

*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:**

Alix Bainbridge-Spring

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

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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, Bengoe; Little Amwell; and Hertingfordbury.



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### **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.

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**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.



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

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.

**Independent Examiner**

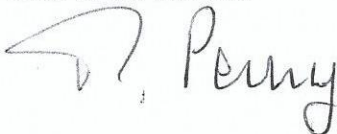
Alixé Bainbridge-Spring has been appointed as Independent Examiner to the charity.

**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**

**29<sup>th</sup> 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**

**23<sup>rd</sup> February 2023**

**ALL SAINTS HERTFORD PCC**

Registered Charity No: 1134035

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2022**

|  | Notes | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2022<br>£ | Total<br>2021<br>£ |
|--|-------|----------------------------|--------------------------|--------------------|--------------------|
| <b>Incoming resources</b>              |       |                            |                          |                    |                    |
| 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              |
| <b>Total incoming resources</b>        |       | <b>101,934</b>             | <b>5,608</b>             | <b>107,542</b>     | <b>134,452</b>     |
| <b>Resources expended</b>              |       |                            |                          |                    |                    |
| 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              |
| <b>Total resources expended</b>        |       | <b>127,480</b>             | <b>10,189</b>            | <b>137,669</b>     | <b>133,604</b>     |
| <b>Net incoming resources</b>          |       |                            |                          |                    |                    |
| <b>before transfers</b>                |       | <b>(25,546)</b>            | <b>(4,581)</b>           | <b>(30,127)</b>    | 848                |
| Gross transfers between funds          |       | 1,391                      | (1,391)                  | --                 | -                  |
| Net movement in funds                  |       | (24,155)                   | (5,972)                  | (30,127)           | 848                |
| <b>Reconciliation of funds</b>         |       |                            |                          |                    |                    |
| Total funds at 1 January 2022          |       | 37,199                     | 55,267                   | 92,466             | 91,618             |
| <b>Total funds at 31 December 2022</b> |       | <b>13,044</b>              | <b>49,295</b>            | <b>62,339</b>      | <b>92,466</b>      |

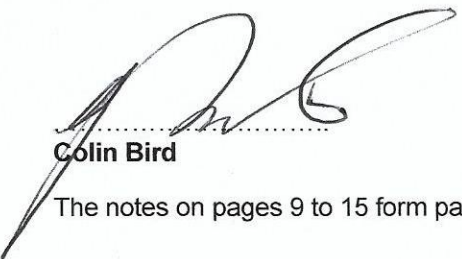
The notes on pages 10 to 15 form part of these accounts.

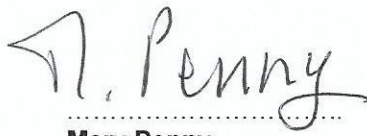


**BALANCE SHEET**  
**AS AT 31 DECEMBER 2022**

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

Approved by the trustees on: 29<sup>th</sup> 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**

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**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<br>funds<br>£ | Restricted<br>funds<br>£ | 2022<br>Total<br>£ | 2021<br>Total<br>£ |
|-------------------------------|----------------------------|--------------------------|--------------------|--------------------|
| <b>Donations</b>              |                            |                          |                    |                    |
| 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>      |
| <b>Grants</b>                 | -                          | -                        | -                  | 3,000              |
|                               | <u>-</u>                   | <u>-</u>                 | <u>-</u>           | <u>-</u>           |
| <b>Gifts in kind</b>          | -                          | -                        | -                  | -                  |
|                               | <u>-</u>                   | <u>-</u>                 | <u>-</u>           | <u>-</u>           |
| <b>Total voluntary income</b> | <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<br>funds<br>£ | Restricted<br>funds<br>£ | 2022<br>Total<br>£ | 2021<br>Total<br>£ |
|--|----------------------------|--------------------------|--------------------|--------------------|
| 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<br>£    | 2021<br>£  |
|---|--------------|------------|
| Interest on short term deposits and dividends | <u>1,016</u> | <u>779</u> |

**6 Other income**

|              | 2022<br>£    | 2021<br>£    |
|--------------|--------------|--------------|
| Cull bequest | <u>2,063</u> | <u>1,232</u> |



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

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**7 Grants and donations**

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

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

|   |                                   |                           |                            |                            |                                  |               |
|---|-----------------------------------|---------------------------|----------------------------|----------------------------|----------------------------------|---------------|
| 8 | Church Services                   |                           |                            |                            | 2022<br>£                        | 2021<br>£     |
|   | 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             |
|   |                                   |                           |                            |                            | <u>49,482</u>                    | <u>46,077</u> |
| 9 | Movements in funds                |                           |                            |                            |                                  |               |
|   |                                   | At 1 January<br>2022<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | At 31 December<br>Transfers<br>£ | 2022<br>£     |
|   | 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        |
|   |                                   | <u>92,466</u>             | <u>116,590</u>             | <u>(146,717)</u>           | <u>(0)</u>                       | <u>62,339</u> |



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

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- 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:

|  | <b>2022<br/>No:</b> | <b>2021<br/>No:</b> |
|--|---------------------|---------------------|
| 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 (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**

|                                     | <b>2022</b>     | <b>2021</b>    |
|-------------------------------------|-----------------|----------------|
|                                     | <b>671.39</b>   | <b>698.19</b>  |
| <b>INCOME</b>                       |                 |                |
| 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          |
| <b>TOTAL INCOME</b>                 | <b>1,249.45</b> | <b>874.35</b>  |
| <b>EXPENDITURE</b>                  |                 |                |
| 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          |
| <b>TOTAL EXPENDITURE</b>            | <b>1,388.73</b> | <b>900.15</b>  |
| <b>SURPLUS/(DEFICIT) FOR PERIOD</b> | <b>(139.28)</b> | <b>(25.80)</b> |

**Balance Sheet**

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

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            |
| <b>TOTAL (A)</b>                                     |     | <b>£ <u>515.07</u> p</b> |

**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) £ 1318.33 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)

Address..... S. HOWFIELD GREEN

..... HODDESDON HERTS EN11 9AL

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