions and, although we always welcome contributions to our finances, such benefits are with few exceptions offered free of charge. We therefore seek to be outward-looking and inclusive in all that we do.

At the heart of our activities are the benefits offered by the pastoral mission of the Church, in which we are involved in our own local area. These benefits of course include spiritual support in the great landmark events of life, such as baptisms, confirmations, weddings, and funerals. However, they extend much more widely than this and include support for the sick and elderly and others in special need, and the spiritual and social benefits of regular or occasional attendance at church services.

Grouped around this core activity of mission are other activities which deliver public benefit in a variety of different ways. More details can be found in the next following section of this Report, but the range of such activities can be summarised as including in particular musical activities, social activities and activities directed at particular groups, such as children and young families, all of which are open to all.

Our regular activities

Led by Rev Canon Simon Cutmore, we undertook a major reflection on how we best operated in accordance with the Parish Profile we had developed in 2024. From this came a plan of six strands of activity (now seven), formally launched as a three year Vision in September 2025 (<https://www.allsaintshertford.org/vision.php>). More work on the practical implementation of this involving the entire congregation and community is planned for Lent 2026.

In a related activity, the PCC and Standing Committee have reviewed and revised their operations to streamline and focus their activities in-line with the agreed strands.

On Sundays at 10.00am, we held an All-Age Eucharist on the first Sunday of the month, and Parish Communion on the remaining Sundays. We celebrated Holy Communion at 11.00 am on Thursday and on major Saints days as they occurred. Morning and Evening prayer was held Mon -Thurs and Morning Prayer on Saturdays.

Our Sunday evening service at 6.30 was an informal 'Breathing Space' first Sunday with Choral Evensong according to the Book of Common Prayer on the second and fourth Sundays. We have continued on the third Sunday evening, a service of Choral Compline. Fifth Sundays have again been a variety of informal styles or a Choral Communion as appropriate.

We continue our weekly services at Bentley House, a local care home, which now ministers to elderly residents who could not otherwise attend church. Regular Assemblies in several local schools are led by the Vicar.

A monthly round of Home Communion for those in need has been established.

New patterns of worship were trialled and assessed by the PCC. Changes made to liturgy were in accordance with Common Worship and designed to be as accessible and inclusive as possible. The liturgical seasonal colours were introduced as banners on pillars to beautify the church building along with some new matching altar frontals to underline the seasonality of our worship.

We have started a regular pattern of systematic study via a weekly Bible Study 'Lectio Divina' on-line on Monday evenings, and a mix of live and on-line weekly courses/opportunities to study under the brand 'Thinking Thursdays'.

We also launched a regular weekly service called 'SmAll Saints' on Tuesday mornings for babies, preschoolers and their parents/carers.

All Saints has a very strong musical tradition, and we have a choir of young people and adults which is open to anyone wishing to make a regular commitment to leading the congregation in singing at services, and to learn about the rich variety of sacred music. We believe that the musical training involved has strong educational benefits, and many of our former choir members have gone on to achieve success both in music and other walks of life. Several have gained choral or organ scholarships at university.

Our Director of Music and Assistant Organist play the church's fine "Father Willis" organ and also have a leading role in encouraging the young and enthusiastic atmosphere of our Choir. We were able, after a significant gap to appoint a new 'Soundbites' organ scholar in Autumn 2025.

Our community links are enhanced by another musical activity for which All Saints is well known in the town, which is our regular series of "Soundbites" concerts on Wednesday lunchtimes. These cater for all ages, but mainly retired people, and are free of charge with donations welcomed. These concerts are of a high standard and often feature promising young professional musicians who are just starting their careers. They are also highly popular, and regular attenders often remark on the friendly and welcoming atmosphere, and how the concerts are a great social service to the town, as well as a musical one.

In addition, the church is a well-used venue for a number of outside music organisations, including regular concerts by Hertford Choral Society, Hertford Symphony Orchestra and Lumos. Once again

we were the main hosts for the Hertfordshire Festival of Music.

We have very good relationships with our local schools who regularly visit. They bring students and families for school celebrations and for services such as Harvest Festivals and Carol Services. In 2025 the winner of the Christmas Tree Festival was Wheatcroft Primary School, and many local organisations took part – we plan to repeat this in 2026.

We also value highly the social and other activities and services connected with the church, e.g., in 2025 we hosted the Hertfordshire Justice Service and a major Charity event raising over £68,000 for schoolreaders.org.

With the wider community in mind, we also host a monthly food festival, Street Food Heroes in our churchyard and this is sometimes combined with other activities to build relationships with the community.

A Creationtide Craft afternoon in the Summer Holidays hosted children and families making animal themed craft and a Scavenger Hunt, followed by a Games afternoon during the Autumn Half-term attracting a surprisingly large number of families. We plan to repeat/expand in 2026.

We continue to develop our Eco credentials as the Greenwatch Talks bringing excellent speakers and an increasing audience into All Saints. Lunches are sold and early arrivals enjoy discussions on environmental concerns. We have embedded this work in our Vision.

Many special groups exist in the church, for a variety of purposes, and although they are largely attended by the church community, they are open to all without distinction.

Apart from the activities already mentioned above, we have a Flower Club which both arranges flowers in the church building, including for weddings, and organises occasional special events, an Art Group which has held exhibitions, a Work Party undertaking essential maintenance of both church and hall, and an active group of bellringers, which we share with St Andrew's Church

Review of 2025

The financial position is set out in more detail in the following sections of this report.

During the year our operating deficit was £5,409 reduced from over £18,000 in 2024 largely due to an increase in income, with costs being tightly controlled. All income lines exceeded budget, in particular hall lettings, Soundbites concerts, Church hires and events, in particular our very successful Christmas Tree festival. Most importantly, increased contributions from our committed members and fees from occasional services were significant sources of revenue and increased year on year.

We were able to make in full our requested charitable contribution of £80,039 to the Diocese of St. Albans which effectively pays for the costs of the Ministry, as well as supporting the Bishop's Harvest Appeal. Other charities have benefited from us being open for occasional services, in particular funerals and weddings.

As mentioned last year, we have been suffering from intermittent boiler failure, with one of the two boilers permanently out of action. At the end of the year, we revived a faculty (permission) and replaced the old boilers with 2 new condensing boilers, having first removed asbestos from the boiler room and adjacent storeroom. The combined cost was £52,000 and additionally a further £8,000 was spent on repairs and maintenance. Great work is done by our Work Party which saves us employing contractors at significant cost. To defray the cost of the works we were supported by a capital contribution of £58,000 from our associated Memorial Fund.

Financial Position

The independently examined accounts of the PCC are attached to this report, and full details of the financial position are contained therein together with the examiner's report to the Trustees. During 2025 we had the benefit of a £25,000 donation from our associated Memorial Fund to finance operations. We also benefited from interest from the Memorial Fund of £14,687. This enabled us to fund 2025 with a closing General Fund which will be enough to fund the 2026 operating budget. Our associated Memorial Fund stood at £386,628 at the end of 2025, and our new Vicar, Rev'd Simon Cutmore, together with the Church Council is planning how best to enhance our mission and outreach and to undertake projects in the building and at St John's Hall, which is used extensively by community groups.

We are asset rich and income poor, but we now have access to cash and a profitable hall with developable land behind. Discussions on building a few houses have continued throughout 2025. We have a large church which is expensive to run, but our Memorial Fund gives us an opportunity to consider other major projects. Our challenge is to continue to grow our regular committed membership, create new income flows and to grow younger in line with current Diocesan initiatives.

Our general reserves at 31 December 2025 were £21,557. There is a welcome 3.6% reduction in the requested Diocese Contribution, which is £77,160 for 2026. Together with an expected increase in events, we are looking to break even in 2026, assuming that we can get a similar interest contribution from the Memorial Fund. The trustees are aware that if this were to decline the church may need additional support and stand ready to assist to ensure that the church has adequate financial resources. Accordingly, the PCC trustees are satisfied that the charity's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course and accordingly the accounts have been drawn up on a going concern basis using the receipts and payments convention.

Reserves policy and risk management

Donations and grants that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in Unrestricted funds, some of which have been designated for special purposes.

The Trustees confirm that risks are reviewed on an ongoing basis and systems and procedures are brought into place to manage those risks.

Recruitment and training policy for new Trustees

Trustees are elected at the Annual Parochial Church Meeting or are co-opted by the Trustees. The persons entitled to vote at the APCM in order to elect the Trustees are those on the Electoral Roll of All Saints Church, Hertford. Training of new trustees takes the form of individual briefings and copies of the guidance for trustees issued by the Charities Commission as well as training sessions with the Diocese covering trustees' duties and safeguarding.

Independent Examiner

Alixé Bainbridge-Spring has been appointed as Independent Examiner to the charity.

Statement of disclosure of information to the Independent Examiner

We, the trustees who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant information of which the charity's independent examiner is unaware; and
- we have taken all the steps that we ought to have taken as trustees in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

By order of the trustees

A handwritten signature in black ink that reads "Mary Penny". The signature is written in a cursive style with a large initial 'M' and 'P'.

Mary Penny

Secretary

18th March 2026

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ALL SAINTS HERTFORD PCC
FOR THE YEAR ENDED 31 DECEMBER 2025**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 9 to 16.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act.
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A Bainbridge Spring

Alix Bainbridge-Spring

10th February 2025

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Incoming resources					
Voluntary income	3	51,504	57,962	109,466	23,446
Charitable activities	4	76,648	-	76,648	73,988
Investment income	5	16,165	539	16,704	15,592
Other income	6	15,103	-	15,103	25,430
Total incoming resources		159,420	58,501	217,921	138,456
Resources expended					
Charitable activities:					
Grants and donations	7	83,143	4,206	87,349	80,970
Church services	8	51,074	67,417	118,491	72,824
Administration and bank charges		5,612	-----	5,612	5,544
Total resources expended		139,829	71,623	211,452	158,345
Net incoming resources before transfers		19,591	(13,122)	(6,469)	(19,889)
Gross transfers between funds		-	-	--	-
Net movement in funds		19,591	(13,122)	6,469	(19,889)
Reconciliation of funds					
Total funds at 1 January 2025		1,766	40,617	42,383	62,272
Total funds at 31 December 2025		21,357	27,495	48,852	42,383

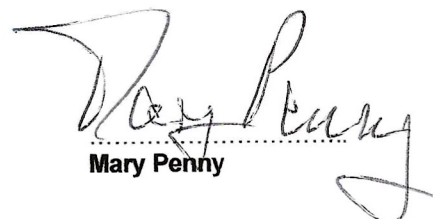
The notes on pages 10 to 15 form part of these accounts

**BALANCE SHEET
AS AT 31 DECEMBER 2025**

	Notes	2025 £	2024 £
Fixed assets			
Tangible fixed assets		-	-
Current assets			
Cash		200	200
Cash at bank		48,105	41,655
Diocesan Special Deposit Account		547	528
		<u>48,852</u>	<u>42,383</u>
Net assets		<u>48,852</u>	<u>42,383</u>
Funds			
Restricted funds	9	27,495	40,617
Unrestricted funds:			
Designated funds		-	-
General fund	9	21,357	1,766
		<u>£48,852</u>	<u>£42,383</u>

Approved by the trustees on: 18th March 2026
and signed on their behalf by


.....
Colin Bird


.....
Mary Penny

The notes on pages 10 to 16 form part of these accounts.

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

1 Trustees' responsibilities

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the regulations applicable to Smaller Charities preparing their accounts on a cash receipts and payments basis. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

2 Accounting policies**2.1 Accounting convention and standards**

The financial statements have been prepared under the receipts and payments convention.

2.2 Basis of preparation

The Charity relies on voluntary donations from regular givers, collections at church services and fund-raising activities. The General reserves were boosted in 2023 by £22,000 from an associated Memorial Fund, the first time operations have needed support from this source, which in the past has been used for capital projects. The fund presently stands at £315,000 and it's trustees have indicated that the fund can respond if further funds are requested to replenish the church's general reserves. The trustees are satisfied that the charity's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course and accordingly the accounts have been drawn up on a going concern basis using the receipts and payments convention.

2.3 Fixtures, fittings, and equipment

Fixtures, fittings, and equipment are depreciated over their useful economic life of three years on a straight-line basis. There were none at 31 December 2024 (2023: none).

2.4 Resources expended

Expenses have been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to headings, they have been allocated to activities on a basis consistent with use of the resources.

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

2.4 Resources expended (continued)

Charitable activities are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

2.5 Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when received and the charity is legally entitled to the income.

2.6 Taxation

The charity is exempt from tax on its income and gains to the extent that income and gains are applicable to and are applied for charitable purposes only.

2.7 Investment income

Income from investments is included in the statement of financial activities in the year in which it is received.

2.8 Gifts in kind

Where services are provided to the Charity as a donation that would normally be purchased from our suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to the charity.

2.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

From time to time, the trustees designate monies for a particular use and transfer funds from the General Fund to other Funds.

3 Voluntary income

Voluntary income for the year falls into the following categories:

	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
Donations				
Concerts	10,578	-	10,578	11,046
Fundraising	15,926	40	15,966	11,309
	<u>26,504</u>	<u>40</u>	<u>26,544</u>	<u>22,355</u>
Grants				
Memorial Fund	25,000	57,922	82,922	-
Listed Places of Worship	-	-	-	1,091
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Gifts in kind	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total voluntary income	<u>51,504</u>	<u>57,962</u>	<u>109,466</u>	<u>23,446</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

4	Incoming resources from charitable activities				
		Unrestricted funds	Restricted funds	2025 Total	2024 Total
		£	£	£	£
	Planned giving	40,985	-	40,985	40,582
	Donations	11,069	-	11,069	15,950
	Income tax reclaimed	12,058	-	12,058	10,710
	Baptisms, weddings, and funerals	10,432	-	10,432	4,905
	Collections for missions and charities	3,104	-	3,104	1,841
		-	-		
		<u>76,648</u>	<u>-</u>	<u>76,648</u>	<u>73,988</u>
5	Investment income			2025	2024
				£	£
	Interest from Memorial Fund, short term deposits and dividends			16,704	15,592
6	Other income			2025	2024
				£	£
	Cull bequest			901	898
	Hall net lettings			14,202	9,532
	Legacy for Organ Fund			=	15,000

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

7 Grants and donations	2025	2024
	£	£
St Albans Diocesan Board of Finance	80,039	74,786
Teaching awards	1,950	1,888
Music grants	2,256	2,456
Bishop's Harvest Appeal – Mission Direct	280	460
World Day of Prayer	157	-
Royal British Legion	488	518
Ordinands Fund	-	474
Mothers Union	507	-
The Childrens Society	208	238
Future Hope	1,054	-
Christian Aid	78	<u>150</u>
MSF	232	
Cancer Research	100	-
	<u>87,349</u>	<u>80,970</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

8	Church Services	2025 £	2024 £
	Heating	17,394	16,431
	Electricity and water	3,300	3,883
	Insurance	8,774	7,634
	Cleaning, copying and other costs	5,813	6,050
	Repairs and maintenance	60,060	19,050
	Bell Tower lighting	1,227	-
	Music	12,863	11,948
	Organ tuning and repairs	6,391	7,702
	Defibrillator	-	126
	Clergy expenses and service materials	2,669	-
		<u>118,491</u>	<u>72,824</u>

9	Movements in funds	At 1 January 2025 £	Incoming resources £	Outgoing resources £	At 31 December 2025 £
	Restricted/designated funds				
	Mothers Union Closure Fund	4	0	(4)	0
	Peregrine Falcons Webcam Fund	77	0	0	77
	Bells Fund	4,010	0	(1,227)	2,783
	Fabric Fund	2,640	57,966	(60,060)	546
	Heating Fund	0	40	0	40
	Choir Legacy Fund	16,070	178	(4,206)	12,042
	Organ Fund	17,816	317	(6,126)	12,007
	Total restricted funds	40,617	58,501	(71,623)	(0)
	Unrestricted funds				
	General Fund	1,766	159,420	(139,829)	21,357
		<u>42,383</u>	<u>217,921</u>	<u>(211,452)</u>	<u>(0)</u>
		<u>42,383</u>	<u>217,921</u>	<u>(211,452)</u>	<u>48,852</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

- 10** The Trustees received no reimbursement of expenses during the year for their services as trustees. The Vicar receives reimbursement of working expenses incurred in this role.

The average weekly number of employees during the year was made up as follows:

	2025	2024
	No:	No:
There were no employees during the period and therefore there are no staff employed who earn more than £60,000 per annum	0	0
	<hr/>	<hr/>

- 11** During the year, the Trustees neither received nor waived any emoluments for their services as trustees (2024: Nil). The Parish Administrator, who is also a trustee, receives a small honorarium for services in that role and the Director of Music, who is also a trustee, receives fees for services in that role.

ALL SAINTS HERTFORD PCC

Registered Charity No: 113403

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Accounts

Signed

Registered Charity No: 1134035

ALL SAINTS HERTFORD PCC

**(THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ALL SAINTS WITH ST JOHN, HERTFORD)**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

**LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2024**

Trustees: Reverend Simon Cutmore (Chair from 4 September 2024)
Andrew Belfield (Chair to 3 September 2024)
Colin Bird
Janet Bird
Samantha Bowden
Helen Briggs
Nerine Chalmers
Linda Dye
Martin Penny
Mary Penny
Verity Tranter

Secretary: Mary Penny

Bankers: National Westminster Bank plc
13 Stonehills,
Welwyn Garden City,
Hertfordshire
AL8 6ND

Independent Examiner: Alixe Bainbridge-Spring

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024**

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 December 2024

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Objects and policy

The objective and responsibility of All Saints Hertford PCC is to promote the whole mission of the Church of England in Hertford, including in particular:

- Seeking to make new disciples of Jesus Christ
- Reaching more widely into the local community; and
- Deepening our faith.

Organisation

The members of the PCC are elected for three-year terms by those persons whose names appear on the electoral roll, which is revised annually, and is open to everyone who is a member of the Church of England and lives in the parish or who regularly worships at All Saints. The PCC is chaired by the Incumbent or Lay Chair and is led by two of its members, Janet Bird and Verity Tranter who were re-elected as churchwardens. The parish also sends elected representatives to the Deanery Synod, which is the next level of church government.

The PCC is responsible for:

- Setting the vision and strategy for the Charity.
- Maintaining the fabric of the All Saints church building and of the neighbouring St. John's Hall.
- The finances of the church, including the raising of funds to support the activities of All Saints and to provide the charitable contribution to the Diocese of St. Albans which is essential to finance the training, stipends, housing and pensions of the ordained ministry across the diocese.
- Maintaining the regular worship of All Saints, including church services and music, subject to the guidance of the ministry team; and
- Social and charitable activities, which are designed both to strengthen the community spirit of All Saints and to reach out to our neighbours in the wider community of Hertford and in the world in general.
- Implementing the policies of the House of Bishops relating to the safeguarding of children and vulnerable adults.

From 1 November 2023 until 3 September 2024 church services were led by our Lay Reader Janet Bird with support from visiting clergy. Our new Priest in Charge, Rev'd Simon Cutmore was installed on 4 September 2024.

How our activities deliver public benefit

In common with the Church of England in general, we believe that our church exists for the benefit of all who wish to take advantage of what it can offer, both in spiritual terms and in all other respects. Those benefits are offered without restrictions or conditions and, although we always welcome contributions to our finances, such benefits are with few exceptions offered free of charge. We therefore seek to be outward-looking and inclusive in all that we do.

At the heart of our activities are the benefits offered by the pastoral mission of the Church, in which we are involved in our own local area. These benefits of course include spiritual support in the great landmark events of life, such as baptisms, confirmations, weddings, and funerals. However, they extend much more widely than this and include support for the sick and elderly and others in special need, and the spiritual and social benefits of regular or occasional attendance at church services.

Grouped around this core activity of mission are other activities which deliver public benefit in a variety of different ways. More details can be found in the next following section of this Report, but the range of such activities can be summarised as including in particular musical activities, social activities and activities directed at particular groups, such as children and young families, all of which are open to all.

Our regular activities

On Sundays at 10.00 am, we held an "All the Family Service" on the first Sunday of the month, a Family Eucharist on the third Sunday, and Parish Communion on the remaining Sundays. We celebrated Holy Communion at 11.00 am on Thursdays.

Our Sunday evening service at 6.30 pm was a Choral Communion on the first Sunday (or a seasonal Carol Service) and Choral Evensong according to the Book of Common Prayer on the second and fourth Sundays. We have continued, on the third Sunday evening, a service of Choral Compline.

New patterns of worship for 2025 are being trialled for a period and will be reviewed in June.

We continue our weekly services at Bentley House, a local care home, which now ministers regularly to around 15 elderly residents who could not otherwise attend church.

All Saints has a very strong musical tradition, and we have a Choir of young people and adults, which is open to anyone wishing to make a regular commitment to leading the congregation in singing at services, and to learn about the rich variety of sacred music. We believe that the musical training involved has strong educational benefits, and many of our former choir members have gone on to achieve success both in music and in other walks of life.

Our Director of Music, Martin Penny and the Assistant Director of Music play the church's fine "Father Willis" organ and also have a leading role in encouraging the young and enthusiastic atmosphere of our Choir. Another activity for which All Saints is well known in the town is our regular series of "Soundbites" concerts on Wednesday lunchtimes, which cater for all ages, but mainly retired people, and are free of charge, although donations are encouraged. These concerts are of a high standard and often feature promising young professional musicians who are just starting their careers. They are also highly popular, and some of the regular attenders comment on how friendly and welcoming they are, and how they are a great social service to the town, as well as a musical one.

We have very good relationships with our local schools with regular visits; harvest and carol services are very popular and well attended. We also value highly the social and other activities connected with the church. Many special groups exist in the church, for a variety of purposes, and although they are largely attended by members of the church community, they are open to all without distinction.

In addition, the church is a venue for a number of outside music organisations, including regular concerts by Hertford Choral Society. Once again, we were the hosts for the Hertfordshire Music Festival.

ALL SAINTS HERTFORD PCC
TRUSTEES' REPORT continued...
FOR THE YEAR ENDED 31 DECEMBER 2024

Registered Charity No: 1134035

Apart from the activities already mentioned above, we have a Flower Club which both arranges flowers in the church building, including for weddings, and organises occasional special events, an Art Group which has held a number of exhibitions, a Work Party to undertake essential maintenance tasks and an active group of bellringers, which we share with St. Andrew's Church. Our Mothers Union branch closed in January 2024, but our members were given the opportunity to become members of the Diocesan Mother's Union.

We have signed up to Eco Church to examine and improve our environmental impact as a church and church hall. In addition, we have continued our series of Green Talks on topics such as water and waterways, birds, and trees, open to everyone in the community on a Saturday, with lunches available so that people can meet beforehand and have discussions about these and other issues.

Review of 2024

The financial position is set out in more detail in the following sections of this report.

During the year our operating deficit was £14,903 reduced from 2023 largely due to the excellent results from our Soundbites concerts and other events and somewhat reduced utility costs.

We were able to make in full our requested charitable contribution of £74,786 to the Diocese of St. Albans which effectively pays for the costs of the Ministry, as well as supporting the Bishop's Harvest Appeal. Other charities have benefited from us being open for part of the year to occasional services, in particular funerals and weddings.

To enhance the security of our church building, we have installed CCTV, funded by a £8,500 contribution from our associated Memorial Fund. We have also suffered from intermittent boiler failure and have had to spend nearly £6,000 on repairs. With one of the two boilers permanently out of action we are at risk of suddenly having no heating in our large building. We are looking for a sustainable solution, and have explored infrared heating, but it would not heat parts of our large church and would be hideously expensive. We spent £6,500 on repairs to our organ, but the Organ Fund was bolstered by a legacy of £15,000.

Great work is done by our Work Party which saves us employing contractors at significant cost.

Financial Position

The independently examined accounts of the PCC are attached to this report and full details of the financial position are contained therein together with the examiner's report to the Trustees. During 2023 we had the benefit of a £22,000 donation from our associated Memorial Fund to finance operations. We also benefited from the interest from the Memorial Fund of £13,690. This enabled us to get through 2024 with a small surplus of £1,566 on our operating General Fund. Our Memorial Fund stood at £315,723 at the end of 2024, and led by our new Vicar, Rev'd Simon Cutmore we can now plan how best to enhance our mission and outreach and to undertake projects in the building and at St John's Hall, which is used extensively by community groups.

We are asset rich and income poor, but we now have access to cash and a profitable hall with developable land behind. Discussions on building a few houses have continued throughout 2024. We have a large church which is expensive to run, but our Memorial Fund gives us an opportunity to consider how best to replace our current, unreliable heating system and to consider other major projects. Our challenge is to grow our regular committed membership, create new income flows and to grow younger in line with current Diocesan initiatives

Our general reserves at 31 December 2024 were £1,766. With an increase in the requested Diocese Contribution, which is £80,039 for 2025, we are looking at a deficit on operations of £25,000. The trustees of the Memorial Fund have indicated once again that the fund will contribute to the general reserves, if necessary, as it did in 2023, to ensure that the church has adequate financial resources. To this end we have requested £25,000 from the Memorial Fund and this has been agreed. Accordingly, the PCC trustees are satisfied that the

ALL SAINTS HERTFORD PCC
TRUSTEES' REPORT continued...
FOR THE YEAR ENDED 31 DECEMBER 2024

Registered Charity No: 1134035

charity's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course and accordingly the accounts have been drawn up on a going concern basis using the receipts and payments convention.

Reserves policy and risk management

Donations and grants that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in Unrestricted funds, some of which have been designated for special purposes.

The Trustees confirm that risks are reviewed on an ongoing basis and systems and procedures are brought into place to manage those risks.

Recruitment and training policy for new Trustees

Trustees are elected at the Annual Parochial Church Meeting or are co-opted by the Trustees. The persons entitled to vote at the APCM in order to elect the Trustees are those on the Electoral Roll of All Saints Church, Hertford. Training of new trustees takes the form of individual briefings and copies of the guidance for trustees issued by the Charities Commission as well as training sessions with the Diocese covering trustees' duties and safeguarding.

Independent Examiner

Alix Bainbridge-Spring has been appointed as Independent Examiner to the charity.

Statement of disclosure of information to the Independent Examiner

We, the trustees who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant information of which the charity's independent examiner is unaware; and
- we have taken all the steps that we ought to have taken as trustees in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

By order of the trustees



Mary Penny

Secretary

19th March 2025

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ALL SAINTS HERTFORD PCC
FOR THE YEAR ENDED 31 DECEMBER 2024**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act.
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A. Bainbridge Spring

Alixé Bainbridge-Spring

11th February 2025

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Incoming resources					
Voluntary income	3	22,355	1,091	23,446	51,125
Charitable activities	4	65,318	8,670	73,988	75,469
Investment income	5	14,957	635	15,592	4,356
Other income	6	10,430	15,000	25,430	13,862
Total incoming resources		113,060	25,396	138,456	144,812
Resources expended					
Charitable activities: Grants and donations	7	76,626	4,344	80,970	82,991
Church services	8	45,794	27,030	72,824	54,628
Administration and bank charges		5,544	-----	5,544	7,260
Total resources expended		127,964	30,381	158,345	144,879
Net incoming resources before transfers		(14,904)	(4,985)	(19,889)	(67)
Gross transfers between funds		-	-	--	-
Net movement in funds		(14,904)	(4,985)	(19,889)	(67)
Reconciliation of funds					
Total funds at 1 January 2024		16,670	45,602	62,272	62,339
Total funds at 31 December 2024		1,766	40,617	42,383	62,272

The notes on pages 10 to 15 form part of these accounts.

**BALANCE SHEET
AS AT 31 DECEMBER 2024**

	Notes	2024 £	2023 £
Fixed assets			
Tangible fixed assets		-	-
Current assets			
Cash		200	200
Cash at bank		41,655	61,570
Diocesan Special Deposit Account		528	502
		<u>42,383</u>	<u>62,272</u>
Net assets		<u>42,383</u>	<u>62,272</u>
Funds			
Restricted funds	9	40,617	45,602
Unrestricted funds:			
Designated funds		-	-
General fund	9	1,766	16,670
		<u>£42,383</u>	<u>£62,272</u>

Approved by the trustees on: 19th March 2025
and signed on their behalf by


.....
Colin Bird


.....
Mary Penny

The notes on pages 9 to 15 form part of these accounts.

ALL SAINTS HERTFORD PCC
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

Registered Charity No: 1134035

1 Trustees' responsibilities

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the regulations applicable to Smaller Charities preparing their accounts on a cash receipts and payments basis. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

2 Accounting policies

2.1 Accounting convention and standards

The financial statements have been prepared under the receipts and payments convention.

2.2 Basis of preparation

The Charity relies on voluntary donations from regular givers, collections at church services and fund-raising activities. The General reserves were boosted in 2023 by £22,000 from an associated Memorial Fund, the first time operations have needed support from this source, which in the past has been used for capital projects. The fund presently stands at £315,000 and it's trustees have indicated that the fund can respond if further funds are requested to replenish the church's general reserves. The trustees are satisfied that the charity's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course and accordingly the accounts have been drawn up on a going concern basis using the receipts and payments convention.

2.3 Fixtures, fittings, and equipment

Fixtures, fittings, and equipment are depreciated over their useful economic life of three years on a straight-line basis. There were none at 31 December 2024 (2023: none).

2.4 Resources expended

Expenses have been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to headings, they have been allocated to activities on a basis consistent with use of the resources.

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

2.4 Resources expended (continued)

Charitable activities are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

2.5 Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when received and the charity is legally entitled to the income.

2.6 Taxation

The charity is exempt from tax on its income and gains to the extent that income and gains are applicable to and are applied for charitable purposes only.

2.7 Investment income

Income from investments is included in the statement of financial activities in the year in which it is received.

2.8 Gifts in kind

Where services are provided to the Charity as a donation that would normally be purchased from our suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to the charity.

2.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

From time to time, the trustees designate monies for a particular use and transfer funds from the General Fund to other Funds.

3 Voluntary income

Voluntary income for the year falls into the following categories:

	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
Donations				
St John's Hall	-	-	-	8,264
Concerts	11,046	-	11,046	10,652
Fundraising	11,309	-	11,309	10,209
	<u>22,355</u>	<u>-</u>	<u>22,355</u>	<u>29,125</u>
Grants				
Memorial Fund	-	-	-	22,000
Listed Places of Worship	-	1,091	1,091	-
	<u>-</u>	<u>1,091</u>	<u>1,091</u>	<u>-</u>
Gifts in kind				
	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total voluntary income	<u>22,355</u>	<u>1,091</u>	<u>23,446</u>	<u>51,125</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

4 Incoming resources from charitable activities	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
Planned giving	40,582	-	40,582	41,963
Donations	7,280	8,670	15,950	11,171
Income tax reclaimed	10,710	-	10,710	13,751
Baptisms, weddings, and funerals	4,905	-	4,905	6,370
Collections for missions and charities	1,841	-	1,841	2,214
	-	-	-	-
	<u>65,318</u>	<u>8,670</u>	<u>73,988</u>	<u>75,469</u>
	<u><u>65,318</u></u>	<u><u>8,670</u></u>	<u><u>73,988</u></u>	<u><u>75,469</u></u>
 5 Investment income			2024	2023
			£	£
Interest from Memorial Fund, short term deposits and dividends			15,592	4,356
			<u>15,592</u>	<u>4,356</u>
 6 Other income			2024	2023
			£	£
Cull bequest			898	882
Hall net lettings			9,532	12,980
Legacy for Organ Fund			15,000	-

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

7 Grants and donations

	2024	2023
	£	£
St Albans Diocesan Board of Finance	74,786	76,752
Teaching awards	1,888	2,325
Music grants	2,456	1,700
Bishop's Harvest Appeal – The Leprosy Mission	460	281
Isabel Hospice	-	630
Royal British Legion	518	463
Ordinands Fund	474	453
Disasters Emergency Committee Turkey appeal	-	115
The Childrens Society	238	106
Twenda Education Zambia	-	<u>166</u>
Christian Aid	<u>150</u>	
	<u>80,970</u>	<u>82,991</u>

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

8	Church Services	2024	2023
		£	£
	Heating	16,431	19,777
	Electricity and water	3,883	5,435
	Insurance	7,634	7,419
	Cleaning, copying and other costs	6,050	10,160
	Repairs and maintenance	19,050	11,483
	Insurance recovery	-	(12,695)
	Music	11,948	11,185
	Organ tuning and repairs	7,702	1,460
	Defibrillator	126	74
	Energy Audit	-	<u>330</u>
		<u>72,824</u>	<u>54,628</u>

9	Movements in funds	At 1 January 2024	Incoming resources	Outgoing resources	At 31 December 2024
		£	£	£	Transfers £
	Restricted/designated funds				
	Mothers Union Closure Fund	0	155	(151)	0
	Peregrine Falcons Webcam Fund	77	0	0	0
	Bells Fund	4,286	0	(276)	0
	Fabric Fund	10,721	9,602	(17,683)	0
	Music Development Fund	3,418	12	(3,430)	0
	Choir Legacy Fund	16,985	0	(915)	0
	Organ Fund	9,989	15,529	(7,702)	0
	Defibrillator Fund	<u>126</u>	<u>0</u>	<u>(126)</u>	<u>0</u>
	Total restricted funds	45,602	25,298	(30,283)	(0)
	Unrestricted funds				
	General Fund	16,670	113,060	(127,964)	0
		<u>62,272</u>	<u>138,358</u>	<u>(158,247)</u>	<u>(0)</u>
		<u>62,272</u>	<u>138,358</u>	<u>(158,247)</u>	<u>(0)</u>
		<u>62,272</u>	<u>138,358</u>	<u>(158,247)</u>	<u>(0)</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

- 10** The Trustees received no reimbursement of expenses during the year for their services as trustees. The Vicar receives reimbursement of working expenses incurred in this role.

The average weekly number of employees during the year was made up as follows:

	2024 No:	2023 No:
There were no employees during the period and therefore there are no staff employed who earn more than £60,000 per annum	0	0
	<hr/>	<hr/>

- 11** During the year, the Trustees neither received nor waived any emoluments for their services as trustees (2023: Nil). The Parish Administrator, who is also a trustee, receives a small honorarium for services in that role and the Director of Music, who is also a trustee, receives fees for services in that role.

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Accounts

Signed

Registered Charity No: 1134035

ALL SAINTS HERTFORD PCC

**(THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ALL SAINTS WITH ST JOHN, HERTFORD)**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

**LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2023**

Trustees:

Reverend Canon Jo Loveridge-Chair (to 31 October 2023)
Andrew Belfield (Chair from 1 November 2023)
Colin Bird
Janet Bird
Samantha Bowden
Helen Briggs
Nerine Chalmers (appointed 17 May 2023)
Linda Dye (appointed 23 April 2023)
Lisa Meakin (resigned 23 April 2023)
Martin Penny
Mary Penny
Andrew Povey-Richards (resigned 15 March 2023)
Verity Tranter

Secretary:

Mary Penny

Bankers:

National Westminster Bank plc
13 Stonehills,
Welwyn Garden City,
Hertfordshire
AL8 6ND

Independent Examiner:

Alix Bainbridge-Spring

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023**

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 December 2023

Legal and administrative information set out on page 1 forms a part of this report. The financial statements comply with current statutory requirements and are prepared on a cash receipts and payments basis.

Objects and policy

The objective and responsibility of All Saints Hertford PCC is to promote the whole mission of the Church of England in Hertford, including in particular:

- Seeking to make new disciples of Jesus Christ
- Reaching more widely into the local community; and
- Deepening our faith.

Organisation

The members of the PCC are elected for three-year terms by those persons whose names appear on the electoral roll, which is revised annually, and is open to everyone who is a member of the Church of England and lives in the parish or who regularly worships at All Saints. The PCC is chaired by the incumbent or Lay Chair and is led by two of its members, Janet Bird and Verity Tranter who were elected as churchwardens. The parish also sends elected representatives to the Deanery Synod, which is the next level of church government.

The PCC is responsible for:

- Setting the vision and strategy for the Charity.
- Maintaining the fabric of the All Saints church building and of the neighbouring St. John's Hall.
- The finances of the church, including the raising of funds to support the activities of All Saints and to provide the charitable contribution to the Diocese of St. Albans which is essential to finance the training, stipends, housing and pensions of the ordained ministry across the diocese.
- Maintaining the regular worship of All Saints, including church services and music, subject to the guidance of the ministry team; and
- Social and charitable activities, which are designed both to strengthen the community spirit of All Saints and to reach out to our neighbours in the wider community of Hertford and in the world in general.
- Implementing the policies of the House of Bishops relating to the safeguarding of children and vulnerable adults.

Our incumbent, Rev'd Canon Jo Loveridge retired on 31 October 2023 after 16 years in post and the process for appointing a new vicar is in process.. Since October church services have been led by our Lay Reader Janet Bird with support from visiting clergy.

How our activities deliver public benefit

In common with the Church of England in general, we believe that our church exists for the benefit of all who wish to take advantage of what it can offer, both in spiritual terms and in all other respects. Those benefits are offered without restrictions or conditions and, although we always welcome contributions to our finances, such benefits are with few exceptions offered free of charge. We therefore seek to be outward-looking and inclusive in all that we do.

At the heart of our activities are the benefits offered by the pastoral mission of the Church, in which we are involved in our own local area. These benefits of course include spiritual support in the great landmark events of life, such as baptisms, confirmations, weddings, and funerals. However, they extend much more widely than this, and include support for the sick and elderly and others in special need, and the spiritual and social benefits of regular or occasional attendance at church services.

Grouped around this core activity of mission are other activities which deliver public benefit in a variety of different ways. More details can be found in the next following section of this Report, but the range of such activities can be summarised as including in particular musical activities, social activities and activities directed at particular groups, such as children and young families, all of which are open to all.

Our regular activities

We have reverted to our pre-pandemic cycle of services. We celebrated Holy Communion at 8.00 am on an occasional basis, and at 11.00 am on Thursdays. On Sundays at 10.00 am, we held an "All the Family Service" on the first Sunday of the month, a Family Eucharist on the third Sunday, and Parish Communion on the remaining Sundays. The Family Service has often been led by our young people.

Our Sunday evening service at 6.30 pm was a Choral Communion on the first Sunday (or a seasonal Carol Service) and Choral Evensong according to the Book of Common Prayer on the second and fourth Sundays. We have reintroduced, on the third Sunday evening, a service of Choral Compline.

We continue our weekly services at Bentley House, a local care home, which now ministers regularly to around 15 elderly residents who could not otherwise attend church.

All Saints has a very strong musical tradition, and we have a Choir of young people and adults, which is open to anyone wishing to make a regular commitment to leading the congregation in singing at services, and to learn about the rich variety of sacred music. We believe that the musical training involved has strong educational benefits, and many of our former choir members have gone on to achieve success both in music and in other walks of life.

Our Director of Music, Martin Penny and the Assistant Director of Music play the church's fine "Father Willis" organ, and also have a leading role in encouraging the young and enthusiastic atmosphere of our Choir. Another activity for which All Saints is well known in the town is our regular series of "Soundbites" concerts on Wednesday lunchtimes, which cater for all ages, but mainly retired people, and are free of charge, although donations are encouraged. These concerts are of a high standard, and often feature promising young professional musicians who are just starting their careers. They are also highly popular, and some of the regular attenders comment on how friendly and welcoming they are, and how they are a great social service to the town, as well as a musical one.

We have very good relationships with our local schools with regular visits; harvest and carol services are very popular and well attended. We also value highly the social and other activities connected with the church. Many special groups exist in the church, for a variety of purposes, and although they are largely attended by members of the church community, they are open to all without distinction.

In addition the church is a venue for a number of outside music organisations, including regular concerts by Herts Choral Society and the Pheonix Big Band. We were also the hosts for the Hertfordshire Music Festival.

ALL SAINTS HERTFORD PCC
TRUSTEES' REPORT continued...
FOR THE YEAR ENDED 31 DECEMBER 2023

Registered Charity No: 1134035

Apart from the activities already mentioned above, we have a Flower Club which both arranges flowers in the church building, including for weddings, and organises occasional special events, an Art Group which has held a number of exhibitions, a Work Party to undertake essential maintenance tasks and an active group of bellringers, which we share with St. Andrew's Church. Our Mothers Union branch closed in January but our members are joining the Diocesan Mother's Union.

We have signed up to Eco Church in order to examine and improve our environmental impact as a church and church hall. In addition, we have continued our series of Green Talks on topics such as water and waterways, birds, and trees, open to everyone in the community on a Saturday, with lunches available so that people can meet beforehand and have discussions about these and other issue.

Review of 2023

The financial position is set out in more detail in the following sections of this report.

During the year our operating deficit was £18,574, reduced from 2022 largely due to the good financial results of St John's Hall and some relief from the very high utility costs in that year.

We were able to make in full our requested charitable contribution of £76,752 to the Diocese of St. Albans which effectively pays for the costs of the Ministry, as well as supporting the Bishop's Harvest Appeal. Other charities have benefited from us being open for part of the year to occasional services, in particular funerals and weddings.

We repaired the windows damaged by vandalism in 2022, the cost of which was covered by insurance. We are now seeking to install CCTV around the building to enhance security, with the encouragement of our underwriters. We have also suffered from intermittent boiler failure and have had to spend nearly £3,000 on repairs. With one of the two boilers permanently out of action we are at risk of suddenly having no heating in our large building. Great work is done by our Work Party which saves us employing contractors at significant cost.

Financial Position

The independently examined accounts of the PCC are attached to this report and full details of the financial position are contained therein together with the examiner's report to the Trustees. During 2023 we utilized £22,000 from our associated Memorial Fund to finance operations. This was the first year we needed to request funds from this source to keep the church going; however, a recent large legacy has transformed the financial position, and we now have the Memorial Fund standing at £339,000, the income from which is available to our operating funds. In addition, we can now plan how best to enhance our mission and outreach and to undertake a number of projects in the building and at St John's Hall, which is used extensively by community groups.

We are asset rich and income poor, but we now have access to cash and a profitable hall with developable land behind, on which there is an ongoing project to create income and value by building a few houses. We have a large church which is expensive to run with the present cost of utilities. The legacy has given us an opportunity to consider how best to replace our current, unreliable heating system and to install CCTV. Our challenge is to grow our regular committed membership, create new income flows and to grow younger in line with current Diocesan initiatives

Our general reserves at 31 December 2023 were £16,470 and we are looking at holding our deficit to 2023 levels despite the challenges of cost inflation and reduced regular giving. The trustees of the Memorial Fund have indicated that the fund will contribute to the general reserves if necessary, as it did in 2023, to ensure that the church has adequate financial reserves. The PCC trustees are satisfied that the charity's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course and accordingly the accounts have been drawn up on a going concern basis using the receipts and payments convention.

ALL SAINTS HERTFORD PCC
TRUSTEES' REPORT continued...
FOR THE YEAR ENDED 31 DECEMBER 2023

Registered Charity No: 1134035

Reserves policy and risk management

Donations and grants that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in Unrestricted funds, some of which have been designated for special purposes.

The Trustees confirm that risks are reviewed on an ongoing basis and systems and procedures are brought into place to manage those risks.

Recruitment and training policy for new Trustees

Trustees are elected at the Annual Parochial Church Meeting or are co-opted by the Trustees. The persons entitled to vote at the APCM in order to elect the Trustees are those on the Electoral Roll of All Saints Church, Hertford. Training of new trustees takes the form of individual briefings and copies of the guidance for trustees issued by the Charities Commission as well as training sessions with the Diocese covering trustees duties and safeguarding.

Independent Examiner

Alix Bainbridge-Spring has been appointed as Independent Examiner to the charity.

Statement of disclosure of information to the Independent Examiner

We, the trustees who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant information of which the charity's independent examiner is unaware; and
- we have taken all the steps that we ought to have taken as trustees in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

By order of the trustees



Mary Penny

Secretary

27th March 2024

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ALL SAINTS HERTFORD PCC
FOR THE YEAR ENDED 31 DECEMBER 2023**

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act.
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A Bainbridge Spring

Alixé Bainbridge-Spring

19 February 2024

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Incoming resources					
Voluntary income	3	51,125	-	51,125	19,831
Charitable activities	4	71,925	3,544	75,469	84,632
Investment income	5	3,753	603	4,356	1,016
Other income	6	13,862	-	13,862	2,063
Total incoming resources		140,665	4,147	144,812	107,542
Resources expended					
Charitable activities:					
Grants and donations	7	78,966	4,025	82,991	83,147
Church services	8	50,813	3,815	54,628	49,482
Administration and bank charges		7,260	-----	7,260	5,040
Total resources expended		137,039	7,840	144,879	137,699
Net incoming resources before transfers		3,626	(3,693)	(67)	(30,127)
Gross transfers between funds		-	-	--	-
Net movement in funds		3,626	(3,693)	(67)	(30,127)
Reconciliation of funds					
Total funds at 1 January 2023		13,044	49,295	62,339	92,466
Total funds at 31 December 2023		16,670	45,602	62,272	62,339

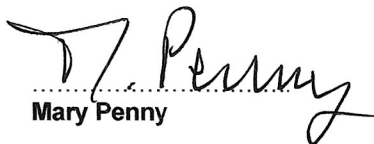
The notes on pages 10 to 15 form part of these accounts.

**BALANCE SHEET
AS AT 31 DECEMBER 2023**

	Notes	2023 £	2022 £
Fixed assets			
Tangible fixed assets		-	-
Current assets			
Cash		200	-
Cash at bank		61,570	61,856
Diocesan Special Deposit Account		502	483
		<u>62,272</u>	<u>62,339</u>
Net assets		<u>62,272</u>	<u>62,339</u>
Funds			
Restricted funds	9	45,602	49,295
Unrestricted funds:			
Designated funds		-	-
General fund	9	16,670	13,044
		<u>£62,272</u>	<u>£62,339</u>

Approved by the trustees on: 27th March 2024
and signed on their behalf by


.....
Colin Bird


.....
Mary Penny

The notes on pages 9 to 15 form part of these accounts.

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

1 Trustees' responsibilities

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the regulations applicable to Smaller Charities preparing their accounts on a cash receipts and payments basis. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

2 Accounting policies**2.1 Accounting convention and standards**

The financial statements have been prepared under the receipts and payments convention.

2.2 Basis of preparation

The Charity relies on voluntary donations from regular givers, collections at church services and fund-raising activities. The General reserves were boosted by £22,000 from an associated Memorial Fund, the first time operations have needed support from this source, which in the past has been used for capital projects. The fund presently stands at £339,000 and the trustees have indicated that the fund can respond if further funds are requested to replenish the church's general reserves. The trustees are satisfied that the charity's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course and accordingly the accounts have been drawn up on a going concern basis using the receipts and payments convention.

2.3 Fixtures, fittings, and equipment

Fixtures, fittings, and equipment are depreciated over their useful economic life of three years on a straight-line basis. There were none at 31 December 2023 (2022: none).

2.4 Resources expended

Expenses have been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to headings, they have been allocated to activities on a basis consistent with use of the resources.

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

2.4 Resources expended (continued)

Charitable activities are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

2.5 Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when received and the charity is legally entitled to the income.

2.6 Taxation

The charity is exempt from tax on its income and gains to the extent that income and gains are applicable to and are applied for charitable purposes only.

2.7 Investment income

Income from investments is included in the statement of financial activities in the year in which it is received.

2.8 Gifts in kind

Where services are provided to the charity as a donation that would normally be purchased from our suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to the charity.

2.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

From time to time, the trustees designate monies for a particular use and transfer funds from the General Fund to other Funds.

3 Voluntary income

Voluntary income for the year falls into the following categories:

	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
Donations				
St John's Hall 2022	8,264	-	8,264	0
Concerts	10,652	-	10,652	8,499
Fundraising	10,209	-	10,209	11,332
	<u>29,125</u>	<u>-</u>	<u>29,125</u>	<u>19,831</u>
Grants				
Memorial Fund	22,000	-	22,000	-
Gifts in kind				
	-	-	-	-
Total voluntary income	<u>51,125</u>	<u>-</u>	<u>51,125</u>	<u>19,831</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

4	Incoming resources from charitable activities	Unrestricted funds	Restricted funds	2023 Total	2022 Total
		£	£	£	£
	Planned giving	41,963	-	41,963	43,713
	Donations	7,627	3,544	11,171	12,122
	Income tax reclaimed	13,751	-	13,751	13,730
	Grants	-	-	-	4,529
	Baptisms, weddings, and funerals	6,370	-	6,370	7,653
	Collections for missions and charities	2,214	-	2,214	2,885
		<hr/>	<hr/>	<hr/>	<hr/>
		71,925	3,544	75,469	84,632
		<hr/>	<hr/>	<hr/>	<hr/>
5	Investment income			2023	2022
				£	£
	Interest on short term deposits and dividends			4,356	1,016
				<hr/>	<hr/>
6	Other income			2023	2022
				£	£
	Cull bequest			882	<u>2,063</u>
	Hall net lettings			<u>12,980</u>	<u>8,264</u>

ALL SAINTS HERTFORD PCC
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

Registered Charity No: 1134035

7	Grants and donations	2023	2022
		£	£
	St Albans Diocesan Board of Finance	76,752	77,112
	Teaching awards	2,325	2,025
	Music grants	1,700	1,125
	Bishop's Harvest Appeal	281	158
	Isabel Hospice	630	137
	Royal British Legion	463	163
	Ordinands Fund	453	-
	Disasters Emergency Committee Turkey appeal	115	-
	The Childrens Society	106	158
	Twenda Education Zambia	166	-
	Friends of Aschiana UK	-	20
	Christian Aid	-	1,148
	Red Cross	-	100
	Royal Naval Ass'n Benevolent Fund	-	23
	The Not Forgotten Ass'n	-	23
	Essex & Herts Air Ambulance	-	221
	British Heart Foundation	-	262
	ALFS Ukraine	-	266
	Herts Constabulary Welfare Fund	-	103
	Fire Fighters Charity	-	103
		78,966	83,147

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

8	Church Services	2023 £	2022 £		
	Heating	19,777	12,503		
	Electricity and water	5,435	3,210		
	Insurance	7,419	6,954		
	Cleaning, copying and other costs	10,160	7,548		
	Repairs and maintenance	16,106	5,699		
	Insurance recovery	(12,695)	-		
	Music	11,185	11,886		
	Organ tuning	1,460	1,072		
	Defibrillator	74	103		
	Peregrine monitoring system	-	423		
	Energy Audit	<u>330</u>	<u>84</u>		
		<u>59,251</u>	<u>49,482</u>		
9	Movements in funds	At 1 January 2023 £	Incoming resources £	Outgoing resources £	At 31 December 2023 £
	Restricted/designated funds				
	Peregrine Falcons Webcam Fund	77	0	0	77
	Bells Fund	4,286	0	0	4,286
	Fabric Fund	11,286	15,691	(16,256)	10,721
	Music Development Fund	9,944	349	(3,875)	3,418
	Choir Legacy Fund	16,768	217	0	16,985
	Organ Fund	6,417	572	0	9,989
	Defibrillator Fund	201	0	(75)	126
	Energy Audit Fund	316	14	(330)	0
	Total restricted funds	49,295	16,843	(20,536)	(0)
	Unrestricted funds				
	General Fund	13,044	140,665	(137,039)	16,670
		<u>62,339</u>	<u>157,508</u>	<u>(157,575)</u>	<u>(0)</u>
		<u>62,339</u>	<u>157,508</u>	<u>(157,575)</u>	<u>62,272</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

- 10** The Trustees received no reimbursement of expenses during the year for their services as trustees. The Vicar receives reimbursement of working expenses incurred in this role.

The average weekly number of employees during the year was made up as follows:

	2023	2022
	No:	No:
There were no employees during the period and therefore there are no staff employed who earn more than £60,000 per annum	0	0
	<u>0</u>	<u>0</u>

- 11** During the year, the Trustees neither received nor waived any emoluments for their services as trustees (2021: Nil). The Parish Administrator, who is also a trustee, receives a small honorarium for services in that role and the Director of Music, who is also a trustee, receives fees for services in that role.

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Accounts

Signed

Registered Charity No: 1134035

ALL SAINTS HERTFORD PCC

**(THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ALL SAINTS WITH ST JOHN, HERTFORD)**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

**LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2022**

Trustees:

Reverend Canon Jo Loveridge - Chair
Andrew Belfield
Colin Bird
Janet Bird
Rosemary Bolton (resigned 3 March 2022)
Nerine Chalmers (resigned 16 November 2022)
Wendell Newbold
Martin Penny
Mary Penny
Andrew Povey-Richards (resigned 15 March 2023)
Dorothy Toyn (resigned 4 March 2022)
Helen Briggs
Verity Tranter
Lisa Meakin

Secretary:

Mary Penny

Bankers:

National Westminster Bank plc
104 Fore Street
Hertford
Hertfordshire
SG14 1YY

Independent Examiner:

Alixé Bainbridge-Spring

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022**

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 December 2022.

Legal and administrative information set out on page 1 forms a part of this report. The financial statements comply with current statutory requirements and are prepared on a cash receipts and payments basis.

Objects and policy

The objective and responsibility of All Saints Hertford PCC is to promote, in co-operation with the incumbent, the Reverend Canon Jo Loveridge, the whole mission of the Church of England in Hertford, including in particular:

- Seeking to make new disciples of Jesus Christ
- Reaching more widely into the local community; and
- Deepening our faith.

Organisation

The members of the PCC are elected for three-year terms by those persons whose names appear on the electoral roll, which is revised annually, and is open to everyone who is a member of the Church of England and lives in the parish or who regularly worships at All Saints. The PCC is chaired by the incumbent, the Reverend Canon Jo Loveridge, who is an ex officio member of the PCC, and is led on behalf of the laity by two of its members, Nerine Chalmers (to 16 November 2022) and currently Janet Bird who were elected as churchwardens. The parish also sends elected representatives to the Deanery Synod, which is the next level of church government.

The PCC is responsible for:

- Setting the vision and strategy for the Charity.
- Maintaining the fabric of the All Saints church building and of the neighbouring St. John's Hall.
- The finances of the church, including the raising of funds to support the activities of All Saints and to provide the charitable contribution to the Diocese of St. Albans which is essential to finance the training, stipends, and pensions of the ordained ministry across the diocese.
- Maintaining the regular worship of All Saints, including church services and music, subject to the guidance of the incumbent; and
- Social and charitable activities, which are designed both to strengthen the community spirit of All Saints and to reach out to our neighbours in the wider community of Hertford and in the world in general.
- Implementing the policies of the House of Bishops relating to the safeguarding of children and vulnerable adults.

In addition to the incumbent, some church services have been led by Rev'd Doug Loveridge and our Lay Reader Janet Bird.

In addition to being the priest in charge of All Saints, the Reverend Canon Jo Loveridge is Team Rector of the Hertford Team Ministry, which includes, as well as All Saints, the Church of England parishes of St. Andrew, Hertford; Holy Trinity, Bengeo; Little Amwell; and Hertingfordbury.

How our activities deliver public benefit

In common with the Church of England in general, we believe that our church exists for the benefit of all who wish to take advantage of what it can offer, both in spiritual terms and in all other respects. Those benefits are offered without restrictions or conditions and, although we always welcome contributions to our finances, such benefits are with few exceptions offered free of charge. We therefore seek to be outward-looking and inclusive in all that we do.

At the heart of our activities are the benefits offered by the pastoral mission of the Church, in which we are involved in our own local area. These benefits of course include spiritual support in the great landmark events of life, such as baptisms, confirmations, weddings, and funerals. However, they extend much more widely than this, and include support for the sick and elderly and others in special need, and the spiritual and social benefits of regular or occasional attendance at church services.

Grouped around this core activity of mission are other activities which deliver public benefit in a variety of different ways. More details can be found in the next following section of this Report, but the range of such activities can be summarised as including in particular musical activities, social activities and activities directed at particular groups, such as children and young families, all of which are open to all.

Our regular activities

We have reverted to our pre-pandemic cycle of services. We celebrated Holy Communion at 8.00 am on an occasional basis, and at 11.00 am on Thursdays. On Sundays at 10.00 am, we held an "All the Family Service" on the first Sunday of the month, a Family Eucharist on the third Sunday, and Parish Communion on the remaining Sundays. The Family Service has been led often by our young people.

Our Sunday evening service at 6.30 pm is a Choral Communion on the first Sunday and Choral Evensong according to the Book of Common Prayer on the third and fourth Sundays. We have reintroduced, on the second Sunday evening, a service of choral compline.

We were able to reinstate our weekly services at Bentley House, a local care home, which now ministers regularly to around 15 elderly residents who could not otherwise attend church.

We have signed up to Eco Church in order to examine and improve our environmental impact as a church and church hall. In addition, we have introduced a regular monthly series of Green Talks on topics such as water and waterways, birds, and trees, open to everyone in the community on a Saturday, with lunches available so that people can meet beforehand and have discussions about these and other issues. They have been well attended with over 50 people attending.

All Saints has a very strong musical tradition, and we have a Choir of young people and adults, which is open to anyone wishing to make a regular commitment to leading the congregation in singing at services, and to learn about the rich variety of sacred music. We believe that the musical training involved has strong educational benefits, and many of our former choir members have gone on to achieve success both in music and in other walks of life.

Our Director of Music, Martin Penny, the Assistant Director of Music, and our Visiting Organ Scholar play the church's fine "Father Willis" organ, and also have a leading role in encouraging the young and enthusiastic atmosphere of our Choir. Another activity for which All Saints is well known in the town is our regular series of "Soundbites" concerts on Wednesday lunchtimes, which cater for all ages, but mainly retired people, and are free of charge, although donations are encouraged. These concerts are of a high standard, and often feature promising young professional musicians who are just starting their careers. They are also highly popular, and some of the regular attenders comment on how friendly and welcoming they are, and how they are a great social service to the town, as well as a musical one.

We have very good relationships with our local schools with regular visits; harvest and carol services are very popular and well attended.

ALL SAINTS HERTFORD PCC
TRUSTEES' REPORT continued...
FOR THE YEAR ENDED 31 DECEMBER 2022

Registered Charity No: 1134035

We also value highly the social and other activities connected with the church. Many special groups exist in the church, for a variety of purposes, and although they are largely attended by members of the church community, they are open to all without distinction. Apart from the activities already mentioned above, we have a Mothers' Union, a Flower Club which both arranges flowers in the church building, including for weddings, and organises occasional special events, an Art Group which has held a number of exhibitions, a Work Party to undertake essential maintenance tasks and an active group of bellringers, which we share with St. Andrew's Church. In addition the church is a venue for a number of outside music organisations, including regular concerts by Herts Choral Society and the Phoenix Big Band. We were also the hosts for the Hertfordshire Music Festival.

Impact of the Covid-19 pandemic

Whilst activities in 2022 were not restricted, we have seen a marked decline in our church worshipping community. Sadly we have lost a number of long standing members through ill health and death, and a number of others have not yet returned to worshipping regularly. Given this pattern, we continued our programme of telephone one to one contact with the vulnerable members of our regular congregation and others in our community and our weekly Morning Prayer service online.

Our children's work, apart from work with schools, has been greatly impacted and we are looking at new ways in which we can engage with and serve our younger community.

Throughout we have used digital means to create and publish weekly newsletters which have been circulated to a confirmed 'audience' of over 30 paper recipients, more than 110 via email, some 400 social media followers (across Facebook, Instagram & Twitter) and have had hundreds of downloads from our website.

Review of 2022

The financial position is set out in more detail in the following sections of this report.

During the year our operating deficit was £24,155 which together with losses in 2019 and 2020 mean that we have had to somehow cover losses totalling around £67,000 in order to maintain adequate unrestricted reserves. In 2021 we were able to transfer a total of £20,000 from designated funds and received a further £34,500 from our Hall income and a special gift day. These steps gave us £37,000 in general funds coming into 2022, which covered the operating deficit and leaves us with £13,000 in general funds at the year end. Steps are being taken to improve this position. Our hall operations have returned to surplus, which added over £8,000 to our general funds and we have been notified of legacies which will be received in 2023, to enable us to continue our efforts to reach a sustainable position by 2024.

We were able to make in full our requested charitable contribution of £77,000 to the Diocese of St. Albans which effectively pays for the costs of the Ministry, as well as supporting the Bishop's Harvest Appeal. Other charities have benefited from us being open for part of the year to occasional services, in particular funerals and weddings.

We had a relatively light year for repairs to the church building, spending only £3,000 in the year on maintenance. Great work is done by our Work Party which saves us employing contractors at significant cost. We suffered water damage to our organ during Storm Eunice, which was repaired for £6,000 and covered by insurance. Sadly we also suffered four acts of vandalism on our windows over a 3 month period. The cost of repair is still being evaluated and should be covered by insurance. During 2022 we spent £2,000 which was covered by specific donations.

Financial Position

The independently examined accounts of the PCC are attached to this report and full details of the financial position are contained therein together with the examiner's report to the Trustees. With the action to restore the general reserves, they are satisfied that the charity's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course and accordingly the accounts have been drawn up on a going concern basis using the receipts and payments convention. During 2023 the trustees hope to finalise plans to put the charity on a sound financial footing by the end of 2024.

Reserves policy and risk management

Donations and grants that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in Unrestricted funds, some of which have been designated for special purposes.

The Trustees confirm that risks are reviewed on an ongoing basis and systems and procedures are brought into place to manage those risks.

Recruitment and training policy for new Trustees

Trustees are elected at the Annual Parochial Church Meeting or are co-opted by the Trustees. The persons entitled to vote at the APCM in order to elect the Trustees are those on the Electoral Roll of All Saints Church, Hertford. Training of new trustees takes the form of individual briefings and copies of the guidance for trustees issued by the Charities Commission.

Independent Examiner

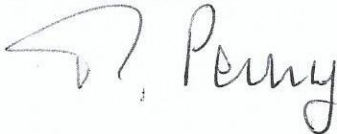
Alixé Bainbridge-Spring has been appointed as Independent Examiner to the charity.

Statement of disclosure of information to the Independent Examiner

We, the trustees who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant information of which the charity's independent examiner is unaware; and
- we have taken all the steps that we ought to have taken as trustees in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

By order of the trustees



Mary Penny

Secretary

29th March 2023

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ALL SAINTS HERTFORD PCC
FOR THE YEAR ENDED 31 DECEMBER 2022**

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act.
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A Bainbridge Spring

Alixé Bainbridge-Spring

23rd February 2023

ALL SAINTS HERTFORD PCC
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

Registered Charity No: 1134035

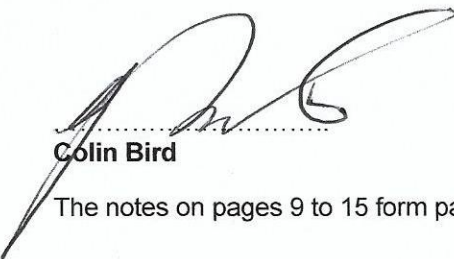
	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Incoming resources					
Voluntary income	3	19,831	-	19,831	25,726
Charitable activities	4	79,106	5,526	84,632	106,715
Investment income	5	934	82	1,016	779
Other income	6	2,063	-	2,063	1,232
Total incoming resources		101,934	5,608	107,542	134,452
Resources expended					
Charitable activities:					
Grants and donations	7	79,997	3,150	83,147	79,621
Church services	8	42,443	7,039	49,482	46,077
Administration and bank charges		5,040	-----	5,040	7,906
Total resources expended		127,480	10,189	137,669	133,604
Net incoming resources					
before transfers		(25,546)	(4,581)	(30,127)	848
Gross transfers between funds		1,391	(1,391)	--	-
Net movement in funds		(24,155)	(5,972)	(30,127)	848
Reconciliation of funds					
Total funds at 1 January 2022		37,199	55,267	92,466	91,618
Total funds at 31 December 2022		13,044	49,295	62,339	92,466

The notes on pages 10 to 15 form part of these accounts.

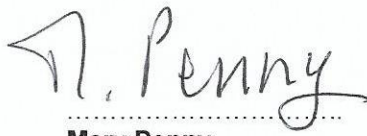
**BALANCE SHEET
AS AT 31 DECEMBER 2022**

	Notes	2022 £	2021 £
Fixed assets			
Tangible fixed assets		-	-
Current assets			
Cash		-	-
Cash at bank		61,856	91,986
Diocesan Special Deposit Account		483	480
		<u>62,339</u>	<u>92,466</u>
Net assets		<u>62,339</u>	<u>92,466</u>
Funds			
Restricted funds	9	49,295	55,267
Unrestricted funds:			
Designated funds		-	-
General fund	9	13,044	37,199
		<u>£62,339</u>	<u>£92,466</u>

Approved by the trustees on: 29th March 2023
and signed on their behalf by



Colin Bird



Mary Penny

The notes on pages 9 to 15 form part of these accounts.

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

1 Trustees' responsibilities

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the regulations applicable to Smaller Charities preparing their accounts on a cash receipts and payments basis. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

2 Accounting policies**2.1 Accounting convention and standards**

The financial statements have been prepared under the receipts and payments convention.

2.2 Basis of preparation

The Charity relies on voluntary donations from regular givers, collections at church services and fund-raising activities. These have been severely curtailed during the Covid-19 pandemic; however with the action taken early in 2021 to restore the general reserves, the trustees are satisfied that the charity's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course and accordingly the accounts have been drawn up on a going concern basis using the receipts and payments convention.

2.3 Fixtures, fittings, and equipment

Fixtures, fittings, and equipment are depreciated over their useful economic life of three years on a straight-line basis. There were none at 31 December 2022 (2021: none).

2.4 Resources expended

Expenses have been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

2.4 Resources expended (continued)

Charitable activities are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

2.5 Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when received and the charity is legally entitled to the income.

2.6 Taxation

The charity is exempt from tax on its income and gains to the extent that income and gains are applicable to and are applied for charitable purposes only.

2.7 Investment income

Income from investments is included in the statement of financial activities in the year in which it is received.

2.8 Gifts in kind

Where services are provided to the charity as a donation that would normally be purchased from our suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to the charity.

2.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

From time to time, the trustees designate monies for a particular use and transfer funds from the General Fund to other Funds.

3 Voluntary income

Voluntary income for the year falls into the following categories:

	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
Donations				
St John's Hall	0	-	0	7,500
Concerts	8,499	-	8,499	7,626
Fundraising	11,332	-	11,332	7,600
	<u>19,831</u>	<u>-</u>	<u>19,831</u>	<u>22,726</u>
Grants				
	-	-	-	3,000
Gifts in kind				
	-	-	-	-
Total voluntary income	<u>19,831</u>	<u>-</u>	<u>19,831</u>	<u>25,726</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

4 Incoming resources from charitable activities	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
Planned giving	43,713	-	43,713	50,358
Donations	9,746	2,376	12,122	27,465
Income tax reclaimed	13,730	-	13,730	18,172
Grants	1,379	3,150	4,529	4,055
Baptisms, weddings, and funerals	7,653	-	7,653	4,640
Collections for missions and charities	2,885	-	2,885	2,025
	<u>79,106</u>	<u>5,526</u>	<u>84,632</u>	<u>106,715</u>
5 Investment income			2022 £	2021 £
Interest on short term deposits and dividends			<u>1,016</u>	<u>779</u>
6 Other income			2022 £	2021 £
Cull bequest			<u>2,063</u>	<u>1,232</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

7 Grants and donations	2022	2021
	£	£
St Albans Diocesan Board of Finance	77,112	76,717
Teaching awards	2,025	880
Music grants	1,125	0
Bishop's Harvest Appeal	158	271
MS Society	-	767
Isabel Hospice	137	301
Royal British Legion	163	351
Age UK	-	167
Friends of Aschiana UK	20	162
Practical Action	-	5
The Childrens Society	158	0
Christian Aid	1,148	0
Red Cross	100	0
Royal Naval Ass'n Benevolent Fund	23	0
The Not Forgotten Ass'n	23	0
Essex & Herts Air Ambulance	221	0
British Heart Foundation	262	0
ALFS Ukraine	266	0
Herts Constabulary Welfare Funb	103	0
Fire Fighters Charity	103	0
	83,147	<u>79,621</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

8	Church Services	2022 £	2021 £
	Heating	12,503	6,243
	Electricity and water	3,210	1,958
	Insurance	6,954	6,358
	Cleaning, copying and other costs	7,548	2,851
	Repairs and maintenance	5,699	18,824
	Music	11,886	9,843
	Organ tuning	1,072	0
	Defibrillator	103	0
	Peregrine monitoring system	423	0
	Energy Audit	84	0
		49,482	46,077

9	Movements in funds	At 1 January 2022 £	Incoming resources £	Outgoing resources £	Transfers	At 31 December 2022 £
	Restricted/designated funds					
	Peregrine Falcons Webcam Fund	500	0	(423)	0	77
	Bells Fund	1,536	2,750	(0)	0	4,286
	Fabric Fund	15,458	7,133	(11,305)	0	11,286
	Music Development Fund	12,519	605	(3,180)	0	9,944
	Choir Legacy Fund	17,468	(0)	(700)	0	16,768
	Organ Fund	6,091	326	(0)	0	6,417
	Defibrillator Fund	304	0	(103)	0	201
	Heating Fund	1,391	3,442	(3,442)	(1,391)	0
	Energy Audit Fund	-	400	(84)	0	316
	Total restricted funds	55,267	14,656	(19,237)	(1,391)	49,295
	Unrestricted funds					
	General Fund	37,199	101,934	(127,480)	1,391	13,044
		92,466	116,590	(146,717)	(0)	62,339

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

- 10** The Trustees received no reimbursement of expenses during the year for their services as trustees. The Vicar receives reimbursement of working expenses incurred in this role.

The average weekly number of employees during the year was made up as follows:

	2022	2021
	No:	No:
There were no employees during the period and therefore there are no staff employed who earn more than £60,000 per annum	0	0
	<u>0</u>	<u>0</u>

- 11** During the year, the Trustees neither received nor waived any emoluments for their services as trustees (2021: Nil). The Parish Administrator, who is also a trustee, receives a small honorarium for services in that role and the Director of Music, who is also a trustee, receives fees for services in that role.

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**ALL SAINTS FLOWER CLUB ACCOUNTS FOR PERIOD:
1 JANUARY to 31 DECEMBER 2022**

Income & Expenditure Account

	2022	2021
	671.39	698.19
INCOME		
EASTER, HARVEST & XMAS DONATIONS	270.00	185.00
DONATIONS	164.45	240.95
WEDDINGS	775.00	400.00
PCC	-	-
OTHER: Baptism, funerals, etc	40.00	48.40
TOTAL INCOME	1,249.45	874.35
EXPENDITURE		
MONTHLY FLOWERS	204.53	238.90
MEMORIAL FLOWERS	122.50	118.28
SPECIAL FLOWERS Festivals etc	424.96	171.37
WEDDING FLOWERS	359.78	233.64
OASIS	13.26	35.34
SUNDRIES Tape ribbon candles etc	263.70	72.92
PCC Donation	-	-
OTHER Baptism, funerals, Petrol etc	-	29.70
TOTAL EXPENDITURE	1,388.73	900.15
SURPLUS/(DEFICIT) FOR PERIOD	(139.28)	(25.80)

Balance Sheet

	2022	2021
Assets		
CASH IN HAND	41.46	39.70
BANK A/c	491.65	632.69
	533.11	672.39
Funded by		
OPENING RESERVES	672.39	698.19
SURPLUS/(DEFICIT) FOR PERIOD	(139.28)	(25.80)
	533.11	672.39

BRANCH ALL SAINTS HERTFORD

CLUSTER EAST

BRANCH FINANCIAL RETURN for year 1 January to 31 December 2022

(Duplicate Forms can be obtained from the Mothers' Union office)

Please read Notes for Branch Financial Return before completing this form

No changes to be made to this form without a signature of Examiner next to the change

RECEIPTS & PAYMENTS

RECEIPTS

Subscriptions from Members or Friends for 2022 (£36)		£ <u>36.00</u> p
Subscriptions in advance for 2023 (£39)	(D)	£ <u>468.00</u> p
Donations		£ <u>11.00</u> p
Branch Fundraising		£ <u>—.—</u> p
Diocesan Fundraising		£ <u>—.—</u> p
Interest on Bank / Building Society accounts		£ <u>0.07</u> p
Sale of MUE goods		£ <u>—.—</u> p
Any other receipts		£ <u>—.—</u> p
TOTAL (A)		£ <u>515.07</u> p

PAYMENTS

Transfer to Diocese:

Subscriptions 2022	£ <u>432.00</u> p
Diocesan Fundraising (paid with annual cheque)	£ <u>220.00</u> p
Diocesan Fundraising (paid during year) *	£ <u>—.—</u> p
Any other expenses to Diocese	£ <u>—.—</u> p

Transfer to Diocese (sub-total a): **£ 652.00 p**

Branch Payments:

Branch Fundraising expenses	£ <u>—.—</u> p
Diocesan Fundraising expenses	£ <u>—.—</u> p
Administration expenses	£ <u>—.—</u> p
Purchase of MUE goods	£ <u>—.—</u> p
Branch travel expenses	£ <u>—.—</u> p
Any other Branch expenses	£ <u>16.00</u> p

Branch expenses (sub-total b): **£ 16.00 p**

TOTAL (B) (= a+b) **£ 668.00 p**

* If you wish to list donations sent in during the year please do so, on a separate sheet

BALANCE SHEET 31 DECEMBER 2022

Bank / Building Society Balance on 1 January 2022		£ 803.26 p
†(see below)		
Cash in hand on 1 January 2022 †(see below)		£ —.— p
Total receipts for the year (A) from Form BF1a	(A)	£ 515.07 p
	Sub-total	(S) £ 1,318.33 p
Less Total payments for year (B) from Form BF1a	(B)	£ 668.00 p
Current Assets at 31 December 2022	(S - B)	*(C) £ 650.33 p

Bank / Building Society Balance on 31 Dec 2022		£ 650.33 p
Cash in hand at 31 December 2022		£ —.— p
Current Assets at 31 December 2022	*(C)	£ 650.33 p

† **NB: Balance at 1 January 2022 must be the same as at 31 December 2021 on last year's form**

* **NB: Both figures at (C) must be the same**

DECLARATION 1: I confirm that Branch monies have been used in accordance with Mothers' Union Aim and Objectives: (If Branch Leader and Treasurer are the same person another committee member should sign here.)

Signed Position

When completed, Forms BF1a&b must be examined by a suitable, independent person such as a Church Treasurer or someone with book-keeping skills. Please do **not** ask a member of your own family, even if they are a qualified accountant.

DECLARATION 2: I have examined the accounts above with the books and vouchers produced to me and confirm they are in accordance therewith.

Signed (Independent Examiner)

Please also Print Name COYN E BIRD FCA

BRANCH TREASURER DETAILS: (if signing here you have signed above)

Signed (Branch Treasurer)

ANNO STEPHENS-JONES

Address..... S. HOWFIELD GREEN

..... HODDESDON HERTS EN11 9AL

E-mail ann.jones410@ntlworld.com .. Tel. No. 01992 447726 ..

Accounts

ALL SAINTS HERTFORD PCC

**(THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ALL SAINTS WITH ST JOHN, HERTFORD)**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

**LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2021**

Trustees:

Reverend Canon Jo Loveridge - Chair
Leo Ajao (resigned 25 April 2021)
Andrew Belfield
Colin Bird
Janet Bird
Rosemary Bolton (resigned 3 March 2022)
Nerine Chalmers
Julia Gough
Wendell Newbold
Martin Penny
Mary Penny
Andrew Povey-Richards
Ann Stephens-Jones (resigned 25 April 2021)
Dorothy Toyn (resigned 4 March 2022)
Helen Briggs
Verity Tranter
Cheryl Massey (resigned 25 April 2021)

Secretary:

Mary Penny

Bankers:

National Westminster Bank plc
104 Fore Street
Hertford
Hertfordshire
SG14 1YY

Independent Examiner:

Alixé Bainbridge-Spring

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021**

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 December 2021.

Legal and administrative information set out on page 1 forms a part of this report. The financial statements comply with current statutory requirements and are prepared on a cash receipts and payments basis.

Objects and policy

The objective and responsibility of All Saints Hertford PCC is to promote, in co-operation with the incumbent, the Reverend Canon Jo Loveridge, the whole mission of the Church of England in Hertford, including in particular:

- Seeking to make new disciples of Jesus Christ
- Reaching more widely into the local community; and
- Deepening our faith.

Organisation

The members of the PCC are elected for three-year terms by those persons whose names appear on the electoral roll, which is revised annually, and is open to everyone who is a member of the Church of England and lives in the parish or who regularly worships at All Saints. The PCC is chaired by the incumbent, the Reverend Canon Jo Loveridge, who is an ex officio member of the PCC, and is led on behalf of the laity by two of its members, currently Nerine Chalmers and Janet Bird who have been elected as churchwardens. The parish also sends elected representatives to the Deanery Synod, which is the next level of church government.

The PCC is responsible for:

- Setting the vision and strategy for the Charity.
- Maintaining the fabric of the All Saints church building and of the neighbouring St. John's Hall.
- The finances of the church, including the raising of funds to support the activities of All Saints and to provide the charitable contribution to the Diocese of St. Albans which is essential to finance the training, stipends, and pensions of the ordained ministry across the diocese.
- Maintaining the regular worship of All Saints, including church services and music, subject to the guidance of the incumbent; and
- Social and charitable activities, which are designed both to strengthen the community spirit of All Saints and to reach out to our neighbours in the wider community of Hertford and in the world in general.
- Implementing the policies of the House of Bishops relating to the safeguarding of children and vulnerable adults.

In addition to the incumbent, some church services have been led by Rev'd Doug Loveridge and our Lay Reader Janet Bird.

In addition to being the priest in charge of All Saints, the Reverend Canon Jo Loveridge is Team Rector of the Hertford Team Ministry, which includes, as well as All Saints,

the Church of England parishes of St. Andrew, Hertford; Holy Trinity, Bengoe; Little Amwell; and Hertingfordbury.

How our activities deliver public benefit

In common with the Church of England in general, we believe that our church exists for the benefit of all who wish to take advantage of what it can offer, both in spiritual terms and in all other respects. Those benefits are offered without restrictions or conditions and, although we always welcome contributions to our finances, such benefits are with few exceptions offered free of charge. We therefore seek to be outward-looking and inclusive in all that we do.

At the heart of our activities are the benefits offered by the pastoral mission of the Church, in which we are involved in our own local area. These benefits of course include spiritual support in the great landmark events of life, such as baptisms, confirmations, weddings, and funerals. However, they extend much more widely than this, and include support for the sick and elderly and others in special need, and the spiritual and social benefits of regular or occasional attendance at church services.

Grouped around this core activity of mission are numerous other activities which deliver public benefit in a variety of different ways. More details can be found in the next following section of this Report, but the range of such activities can be summarised as including in particular musical activities, social activities and activities directed at particular groups, such as children and young families, all of which are open to all.

Our regular activities

During the latter part the year when we were able to open up, albeit with restrictions due to the pandemic, we celebrated Holy Communion at 8.00 am on an occasional basis, and at 11.00 am on Thursdays. On Sundays at 10.00 am, we held an "All the Family Service" on the first Sunday of the month, a Family Eucharist on the third Sunday, and Parish Communion on the remaining Sundays. The Family Service was particularly successful, with growing involvement of our young people.

Our Sunday evening service at 6.30 pm is a Choral Communion on the first Sunday and Choral Evensong according to the Book of Common Prayer on the third and fourth Sundays. We have introduced, on the second Sunday evening, a service of choral compline.

When circumstances permitted, we continued with weekly services at Bentley House, a local care home, which now ministers regularly to around 20 elderly residents who could not otherwise attend church and we continued "Messy Church" in St. John's Hall.

All Saints has a very strong musical tradition, and we have a Choir of young people and adults, which is open to anyone wishing to make a regular commitment to leading the congregation in singing at services, and to learn about the rich variety of sacred music. We believe that the musical training involved has strong educational benefits, and many of our former choir members have gone on to achieve success both in music and in other walks of life.

Our Director of Music, Martin Penny, the Assistant Director of Music, and our Visiting Organ Scholar play the church's fine "Father Willis" organ, and also have a leading role in encouraging the young and enthusiastic atmosphere of our Choir. Another activity for which All Saints is well known in the town is our regular series of "Soundbites" concerts on Wednesday lunchtimes, which cater for all ages, but mainly retired people, and are free of charge, although donations are encouraged. These concerts are of a high standard, and often feature promising young

professional musicians who are just starting their careers. They are also highly popular, and some of the regular attenders comment on how friendly and welcoming they are, and how they are a great social service to the town, as well as a musical one. We were able to reintroduce a programme of concerts in the Autumn, albeit with no catering provision.

We also value highly the social and other activities connected with the church. Many special groups exist in the church, for a variety of purposes, and although they are largely attended by members of the church community, they are open to all without distinction. Apart from the activities already mentioned above, we have a Mothers' Union which meets monthly, a Flower Club which both arranges flowers in the church building, including for weddings, and organises occasional special events, an Art Group which has held a number of exhibitions, a Work Party to undertake essential maintenance tasks and an active group of bellringers, which we share with St. Andrew's Church.

Impact of the Covid-19 pandemic

For much of the year, we have been greatly restricted in our ability to run our normal programmes, but we continued our programme of telephone one to one contact with the vulnerable members of our regular congregation and others in our community. When services were able to be reintroduced in the church, we introduced a weekly Morning Prayer service online to continue our online ministry.

Throughout we have used digital means to create and publish weekly newsletters which have been circulated to a confirmed 'audience' of over 30 paper recipients, more than 110 via email, some 400 social media followers (across Facebook, Instagram & Twitter) and have had hundreds of downloads from our website.

Review of 2021

The financial position is set out in more detail in the following sections of this report. The impact of the pandemic on our ability to raise funds from special services and events has been severe, but we have also managed to continue to reduce costs, mainly on utilities. In addition we have been supported by our regular givers, all of whom have continued their donations, and some have managed to increase their support during the lockdowns. During the year our operating deficit was £18,600, which together with losses in 2020 meant that we had to somehow cover losses totalling around £43,000 in order to maintain adequate unrestricted reserves. Early in the year we transferred designated funds totalling £9,500 from our Fabric and Organ Funds and received grants of £10,500 from our Hall funds and from legacies. Additionally we held a special Gift Day in July which raised over £24,000 and express our grateful thanks to supporters for their generosity. Being able to open the church for events in the Spring and in the last quarter for concerts and events in the last quarter produced a total of over £15,000 towards general funds. We are particularly grateful to Hertford Choral Society, the Phoenix Jazz Band and Simon Balle School, each of whom donated the proceeds of concerts to the church, in order to help us through this difficult time. The result for the year is a surplus on unrestricted funds of £25,500 which has restored our unrestricted reserves to acceptable levels at the end of 2021.

We were able to make in full our requested charitable contribution to the Diocese of St. Albans which effectively pays for the costs of the Ministry, as well as supporting the Bishop's Harvest Appeal. Other charities have benefited from us being open for part of the year to occasional services, in particular funerals and a wedding.

Previously we reported that some £25,000 will have to be spent on repairs and maintenance of the bells. As the appeal, led by our bellringers, raised the required sum, a contract for the work was entered into and a deposit paid in 2020. Work commenced in February 2021 and was completed by June 2021 at a total cost of £24,330, of which £17,032 was paid in the 2021 financial year.

Financial Position

The independently examined accounts of the PCC are attached to this report and full details of the financial position are contained therein together with the examiner's report to the Trustees. With the action taken early in 2021 to restore the general reserves and the encouraging outcome for the year, they are satisfied that the charity's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course and accordingly the accounts have been drawn up on a going concern basis using the receipts and payments convention.

During 2022 the trustees hope to put forward plans for the future to put the charity on a sound financial footing.

Reserves policy and risk management

Donations and grants that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in Unrestricted funds, some of which have been designated for special purposes. The Trustees will be reviewing the level of reserves once it has become clear when restrictions can be lifted to allow services and events to recommence, or mid-year, whichever is earlier.

The Trustees confirm that risks are reviewed on an ongoing basis and systems and procedures are brought into place to manage those risks.

Recruitment and training policy for new Trustees

Trustees are elected at the Annual Parochial Church Meeting or are co-opted by the Trustees. The persons entitled to vote at the APCM in order to elect the Trustees are those on the Electoral Roll of All Saints Church, Hertford. Training of new trustees takes the form of individual briefings and copies of the guidance for trustees issued by the Charities Commission.

Independent Examiner

Alix Bainbridge-Spring has been appointed as Independent Examiner to the charity.

Statement of disclosure of information to the Independent Examiner

We, the trustees who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant information of which the charity's independent examiner is unaware; and
- we have taken all the steps that we ought to have taken as trustees in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

By order of the trustees



Mary Penny

Secretary

6th April 2022

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ALL SAINTS HERTFORD PCC
FOR THE YEAR ENDED 31 DECEMBER 2021**

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act.
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A Bainbridge Spring

Alix Bainbridge-Spring

8th February 2022

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Incoming resources					
Incoming resources from generated funds					
Voluntary income	3	25,726	-	25,726	8,311
Incoming resources from charitable activities	4	102,108	4,607	106,715	96,909
Investment income	5	773	6	779	862
Other income	6	1,232	-	1,232	1,232
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total incoming resources		129,839	4,613	134,452	107,314
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Resources expended					
Charitable activities:					
Grants and donations	7	78,741	880	79,621	79,227
Church services	8	27,184	18,893	46,077	44,323
Administration		7,906	-----	7,906	8,531
Total resources expended		113,831	19,773	133,604	132,081
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net incoming resources					
before transfers		16,008	(15,160)	848	(24,767)
Gross transfers between funds		9,500	(9,500)	--	-
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net movement in funds		25,508	(24,660)	848	(24,767)
Reconciliation of funds					
Total funds at 1 January 2021		11,691	79,927	91,618	116,385
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total funds at 31 December 2021		37,199	55,267	92,466	91,618
		<u> </u>	<u> </u>	<u> </u>	<u> </u>

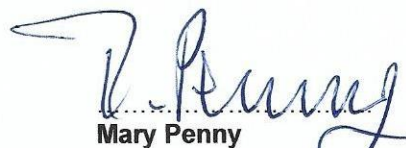
The notes on pages 10 to 15 form part of these accounts.

**BALANCE SHEET
AS AT 31 DECEMBER 2021**

	Notes	2021 £	2020 £
Fixed assets			
Tangible fixed assets		-	-
Current assets			
Cash		-	100
Cash at bank		91,986	91,039
Diocesan Special Deposit Account		480	480
		<u>92,466</u>	<u>91,619</u>
Net assets		<u>92,466</u>	<u>91,619</u>
Funds			
Restricted funds	9	55,267	70,428
Unrestricted funds:			
Designated funds		-	9,500
General fund	9	37,199	11,691
		<u>£92,466</u>	<u>£91,619</u>

Approved by the trustees on: 6th April 2022
and signed on their behalf by


.....
Colin Bird


.....
Mary Penny

The notes on pages 9 to 15 form part of these accounts.

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

1 Trustees' responsibilities

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the regulations applicable to Smaller Charities preparing their accounts on a cash receipts and payments basis. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

2 Accounting policies**2.1 Accounting convention and standards**

The financial statements have been prepared under the receipts and payments convention.

2.2 Basis of preparation

The Charity relies on voluntary donations from regular givers, collections at church services and fund-raising activities. These have been severely curtailed during the Covid-19 pandemic; however with the action taken early in 2021 to restore the general reserves, the trustees are satisfied that the charity's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course and accordingly the accounts have been drawn up on a going concern basis using the receipts and payments convention.

2.3 Fixtures, fittings, and equipment

Fixtures, fittings, and equipment are depreciated over their useful economic life of three years on a straight-line basis. There were none at 31 December 2020 (2019: none).

2.4 Resources expended

Expenses have been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

2.4 Resources expended (continued)

Charitable activities are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

2.5 Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when received and the charity is legally entitled to the income.

2.6 Taxation

The charity is exempt from tax on its income and gains to the extent that income and gains are applicable to and are applied for charitable purposes only.

2.7 Investment income

Income from investments is included in the statement of financial activities in the year in which it is received.

2.8 Gifts in kind

Where services are provided to the charity as a donation that would normally be purchased from our suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to the charity.

2.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

From time to time, the trustees designate monies for a particular use and transfer funds from the General Fund to other Funds.

3 Voluntary income

Voluntary income for the year falls into the following categories:

	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Donations				
St John's Hall	7,500	-	7,500	1,500
Concerts	7,626	-	7,626	2,672
Fundraising	7,600	-	7,600	3,048
	<u>22,726</u>	<u>-</u>	<u>22,726</u>	<u>7,220</u>
Grants				
	<u>3,000</u>	<u>-</u>	<u>3,000</u>	<u>960</u>
Gifts in kind				
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total voluntary income	<u>25,726</u>	<u>-</u>	<u>25,726</u>	<u>8,180</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

4	Incoming resources from charitable activities	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
	Planned giving	50,358	-	50,358	51,889
	Donations	26,913	552	27,465	22,206
	Income tax reclaimed	18,172	-	18,172	18,379
	LPW Grant for bells	-	4,055	4,055	
	Baptisms, weddings, and funerals	4,640	-	4,640	4,149
	Collections for missions and charities	2,025	-	2,025	286
		<u>102,108</u>	<u>4,607</u>	<u>106,715</u>	<u>96,909</u>
5	Investment income			2021 £	2020 £
	Interest on short term deposits and dividends			779	928
				<u>779</u>	<u>928</u>
6	Other income			2021 £	2020 £
	Cull bequest			<u>1,232</u>	<u>1,232</u>

ALL SAINTS HERTFORD PCC

Registered Charity No: 1134035

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

7 Grants and donations	2021	2020
	£	£
St Albans Diocesan Board of Finance	76,717	78,371
Teaching awards	880	570
Bishop's Harvest Appeal	271	286
MS Society	767	-
Isabel Hospice	301	-
Royal British Legion	351	-
Age UK	167	-
Friends of Aschiana UK	162	-
Practical Action	<u>5</u>	-
	<u>79,621</u>	<u>79,227</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

8	Church Services	2021 £	2020 £
	Heating	6,243	7,472
	Electricity and water	1,958	2,349
	Insurance	6,358	6,124
	Altar requisites and other costs	2,851	2,044
	Repairs and maintenance	18,824	9,069
	Music	9,843	10,556
	Box organ	0	6,052
	Defibrillator	0	657
		<u>46,077</u>	<u>44,323</u>

9	Movements in funds	At 1 January 2021 £	Incoming resources £	Outgoing resources £	At 31 December 2021 £
	Restricted/designated funds				
	Peregrine Falcons Webcam Fund	0	500	0	500
	Bells Fund	14,513	4,055	(17,032)	1,536
	Fabric Fund	23,747	2	(1,791)	15,458
	Music Development Fund	13,414	55	(950)	12,519
	Choir Legacy Fund	17,468	0	(0)	17,468
	Organ Fund	9,091	0	(0)	6,091
	Defibrillator Fund	304	0	(0)	304
	Heating Fund	1,391	0	(0)	1,391
	Cull Heating Income Fund	-	1,232	(1,232)	-
	Total restricted funds	79,928	5,844	(21,005)	(9,500)
	Transfers from related activities	-	10,500	-	(10,500)
	Unrestricted funds				
	General Fund	11,691	119,339	(113,831)	20,000
		<u>91,619</u>	<u>135,683</u>	<u>(134,836)</u>	<u>0</u>
					<u>92,466</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

- 10** The Trustees received no reimbursement of expenses during the year for their services as trustees. The Vicar receives reimbursement of working expenses incurred in this role.

The average weekly number of employees during the year was made up as follows:

	2021	2020
	No:	No:
There were no employees during the period and therefore there are no staff employed who earn more than £60,000 per annum	0	0
	<hr/>	<hr/>

- 11** During the year, the Trustees neither received nor waived any emoluments for their services as trustees (2020: Nil). The Parish Administrator, who is also a trustee, receives a small honorarium for services in that role and the Director of Music, who is also a trustee, receives fees for services in that role.

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