THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, COLNEY HEATH

England & Wales · Charity number 1134735

Details

Other names	PCC ST MARK'S COLNEY HEATH
Status	Registered
Legal form	Previously excepted
Registered	2010-03-09
Register	View on the Charity Commission register

Contact

Address	9 Roestock Gardens Colney Heath St. Albans AL4 0QJ
Phone	01727 825175
Email	office@stmarks.info
Website	http://www.stmarks.info/

Activities

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

Activities: Regular public worship open to all. The provision of sacred space for personal prayer andcontemplation. Pastoral work, including visiting the sick and bereaved. Teaching of Christianity.Taking of religious assemblies in schools.Promoting the whole mission of the Church through activities for seniorcitizens, parents, toddlers and other special need groups. Supporting other charities.

Classification

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

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Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£206,101	£185,907	-	-
2023-12-31	£169,571	£187,662	-	-
2022-12-31	£182,260	£189,880	-	-
2021-12-31	£151,747	£152,631	-	-
2020-12-31	£160,564	£135,485	-	-

Trustees

Name	Role	Appointed
Amanda Furlong		2022-03-13
Claire Mearing		2024-04-21
Claire Oliver		2021-04-25
David Levy		2015-04-26
Derek Malcolm Wilcox		2024-04-21
Heather Bennett		2013-04-28
JILL SUTTIE		
Kirstie Louise Palin		2024-04-21
LORRAINE PIZAN		2014-04-26
Lorna Connery		2024-04-21
Nigel Gibbins		2022-03-13
PAM FOX		
Rev Caroline Louise Keightley		2019-09-12
Sara Martin		2022-03-13
Sheldon Stoutt		2023-03-26

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, COLNEY HEATH

England & Wales - Charity number 1134735

Accounts

St Mark's Church, Colney Heath, Hertfordshire

Annual Report and Financial Statements of the Parochial Church Council

For the year ended 31st December 2024

Incumbent:
The Revd Caroline Keightley
The Vicarage
St Mark's Close
Colney Heath, Herts
AL4 0NQ

Bank:
Barclays Bank plc
The St Albans Group
P.O. Box 104
St Albans, Herts
AL1 3AN

Independent Examiner:
A. J. Bennewith Esq
18, Farnham Road
Guildford
Surrey GU1 4XA

Registered Charity no. 1134735

Index

Page i	Index
Page 1-7	St Mark's Church 2024 Charity Trustees Annual Report
Page 8	Statement of Financial Activities 2024
Page 9	Balance Sheet
Page 10	Notes to the Financial Statements
Page 14	Accounting policies
Page 15	Independent Examination Report

St Mark's Church 2024 Charity
Trustees Annual Report

Aim and Purposes

St Mark's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church of St Mark's, Colney Heath and the Church Centre.

In 2024 we had four focus areas where we have progressed and hope to continue to develop. These were:

1. Focus on under 11s
2. Encourage and enhance Discipleship
3. Review of Spur groups
4. Equip the church for Evangelism

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Mark's. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on the public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
Provision of pastoral care for people living in the parish.
Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of St Mark and the Church Centre.

Achievements and Performance

We have been able to continue and grow our worship and services throughout the year. For further details see the Vicar's report included as Appendix A.

Worship and Prayer

Services
As a church we offer a range of services on a Sunday and over the course of the year. The 8.30am service is a quieter, reflective communion service; 10.30am follows a pattern of morning worship including children's provision with the 3rd Sunday being communion.

Our online ministry has continued with live stream throughout the year, except for August.

Prayer
In person and WhatsApp prayer meetings have been taking place regularly, on a Monday morning, Wednesday lunchtime, Thursday evening and a monthly prayer evening called 'In His Presence' on one Sunday a month. This was renamed 'Prayer hour' in the autumn. Prayer texts were sent to church members during Advent.

Fresh Expressions
In line with the Church of England's wider strategy of developing new forms of church, Fresh Expressions, we have continued to develop our ideas. The Gathering is a monthly informal, interactive service for the retired and older members of the community, meeting in the church, and attracting around 25 people per month, enjoying an informal service, fellowship and friendship.

Attendance
At present there are 100 persons on the Church Electoral Roll, 66% of whom are not resident within the parish. This represents 77 households. The average Sunday attendance was 81 adults and 17 children. This number is increased significantly when we include all of our services (not just those that take place on a Sunday morning). We estimate that our worshipping community (those who join us for worship at least once a month) is 170. For our services on Christmas Eve/Day we welcomed 279 people to worship with us. The St Mark's YouTube channel views average between 50-80 per week.

The Electoral Roll is due to be completely renewed in 2025.

Occasional offices
As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we commit ourselves to following Jesus Christ, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief, give thanks for the life which is now complete in this world and commend the person into God's keeping. We held an annual service of Thanksgiving and Remembrance in June, for those who have been recently bereaved.

During 2024 we have celebrated 0 weddings, 2 baptisms, 0 confirmations, held 8 funerals, and 3 Interment of Ashes at our church. We have also conducted 2 funerals at the crematorium.

Deanery Synod
We have had two representatives to the Deanery Synod this year. This provides the PCC with an important link between the parish and the wider structures of the church. Our Treasurer is also Deanery Treasurer, providing us with a further link. The Deanery meeting took place at St Marks in June.

The buildings
As some stains and damp have reappeared at the front and back of the church, another investigation is required, before further repainting takes place. This is now scheduled for early 2025. The Quinquennial Inspection was carried out in October and work identified will be addressed in 2025, but no new major items were found. A priority job is to attend to the gutters and roof tiles.

The emergency exit ramp from the Church Centre was finally completed this year, after being on the list for a while! Further work was done on the car park, to extend the parking and deal with a small area of flooding.

In December a new boiler was finally fitted in Church after 2 years of work by the Church Wardens and others, to obtain permission from the Diocese. Many thanks to all concerned.

The grounds
The conservation group has continued to work on our church grounds, supporting the Wardens and Assistant Wardens with numerous activities and improvements.
The woodland walk had several open days, to showcase the snow drops, at the end of February.

Eco Church Bronze Award
In November we earned the bronze award and have a certificate on the noticeboard to prove it! Many thanks to the Conservation Group as all their work helped us reach the bronze stage so quickly. We are now working towards earning the silver award.

Pastoral care
Every member of St Mark's is encouraged to be part of a Spur group, which meet at different times during the week: evening and daytime. Pastoral care takes place within these groups, as well as study and prayer. A review has been undertaken of the Spur Groups, with feedback due in 2025.

A pastoral care visiting team supports those from within and outside of our church community that may be in particular need or not part of a spur group.

Discipleship and Teaching
Biblical teaching takes place primarily through Sunday morning sermons and Spur group bible studies.

We held a 24 Hours Together event in May; friday evening in church, and then all day saturday at Christ Church Ware. This involved worship, teaching, discussion, and eating together!

Mission and Evangelism
Helping others in need is a demonstration of our faith. Our Mission Tithe is calculated as 10% of all non-restricted giving and Gift Aid. Our Tithe is divided into four, with donations to Open Doors (for the persecuted church), the 2:67 Project (benefiting youth in the local area), Feed -The Vineyard Food Bank (helping people in need in the local area) and The Bulgarian Support Fund (for the church in Varna). A donation was also allocated to STEP (benefiting youth in schools in the area). A small remainder was used by Spur groups for their own projects. Among those supported were Amos Trust and the local Women's Refuge. For our Harvest project this year we supported the Bishop of St Alban's Harvest Appeal -Thrive: Nutrition and Sustainable Agriculture in Sri Lanka in partnership with Leprosy Mission. This provides support to families affected by Leprosy to grow their own food and raise their standard of living. A Tear Fund Big Quiz Night was also held in October, raising money for Tear Fund's work throughout the world.

We have partnered with Samaritans Purse for the shoebox Christmas Appeal again in 2024. The Church Centre was used as a collection/drop off centre for shoeboxes, which were then transported to the processing centre.

Our partnership with Acts435 has continued, a charity which matches people who want to give money, with those in genuine need (who might be of any faith or none).

A Discovery course ran in June and July 2024.

Community and Outreach
We have continued to respond to the needs of the Local Community, and the cost of living crisis.
We held a Big Lunch event, for 1 day in the Easter holidays, over 3 days in late August, and for 1 day in October half-term, providing lunch and activities for all ages.
We have also been supporting the Vineyard Foodbank by collecting items they require.

The Gathering has continued to meet once a month on a Tuesday afternoon. This is for the retired and older members of our community.

The monthly Saturday Men's breakfast has continued this year along with several curry nights (home cooked!) throughout the year. The monthly women's brunch has also been running after the Men's Breakfast.
A joint Burn's Night Celebration was held at the end of January.

The monthly Community Cafe provides a gentle welcome and introduction to church for anyone available on a Thursday morning. This is another social occasion to build community in the village.

The craft group and Knit and Natter provide further opportunities for people to interact in a friendly, relaxed environment.

The Vicar, Associate Vicar and Youth Minister have shared the taking of fortnightly assemblies in the local primary school. The school normally holds services in the church at Christmas and Harvest, and visits at other times for class projects.

Smartees has continued meeting on a Wednesday morning in the Church Centre. This is a group for carers and children under Nursery age, with toys, group singing and a craft activity for the children.

The weekly event for young people, Connect, continued this year, for school years 6 to 9 after school on Thursdays.

This year's Remembrance Service included a parade and attendance from the local Rainbows, Brownies and Guides.

Financial Review

Total receipts on unrestricted funds were £175,320 (£164,508 in 2023). Restricted donations of £30,781 were also received (£5,063 in 2023) and are detailed in the Financial statements.

Currently 63 households give regularly to St Marks, of the 77 households on the Electoral Roll (82%), mainly by standing order or bank transfer.
During the year, 4 planned givers stopped and 3 started, and planned giving to general funds increased by 6%. One off lump sum gifts increased by 56%! All gift aid claims are up to date.

£185,907 (including restricted funds of £12,323) was spent to provide the Christian ministry from St Mark's Church, including the contribution to the diocesan Parish Share which was £72,752, £3,205 spent on the Church centre car park and emergency exit ramp and £3,215 on replacing the Church boiler. The Parish Share provides the stipends and housing for clergy, training costs and pensions. The sum that the churches in the deanery have to find is shared between the churches according to a formula that is based mainly on a head count of the congregations.

The result for the year was a net increase of £20,516 on overall funds.

When we entered 2024, we carried forward £21,928 in general funds and had a predicted budget deficit of £14,750.
We were very fortunate and blessed in 2024, to receive a bequest from Joyce Margaret Brown (unknown to us!) totalling £15,700. With this, and lump sum gifts that came early in 2024 (not pledges), the deficit was filled, and more! Praise God, but the issue remained that regular monthly giving needed to be increased to cover increases in costs due to inflation and energy costs, over the last two years.

Our November 2024 Pledge Sunday reminded us of the need to review our giving. 53 responses were received, totalling £1,430 per month before gift aid, representing 60% of our monthly target, and also lump sum gifts totalling £22,080. (Some of this will be received after April 2025). After including this increased regular giving, the 2025 Budget still shows a deficit of £12,500 for the year, but we have lump sums to cover this if required.

Looking forward to 2025, expenditure is needed on the church to investigate the staining at the front and back of church, and some further painting at the rear. The Quinquennial Inspection took place in October and work identified will be addressed in 2025, but no new major items were found. A priority job is to attend to the gutters and roof tiles. A total of £13,000 for these two items, can be covered by the pledge lump sums.

Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward at 31st December on unrestricted funds totalled £23,664. Restricted funds of £25,477 were also carried forward.

Reserves Policy
The PCC has a reserves policy of maintaining sufficient funds, minimum of £10,000, in the general fund in order to maintain operational liquidity. This has been met this year.

It is our policy to invest our fund balances with the CBF Church of England Deposit Fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our Church what it is. In particular we want to mention our churchwardens David and Nigel, for all their work, both seen and unseen, and all other members of the PCC, for their valuable contribution to our ministry and for keeping the church running and flourishing.

Plans for the Future

As we look ahead St Mark's recommits it's plans and aims to fall in line with what God is calling us to do next, in the pursuit of our overall aims and objectives.

Structure, Governance and Management

The method and appointment of PCC members is as set out in the Church Representation Rules. At St Mark's the membership of the PCC consists of the incumbent (our Vicar), Associate Vicar, Churchwardens, Deanery Synod representatives, and lay members elected by those members of the congregation who are on the Electoral Roll of the church. All those who regularly attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The Treasurer is co-opted each year and others may be co-opted to perform specific roles, as required. The PCC has decided on the rule that PCC members are elected for a maximum of two consecutive 3-year terms and thereafter have to stand down for at least 1 year before seeking re-election.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year, chaired by the lay vice-chair or our Vicar. The Standing Committee has power to transact the business of the PCC between meetings, subject to any directions given by the Council. The Standing Committee has met before each PCC to check outstanding actions and to set the Agenda for the next meeting of the PCC.

Key items discussed at PCC during 2024 have included:

- Evangelism
- Youth ministry
- Church heating
- Churchyard and graveyard management

Safeguarding

The PCC has had due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. The PCC are working through the "Parish Dashboard" to ensure that St Mark's meets Diocesan safeguarding requirements, and we are currently at level 3. Our Parish Safeguarding Officer (PSO) has continued to be supported by a small group who review the safeguarding policies produced by the Diocese and Church of England before taking them to the PCC for ratification.

We aim to ensure that all volunteers are recruited safely using the Diocesan policy. We work to ensure that all volunteers have the appropriate DBS and have completed safeguarding training as appropriate.

St Mark's Church 2024 Charity
Trustees Annual Report

Administrative Details and Trustees

St Mark's Church is situated in Colney Heath, near the A414 Longabout. It is part of the Diocese of St Albans within the Church of England. The correspondence address is The Church Office, Church Lane, Colney Heath, Hertfordshire. AL4 0NH. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and as a charity with income of over £100,000 is registered with the Charity Commission: Registered Charity No. 1134735.

PCC members who have served from 1st January 2024 are:

Ex Officio members		
Incumbent:	Revd Caroline Keightley	
Associate Vicar:	Revd Jill Suttie	
Wardens:	Mr Nigel Gibbins	
	Mr David Levy	
Deanery Synod Reps:	Mrs Lorraine Pizan	(1 yrs to run)
	Miss Heather Bennett	(1 yrs to run)
Hon Treasurer (co-opted):	Mrs Pam Fox	
Safeguarding Officer (co-opted):	Mrs Claire Mearing	
Secretary (non-voting):	Mrs Jackie Shaw	
Elected members (7)	Miss Sarah Archer	(To APCM April 2024)
	Mrs Liz Moore	(To APCM April 2024)
	Mrs Annie Hall	(To APCM April 2024)
	Mrs Claire Oliver	(Re-elected at APCM April 2024) Lay Vice-Chair
	Mrs Amanda Furlong	(1 yr to run)
	Mrs Sara Martin	(1 yr to run)
	Mr Sheldon Stoutt	(2 yrs to run)
	Mrs Kirstie Palin	(From APCM April 2024)
	Mr Derek Wilcox	(From APCM April 2024)
	Mrs Lorna Connery	(From APCM April 2024)

Approved by the PCC on 11th **March 2025**

and signed on their behalf by Mrs C Oliver PCC Lay Vice-Chair .....C Oliver.....

Appendix A – APCM Vicar's Report 2025

As we gather for our APCM, we come with thankful hearts, ready to celebrate and reflect on what God has been doing among us. Matthew 25:40 reminds us, "Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me." And as we take a moment to look back, we can see His hand at work in so many ways.

Lives have been touched, people have found their way back to faith and church, prayers have been answered, support has been given where it was needed, new preachers have preached, children and youth work has grown, the sick have been visited, the community has been blessed and we have worshipped. Across all ages, we have

built one another up, showing through our actions what it means to follow Jesus. Because when we care for Jesus' people, we care for him.

St Mark's is a place where God moves through His people, and that includes each and every one of us. Whether it's through offering a kind welcome, using a skill to serve, or tending the garden so others can enjoy it, God works through us. We see Him in the quiet prayers of the oldest members praying for the youngest, in the quick responses to a WhatsApp prayer request, in the small but powerful acts of care that make a difference in someone's day.
This past year has been one of faithfulness and fresh beginnings, long-standing members continuing to serve, new faces joining, and those who had drifted away returning. It's been a joy to see God at work. And so, before anything else, thank you. Thank you to everyone for all the ways you have given, served, and prayed. Some of it has been visible, much of it unseen, but all of it matters. Each action seen by Jesus, as when you care for his people, you care for him.

Our vision continues to shape us as we move forward:

1. Worship, teaching, and discipleship for all ages – creating spaces where we encounter God together.
2. Strengthening our welcome and belonging – making sure everyone feels at home at St Mark's.
3. Developing outreach and mission – engaging both locally and through our mission partners.
4. Equipping the church for evangelism – giving confidence to share faith through seeker courses and training.
5. Partnering with Shannon – supporting the growth of our family and youth work.

And as we look ahead, let's be expectant.

- Let's deepen our worship, prayer, and faith through our sermon series on David's worship and prayer life.
- Let's set aside time during Thy Kingdom Come week to pray together, leading up to a shared service and brunch.
- Let's celebrate at our baptism, reaffirmation, and confirmation service with the Bishop in June.
- Let's invite others to The Big Saturday Night, a time of fun and faith.
- Let's invest in Youth Alpha, a new daytime craft group, and the many opportunities God is giving us.
-

This journey of faith is not about ticking off tasks or getting everything right—it's about seeking Jesus and trusting Him with the process. We don't need to have it all figured out; we just need to keep moving towards Him, knowing that He is faithful. And when we care for others, in all the big and small ways, we are caring for Him.

We also hold space for the reality that while our church is growing, we have also faced loss, illness, and change. We carry both joy and sorrow, knowing that Jesus walks with us in every season.
So as we move forward, let's not miss the beauty of what God is doing right now. Let's be fully present, fully available, and fully expectant. Not because of what we bring, but because of who He is. We love because Christ first loved us, and it is His love that strengthens us and gives us all we need to keep going. And as we faithfully follow Him, we look forward to the day when we will hear Him say, "Well done, good and faithful servant." For when we cared for them, we cared for Him.

To finish, Isaiah 46: 4 Even to your old age and grey hairs I am he, I am he who will sustain you. I have made you and I will carry you; I will sustain you and I will rescue you.

Parochial Church Council of St Mark, Colney Heath
STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
INCOME AND ENDOWMENTS FROM:						
Donations and Legacies	2(a)	160,061	27,160		187,221	153,873
Charitable activities	2(c)	11,202			11,202	10,580
Investments	2(b)	2,216	21		2,237	1,688
Other	2(d)	1,841	3,600		5,441	3,430
Total		175,320	30,781	0	206,101	169,571
EXPENDITURE ON:						
Charitable activities	3	173,584	12,323		185,907	187,662
Total		173,584	12,323	0	185,907	187,662
NET INCOME/(EXPENDITURE)		1,736	18,458	0	20,194	(18,091)
Gains on investment assets: on revaluation	4			322	322	1,223
Transfers between Funds						
NET MOVEMENT IN FUNDS		1,736	18,458	322	20,516	(16,868)
RECONCILIATION OF FUNDS						
Total Funds brought Forward		21,928	7,019	14,176	43,123	59,991
TOTAL FUNDS CARRIED FORWARD		23,664	25,477	14,498	63,639	43,123

CONTINUING ACTIVITIES

All income and expenditure has arisen from continuing activities

The notes on pages 10 to 14 form part of this account

Parochial Church Council of St Mark, Colney Heath
Balance Sheet at 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
FIXED ASSETS:						
Tangible	6			0	0	0
Investment	7		48	14,498	14,546	14,222
Total fixed Assets			48	14,498	14,546	14,222
CURRENT ASSETS:						
Debtors	10	3,602	2,421		6,023	5,001
Short term deposits	9	9,706	23,008		32,714	31,064
Cash at bank and in hand	8	27,802	0		27,802	19,346
Total current Assets		41,110	25,429	0	66,539	55,411
LIABILITIES:						
Creditors: Amounts falling due within one year	11	(17,446)			(17,446)	(26,510)
Net current Assets or liabilities		**23,664**	**25,429**	**0**	**49,093**	**28,901**
TOTAL ASSETS LESS CURRENT LIABILITIES		23,664	25,477	14,498	63,639	43,123
TOTAL NET ASSETS OR LIABILITIES:		23,664	25,477	14,498	63,639	43,123
PARISH FUNDS						
Unrestricted	12	23,664			23,664	21,928
Restricted			25,477		25,477	7,019
Endowment				14,498	14,498	14,176
		23,664	**25,477**	**14,498**	**63,639**	**43,123**

Approved by the Parochial Church Council on 11th March 2025 and signed on its behalf by:

Claire Oliver (Lay Vice-chair)

Pamela Fox (Member, Hon. Treasurer)

PAROCHIAL CHURCH COUNCIL OF ST MARK'S CHURCH, COLNEY HEATH
Notes to the financial statements for the year ended 31 December 2024

1 ACCOUNTING POLICIES

Based on the model set of accounting policies, published by the Central Board of Finance of the Church of England; full details given on page 14.

2 INCOME

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
2(a) Donations and Legacies						
Bank Direct		115,154			115,154	108,957
Bank Direct (CAF, GYE or Equiv)		300			300	300
Envelope Scheme		240			240	240
Loose gifts (Including card reader)		2,395			2,395	1,993
Other Donations		210	20,330		20,540	13,175
Gift Aid tax recovered		26,062	5,083		31,145	27,139
Bequests		15,700			15,700	
Support for the Armstrongs			0		0	75
Centre Fund			375		375	375
Acts 435			400		400	480
Bishop's Harvest Appeal			827		827	929
Spur Groups supported organisations			145		145	210
		160,061	27,160	0	187,221	153,873
2(b) Investments						
Interest CBF Deposit Fund		1,562			1,562	1,146
Interest Current Accounts		191			191	102
Interest Easement Deposit Account		87			87	51
Interest Roberts Bequest	Note 7		21		21	19
Cemetery Interest (Pugh and East)	Note 7	376			376	370
		2,216	21	0	2,237	1,688
2(c) Charitable activities						
Income -Centre hire		3,635			3,635	6,385
Weddings/Funeral Fees		3,807			3,807	2,083
Marksmen		1,104			1,104	625
Women's Events		285			285	
The Big Lunch		106			106	111
Passover Meal		0			0	270
The Tearfund Quiz		434			434	336
Community Cafe		372			372	347
Smartees		409			409	423
24 Hours Away		1,050			1,050	0
		11,202	0	0	11,202	10,580
2(d) Other income						
CHPC Grant for Closed Graveyard Maintenance			1,650		1,650	1,650
Diocesan Youth Grant			500		500	500
Government Grant for VAT recovery Quinquennial		1,421			1,421	0
County Council Grant for The Big Lunch			250		250	500
Parish Council Grant for The Big Lunch 2023			200		200	
Parish Council Grant for The Big Lunch 2024			500		500	
St Albans District Council Grant for The Big Lunch			500		500	
Special Collections		420			420	455
Diocesan Grant for Energy Audit					0	325
		1,841	3,600	0	5,441	3,430
TOTAL INCOMING RESOURCES		**175,320**	**30,781**	**0**	**206,101**	**169,571**

3 EXPENDITURE

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
Ministry	Note 14	4,709	0	0	4,709	3,562
Office and Staff						
Staff Salaries and NICS	Note 5	42,652	5,625		48,277	43,869
Pensions	Note 5	2,455			2,455	2,442
Training		667			667	667
Telephone and Broadband		517			517	388
Office Equipment		0			0	22
		46,291	5,625	0	51,916	47,388
Church Centre						
Gas (Church and Centre)		7,258			7,258	5,380
Water (Church and Centre)		278			278	337
Electricity (Centre)		1,719			1,719	1,764
Insurance (Church and Centre)		2,593			2,593	2,489
Maintenance		491			491	1,686
Car Park		1,555			1,555	3,540
Emergency Exit Ramp		1,650			1,650	
Cleaning/hygiene materials		409			409	272
		15,953	0	0	15,953	15,468

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
Church Building and Services						
Services expenses		1,590			1,590	2,465
New Bibles					0	817
Refreshments		513			513	617
Electricity (Church)		2,429			2,429	1,817
Maintenance		808			808	2,060
New Boiler			3,215		3,215	
Energy Audit					0	414
Quinquennial Inspection		857			857	
Quinquennial Work					0	9,685
		6,197	3,215	0	9,412	17,875
Stationery						
Photocopier costs		1,765			1,765	1,595
Other stationery		254			254	344
Texts		101			101	74
Church Suite Database		726			726	651
		2,846	0	0	2,846	2,664
Other						
Youth Work		1,436			1,436	2,129
Smartees		259			259	172
Marksmen		644			644	568
Women's Events		185			185	
Flowers		212			212	384
Training/Conferences		50			50	0
Deanery		45			45	45
Publicity (Christmas and Easter)		290			290	260
Monthly fee for CAF Bank Account/ Bank Charges		61			61	60
Website		624			624	627
The Gathering		26			26	143
24 Hours Away		773			773	
Other		116	150		266	166
Acts 435			400		400	480
The Big Lunch		707	950		1,657	1,705
Passover Meal					0	175
Special Collections		420			420	455
Cemetery Interest (Pugh and East)	Note 4	376			376	370
		6,224	1,500	0	7,724	7,739
Mission						
Mission Tithe 2024	Note 13	16,000			16,000	14,450
Bishop's Harvest Appeal			827		827	929
Evangelical Alliance		130			130	130
CVM		60			60	60
The Tearfund Quiz		434			434	336
Spur Groups supported organisations			145		145	210
Armstrongs			0		0	75
		16,624	972	0	17,596	16,190
Diocesan Parish Share		72,752			72,752	70,073
Open Graveyard		668			668	351
Trees in Open Graveyard					0	3,500
Closed Graveyard			1,011		1,011	1,652
Governance costs						
Independent Examination of Accounts		1,320			1,320	1,200
TOTAL RESOURCES EXPENDED		**173,584**	**12,323**	**0**	**185,907**	**187,662**

4 GAINS AND LOSSES ON INVESTMENTS - UNREALISED

Pugh Bequest	1st Jan 2024	8,500	31st Dec 2024	8,694	Net gain	194
I. F. East For Graveyard	1st Jan 2024	5,021	31st Dec 2024	5,134	Net gain	113
Roberts Bequest	1st Jan 2024	655	31st Dec 2024	670	Net gain	15
						322

Interest arising on the Roberts bequest accrues to the Church maintenance fund.
'Cemetery Interest' arising on the Pugh and East bequests is paid to the Parish Council for maintenance of the closed graveyard.

5 STAFF COSTS

Honoraria and Wages

During the year the PCC employed two Parish Administrators, a cleaner and a Youth Minister, all of whom earned less than £60,000.

	TOTAL 2024	TOTAL 2023
Wages and Salaries	48,277	43,869
Employers contributions to defined contribution pension Schemes	2,455	2,442
	50,732	46,311

6 FIXED ASSETS FOR USE BY PCC

The Church and Centre are insured for £5,000,000 and are not shown on the balance sheet as the Church is a consecrated building and the Centre is built on consecrated ground, both unsaleable without a faculty.

7 INVESTMENTS - Graveyard

Miss Pugh Bequest -Endowment Fund	376 shares at bid price on 31st Dec 2024	8,694
Income restricted (Churchyard upkeep). CBF Investment Fund	Shares, held by St Albans DBF as custodian trustee	
Mrs Roberts Bequest -Endowment Fund	28.97 shares at bid price on 31st Dec 2024	670
Income restricted (Church and Churchyard upkeep). CBF Deposit Fund, held by St Albans DBF as custodian trustee		
I.F.East for Graveyard -Endowment Fund	253 shares at bid price on 31st Dec 2024	5,134
COIF (Charities Official Investment Fund) Charity Fund		

	Unrestricted	Restricted	Endowment	TOTAL 2024	TOTAL 2023
Pugh			8,694	8,694	8,500
Roberts		48	670	718	701
East			5,134	5,134	5,021
	0	48	14,498	14,546	14,222

8 CASH AT BANK AND IN HAND

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
Bank (Current Account)	594			594	500
Bank (Business Premium Account)	8,782			8,782	11,810
CafCash Account	18,426			18,426	7,036
	27,802	0	0	27,802	19,346

9 DEPOSITS

CBF Deposit Fund	7,978	23,008		30,986	29,424
Easement	1,728			1,728	1,640
	9,706	23,008	0	32,714	31,064

10 DEBTORS

Gift Aid	3,602	2,421		6,023	5,001
Other				0	0
	3,602	2,421	0	6,023	5,001

11 CURRENT LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

Mission Tithe	16,050			16,050	15,900
Other	1,396			1,396	10,610
	17,446	0	0	17,446	26,510

12 MOVEMENT IN FUNDS

	At 1.1.24	Incoming Resources	Resources Expended	Net movement in funds	Transfers between funds	At 31.12.24
Unrestricted Funds						
General Fund	20,575	174,911	173,298	1,613		22,188
Smartees	750	409	259	150		900
The Gathering (Old WB)	603	0	27	(27)		576
Subtotal of Unrestricted funds	21,928	175,320	173,584	1,736	0	23,664
Restricted Funds						
Centre Fund	3,000	375	0	375		3,375
Youth Minister Fund	0	11,875	5,625	6,250		6,250
Maintenance Fund	0	4,375	3,215	1,160		1,160
Capital Expenditure Fund	0	9,163	0	9,163		9,163
Diocesan Youth Grant	500	500	0	500		1,000
The Big Lunch	0	1,450	950	500		500
Hardship Fund	1,820	0	0	0		1,820
Acts 435	0	400	400	0		0
Short Term Mission	906	0	150	(150)		756
Mission (General)	0	972	972	0		0
Closed Graveyard	324	1,650	1,011	639		963
War Memorial Fund	221	0	0	0		221
Church Maintenance Fund	248	21	0	21		269
Subtotal of Restricted funds	7,019	30,781	12,323	18,458	0	25,477
Endowment Funds						
Church Maintenance Fund	655	15	0	15		670
Churchyard Fund	13,521	307	0	307		13,828
Subtotal of Endowment funds	14,176	322	0	322	0	14,498
Total Funds	43,123	206,423	185,907	20,516	0	63,639

Fund Descriptions

Smartees	Funds that have been raised by the Smartees mornings, for replacing equipment and other costs
The Gathering (Old WB)	Funds that have been raised by the Welcome Break termly events, for use in future events eg The Gathering
Centre Fund	Donations for work on the Church Centre building
Youth Minister Fund	Youth Minister employment Fund
Maintenance Fund	Church and Centre Capital maintenance Fund
The Big Lunch	Funds to be used for the Big Lunch events, grants received
Hardship Fund	Fund created to help those locally in need
Acts 435	Funds held and administered for Acts 435
Short Term Mission	Donations for grants toward Short term mission opportunities for members of the church
Mission (General)	Mission Fund
Closed Graveyard	Maintenance of Closed Graveyard
War Memorial Fund	Maintenance of War Memorial
Church Maint Fund	Historic Church maintenance fund
Churchyard Fund	Endowment Funds for maintenance of Graveyard and specific Graves

13 MISSION TITHE

	Expenditure in 2024	From Gen Funds
Mission Tithe 2024	(16,000)	16,000
2:67 Proj (£4,800),Open Doors, Food Bank, Bulgarian Support Fund (£3,200 each) STEP £400 Spur Groups/PCC to use in 2025 £1200		

14 TRUSTEES' REMUNERATION AND EXPENSES

No Trustees received Remuneration for their role as Trustees.
Revd C Keightley,Revd J Suttie,G Shaw(Lay Reader)and S Horner (Youth Minister) received working expenses.
Total Expenses paid were £3,562 in 2023 and £4,709 in 2024.

15 RELATED PARTY TRANSACTIONS

There were no Related Party Transactions in 2024.

16 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
INCOME AND ENDOWMENTS FROM:					
Donations and Legacies	151,804	2,069		153,873	159,196
Charitable activities	10,580			10,580	13,075
Investments	1,669	19		1,688	1,026
Other	455	2,975		3,430	8,963
Total	164,508	5,063	0	169,571	182,260
EXPENDITURE ON:					
Charitable Activities	182,634	5,028		187,662	189,880
Total	182,634	5,028	0	187,662	189,880
NET INCOME/(EXPENDITURE)	(18,126)	35	0	(18,091)	(7,620)
Gains on investment assets:					
on disposal				0	0
on revaluation			1,223	1,223	(1,770)
Transfers between Funds					
NET MOVEMENT IN FUNDS	(18,126)	35	1,223	(16,868)	(9,390)
RECONCILIATION OF FUNDS					
Total Funds brought Forward	40,054	6,984	12,953	59,991	69,381
TOTAL FUNDS CARRIED FORWARD	21,928	7,019	14,176	43,123	59,991

ST MARK'S CHURCH, COLNEY HEATH - ACCOUNTING POLICIES

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)(effective 1 January 2015), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.
The financial statements have been prepared under the historical cost convention except for valuation of investment assets, which are shown at market value.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.
Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for a particular restricted purpose.

Incoming Resources

Voluntary income and capital sources
Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised.
Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other ordinary income
Rental income from the letting of church premises is recognised when received.

Income from investments
Dividends and interest are accounted for when received. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments
Realised gains or losses are realised when investments are sold.
Unrealised gains or losses are accounted for on revaluation of investments at 31 December in any given year.

Resources used

Grants
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.
Activities directly relating to the work of the Church
The Diocesan Parish share is accounted for when payable, Any share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated land and buildings and moveable church furnishings.
Consecrated and beneficed property is excluded from the accounts by s.10(2) of the Charities Act 2011.
No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other buildings
Expenditure on maintenance or improvement is written off as incurred.

Other fixtures, fittings, and office equipment
Equipment used within the church premises is written off when the asset is acquired.

Investments
Investments are valued at market value at 31 December in any given year.

Current Assets

Amounts owing to the PCC at 31 December in any given year are shown as debtors less provision for amounts that may prove uncollectable.
Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Independent Examiner's Report to the Trustees of St. Mark's Church, Colney Heath

I report on the accounts for the year ended 31 December 2024 set out on pages 10 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 statements 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 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have 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 J Bennewith, FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA
Upper Ground Floor
18, Farnham Road
Guildford
Surrey
GU1 4XA

A. J. Bennewith

Date: 20 October 2025

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, COLNEY HEATH

England & Wales - Charity number 1134735

Accounts

St Mark's Church, Colney Heath, Hertfordshire

Annual Report
and
Financial Statements
of the
Parochial Church Council

For the year ended 31st December 2023

Incumbent:
The Revd Caroline Keightley
The Vicarage
St Mark's Close
Colney Heath, Herts
AL4 0NQ

Bank:
Barclays Bank plc
The St Albans Group
P.O. Box 104
St Albans, Herts
AL1 3AN

Independent Examiner:
A. J. Bennewith Esq
18, Farnham Road
Guildford
Surrey GU1 4XA

Registered Charity no. 1134735

Index

Page i	Index
Page 1-9	St Mark's Church 2023 Charity Trustees Annual Report
Page 10	Statement of Financial Activities 2023
Page 11	Balance Sheet
Page 12	Notes to the Financial Statements
Page 16	Accounting policies
Page 17	Independent Examination Report

St Mark's Church 2023 Charity
Trustees Annual Report

Aim and Purposes

St Mark's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church of St Mark's, Colney Heath and the Church Centre.

In 2023 we had five focus areas where we have progressed and hope to continue to develop. These were to:

1. Offer worship, teaching and discipleship for all ages
2. Strengthen our welcome and belonging
3. Develop outreach and mission both locally and through our mission partners
4. Equip the church for Evangelism
5. Develop our youth ministry

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Mark's. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on the public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
Provision of pastoral care for people living in the parish.
Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of St Mark and the Church Centre.

Achievements and Performance

We have been able to continue and grow our worship and services throughout the year. For further details see the Assiciate Vicar's report included as Appendix A and the Youth Ministry report included as Appendix B.

Worship and Prayer

Services
As a church we offer a range of services on a Sunday and over the course of the year. The 8.30am service is a quieter, reflective communion service; 10.30am follows a pattern of morning worship including children's provision with the 3rd Sunday being communion.

Our online ministry has continued with live stream throughout the year, except for August.

Prayer
In person and WhatsApp prayer meetings have been taking place regularly, on a Monday morning, Wednesday lunchtime, Thursday evening and a monthly prayer evening called 'In His Presence' on the first Sunday of the month. Prayer texts were sent to church members during Advent.

Fresh Expressions
In line with the Church of England's wider strategy of developing new forms of church, Fresh Expressions, we have continued to develop our ideas. The Gathering is a monthly informal, interactive service for the retired and older members of the community, meeting in the church, and attracting around 25 people per month, enjoying an informal service, fellowship and friendship.

Attendance
At present there are 106 persons on the Church Electoral Roll, 64.5% of whom are not resident within the parish. This represents 80 households. The average Sunday attendance was 76 adults and 19 children. This number is increased significantly when we include all of our services (not just those that take place on a Sunday morning). We estimate that our worshipping community (those who join us for worship at least once a month) is 169. For our services on Christmas Eve/Day we welcomed 343 people to worship with us. The St Mark's YouTube channel views average between 60-100 per week.

Occasional offices
As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we commit ourselves to following Jesus Christ, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief, give thanks for the life which is now complete in this world and commend the person into God's keeping. We held an annual service of Thanksgiving and Remembrance in May, for those who have been recently bereaved.

During 2023 we have celebrated 3 weddings, 0 baptisms, 0 confirmations, held 1 funeral, and 4 Interment of Ashes at our church. We have also conducted 1 funeral at the crematorium.

Deanery Synod
We have had two representatives to the Deanery Synod this year. This provides the PCC with an important link between the parish and the wider structures of the church. Our Treasurer is also Deanery Treasurer, providing us with a further link.

The buildings
The Quinquennial work (The inspection was done in 2019) required on the church building has finally been completed this year, ready for the next inspection due in September 2024! Areas of Plaster had been removed from the church internal walls in 2022, to allow drying out. Internal redecoration work was completed in late 2023, along with some external painting during the Summer.

Many other buildings and grounds related tasks have been completed in 2023, including improvements to the centre car park and tree work in the Graveyard and round the Church centre. Investigations into the church heating have been ongoing throughout the year.

The grounds
The conservation group has continued to work on our church grounds, supporting the Wardens and Assistant Wardens with numerous activities and improvements.
A woodland walk was created this year, including a lovely show of snowdrops in the spring.

Pastoral care
Every member of St Mark's is encouraged to be part of a Spur group, which meet at different times during the week: evening and daytime. Pastoral care takes place within these groups, as well as study and prayer.

A pastoral care visiting team supports those from within and outside of our church community that may be in particular need or not part of a spur group.

Discipleship and Teaching
Biblical teaching takes place primarily through Sunday morning sermons and Spur group bible studies.

St Mark's Church 2023 Charity
Trustees Annual Report

Mission and Evangelism

Helping others in need is a demonstration of our faith. Our Mission Tithe is calculated as 10% of all non-restricted giving and Gift Aid. Our Tithe is divided into four, with donations to Open Doors (for the persecuted church), the 2:67 Project (benefiting youth in the local area), Feed -The Vineyard Food Bank (helping people in need in the local area) and The Bulgarian Support Fund (for the church in Varna). A donation was also allocated to STEP (benefiting youth in schools in the area). A small remainder was used by Spur groups for their own projects. Among those supported were Grove House, Amos Trust, MAF and the local Women's Refuge. Our Harvest project this year was the Bishop of St Alban's Appeal -'Cracking food poverty together'.This provided chickens to poor families in Kumi, Uganda. A Tear Fund Big Quiz Night was also held in October, raising money for Tear Fund's work throughout the world.

We have partnered with Samaritans Purse for the shoebox Christmas Appeal again in 2023. The Church Centre was used as a collection/drop off centre for shoeboxes, which were then transported to the processing centre.

Our partnership with Acts435 has continued, a charity which matches people who want to give money, with those in genuine need (who might be of any faith or none).

An Alpha course ran from January to March 2023.

Community and Outreach

We have have continued to respond to the needs of the Local Community, and the cost of living crisis.
We held a Big Lunch event, for 1 day in the Easter holidays, over 3 days in late August, and for 1 day in October half-term, providing lunch and activities for all ages.
We have also been supporting the Vineyard Foodbank by collecting items they require.

The Gathering has continued to meet once a month on a Tuesday afternoon. This is for the retired and older members of our community.

The monthly Saturday Men's breakfast has continued this year along with several curry nights (home cooked!) throughout the year. The monthly women's brunch has also been running after the Men's Breakfast. A joint Burn's Night Celebration was held at the end of January.

The monthly Community Cafe provides a gentle welcome and introduction to church for anyone available on a Thursday morning. This is another social occasion to build community in the village.

The craft group and Knit and Natter provide further opportunities for people to interact in a friendly, relaxed environment.

The Vicar, Associate Vicar and Youth Minister trainee have shared the taking of fortnightly assemblies in the local primary school. The school normally holds services in the church at Christmas and Harvest, and visits at other times for class projects.

Smartees has continued meeting on a Wednesday morning in the Church Centre. This is a group for carers and children under Nursery age, with toys, group singing and a craft activity for the children.

The weekly event for young people, Connect, continued this year, for school years 6 to 8 after school on Thursdays.

This year's Remembrance Service included a parade and attendance from the local Rainbows, Brownies and Guides.

Financial Review

Total receipts on unrestricted funds were £164,508. Restricted donations of £5,063 were also received and are detailed in the Financial statements.

Planned giving decreased by 2%, but one off gifts increased by 22%. Total giving decreased by 5% as there were several special collections in 2022 (eg for Varna (Ukrainian refugees) and the hardship fund); we did not have any special collections in 2023.
Currently 64 individuals/households give regularly to St Marks, of the 80 households on the Electoral Roll (80%). All gift aid claims are up to date.

£187,662 (including restricted funds of £5,028) was spent to provide the Christian ministry from St Mark's Church, including the contribution to the diocesan Parish Share which was £70,073, £9,685 to fund Quinquennial work on the church building, £3,540 spent on the Church centre car park and £3,500 on tree work. The Parish Share provides the stipends and housing for clergy, training costs and pensions. The sum that the churches in the deanery have to find is shared between the churches according to a formula that is based mainly on a head count of the congregations.

The result for the year was a net loss of £16,900 on overall funds.
£5,600 of this was planned, as we used saved funds towards the cost of our Youth Minister trainee; the rest is due to the large amounts spent on our buildings and grounds.

In October 2023 our Pledge Sunday was a series of short presentations setting out the future needs of our church and a reminder to review our giving; 59 responses were received, totalling £679 per month before gift aid, 72% of our target, and some lump sum gifts, which have filled the budget deficit for 2023 and some carried over into 2024. The 2024 Budget shows a shortfall of around £14,750, with further impact of energy costs, and inflation.

The predicted budget deficit for 2023 was filled, mainly with lump sum one off gifts and not with monthly regular giving. Our remaining reserves are available to be used in 2024 to partially fund our Youth Minister trainee.

Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward at 31st December on unrestricted funds totalled £21,928. Restricted funds of £7,019 were also carried forward.

Reserves Policy
The PCC has a reserves policy of maintaining sufficient funds, minimum of £10,000, in the general fund in order to maintain operational liquidity. This has been met this year.

It is our policy to invest our fund balances with the CBF Church of England Deposit Fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our Church what it is. In particular we want to mention our churchwardens David and Nigel, for all their work, both seen and unseen, and all other members of the PCC, for their valuable contribution to our ministry and for keeping the church running and flourishing.

Plans for the Future

As we look ahead St Mark’s recommits it’s plans and aims to fall in line with what God is calling us to do next, in the pursuit of our overall aims and objectives.

St Mark's Church 2023 Charity
Trustees Annual Report

Structure, Governance and Management

The method and appointment of PCC members is as set out in the Church Representation Rules. At St Mark's the membership of the PCC consists of the incumbent (our Vicar), Associate Vicar, Churchwardens, Deanery Synod representatives, and lay members elected by those members of the congregation who are on the Electoral Roll of the church. All those who regularly attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The Treasurer is co-opted each year and others may be co-opted to perform specific roles, as required. The PCC has decided on the rule that PCC members are elected for a maximum of two consecutive 3-year terms and thereafter have to stand down for at least 1 year before seeking re-election.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year, chaired by the lay vice-chair or our Vicar. The Standing Committee has power to transact the business of the PCC between meetings, subject to any directions given by the Council. The Standing Committee has met before each PCC to check outstanding actions and to set the Agenda for the next meeting of the PCC.

Key items discussed at PCC during 2023 have included:

- Youth ministry
- Church heating
- Safeguarding training and DBS updates
- Churchyard and graveyard management

Safeguarding

The PCC has had due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. The PCC are working through the "Parish Dashboard" to ensure that St Mark's meets Diocesan safeguarding requirements, and we are currently at level 3. Our Parish Safeguarding Officer (PSO) has continued to be supported by a small group who review the safeguarding policies produced by the Diocese and Church of England before taking them to the PCC for ratification.

We aim to ensure that all volunteers are recruited safely using the Diocesan policy. We work to ensure that all volunteers have the appropriate DBS and the majority have completed safeguarding training as appropriate. DBS checks and training will be refreshed in line with current guidelines.

Administrative Details and Trustees

St Mark's Church is situated in Colney Heath, near the A414 Longabout. It is part of the Diocese of St Albans within the Church of England. The correspondence address is The Church Office, Church Lane, Colney Heath, Hertfordshire. AL4 0NH. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and as a charity with income of over £100,000 is registered with the Charity Commission: Registered Charity No. 1134735.

PCC members who have served from 1st January 2023 are:

Ex Officio members		
Incumbent:	Revd Caroline Keightley	
Associate Vicar:	Revd Jill Suttie	
Wardens:	Mr Nigel Gibbins	
	Mr David Levy	
Deanery Synod Reps:	Mrs Lorraine Pizan	(2 yrs to run)
	Miss Heather Bennett	(2 yrs to run)

St Mark's Church 2023 Charity
Trustees Annual Report

Hon Treasurer (co-opted):	Mrs Pam Fox	
Secretary (non-voting):	Mrs Jackie Shaw	
Elected members (7)	Mrs Louise Newlove	(To APCM March 2023)
	Miss Sarah Archer	(1 yr to run)
	Mrs Claire Oliver	(1 yr to run) Lay Vice-Chair
	Mrs Liz Moore	(1 yr to run)
	Mrs Amanda Furlong	(2 yrs to run)
	Mrs Sara Martin	(2 yrs to run)
	Mrs Annie Hall	(2 yrs to run)
	Mr Sheldon Stoutt	(From APCM March 2023)l

Approved by the PCC on 18th **April 2024**

and signed on their behalf by Mrs C Oliver PCC Lay Vice-Chair .....C Oliver.....

Appendix A – Associate Vicar's Report

A full range of services and events took place at St. Mark's during 2023, of which these are just a few highlights.

Early in the year arrangements were put in place to create a temporary leadership team to work alongside PCC and to support the work of St Mark's during Caroline's maternity leave. Alun Puddefoot co-ordinated this group which met for the first time in March with Caroline and then with greater regularity as maternity leave began, supporting church wardens and others, ensuring cover for services where necessary and overseeing events/issues as they arose.

In Sunday services our teaching series included the book of James, Elijah: man of God, and Encounters with Jesus from Mark's gospel. We held a Passover Meal as well as Easter services and, at Christmas, carol services which were well attended. Rob Hagon joined our preaching and leading group, and others took on extra services, including a Rememberance service that included the community in a new way. We also had good support from the Diocese, in particular the Rural Dean and other clergy from the deanery. Our young people also participated in youth-led Sunday services: leading, speaking, leading sung worship and in technical and hospitality aspects too. In September Graeme Shaw completed his 3-year Reader training and was licensed (amid great rejoicing) in the Abbey.

Various groups continued to meet, including our Spur Groups, and in key areas such as safeguarging where the group made great progress with our safeguarding procedures. A new evangelism group was set up, and a group to oversee digital input and communications. The pastoral visiting team expanded to include and involve new people. On Sundays visitors continued to be welcomed, and during the week new people found a welcome at Community Cafe, craft and knit-and-natter groups and the Conservation team, as well as at Smartees and The Gathering.

We also continued our Big Lunch events throughout the year with a day in Holy Week, 3 days in August and a day in October, all of which were greatly appreciated and involved both the core team and many volunteers. Other key events of the year included two church family weddings and the annual Thanksgiving and Remembrance service in May.
So many people stepped up to take on new tasks and responsibilities during the year, both seen and unseen. The prayer, involvement and commitment of the whole church enabled us to serve God and our community; I am thankful, on behalf of all of us, for all the ways that love and support characterises St Mark's.

Appendix B – Youth Ministry Report
January 2023 – December 2023

'And it is my prayer that your love may abound more and more, with knowledge and depth of insight'. Philippians 1:9.
In our youth ministry here at St Mark's, we are dedicated to guiding and uplifting the next generation. This report outlines our recent activities, accomplishments and goals as we walk alongside young individuals in their faith and personal growth.

Sunday mornings- Each Sunday morning, we have gathered our young people to foster a sense of community and spiritual nourishment. Through engaging discussions on Old Testament biblical figures and various Old Testament books, creating a biblical timeline to aid us. We have worshipped and learnt together different spiritual gifts and how we best connect with God with a time to reflect on how we put these into practice.

Connect Youth club- It offers a welcoming space where young people can come together to forge connections and have fun. Connect continues to grow and be an invaluable club for young people living in Colney Heath. We have enjoyed various activities, copious amounts of pizza and made deeper connections with one another.

Explore spur group- Explore provides a space for in-depth discussions and exploration of faith-related topics for young people in year 9 and above. Towards the end of 2023, Helena and I created explore. We have enjoyed our time together using a series to look at who is God and how this relates to me.

Youth led services- A highlight of 2023 was the introduction of youth led services, marking a significant milestone in our ministry's journey. With the first service in March and subsequent one in October. We will continue to develop and follow God's guidance on how we continue these. Our young people have led these services with such passion, creativity and a profound sense of purpose, both upfront and behind the scenes.

Lunch club at Colney Heath school- In 2023, we created a lunch club for year sixes. This is a space away from the hustle and bustle of a usual school day. Through activities and meaningful conversations, we were able to support one another, listen and provide helpful tips on how we can deal with different situations.

Social events- Our social events serve as moments of joy, laughter and bonding. We started with an exhilarating bowling session, then to lots of splashing and slides in our local swimming pool, and then to a thrilling ski slope adventure towards the end of 2023.

Fuel- It has provided invaluable opportunities for spiritual growth and community engagement. Visits to Verso Vineyard, St Paul's and to St Mark's Colney Heath have enriched our different expressions of faith and strengthened our connections with other Christians from the broader Christian Community.

The 267 Project- Our involvement in various 267 events has been a cornerstone in our youth ministry growth and connectivity. Despite being a smaller youth group, our attendance at gatherings such as the 6,7,8 weekend, Ninja Warrior and the first Illuminate gathering which was held at Verso Vineyard. These have created invaluable opportunities for fellowship, learning and have been a whole lot of fun!

Step Schoolswork- Our partnership in Step Schoolswork has been especially meaningful for our smaller group within St Mark's. It has provided unique opportunity for closer connections with young people in our community schools. We have also seen familiar faces from St Mark's volunteering in these schools which has been wonderful for our young people to experience.

As we reflect on the past year, we are filled with gratitude for the growth, connections and transformative experiences within our youth ministry. Looking ahead, we remain steadfast in our mission to nurture faith, foster community and empower the next generation on their spiritual journeys.

Parochial Church Council of St Mark, Colney Heath
STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
INCOME AND ENDOWMENTS FROM:						
Donations and Legacies	2(a)	151,804	2,069		153,873	159,196
Charitable activities	2(d)	10,580			10,580	13,075
Investments	2(c)	1,669	19		1,688	1,026
Other	2(e)	455	2,975		3,430	8,963
Total		164,508	5,063	0	169,571	182,260
EXPENDITURE ON:						
Charitable Activities	3	182,634	5,028		187,662	189,880
Total		182,634	5,028	0	187,662	189,880
NET INCOME/(EXPENDITURE)		(18,126)	35	0	(18,091)	(7,620)
Gains on investment assets: on revaluation	4			1,223	1,223	(1,770)
Transfers between Funds						
NET MOVEMENT IN FUNDS		(18,126)	35	1,223	(16,868)	(9,390)
RECONCILIATION OF FUNDS						
Total Funds brought Forward		40,054	6,984	12,953	59,991	69,381
TOTAL FUNDS CARRIED FORWARD		21,928	7,019	14,176	43,123	59,991

CONTINUING ACTIVITIES

All income and expenditure has arisen from continuing activities

The notes on pages 12 to 15 form part of this account

Parochial Church Council of St Mark, Colney Heath
Balance Sheet at 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
FIXED ASSETS:						
Tangible	6			0	0	0
Investment	7		46	14,176	14,222	12,998
Total fixed Assets			46	14,176	14,222	12,998
CURRENT ASSETS:						
Debtors	10	4,925	76		5,001	2,242
Short term deposits	9	31,064			31,064	47,868
Cash at bank and in hand	8	12,215	7,131		19,346	16,086
Total current Assets		48,204	7,207	0	55,411	66,196
LIABILITIES:						
Creditors: Amounts falling due within one year	11	(26,276)	(234)		(26,510)	(19,203)
Net current Assets or liabilities		**21,928**	**6,973**	**0**	**28,901**	**46,993**
TOTAL ASSETS LESS CURRENT LIABILITIES		21,928	7,019	14,176	43,123	59,991
TOTAL NET ASSETS OR LIABILITIES:		21,928	7,019	14,176	43,123	59,991
PARISH FUNDS						
Unrestricted	12	21,928			21,928	40,054
Restricted			7,019		7,019	6,984
Endowment				14,176	14,176	12,953
		21,928	**7,019**	**14,176**	**43,123**	**59,991**

Approved by the Parochial Church Council on 18th **April 2024 and signed on its behalf by:**

Claire Oliver (Lay Vice-chair) C Oliver

Pamela Fox (Member, Hon. Treasurer) P.S.Fox

PAROCHIAL CHURCH COUNCIL OF ST MARK'S CHURCH, COLNEY HEATH
Notes to the financial statements for the year ended 31 December 2023

1 ACCOUNTING POLICIES

Based on the model set of accounting policies, published by the Central Board of Finance of the Church of England; full details given on page 16.

2 INCOME		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
2(a) Voluntary income						
Bank Direct		108,957			108,957	111,113
Bank Direct (CAF, GYE or Equiv)		300			300	300
Envelope Scheme		240			240	240
Loose gifts (Including card reader)		1,993			1,993	1,866
Other Donations		13,175			13,175	10,790
Gift Aid tax recovered		27,139			27,139	26,057
Support for Armstrongs			75		75	75
Centre Fund			375		375	375
Hardship Fund			0		0	3,120
Varna			0		0	4,023
Acts 435			480		480	150
Bishop's Harvest Appeal			929		929	917
Spur Groups supported organisations	Note 13		210		210	170
		151,804	2,069	0	153,873	159,196
2(b) Activities for generating funds						
None		0	0	0	0	0
2(c) Income from investments						
Interest CBF Deposit Fund		1,146			1,146	601
Interest Current Accounts		102			102	18
Interest Easement Deposit Account		51			51	21
Interest Roberts Bequest	Note 7		19		19	18
Cemetery Interest (Pugh and East)	Note 7	370			370	368
		1,669	19	0	1,688	1,026
2(d) Income from Church Activities						
Income -Centre hire		6,385			6,385	5,600
Weddings/Funeral Fees		2,083			2,083	6,150
Marksmen		625			625	568
The Big Lunch		111			111	
Passover Meal		270			270	
The Tearfund Quiz		336			336	
Community Cafe		347			347	378
Smartees		423			423	379
		10,580	0	0	10,580	13,075
2(e) Other incoming resources						
CHPC Grant for Closed Graveyard Maintenance			1,650		1,650	1,650
Diocesan Youth Grant			500		500	250
Government Grant for VAT recovery Quinquennial					0	5,284
Diocesan Grant towards energy costs					0	1,279
County Council Grant for The Big Lunch			500		500	500
Collection for Jill		455			455	
Diocesan Grant for Energy Audit			325		325	
		455	2,975	0	3,430	8,963
TOTAL INCOMING RESOURCES		**164,508**	**5,063**	**0**	**169,571**	**182,260**

3 EXPENDITURE

Ministry		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	Note 14	3,562	0	0	3,562	4,616
Office and Staff						
Staff Salaries and NICS		40,755			40,755	33,498
Pensions	Note 5	2,442			2,442	1,604
Training		667			667	414
Telephone and Broadband		388			388	458
Office Equipment		22			22	343
		44,274	0	0	44,274	36,317

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
Church Centre						
Gas (Church and Centre)		5,380			5,380	2,344
Water (Church and Centre)		337			337	347
Electricity (Centre)		1,764			1,764	824
Insurance (Church and Centre)		2,489			2,489	2,360
Maintenance		1,686			1,686	3,155
Car Park		3,540			3,540	
Outdoor Lighting		0			0	1,518
Path by Centre Car Park		0			0	954
Cleaning/hygiene materials		272			272	187
Cleaning (Church and Centre)		3,114			3,114	2,964
		18,582	0	0	18,582	14,653
Church Building and Services						
Services expenses		2,465			2,465	2,730
New Bibles		817			817	
Refreshments		617			617	705
Electricity (Church)		1,817			1,817	1,019
Energy Audit		89	325		414	
Maintenance		2,060			2,060	4,783
Church North Path		0			0	12,264
Church path to emergency exit		0			0	1,990
Quinquennial Work		9,685			9,685	6,493
		17,550	325	0	17,875	29,984
Stationery						
Photocopier costs		1,595			1,595	1,740
Other stationery		344			344	227
Texts		74			74	67
Church Suite Database		651			651	561
		2,664	0	0	2,664	2,595
Other						
Youth Work		2,022	107		2,129	1,934
Smartees		172			172	149
Marksmen		568			568	419
Posters		0			0	25
Flowers		384			384	451
Deanery		45			45	45
Publicity (Christmas and Easter)		260			260	242
Monthly fee for CAF Bank Account		60			60	81
Website		627			627	572
The Gathering		143			143	
Other		166			166	228
Acts 435			480		480	150
Hardship Fund			0		0	1,300
The Big Lunch		455	1,250		1,705	758
Passover Meal		175			175	
Collection for Jill		455			455	
Cemetery Interest (Pugh and East)	Note 4	370			370	368
		5,902	1,837	0	7,739	6,722
Mission						
Mission Tithe 2023	Note 13	14,450			14,450	14,050
Bishop’s Harvest Appeal			929		929	925
Evangelical Alliance		130			130	130
CVM		60			60	60
Varna -to support Ukrainian Refugees					0	4,023
The Tearfund Quiz		336			336	
Spur Groups supported organisations	Note 13		210		210	170
Armstrongs			75		75	75
		14,976	1,214	0	16,190	19,433
Diocesan Parish Share		70,073			70,073	68,066
Open Graveyard		351			351	2,248
Trees in Open Graveyard		3,500			3,500	
Memorial Trees and Plaques					0	278
Closed Graveyard			1,652		1,652	3,648
Governance costs						
Independent Examination of Accounts		1,200			1,200	1,320
TOTAL RESOURCES EXPENDED		**182,634**	**5,028**	**0**	**187,662**	**189,880**

4 GAINS AND LOSSES ON INVESTMENTS – UNREALISED

Pugh Bequest	1st Jan 2023	7,763	31st Dec 2023	8,500	Net gain	737
I. F. East	1st Jan 2023	4,592	31st Dec 2023	5,021	Net gain	429
For Graveyard						
Roberts Bequest	1st Jan 2023	598	31st Dec 2023	655	Net gain	57
						1,223

Interest arising on the Roberts bequest accrues to the Church maintenance fund.
'Cemetery Interest' arising on the Pugh and East bequests is paid to the Parish Council for maintenance of the closed graveyard.

5 STAFF COSTS

Honoraria and Wages

During the year the PCC employed two Parish Administrators, a cleaner and a Youth Ministry Trainee, all of whom earned less than £60,000.

	TOTAL 2023	TOTAL 2022
Wages and Salaries	43,869	36,462
Employers contributions to defined contribution pension Schemes	2,442	1,604
	46,311	38,066

6 FIXED ASSETS FOR USE BY PCC

The Church and Centre are insured for £5,000,000 and are not shown on the balance sheet as the Church is a consecrated building and the Centre is built on consecrated ground, both unsaleable without a faculty.

7 INVESTMENTS

Miss Pugh Bequest -Endowment Fund	376 shares at bid price on 31st Dec 2023	8,500
Income restricted (Churchyard upkeep). CBF Investment Fund Shares, held by St Albans DBF as custodian trustee		
Mrs Roberts Bequest -Endowment Fund	28.97 shares at bid price on 31st Dec 2023	655
Income restricted (Church and Churchyard upkeep). CBF Deposit Fund, held by St Albans DBF as custodian trustee		
I.F.East for Graveyard -Endowment Fund	253 shares at bid price on 31st Dec 2023	5,021
COIF (Charities Official Investment Fund) Charity Fund		

	Unrestricted	Restricted	Endowment	TOTAL 2023	TOTAL 2022
Pugh			8,500	8,500	7,763
Roberts		46	655	701	643
East			5,021	5,021	4,592
	0	46	14,176	14,222	12,998

8 CASH AT BANK AND IN HAND	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
Bank (Current Account)	500			500	500
Bank (Business Premium Account)	11,698	112		11,810	8,602
CafCash Account	17	7,019		7,036	6,984
	12,215	7,131	0	19,346	16,086
9 DEPOSITS					
CBF Deposit Fund	29,424			29,424	46,278
Easement	1,640			1,640	1,590
	31,064	0	0	31,064	47,868
10 DEBTORS					
Gift Aid	4,925	76		5,001	2,157
Other				0	85
	4,925	76	0	5,001	2,242
11 CURRENT LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Mission Tithe	15,900			15,900	14,750
Other	10,376	234		10,610	4,453
	26,276	234	0	26,510	19,203

12 MOVEMENT IN FUNDS	At 1.1.23	Incoming Resources	Resources Expended	Net movement in funds	Transfers between funds	At 31.12.23
Unrestricted Funds						
General Fund	38,809	164,085	182,319	(18,234)		20,575
Smartees	499	423	172	251		750
The Gathering (Old WB)	746	0	143	(143)		603
Subtotal of Unrestricted funds	40,054	164,508	182,634	(18,126)	0	21,928
Restricted Funds						
Centre Fund	2,625	375	0	375		3,000
Diocesan Youth Grant	0	500	0	500		500
Diocesan Energy Audit Grant	0	325	325	0		0
Youth Equipment	107	0	107	(107)		0
Hardship Fund	1,820	0	0	0		1,820
Acts 435	0	480	480	0		0
Short Term Mission	906	0	0	0		906
Mission Evangelism (Used for The Big Lunch)	750	500	1,250	(750)		0
Mission (Armstrongs)	0	75	75	0		0
Mission (General)	0	1,139	1,139	0		0
Closed Graveyard	326	1,650	1,652	(2)		324
War Memorial Fund	221	0	0	0		221
Church Maintenance Fund	229	19	0	19		248
Subtotal of Restricted funds	6,984	5,063	5,028	35	0	7,019

Endowment Funds	At 1.1.23	Incoming Resources	Resources Expended	Net movement in funds	Transfers between funds	At 31.12.23
Church Maintenance Fund	598	57	0	57		655
Churchyard Fund	12,355	1,166	0	1,166		13,521
Subtotal of Endowment funds	12,953	1,223	0	1,223	0	14,176
Total Funds	59,991	170,794	187,662	(16,868)	0	43,123

Fund Descriptions

Smartees	Funds that have been raised by the Smartees mornings, for replacing equipment and other costs
The Gathering (Old WB)	Funds that have been raised by the Welcome Break termly events, for use in future events eg The Gathering
Building Fund	Donations for work on the Church building
Centre Fund	Donations for work on the Church Centre building
Youth Equipment	Donations toward large items of Youth Equipment
Hardship Fund	Fund created to help those locally in need
Acts 435	Funds held and administered for Acts 435
Short Term Mission	Donations for grants toward Short term mission opportunities for members of the church
Mission Evangelism	Donations for local Mission/Evangelism events
Mission(Armstrongs)	Donations for John Armstrong
Closed Graveyard	Maintenance of Closed Graveyard
War Memorial Fund	Maintenance of War Memorial
Church Maint Fund	Historic Church maintenance fund
Churchyard Fund	Endowment Funds for maintenance of Graveyard and specific Graves

13 MISSION TITHE

	From Mission Tithe 2022	Receipts in 2023	Expenditure in 2023	From Gen Funds
Spur Groups supported organisations				
Amos Trust	50	100	(150)	
Rennie Grove Hospice	25	55	(80)	
MAF	25	55	(80)	
Women’s Refuge	50	0	(50)	
Mission Tithe 2023			(14,450)	14,450

2:67 Proj (£4,250),Open Doors, Food Bank,
Bulgarian Support Fund (£2,850 each)
STEP £400
Spur Groups/PCC to use in 2024 £1250

14 TRUSTEES’ REMUNERATION AND EXPENSES

No Trustees received Remuneration for their role as Trustees.
Revd C Keightley,Revd J Suttie,G Shaw(Lay Reader)and S Horner (Youth Minister Trainee) received working expenses.
Total Expenses paid were £4,616 in 2022 and £3,562 in 2023.

15 RELATED PARTY TRANSACTIONS

There were no Related Party Transactions in 2023.

16 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
INCOME AND ENDOWMENTS FROM:					
Donations and Legacies	140,366	18,830		159,196	142,963
Charitable activities	13,075			13,075	5,886
Investments	1,008	18		1,026	400
Other	7,313	1,650		8,963	2,498
Total	161,762	20,498	0	182,260	151,747
EXPENDITURE ON:					
Charitable Activities	168,147	21,733		189,880	152,631
Total	168,147	21,733	0	189,880	152,631
NET INCOME/(EXPENDITURE)	(6,385)	(1,235)	0	(7,620)	(884)
Gains on investment assets:					
on disposal				0	0
on revaluation			(1,770)	(1,770)	1,870
Transfers between Funds					
NET MOVEMENT IN FUNDS	(6,385)	(1,235)	(1,770)	(9,390)	986
RECONCILIATION OF FUNDS					
Total Funds brought Forward	46,439	8,219	14,723	69,381	68,395
TOTAL FUNDS CARRIED FORWARD	40,054	6,984	12,953	59,991	69,381

ST MARK'S CHURCH, COLNEY HEATH - ACCOUNTING POLICIES

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)(effective 1 January 2015), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.
The financial statements have been prepared under the historical cost convention except for valuation of investment assets, which are shown at market value.

Funds
General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.
Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for a particular restricted purpose.

Incoming Resources
Voluntary income and capital sources
Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised.
Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other ordinary income
Rental income from the letting of church premises is recognised when received.

Income from investments
Dividends and interest are accounted for when received. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments
Realised gains or losses are realised when investments are sold.
Unrealised gains or losses are accounted for on revaluation of investments at 31 December in any given year.

Resources used
Grants
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.
Activities directly relating to the work of the Church
The Diocesan Parish share is accounted for when payable, Any share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Fixed Assets
Consecrated land and buildings and moveable church furnishings.
Consecrated and beneficed property is excluded from the accounts by s.10(2) of the Charities Act 2011.
No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other buildings
Expenditure on maintenance or improvement is written off as incurred.

Other fixtures, fittings, and office equipment
Equipment used within the church premises is written off when the asset is acquired.

Investments
Investments are valued at market value at 31 December in any given year.

Current Assets
Amounts owing to the PCC at 31 December in any given year are shown as debtors less provision for amounts that may prove uncollectable.
Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Independent Examiner's Report to the Trustees of St. Mark's Church, Colney Heath

I report on the accounts for the year ended 31 December 2023 set out on pages 10 to 16.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report
My examination was carried out in accordance with the 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 statements 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 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have 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 J Bennewith, FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA
Upper Ground Floor
18, Farnham Road
Guildford
Surrey
GU1 4XA

A. J. Bennewith

Date: 23 October 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, COLNEY HEATH

England & Wales - Charity number 1134735

Accounts

St Mark's Church, Colney Heath, Hertfordshire

Annual Report and Financial Statements of the Parochial Church Council

For the year ended 31st December 2022

Incumbent:
The Revd Caroline Keightley
The Vicarage
St Mark's Close
Colney Heath, Herts
AL4 0NQ

Bank:
Barclays Bank plc
The St Albans Group
P.O. Box 104
St Albans, Herts
AL1 3AN

Independent Examiner:
A. J. Bennewith Esq
3, Wey Court
Mary Road
Guildford, Surrey GU1 4QU

Registered Charity no. 1134735

Index

Page i	Index
Page 1-10	St Mark's Church 2022 Charity Trustees Annual Report
Page 11	Statement of Financial Activities 2022
Page 12	Balance Sheet
Page 13	Notes to the Financial Statements
Page 17	Accounting policies
Page 18	Independent Examination Report

St Mark's Church 2022 Charity
Trustees Annual Report

Aim and Purposes

St Mark's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church of St Mark's, Colney Heath and the Church Centre.

In 2022 we had five focus areas where we have progressed and hope to continue to develop. These were to:

1. Offer worship, teaching and discipleship for all ages
2. Strengthen our welcome and belonging
3. Develop outreach and mission both locally and through our mission partners
4. Equip the church for Evangelism
5. Develop our youth ministry with our Youth Minister trainee

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Mark's. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on the public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
Provision of pastoral care for people living in the parish.
Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of St Mark and the Church Centre.

Achievements and Performance

We have been able to continue and grow our worship and services throughout the year. We have welcomed our Youth Minister trainee to our leadership team. Since February 2022, Shannon Horner has been developing her ministry and building her team with great success. For further details see the Youth Ministry report included as Appendix A.

Worship and Prayer

Services

As a church we offer a range of services on a Sunday and over the course of the year. The 8.30am service is a quieter, reflective communion service; 10.30am follows a pattern of morning worship including children's provision with the 3rd Sunday being communion. Afternoon Family Celebrations continued until July. In October a new monthly Family event called Ignite was launched for children in school years 2 to 6.

Our online ministry has continued with live stream throughout the year, except for August.

Prayer

In person and WhatsApp prayer meetings have been taking place regularly, on a Monday morning, Wednesday lunchtime, Thursday evening and a new monthly prayer evening called 'In His Presence' on the first Sunday of the month from October. Prayer texts were sent to church members during Advent.

St Mark's Church 2022 Charity
Trustees Annual Report

Fresh Expressions
In line with the Church of England's wider strategy of developing new forms of church, Fresh Expressions, we have continued to develop our ideas. The Gathering is a monthly informal, interactive service for the retired and older members of the community, meeting in the church, and attracting around 25 people per month, enjoying an informal service, fellowship and friendship.

Attendance
At present there are 107 persons on the Church Electoral Roll, 64.5% of whom are not resident within the parish. This represents 80 households. The average Sunday attendance was 85 adults and 16 children. This number is increased significantly when we include all of our services (not just those that take place on a Sunday morning). We estimate that our worshipping community (those who join us for worship at least once a month) is 144. For our services on Christmas Eve/Day we welcomed 267 people to worship with us. The St Mark's YouTube channel views average between 40-50 per week but Christmas or special services can reach 150 and beyond.

Occasional offices
As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we commit ourselves to following Jesus Christ, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief, give thanks for the life which is now complete in this world and commend the person into God's keeping. We held an annual service of Thanksgiving and Remembrance in May, for those who have been recently bereaved.

During 2022 we have celebrated no weddings, 13 baptisms, 14 confirmations, held 7 funerals, and 9 Interment of Ashes at our church. We have also conducted 7 funerals at the crematorium.

In July we held a Baptism, Reaffirmation of Baptism vows and Confirmation Service, with 18 Candidates. This was a special and joyful service, followed by a BBQ, with all the church family.

Deanery Synod
We have had two representatives to the Deanery Synod this year. This provides the PCC with an important link between the parish and the wider structures of the church. Our Treasurer is also Deanery Treasurer, providing us with a further link.

The buildings
The Quinquennial work (The inspection was done in 2019) required on the church building has continued this year. Plaster was removed from the back wall of the church to allow drying out. Internal redecoration work will be completed in 2023, along with some external painting.

Many other buildings and grounds related tasks have been completed in 2023, including renewing the North path, improvements to the path at the back of the church for emergency disabled access, mending part of the path by the centre car park, replacing the church flood lights, investigating the church heating, significant tree work in the Graveyard, improvements to the external centre lights, 5 year electrical test on church and centre and subsequent remedial electrical work.

The grounds
A new conservation group has been formed to specifically work on our church grounds, supporting the Wardens and Assistant Wardens with numerous activities and improvements.

Pastoral care
Every member of St Mark's is encouraged to be part of a Spur group, which meet at different times during the week: evening and daytime. Pastoral care takes place within these groups, as well as study and prayer.

A pastoral care visiting team has been set up to support those from within and outside of our church community that may be in particular need or not part of a spur group.

Discipleship and Teaching
Biblical teaching takes place primarily through Sunday morning sermons and Spur group bible studies.

A Moving on discipleship course was held in the summer term

Mission and Evangelism
A special collection was held in March for Ukrainian Refugees that have fled to Bulgaria. We sent £4,022.50 to the church in Varna (via The Bulgarian Support Fund, one of our Tithe recipients) who are involved with helping refugees directly.

Helping others in need is a demonstration of our faith. Our Mission Tithe is calculated as 10% of all non-restricted giving and Gift Aid. We reviewed this this year and decided to divide our tithe into four, with donations to Open Doors (for the persecuted church), the 2:67 Project (benefiting youth in the local area), Feed -The Vineyard Food Bank (helping people in need in the local area) and The Bulgarian Support Fund (for the church in Varna). A donation was also allocated to STEP (benefiting youth in schools in the area). A small remainder was used by Spur groups for their own projects. Among those supported were Mary's Meals, Grove House, Amos Trust, MAF and the local Women's Refuge. Our Harvest project this year was the Bishop of St Alban's Appeal -'Not Forgotten'.This is to help change the lives of the people in Mozambique who have been traumatised and displaced by conflict.

We have partnered with Samaritans Purse for the shoebox Christmas Appeal again in 2022. The Church Centre was used as a collection/drop off centre for shoeboxes, which were then transported to the processing centre.

We have also begun a partnership with Acts435, a charity which matches people who want to give money, with those in genuine need (who might be of any faith or none).

A Discovery Group, which aims to be a gentle introduction to the Christian faith and a resource to help Christians accompany those asking spiritual questions, was run in the Spring Term. An Alpha course started in January 2023.

Community and Outreach
We have had several new initiatives this year, in response to the needs of the Local Community, and the cost of living crisis.
We held a Big Lunch event over 3 days in late August, providing lunch and activities for all ages. Our buildings have been open to provide a warm space, and welcome on a Monday afternoon over the winter.
We have also been supporting the Vineyard Foodbank by collecting items they require.

The Gathering has continued to meet once a month on a Tuesday afternoon. This is for the retired and older members of our community.

The monthly Saturday Men's breakfast has continued this year along with several curry nights (home cooked!) throughout the year. The monthly women's brunch restarted in October with a new team.

The monthly Community Cafe provides a gentle welcome and introduction to church for anyone available on a Thursday morning. This is another social occasion to build community in the village.

The craft group and Knit and Natter provide further opportunities for people to interact in a friendly, relaxed environment.

The Vicar, Associate Vicar and Youth Minister trainee have shared the taking of fortnightly assemblies in the local primary school. The school normally holds services in the church at Christmas and Harvest, and visits at other times for class projects.

Smartees has continued meeting on a Wednesday morning in the Church Centre. This is a group for carers and children under Nursery age, with toys, group singing and a craft activity for the children.

A series of Garden Socials were again organised in the summer, called Everyone Connected. Each social had a small group of people and they were a great success: a chance to get to know others we may not have talked to much before.

A new weekly event for young people, Connect, started in September. This is for school years 6 to 8 after school.

This year's Remembrance Service specifically included a parade and attendance from the local Rainbows, Brownies and Guides.

Financial Review

Total receipts on unrestricted funds were £161,762. Restricted donations of £20,498 were also received and are detailed in the Financial statements.

Planned giving increased by 4.6%. Total giving increased by 13.6% as there were several special collections in 2022 (eg for Varna (Ukrainian refugees) and the hardship fund), and large ad hoc gifts. Currently 65 individuals/households give regularly to St Marks, of the 80 households on the Electoral Roll (81%). All gift aid claims are up to date.

£168,147 was spent to provide the Christian ministry from St Mark's Church, including the contribution to the diocesan Parish Share which was £68,066, £6,493 to fund Quinquennial work on the church building, and £15,208 spent on the renewing of paths around our buildings. Restricted funds of £21,734 were also used. The Parish Share provides the stipends and housing for clergy, training costs and pensions. The sum that the churches in the deanery have to find is shared between the churches according to a formula that is based mainly on a head count of the congregations.

The result for the year was a net loss of £9,385 on overall funds.
£4,700 of this was planned, as we used saved funds towards the cost of our Youth Minister trainee; the rest is due to the large amounts spent on our buildings and grounds, along with £1,764 loss due to revaluation of Grave Trusts (Endowment funds)

In May 2022 our Pledge Sunday was a series of short presentations setting out the future needs of our church and a reminder to review our giving; 51 responses were received, totalling £666 per month before gift aid, 89% of our target. The 2023 Budget shows a shortfall of around £10,000, with the increase in energy bills affecting us this year. Our Pledge Sunday later in 2023 will aim to address this.

The predicted budget deficit for 2022 was filled, and further increases in income resulted in sufficient funds being available to fund the many building and grounds costs we have had this year. Our remaining reserves are available to be used in 2023 for internal quinquennial building work, tree work around the centre, and to partially fund our Youth Minister trainee.

Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward at 31st December on unrestricted funds totalled £40,054. Restricted funds of £6,983 were also carried forward.

Reserves Policy
The PCC has a reserves policy of maintaining sufficient funds, minimum of £5,000, in the general fund in order to maintain operational liquidity. This has been met this year.

It is our policy to invest our fund balances with the CBF Church of England Deposit Fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our Church what it is. In particular we want to mention our churchwardens David and Nigel, for all their work, both seen and unseen, and all other members of the PCC, for their valuable contribution to our ministry and for keeping the church running and flourishing.

Plans for the Future

As we look ahead to 2023 St Mark's recommits it's plans and aims to fall in line with what God is calling us to do next, in the pursuit of our overall aims and objectives. See the Vicar's report, included as Appendix B for more details of our future plans.

We celebrate Caroline's pregnancy and are forming a leadership/guidance team to support and guide the PCC and those in ministry during her maternity leave.

Structure, Governance and Management

The method and appointment of PCC members is as set out in the Church Representation Rules. At St Mark's the membership of the PCC consists of the incumbent (our Vicar), Associate Vicar, Churchwardens, Deanery Synod representatives, and lay members elected by those members of the congregation who are on the Electoral Roll of the church. All those who regularly attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The Treasurer is co-opted each year and others may be co-opted to perform specific roles, as required. The PCC has decided on the rule that PCC members are elected for a maximum of two consecutive 3-year terms and thereafter have to stand down for at least 1 year before seeking re-election.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year, chaired by the lay vice-chair or our Vicar. The Standing Committee has power to transact the business of the PCC between meetings, subject to any directions given by the Council. The Standing Committee has met before each PCC to check outstanding actions and to set the Agenda for the next meeting of the PCC.

Key items discussed at PCC during 2022 have included:

- Youth minister programme and support
- Ukraine emergency response
- Response to the cost of living crisis
- Safeguarding training and DBS updates
- Honouring Her Majesty Queen Elizabeth II
- Quinquennial inspection
- Churchyard and graveyard management

Safeguarding

The PCC has had due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. The PCC are working through the "Parish Dashboard" to ensure that St Mark's meets Diocesan safeguarding requirements, and we are currently at level 3. Our Parish Safeguarding Officer (PSO) has continued to be supported by a small group who review the safeguarding policies produced by the Diocese and Church of England before taking them to the PCC for ratification.

We aim to ensure that all volunteers are recruited safely using the Diocesan policy. We work to ensure that all volunteers have the appropriate DBS and the majority have completed safeguarding training as appropriate. DBS checks and training will be refreshed in line with current guidelines.

St Mark's Church 2022 Charity
Trustees Annual Report

Administrative Details and Trustees

St Mark's Church is situated in Colney Heath, near the A414 Longabout. It is part of the Diocese of St Albans within the Church of England. The correspondence address is The Church Office, Church Lane, Colney Heath, Hertfordshire. AL4 0NH. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and as a charity with income of over £100,000 is registered with the Charity Commission: Registered Charity No. 1134735.

PCC members who have served from 1st January 2022 are:

Ex Officio members		
Incumbent:	Revd Caroline Keightley	
Associate Vicar:	Revd Jill Suttie	
Wardens:	Mr Russell Bozier	(To APCM March 2022)
	Mr Nigel Gibbins	(From APCM March 2022)
	Mr David Levy	
Deanery Synod Reps:	Mr Graeme Shaw	(To APCM March 2022, stood down)
	Mrs Lorraine Pizan	(1 yr to run)
	Miss Heather Bennett	(1 yr to run)
Hon Treasurer (co-opted):	Mrs Pam Fox	
Secretary (non-voting):	Mrs Jackie Shaw	
Elected members (7)	Mrs Chris Bozier	(to APCM March 2022)
	Mr Mark Calder	(to APCM March 2022)
	Mrs Louise Newlove	(1 yr to run)
	Miss Sarah Archer	(2 yrs to run)
	Mrs Claire Oliver	(2 yrs to run) Lay Vice-Chair
	Mrs Liz Moore	(2 yrs to run)
	Mrs Amanda Furlong	(from APCM March 2022)
	Mrs Sara Martin	(from APCM March 2022)
	Mrs Annie Hall	(from APCM March 2022)

Approved by the PCC on **17th March 2023**

and signed on their behalf by Mrs C Oliver PCC Lay Vice-Chair .....

Appendix A – Youth Ministry Report

Youth Ministry Report February 2022 – March 2023

We have had a very busy fruitful year so far. Since I have been in post at St Mark's Church, the youth and I have been journeying together providing more opportunities for them to grow in their faith and build fellowship between them.

Here is a list of things of what we have been up to:

- **Explore** (Baptism and confirmation preparation) This was a preparation course for our young people in the lead up to the 10th of July Baptism service. It included some teaching, activities and a lunch.
- **Sunday Mornings** – We have been developing our Sunday mornings to follow a similar structure each week. We have had great feedback from the young people and now are going to look at how we can support and integrate them into church services.
- **Socials** – We have had two socials in 2022. We have been to Topgolf in Watford and our November social; we hired laser tag and created our own pizzas in the church centre. Our first social for 2023; we bowled at Hollywood Bowl in Watford.
- **Lunch club at Colney Heath**- Early on in the year 2022, I began going into Colney Heath school on a Thursday lunch time. I take in different resources and we listen, play and speak with one another. I have recently switched it to fortnightly to make it more sustainable.
- **Fuel** – A group of our young people have been attending fuel each month. It has been at the vineyard church and will now be held at St Pauls. This has been a great event for the young people to meet other Christians from different churches.
- **267 events**- Over the last year, we have attended various 267 events. We went to Illuminate which was held at the Vineyard. It was a great event which included inflatables, music and activities. In June, five of our young people and we went on a 6, 7 and 8 weekend away to a youth hostel in Cheshunt. Lastly, in December we attended Ninja warrior and we bounced around and raced on the obstacle courses.
- **Step Schools work** – I have attended and supported various events. For example, Step retreat days, a lunch club and retreat day at Townsend. Some of our young people have been at these events, so it has been great to interact with them in their school environment.
- **Restoration of youth room –** In May 2022, Andrew and I redecorated the youth room. We wanted to give the young people a space that felt grown up and that they could identify as a safe space for them.
- **Connect-** We started Connect in September 2022; we proposed it would be a four week drop in club for the new year seven's that had just left Colney Heath primary school. However, it grew and the young people asked if we could keep running it. We have invited year sixes to join us and we now have around approximately eighteen – twenty children who attend each week.
- **Mentoring –** At the start of 2023 Helena and I started mentoring sessions for a group of our young people. In these sessions we have lunch together and then

have a theme that we explore through discussion and activities. The aim of these session is to provide practical support in areas that they need.

- **Family Film Afternoon –** In February half term this year, we had a family film afternoon. We invited our local community to come and watch Lyle Lyle Crocodile. It was a successful event which saw approximately seventy people come through our doors.

Hopes for Youth Ministry

Our hopes for this year are to sustain the groups that we have launched. God has blessed and is growing the different clubs and events that we are providing, so with this in mind we are going to pour our energy and focuses into these. Over the summer term, we will be supporting our young people to explore their spiritual gifting and talents through looking at specific material and then putting what we have learnt into practice. They will also have a chance to serve in our church and community. Lastly, we will be integrating young people into our services such as having youth led services and introducing a slot for our young people once a month to contribute to our services.

In my role earlier this year I began a course with The St Albans Diocese called The Alban Way. We meet once a month looking at spiritual practices through practical based teaching. Alongside this In April, I will begin a time of online study at Cliff College studying Foundations for Mission and Ministry. I will continue to work with the 267 Project and STEP Schoolwork getting involved in their events.

Appendix B – Vicar's Report

Vicar's Report 2022

1 Thessalonians 5 verse 24 says, '*The one who calls you is faithful, and he will do it'.* This verse reminds me that it is God who builds his church, and it is God who is faithful to us. I have recently looked at the Vicar's reports from the last two years and on two occasions I speak of how unusual these times have been as we adjust to Covid, lockdown or post Covid times. As we reflect upon these last few years we are encouraged to bear witness to how faithful God has been to us as a church.

I am also pleased to say that we are not in the same place anymore; though we might be still adjusting, we press forward looking towards what God might do next. Our world and nation may look bleak and for some even the national church status can cause concern, but we remain in hope as we remind ourselves that through it all God is faithful. God is faithful to his people and he will lead this church through this next season as it is his church to build. As we bring him our ideas, our concerns, our offers of help and willingness to spread his good news let us remember that God is faithful and he will lead us. It is God who opens doors to new possibilities. It is God who calls people in and out of roles. It is God who will grow his church. Our role is to be obedient, faithful and courageous trusting that God has held us for many years and he will continue to do so in the years to come, no matter what change or unexpected circumstances may take place.

St Mark's Church 2022 Charity
Trustees Annual Report

In this report I would like to look at our five focus areas celebrating what we have done and how we hope to proceed. We began this year with this vision:

1. To offer worship, teaching and discipleship for all ages

We have continued to offer biblical teaching and worship each Sunday. Ongoing discipleship takes place across our church fellowship such as in our children's groups, spur groups, personal study, and complimentary courses. We have been reflecting upon how to integrate children and young people into the main body of the 10.30am service which has led to more interactive segments and a youth-led service which we hope to continue to develop. Some young families visit our 8.30am services also.

A Moving On discipleship course was delivered and we celebrated 18 people reaffirming and confirming their faith in a baptism celebration service in July which included baptism preparation courses beforehand. Spur groups continued to support one another pastorally and in study, and we added 'In His Presence', a monthly prayer night, to the calendar which has seen people regularly meet with God for a time of contemplative prayer and worship.

As we look ahead, we will seek to grow deeper in our intimacy of worship, explore how we continue to include and engage all ages in our Sunday morning services and prayerfully develop Spur groups. We might seek to offer one off events or complementary teaching to encourage the ongoing growth of our spiritual lives.

2. To strengthen our welcome and belonging

We have hosted numerous events to encourage socialising and friendship ranging from the Craft Group to the Conservation Group, curry nights to men's and women's brunches and a new yearly social of a visit to the local trains which saw many of our church come together for a fantastic trip out. The Community Café, the Gathering, Smartees, Knit and Knatter and Warm Space offer places of welcome. And the Big Lunch will now be offered across the year providing another place of welcome and outreach.

We desire that we will not only be a friendly church but a church where people build friendships and belong.

3. To Develop outreach and mission both locally and through our mission partners

A team met to discuss our response to the cost-of-living crisis which resulted in a foodbank drop off point being added to the entrance of church which has seen great success. This group also discussed the possibility of providing a warm space and Mo, Judy S and Zena met weekly on a Monday to offer this to those in need. We continue to develop links with those in need at the local school and ACT 435 has started to receive requests through Judy P.

We have profiled mission partners through prayer across Lent and have used this time to reflect upon our four mission partners.

As needs develop we will continue to respond to local needs

4. To Equip the church for Evangelism

We continue to provide homegrown Discovery group courses for those who need it and at the start of this year delivered an Alpha course.

As we look ahead we would like to develop a group that co-ordinates seeker courses and consider how we all play our part in helping people to find the hope of Jesus.

5. To Work with Shannon as she develops youth ministry.

Shannon has shared in her report the many ways that youth ministry is developing, and we celebrate all that she and her team are doing. We have noted the importance of the relationship between families and youth, the changes in culture and how to develop faith. The Sunday breakfasts have been a huge success as has Connect.

Finally,

Other celebration areas for the year include giving thanks for the Remembrance service where we welcomed Rainbows, Brownies and Guides and others to a parade service; we were also delighted to be hosted by the Football club where we sang carols around the parish and to the WI at Christmas time.

As we look to this coming year we will continue to develop these five focus areas. We will reflect on how to develop each one, such as recognising that we are a church that provides numerous outreach events, but how might we begin to open spiritual questions and share our faith? We will also look at our worship, discipleship and ongoing spiritual lives asking questions such as what do we need to grow in faith?

As you know, this year is a time of change for Michael and me as we look ahead to the birth of our son, and we recognise that this brings change again. A leadership team has been appointed to keep an eye on these focus areas and navigate this next season and we fully trust and look forward to seeing what God does next.

My hope and expectation is that we will keep growing as a church, keep being excited and look forward to seeing what God is doing now and next. He is certainly not finished. He is faithful and he will do it.

There are too many events or ministry areas to mention but thank you to everyone who has been involved in all kinds of ways.

A special thank you to Pam Fox for her many years (31 years plus!) serving us as treasurer.

Parochial Church Council of St Mark, Colney Heath
STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
INCOME AND ENDOWMENTS FROM:						
Donations and Legacies	2(a)	140,366	18,830		159,196	142,963
Charitable activities	2(b) + 2(d)	13,075			13,075	5,886
Investments	2(c)	1,008	18		1,026	400
Other	2(e)	7,313	1,650		8,963	2,498
Total		161,762	20,498	0	182,260	151,747
EXPENDITURE ON:						
Charitable Activities	3	168,147	21,733		189,880	152,631
Total		168,147	21,733	0	189,880	152,631
NET INCOME/(EXPENDITURE)		(6,385)	(1,235)	0	(7,620)	(884)
Gains on investment assets: on revaluation	4			(1,770)	(1,770)	1,870
Transfers between Funds						
NET MOVEMENT IN FUNDS		(6,385)	(1,235)	(1,770)	(9,390)	986
RECONCILIATION OF FUNDS						
Total Funds brought Forward		46,439	8,219	14,723	69,381	68,395
TOTAL FUNDS CARRIED FORWARD		40,054	6,984	12,953	59,991	69,381

CONTINUING ACTIVITIES

All income and expenditure has arisen from continuing activities

The notes on pages 13 to 16 form part of this account

Parochial Church Council of St Mark, Colney Heath
Balance Sheet at 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
FIXED ASSETS:						
Tangible	6			0	0	0
Investment	7		45	12,953	12,998	14,767
Total fixed Assets			45	12,953	12,998	14,767
CURRENT ASSETS:						
Debtors	10	2,242			2,242	4,107
Short term deposits	9	47,868			47,868	47,246
Cash at bank and in hand	8	9,147	6,939		16,086	18,613
Total current Assets		59,257	6,939	0	66,196	69,966
LIABILITIES:						
Creditors: Amounts falling due within one year	11	(19,203)	0		(19,203)	(15,352)
Net current Assets or liabilities		**40,054**	**6,939**	**0**	**46,993**	**54,614**
TOTAL ASSETS LESS CURRENT LIABILITIES		40,054	6,984	12,953	59,991	69,381
TOTAL NET ASSETS OR LIABILITIES:		40,054	6,984	12,953	59,991	69,381
PARISH FUNDS						
Unrestricted	12	40,054			40,054	46,439
Restricted			6,984		6,984	8,219
Endowment				12,953	12,953	14,723
		40,054	**6,984**	**12,953**	**59,991**	**69,381**

Approved by the Parochial Church Council on 14th March 2023 and signed on its behalf by:

Claire Oliver (Lay Vice-chair) C O'Liver

Pamela Fox (Member, Hon. Treasurer) P. S. Fox

PAROCHIAL CHURCH COUNCIL OF ST MARK'S CHURCH, COLNEY HEATH
Notes to the financial statements for the year ended 31 December 2022

1 ACCOUNTING POLICIES

Based on the model set of accounting policies, published by the Central Board of Finance of the Church of England; full details given on page 17.

2 INCOME

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
2(a) Voluntary income						
Bank Direct		111,113			111,113	103,456
Bank Direct (CAF, GYE or Equiv)		300			300	300
Envelope Scheme	Note 18	240			240	2,960
Loose gifts		1,866			1,866	1,232
Other Donations		790	10,000		10,790	7,548
Gift Aid tax recovered		26,057			26,057	25,807
Support for Armstrongs			75		75	75
Centre Fund			375		375	375
Hardship Fund			3,120		3,120	
Varna			4,023		4,023	
Acts 435			150		150	
Bishop's Harvest Appeal			917		917	1,075
Spur Groups supported organisations	Note 13		170		170	135
		140,366	18,830	0	159,196	142,963
2(b) Activities for generating funds						
None		0	0	0	0	0
2(c) Income from investments						
Interest CBF Deposit Fund		601			601	24
Interest Business Premium Account		18			18	1
Interest Easement Deposit Account		21			21	1
Interest Roberts Bequest	Note 4		18		18	17
Cemetery Interest (Pugh and East)	Note 4	368			368	357
		1,008	18	0	1,026	400
2(d) Income from Church Activities						
Income -Centre hire		5,600			5,600	2,830
Weddings/Funeral Fees		6,150			6,150	2,384
Marksmen		568			568	229
Harvest Lunch		0			0	67
Community Cafe		378			378	173
Smartees		379			379	203
		13,075	0	0	13,075	5,886
2(e) Other incoming resources						
CHPC Grant for Closed Graveyard Maintenance			1,650		1,650	1,650
Diocesan Youth Grant		250			250	
Furlough Grant HMRC		0			0	448
Government Grant for VAT recovery Quinquennial		5,284			5,284	
Diocesan Grant towards energy costs		1,279			1,279	
County Council Grant for The Big Lunch		500			500	
Other						400
		7,313	1,650	0	8,963	2,498
TOTAL INCOMING RESOURCES		**161,762**	**20,498**	**0**	**182,260**	**151,747**

3 EXPENDITURE

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
Ministry						
Working expenses -Vicar	Note 14	1,186			1,186	709
Working expenses -Assistant Minister	Note 14	1,583			1,583	1,365
Working expenses -Other	Note 14	16			16	45
		2,785	0	0	2,785	2,119
Office						
Administrator & Office Manager	Note 5	17,133			17,133	15,581
Pensions	Note 5	822			822	764
Telephone and Broadband		458			458	377
Office Equipment		343			343	75
		18,756	0	0	18,756	16,797
Church Centre						
Gas (Church and Centre)		2,344			2,344	1,942
Water (Church and Centre)		347			347	199
Electricity		824			824	526
Insurance (For Church and Centre)		2,360			2,360	2,285
Maintenance		3,155			3,155	1,666
Outdoor Lighting		1,518			1,518	
Path by Centre Car Park		954			954	
Cleaning/hygiene materials		187			187	139
Cleaning (Church and Centre)	Note 5	2,964			2,964	1,979
		14,653	0	0	14,653	8,736

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
Church Building and Services						
Services expenses	Note 17	2,730			2,730	1,429
Music costs					0	442
Refreshments		705			705	201
Electricity		1,019			1,019	748
Maintenance		4,783			4,783	1,675
Church North Path		1,132	11,132		12,264	
Church path to emergency exit		1,990			1,990	
Quinquennial Work		6,493			6,493	25,144
Quinquennial Specification		0			0	3,300
		18,852	11,132	0	29,984	32,939
Stationery						
Photocopier costs		1,740			1,740	2,036
Other stationery		227			227	138
Texts		67			67	202
Church Suite Database		561			561	681
		2,595	0	0	2,595	3,057
Other						
Youth Work		1,616	318		1,934	371
Smartees		149			149	77
Marksmen		419			419	120
Posters		25			25	98
Flowers		451			451	274
Training/Conferences		0			0	415
Deanery		45			45	0
Publicity (Christmas and Easter)		242			242	81
Monthly fee for CAF Bank Account		81			81	96
Website		572			572	538
Spur Groups		0			0	126
Other		228			228	693
Acts 435			150		150	
Harvest Lunch					0	83
Hardship Fund			1,300		1,300	
The Big Lunch		758			758	0
Community Cafe (To Mary's Meals)		0			0	87
Cemetery Interest (Pugh and East)	Note 4	368			368	357
		4,954	1,768	0	6,722	3,416
Covid Costs						
Screens		0			0	71
Cameras/Mounting of Cameras for Live Streaming		0			0	240
Computer memory/other equipment		0			0	26
		0	0	0	0	337
Youth Minister Trainee						
Recruitment		0			0	430
Wages	Note 5	16,365			16,365	0
Expenses	Note 14	1,831			1,831	0
Training		414			414	
Pension	Note 5	782			782	0
		19,392	0	0	19,392	430
Mission						
Mission Tithe 2022	Note 13	14,050			14,050	14,100
Bishop's Harvest Appeal		8	917		925	1,075
Evangelical Alliance		130			130	130
CVM		60			60	60
Varna -to support Ukrainian Refugees			4,023		4,023	
267 Project		0			0	200
Spur Groups supported organisations			170		170	135
Armstrongs			75		75	75
		14,248	5,185	0	19,433	15,775
Diocesan Parish Share		68,066			68,066	66,580
Open Graveyard		2,248			2,248	996
Memorial Trees and Plaques		278			278	
Closed Graveyard			3,648		3,648	369
Governance costs						
Independent Examination of Accounts		1,320			1,320	1,080
		1,320	**0**	**0**	**1,320**	**1,080**
TOTAL RESOURCES EXPENDED		**168,147**	**21,733**	**0**	**189,880**	**152,631**

4 GAINS AND LOSSES ON INVESTMENTS - UNREALISED

Pugh Bequest	1st Jan 2022	8,793	31st Dec 2022	7,763	Net loss	(1,030)
I. F. East	1st Jan 2022	5,252	31st Dec 2022	4,592	Net loss	(660)
For Graveyard						
Roberts Bequest	1st Jan 2022	678	31st Dec 2022	598	Net loss	(80)
						(1,770)

Interest arising on the Roberts bequest accrues to the Church maintenance fund.
'Cemetery Interest' arising on the Pugh and East bequests is paid to the Parish Council for maintenance of the closed graveyard.

5 STAFF COSTS

Honoraria and Wages

During the year the PCC employed two Parish Administrators, a cleaner and a Youth Ministry Trainee, all of whom earned less than £60,000. Cleaner costs were more in 2022 as we had a cleaner for the complete year.

	TOTAL 2022	TOTAL 2021
Wages and Salaries	36,462	17,560
Employers contributions to defined contribution pension Schemes	1,604	764
	38,066	18,324

6 FIXED ASSETS FOR USE BY PCC

The Church and Centre are insured for £5,000,000 and are not shown on the balance sheet as the Church is a consecrated building and the Centre is built on consecrated ground, both unsaleable without a faculty.

7 INVESTMENTS

Miss Pugh Bequest -Endowment Fund	376 shares at bid price on 31st Dec 2022	7,763
Income restricted (Churchyard upkeep). CBF Investment Fund Shares, held by St Albans DBF as custodian trustee		
Mrs Roberts Bequest -Endowment Fund	28.97 shares at bid price on 31st Dec 2022	598
Income restricted (Church and Churchyard upkeep). CBF Deposit Fund, held by St Albans DBF as custodian trustee		
I.F.East for Graveyard -Endowment Fund	253 shares at bid price on 31st Dec 2022	4,592
COIF (Charities Official Investment Fund) Charity Fund		

	Unrestricted	Restricted	Endowment	TOTAL 2022	TOTAL 2021
Pugh			7,763	7,763	8,793
Roberts		45	598	643	722
East			4,592	4,592	5,252
	0	45	12,953	12,998	14,767

8 CASH AT BANK AND IN HAND	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
Bank (Current Account)	500			500	595
Bank (Business Premium Account)	8,602			8,602	6,134
CafCash Account	45	6,939		6,984	11,884
	9,147	6,939	0	16,086	18,613
9 DEPOSITS					
CBF Deposit Fund	46,278			46,278	45,677
Easement	1,590			1,590	1,569
	47,868	0	0	47,868	47,246
10 DEBTORS					
Gift Aid	2,157			2,157	2,457
Other	85			85	1,650
	2,242	0	0	2,242	4,107

11 CURRENT LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Mission Tithe	14,750			14,750	14,100
Other	4,453			4,453	1,252
	19,203	0	0	19,203	15,352

12 MOVEMENT IN FUNDS	At 1.1.22	Incoming Resources	Resources Expended	Net movement in funds	Transfers between funds	At 31.12.22
Unrestricted Funds						
General Fund	45,424	161,383	167,998	(6,615)		38,809
Smartees	269	379	149	230		499
Welcome Break	746	0	0	0		746
Subtotal of Unrestricted funds	46,439	161,762	168,147	(6,385)	0	40,054
Restricted Funds						
North Path	0	10,000	10,000	0		0
Centre Fund	2,250	375	0	375		2,625
Youth Equipment	425	0	318	(318)		107
Hardship Fund	0	3,120	1,300	1,820		1,820
Acts 435	0	150	150	0		0
Short Term Mission	906	0	0	0		906
Mission Evangelism	750	0	0	0		750
Mission (Armstrongs)	0	75	75	0		0
Mission (General)	0	1,087	1,087	0		0
Closed Graveyard	3,456	1,650	4,780	(3,130)		326
War Memorial Fund	221	0	0	0		221
Church Maintenance Fund	211	18	0	18		229
Subtotal of Restricted funds	8,219	16,475	17,710	(1,235)	0	6,984
Endowment Funds						
Church Maintenance Fund	678	(80)	0	(80)		598
Churchyard Fund	14,045	(1,690)	0	(1,690)		12,355
Subtotal of Endowment funds	14,723	(1,770)	0	(1,770)	0	12,953
Total Funds	69,381	176,467	185,857	(9,390)	0	59,991

Fund Descriptions

Smartees	Funds that have been raised by the Smartees mornings, for replacing equipment and other costs
Welcome Break	Funds that have been raised by the Welcome Break termly events, for use in future events
Building Fund	Donations for work on the Church building
Centre Fund	Donations for work on the Church Centre building
Youth Equipment	Donations toward large items of Youth Equipment
Hardship Fund	Fund created to help those locally in need
Acts 435	Funds held and administered for Acts 435
Short Term Mission	Donations for grants toward Short term mission opportunities for members of the church
Mission Evangelism	Donations for local Mission/Evangelism events
Mission(Armstrongs)	Donations for the Armstrong Family
Closed Graveyard	Maintenance of Closed Graveyard
War Memorial Fund	Maintenance of War Memorial
Church Maint Fund	Historic Church maintenance fund
Churchyard Fund	Endowment Funds for maintenance of Graveyard and specific Graves

13 MISSION TITHE

	From Mission Tithe 2021	Receipts in 2022	Expenditure in 2022	From Gen Funds
Spur Groups supported organisations				
Amos Trust	50	70	(120)	
Rennie Grove Hospice	25	50	(75)	
MAF	25	50	(75)	
Mary's Meals	50	0	(50)	
Women's Refuge	50	0	(50)	
		0		
Mission Tithe 2022			(14,050)	14,050

2:67 Proj (£4,250),Open Doors, Food Bank, Bulgarian Support Fund (£2,850 each)
STEP £400
Spur Groups to use in 2023 etc, £850

14 TRUSTEES' REMUNERATION AND EXPENSES

No Trustees received Remuneration for their role as Trustees
Revd C Keightley,Revd J Suttie,G Shaw(Lay Reader trainee) and S Horner (Youth Minister trainee) received expenses covering travel and phone costs. Total Expenses paid were £2,120 in 2021 and £4,616 in 2022.

15 RELATED PARTY TRANSACTIONS

There were no Related Party Transactions in 2022.

16 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
INCOME AND ENDOWMENTS FROM:					
Donations and Legacies	141,303	1,660		142,963	152,812
Charitable activities	5,886			5,886	4,533
Investments	383	17		400	515
Other	848	1,650		2,498	2,704
Total	148,420	3,327	0	151,747	160,564
EXPENDITURE ON:					
Charitable Activities	149,156	3,475		152,631	135,485
Total	149,156	3,475	0	152,631	135,485
NET INCOME/(EXPENDITURE)	(736)	(148)	0	(884)	25,079
Gains on investment assets:					
on disposal				0	0
on revaluation			1,870	1,870	835
Transfers between Funds					
NET MOVEMENT IN FUNDS	(736)	(148)	1,870	986	25,914
RECONCILIATION OF FUNDS					
Total Funds brought Forward	47,175	8,367	12,853	68,395	42,481
TOTAL FUNDS CARRIED FORWARD	46,439	8,219	14,723	69,381	68,395

17 Service Expenses

These increased substantially in 2022 due the Confirmation/Baptism Service, purchase of equipment eg the contactless Giving device and Family Celebration costs.

18 Envelope Scheme

Income from this scheme decreased in 2021, and further decreased in 2022. Most individuals who used envelopes for cash gifts have moved to online giving.

ST MARK'S CHURCH, COLNEY HEATH - ACCOUNTING POLICIES

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)(effective 1 January 2015), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.
The financial statements have been prepared under the historical cost convention except for valuation of investment assets, which are shown at market value.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.
Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for a particular restricted purpose.

Incoming Resources

Voluntary income and capital sources
Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised.
Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other ordinary income
Rental income from the letting of church premises is recognised when received.

Income from investments
Dividends and interest are accounted for when received. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments
Realised gains or losses are realised when investments are sold.
Unrealised gains or losses are accounted for on revaluation of investments at 31 December in any given year.

Resources used

Grants
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.
Activities directly relating to the work of the Church
The Diocesan Parish share is accounted for when payable, Any share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated land and buildings and moveable church furnishings.
Consecrated and beneficed property is excluded from the accounts by s.10(2) of the Charities Act 2011.
No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other buildings
Expenditure on maintenance or improvement is written off as incurred.

Other fixtures, fittings, and office equipment
Equipment used within the church premises is written off when the asset is acquired.

Investments
Investments are valued at market value at 31 December in any given year.

Current Assets

Amounts owing to the PCC at 31 December in any given year are shown as debtors less provision for amounts that may prove uncollectable.
Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Independent Examiner's Report to the Trustees of St. Mark's Church, Colney Heath

I report on the accounts for the year ended 31 December 2022 set out on pages 11 to 17.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report
My examination was carried out in accordance with the 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 statements 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 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have 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.

C J Bacon BEd.(Hons.), AST, BFP, ACA
3 Wey Court
Mary Road
Guildford
Surrey
GU1 4QU

Date: 03/11/23

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, COLNEY HEATH

England & Wales - Charity number 1134735

Accounts

St Mark's Church, Colney Heath, Hertfordshire

Annual Report and Financial Statements of the Parochial Church Council

For the year ended 31st December 2021

Incumbent:
The Revd Caroline Keightley
The Vicarage
St Mark's Close
Colney Heath, Herts
AL4 0NQ

Bank:
Barclays Bank plc
The St Albans Group
P.O. Box 104
St Albans, Herts
AL1 3AN

Independent Examiner:
A. J. Bennewith Esq
3, Wey Court
Mary Road
Guildford, Surrey GU1 4QU

Registered Charity no. 1134735

Index

Page i	Index
Page 1-7	St Mark's Church 2021 Charity Trustees Annual Report
Page 8	Statement of Financial Activities 2021
Page 9	Balance Sheet
Page 10	Notes to the Financial Statements
Page 14	Accounting policies
Page 15	Independent Examination Report

St Mark's Church 2021 Charity
Trustees Annual Report

Aim and Purposes

St Mark's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church of St Mark's, Colney Heath and the Church Centre.

With the re-introduction of lockdown in early January, church life has continued to be greatly impacted which has brought with it both challenges and opportunities. The Covid Group continued to manage the impact of the pandemic on church life. This group is made up of representatives from all areas of church ministry and met regularly in 2021.

Our aim in 2021 was to continue to respond well to the Covid crisis, maintain church life in creative and innovative ways and continue the mission and vision of St Mark's, whilst retaining relationships with the parish and community.

We took the opportunity to review and refresh church life when face to face activities resumed in March, focussing on those that God was calling us to re-start and finding new expressions for others. We continue to acknowledge the sacrifice and losses from this season as we recover and reflect on what has been tremendously tough for many.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Mark's. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on the public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
Provision of pastoral care for people living in the parish.
Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of St Mark and the Church Centre.

Achievements and Performance

We have been able to continue and grow our worship and services throughout the year. During lockdown we held digital services, Zoom prayer meetings, Zoom cafes and online Alpha. When restrictions eased we transitioned from online to face to face activities at a controlled pace and with thought to the pastoral needs of our Parish. The garden socials were a popular highlight and will be continued. We give thanks to God for the many gifted members of our congregation who have made these changes possible.

St Mark's Church 2021 Charity
Trustees Annual Report

Worship and Prayer

Services

As a church we offer a range of services on a Sunday and over the course of the year. The 8.30am service is a quieter, reflective communion service; 10.30am follows a pattern of morning worship including children's provision with the 3rd Sunday being communion. Evening services were paused during lockdown and reintroduced in May. Afternoon Family Celebrations were restarted in September.
With the reimposition of lockdown in early January, we returned to a pre-recorded service, Digital Sunday, and continued to provide a digital service throughout the rest of the year, either in the form of Digital Sunday or as an online live streamed service. At Easter, we returned to an 8.30am and a 10.30am format, with the 10.30am being live streamed. Services were ticketed until the end of May.

Our online ministry has also provided the 'In conversation with' interviews and Digital devotions in Advent, as well as recordings of services.

Advent services took place in the church building following the usual Sunday pattern. Two Carol Services were held in church, with a live stream at the second. The usual Christmas Eve children's service took place and Christmas Day included both 8.30am and 10.30am services in church.

Following lock down, our children's and young people's groups restarted in person in April. The Beacon met on zoom from January, and this continued when in person meetings started, to give both options.

Prayer

Zoom and WhatsApp prayer meetings have been taking place regularly, on a Monday morning, Thursday evening and some Sunday evenings. Prayer texts were sent to church members during Lent. In person prayer resumed at the end of July.

Fresh Expressions

In line with the Church of England's wider strategy of developing new forms of church, Fresh Expressions, we have continued to develop our ideas. The Gathering is a monthly informal, interactive service for the retired and older members of the community, meeting in the church, and attracting around 30 people per month, enjoying an informal service, fellowship and friendship. This started back with two Re-Gathering teas in the Summer, which were greatly appreciated, and then monthly meetings from September. Messy Church and Welcome Break have not resumed following lockdown.

A Youth Minister role was re-advertised but no suitable applications were received. It was noted that these posts are hard to fill at the moment. PCC agreed to change the role to a Youth Minister trainee. This was advertised in the Autumn resulting in the appointment of Shannon Horner who will start in late February 2022.

Attendance

At present there are 105 persons on the Church Electoral Roll, 67% of whom are not resident within the parish. The average Sunday attendance was 85 adults and 8 children. This number is increased significantly when we include all of our services (not just those that take place on a Sunday morning). We estimate that our worshipping community (those who join us for worship at least once a month) is 177. For our services on Christmas Eve/Day we welcomed 208 people to worship with us, including the online Christmas Eve Digital service. The St Mark's YouTube channel views range weekly from 75 to 250. Seasonal services such as Easter (188 views), Remembrance (136 views) and Christmas Day (108 views) gain the largest view count.

Occasional offices

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we commit ourselves to following Jesus Christ, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief, give thanks for the life which is now complete in this world and commend the person into God's keeping. We held an annual service of Thanksgiving and Remembrance in May, for those who have been recently bereaved.

St Mark's Church 2021 Charity
Trustees Annual Report

During 2021 we have celebrated no weddings, 1 baptism, 1 thanksgiving, held 5 funerals, and 4 Interment of Ashes at our church. We have also conducted 10 funerals at the crematorium.

Deanery Synod

We have had three representatives to the Deanery Synod this year. This provides the PCC with an important link between the parish and the wider structures of the church. Our Treasurer is also Deanery Treasurer, providing us with a further link. Due to Covid the Synod has not met from March 2020, but resumed by zoom in June 2021 and in person in October 2021.

The buildings

Specification of the work required on the Church building as a result of the Quinquennial Inspection in 2019 was completed by March 2021, and tenders were then invited; Lodge and Sons being selected from the three quotes received. Work commenced in late August, and was completed in time for Christmas. Further internal work will be required in 2022 when the areas concerned have dried out.

There are a considerable number of building and grounds issues which will be prioritized and addressed in 2022.

Pastoral care

Every member of St Mark's is encouraged to be part of a Spur group, which meet at different times during the week: evening and daytime. Pastoral care takes place within these groups, as well as study and prayer. Spur groups have continued to meet with a mixture of Zoom or in person when permitted.

Pastoral care coordinators in collaboration with clergy and staff developed a supportive care system for those people affiliated with the church but not part of a Spur group.

A small team provides other care e.g. hospital visits, organising the provision of meals for new parents or those who are ill. During 2021 special care and attention has been given to those sick either in mind or body. Shopping for those in isolation, gifts and practical help has been offered to those in need.

Some members of the parish are unable to attend church due to sickness or age. Our Vicar Revd Caroline Keightley and Associate Vicar Revd Jill Suttie have visited all church members and parishioners who have requested it. A small team of church members carry out other visiting and care as necessary. Pastoral care has continued by phone, or electronically, and in person when permitted.

Discipleship and Teaching

Biblical teaching takes place primarily through Sunday morning sermons and Spur group bible studies. The year in lockdown has meant that people have had to take further responsibility for their own personal growth and quiet times.

Mission and Evangelism

Due to the nature of the season, all areas of church life, ministry and mission have been impacted.

Helping others in need is a demonstration of our faith. Our Mission Tithe is calculated as 10% of all non-restricted giving and Gift Aid. We continued to divide our tithe into three, with donations to Open Doors (for the persecuted church), the 2:67 Project (benefiting youth in the local area) and The Bulgarian Support Fund (for the church in Varna). A small remainder was used by Spur groups for their own projects. Among those supported were Mary's Meals, Grove House, Amos Trust, MAF and the local Women's Refuge. Our Harvest project this year was the Bishop of St Alban's Appeal -'Water is Life'.

We have partnered with Samaritans Purse for the shoebox Christmas Appeal in a slightly different role due to the pandemic. The Church Centre was used again as a collection/drop off centre for shoeboxes, which were then transported to the processing centre.

An online Alpha course was run in late April. Following this, a new way of exploring Christians faith has been created and developed by a handful of St Mark's leaders, called 'The Discovery Groups', which aims to be a more gentle introduction to the Christian faith and a resource to help Christians accompany those asking spiritual questions. It was trialled in the Autumn term, and will be used in 2022.

Community and Outreach

Following the Covid restrictions, all activities have been reviewed, causing some to be renewed, and some to be set aside.

A Re-gathering BBQ was held in June for the whole Church Family.

Re-gathering teas were held in June and August, for the older members of our community, and The Gathering then continued once a month on a Tuesday afternoon. Welcome Break has not resumed following lockdown.

The Saturday Men's breakfast restarted in May. A successful curry night (home cooked!) was held in September.

A new monthly Community Cafe was launched in September, providing a gentle welcome and introduction to church for anyone available on a Thursday morning. This is another social occasion to build community in the village.

The craft group and Knit and Natter provide further opportunities for people to interact in a friendly, relaxed environment. Knit and Natter produce knitted items for Christian Hope International and Knit for Peace. These groups restarted in late August.

The Vicar, Associate Vicar and lay members of the church have shared the taking of weekly assemblies in the local primary school. The school normally holds services in the church at Christmas and Harvest, and visits at other times for class projects. Physical assemblies halted in their usual form but Caroline has visited individual classes.

Smartees restarted in June in the Church Centre. This is a group for carers and children under Nursery age, with toys, group singing and a craft activity for the children.

A series of Garden Socials were again organised in the summer, called Everyone Connected. Each social had a small group of people and they were a great success: a chance to get to know others we may not have talked to much before.

We celebrated our 175th Anniversary in July 2021 (a year late!), with a lovely display of photos in the church, thanks to Cliff Harvey.

Financial Review

Total receipts on unrestricted funds were £148,420. Restricted donations of £3,327 were also received and are detailed in the Financial statements.

Planned giving increased by 2%. Total giving decreased by 5% as there were fewer ad hoc gifts in 2021. Currently 65 individuals/households give regularly to St Marks, of the 79 households on the Electoral Roll (82%). All gift aid claims are up to date.

£149,156 was spent to provide the Christian ministry from St Mark's Church, including the contribution to the diocesan Parish Share which was £66,580 and £28,414 to fund Quinquennial work on the church building. Restricted funds of £3,475 were also used.The Parish Share provides the stipends and housing for clergy,

training costs and pensions. The sum that the churches in the deanery have to find is shared between the churches according to a formula that is based mainly on a head count of the congregations.

The result for the year was a net income of £986 on overall funds.

In May 2021 our Pledge Sunday was a gentle reminder to review our giving; 3 changes were received. The 2022 Budget shows a shortfall of around £5,000. Our Pledge Sunday later in the year will aim to address this.
The predicted budget surplus from 2021, together with further savings, resulted in sufficient surplus being available to fund the Church quinquennial work. Our remaining reserves are available to be used in 2022 for further building work and other maintenance, and to partially fund our Youth minister trainee starting in February 2022.

Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward at 31st December on unrestricted funds totalled £46,439. Restricted funds of £8,219 were also carried forward.

Reserves Policy
The PCC has a reserves policy of maintaining sufficient funds, minimum of £5,000, in the general fund in order to maintain operational liquidity. This has been met this year.

It is our policy to invest our fund balances with the CBF Church of England Deposit Fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our Church what it is. In particular we want to mention our churchwardens David and Russell, for all their work, both seen and unseen, and all other members of the PCC and the Covid Group, for their valuable contribution to our ministry and for keeping the church running and flourishing, especially during this season of challenge.

This year we again thank all those people involved in producing Digital Sunday and live streaming services, including the musicians.

Plans for the Future

At the start of 2021 we sensed God leading us to continue to develop four cores areas of church life identified below and as a continuation of focus areas shared in 2020:

- **Evangelism**: After the early finish of an Online Alpha Course a group of leaders created 'Discovery groups'. The church committed to finding ways to accompany those seeking faith or new both within our current activities and beyond.
- **Youth**: The recruitment of a Youth Minister remained under close review and as a result the title post was changed to Youth Ministry Trainee with the purpose of continuing the work amongst young people and to provide a training ground for the chosen youth leader.
- **Discipleship**: As Services rebuild their strength coming out of the pandemic effort was made to ensure that upfront teaching was nourishing and helpful to those seeking to deepen their faith. Spur groups continued to be a place for deeper bible study. The evening service returned monthly.
- **Community**: 2021 saw the return of further community based events and outreach such as mens breakfast, community café, Tuesday craft group and activity within the local Primary School resumed beginning with assemblies.

The PCC continued to review and adapt strategies in response to the Pandemic and continue to review further St Mark's activities with the view to relaunch those appropriate. The process of re-emerging church life as gathering for worship, gathering as community, ministry to those most affected by lockdown, prayer and engagement with newcomers and evangelism continued to be focus areas across both 2020 and 2021.

As we look ahead to 2022 St Mark's recommits its plans and aims to fall in line with what God is calling us to do next, in the pursuit of our overall aims and objectives. A Refocus evening was held for church members to contribute their views reflective of the last two years and to dream about what we might be called to next. A review of these comments is underway and the focus areas identified from this evening as Worship, teaching and discipleship for all ages, welcome and belonging, outreach and mission, Evangelism and Youth.

Current plans include:

- Providing bible-based teaching for discipleship and spiritual growth for all ages.
- Develop and grow existing Services such as Sunday mornings and evening services.
- Develop Children and youth work on a Sunday morning and as part of the development of an overall youth programme.
- To offer a series of socials including everyone connected garden socials and to offer a series of church socials.
- To offer Discovery groups and equip leaders to run their own.
- To explore where we are called to social action both locally and globally.

Structure, Governance and Management

The method and appointment of PCC members is as set out in the Church Representation Rules. At St Mark's the membership of the PCC consists of the incumbent (our Vicar), Associate Vicar, Churchwardens, Deanery Synod representatives, and lay members elected by those members of the congregation who are on the Electoral Roll of the church. All those who regularly attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The Treasurer is co-opted each year and others may be co-opted to perform specific roles, as required. The PCC has decided on the rule that PCC members are elected for a maximum of two consecutive 3-year terms and thereafter have to stand down for at least 1 year before seeking re-election.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met nine times during the year, including extraordinary meetings in January, February and April to decide pandemic issues, chaired by the lay vice-chair (Andrew Apps up to the APCM and Claire Oliver after the APCM) or our Vicar. Meetings were conducted by "Zoom" until September, with resolutions ratified using the "Business by Correspondence" provisions, and continued in person from September. The Standing Committee has power to transact the business of the PCC between meetings, subject to any directions given by the Council. The Standing Committee has met before each PCC to check outstanding actions and to set the Agenda for the next meeting of the PCC.

The pandemic and issues arising from it have continued to be a major focus during 2021. The Covid Group (formed in April 2020) continued to provide operational leadership during the pandemic. The Annual Meeting was held in person on 25th April. Covid-related matters addressed by the PCC have included:

- St Mark's overall response to Covid
- When to restart services after lockdown
- Principles for restarting other activities after lockdown
- Risk assessments for restarting activities
- Church office working arrangements

Other items discussed at PCC during 2021 have included:

- Youth minister vacancy
- Quinquennial inspection
- Churchyard and graveyard management
- Discovery groups
- Vision priorities

Safeguarding

The PCC has had due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. The PCC are working through the "Parish Dashboard" to ensure that St Mark's meets Diocesan safeguarding requirements, and we are currently at level 3. Our Parish Safeguarding Officer (PSO) has continued to be supported by a small group who review the safeguarding policies produced by the Diocese and Church of England before taking them to the PCC for ratification.

During 2021 the PCC agreed:

- Procedure for the storage and use of safeguarding records
- Procedure for the safeguarding of images
- Policy - Use of Social Media
- Policy - Transport

All volunteers are recruited safely using the Diocesan policy. All volunteers have the appropriate DBS and the majority have completed safeguarding training - modules C0, C1, or C2 as appropriate. DBS checks and training will be refreshed as required in 2022, in line with current guidelines.

Administrative Details and Trustees

St Mark's Church is situated in Colney Heath, near the A414 Longabout. It is part of the Diocese of St Albans within the Church of England. The correspondence address is The Church Office, Church Lane, Colney Heath, Hertfordshire. AL4 0NH. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and as a charity with income of over £100,000 is registered with the Charity Commission: Registered Charity No. 1134735.

PCC members who have served from 1st January 2021 are:

Ex Officio members		
Incumbent:	Revd Caroline Keightley	
Associate Vicar:	Revd Jill Suttie	
Wardens:	Mr Russell Bozier	
	Mr David Levy	
Deanery Synod Reps:	Mr Graeme Shaw	(2 yrs to run)
	Mrs Lorraine Pizan	(2 yrs to run)
	Miss Heather Bennett	(2 yrs to run)
Hon Treasurer (co-opted):	Mrs Pam Fox	
Secretary (non-voting):	Mrs Judy Puddefoot	(to January 2021)
	Mrs Jackie Shaw	(from January 2021)
Elected members (7)	Mrs Louise Newlove	(2 yrs to run)
	Mrs Annie Hall	(1 year to run)
	Mr Tim Massey	(re-elected at APCM March 2021) Stood down Sept 2021
	Mrs Chris Bozier	(re-elected at APCM March 2021 for 1 year) Safeguarding Consultant
	Miss Sarah Archer	(re-elected at APCM March 2021)
	Dr Andrew Apps	(to APCM March 2021) Lay Vice-Chair
	Mrs C Oliver	(From APCM March 2021) Lay Vice-Chair
	Mrs Liz Moore	(From APCM March 2021)
	Mr Mark Calder	Appointed by PCC in Sept 2021

Approved by the PCC on **8th March 2022**

and signed on their behalf by Mrs C Oliver PCC Lay Vice-Chair .....

Parochial Church Council of St Mark, Colney Heath
STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2021

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
INCOME AND ENDOWMENTS FROM:						
Donations and Legacies	2(a)	141,303	1,660		142,963	152,812
Charitable activities	2(b) + 2(d)	5,886			5,886	4,533
Investments	2(c)	383	17		400	515
Other	2(e)	848	1,650		2,498	2,704
Total		148,420	3,327	0	151,747	160,564
EXPENDITURE ON:						
Charitable Activities	3	149,156	3,475		152,631	135,485
Total		149,156	3,475	0	152,631	135,485
NET INCOME/(EXPENDITURE)		(736)	(148)	0	(884)	25,079
Gains on investment assets: on revaluation	4			1,870	1,870	835
Transfers between Funds						
NET MOVEMENT IN FUNDS		(736)	(148)	1,870	986	25,914
RECONCILIATION OF FUNDS						
Total Funds brought Forward		47,175	8,367	12,853	68,395	42,481
TOTAL FUNDS CARRIED FORWARD		46,439	8,219	14,723	69,381	68,395

CONTINUING ACTIVITIES

All income and expenditure has arisen from continuing activities

The notes on pages 10 to 14 form part of this account

Parochial Church Council of St Mark, Colney Heath
Balance Sheet at 31 December 2021

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
FIXED ASSETS:						
Tangible	6			0	0	0
Investment	7		44	14,723	14,767	12,897
Total fixed Assets			44	14,723	14,767	12,897
CURRENT ASSETS:						
Debtors	10	2,457	1,650		4,107	2,526
Short term deposits	9	47,246			47,246	47,222
Cash at bank and in hand	8	12,088	6,525		18,613	22,160
Total current Assets		61,791	8,175	0	69,966	71,908
LIABILITIES:						
Creditors: Amounts falling due within one year	11	(15,352)	0		(15,352)	(16,410)
Net current Assets or liabilities		**46,439**	**8,175**	**0**	**54,614**	**55,498**
TOTAL ASSETS LESS CURRENT LIABILITIES		46,439	8,219	14,723	69,381	68,395
TOTAL NET ASSETS OR LIABILITIES:		46,439	8,219	14,723	69,381	68,395
PARISH FUNDS						
Unrestricted	12	46,439			46,439	47,175
Restricted			8,219		8,219	8,367
Endowment				14,723	14,723	12,853
		46,439	**8,219**	**14,723**	**69,381**	**68,395**

Approved by the Parochial Church Council on 8th March 2021 and signed on its behalf by:

Claire Oliver (Lay Vice-chair) C Oliver

Pamela Fox (Member, Hon. Treasurer) P.S.Fox

PAROCHIAL CHURCH COUNCIL OF ST MARK'S CHURCH, COLNEY HEATH
Notes to the financial statements for the year ended 31 December 2021

1 ACCOUNTING POLICIES

Based on the model set of accounting policies, published by the Central Board of Finance of the Church of England; full details given on page 14.

2 INCOME

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
2(a) Voluntary income						
Bank Direct		103,456			103,456	98,886
Bank Direct (CAF, GYE or Equiv)		300			300	525
Envelope Scheme	Note 19	2,960			2,960	5,084
Loose gifts		1,232			1,232	2,274
Other Donations		7,548			7,548	15,642
Gift Aid tax recovered		25,807			25,807	29,171
Support for Armstrongs			75		75	75
Centre Fund			375		375	375
Bishop's Harvest Appeal			1,075		1,075	600
Spur Groups supported organisations	Note 13		135		135	180
		141,303	1,660	0	142,963	152,812
2(b) Activities for generating funds						
None		0	0	0	0	0
2(c) Income from investments						
Interest CBF Deposit Fund		24			24	135
Interest Business Premium Account		1			1	11
Interest Easement Deposit Account		1			1	6
Interest Roberts Bequest	Note 4		17		17	16
Cemetery Interest (Pugh and East)	Note 4	357			357	347
		383	17	0	400	515
2(d) Income from Church Activities						
Income -Centre hire		2,830			2,830	1,650
Weddings/Funeral Fees		2,384			2,384	2,552
Welcome Break		0			0	231
Marksmen		229			229	31
Harvest Lunch		67			67	
Community Cafe		173			173	
Smartees		203			203	69
		5,886	0	0	5,886	4,533
2(e) Other incoming resources						
CHPC Grant for Closed Graveyard Maintenance			1,650		1,650	1,650
Diocesan Grant for Streaming Equipment					0	200
Furlough Grant HMRC		448			448	854
Other		400			400	
		848	1,650	0	2,498	2,704
TOTAL INCOMING RESOURCES		**148,420**	**3,327**	**0**	**151,747**	**160,564**

3 EXPENDITURE

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
Ministry						
Working expenses -Vicar		709			709	656
Working expenses -Assistant Minister		1,365			1,365	1,280
Working expenses -Other		45			45	1,013
		2,119	0	0	2,119	2,949
Office						
Administrator & Office Manager	Note 5	15,581			15,581	16,567
Pensions	Note 5	764			764	764
Telephone and Broadband		377			377	426
Office Equipment		75			75	0
		16,797	0	0	16,797	17,757
Church Centre						
Gas (Church and Centre)		1,942			1,942	1,774
Water (Church and Centre)	Note 17	199			199	600
Electricity		526			526	536
Insurance (For Church and Centre)		2,285			2,285	2,269
Maintenance		1,666			1,666	865
Cleaning/hygiene materials		139			139	88
Cleaning (Church and Centre)	Note 5	1,979			1,979	2,527
		8,736	0	0	8,736	8,659

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
Church Building and Services						
Services expenses		1,429			1,429	1,207
Music costs		442			442	
Church Computer		0			0	1,007
Refreshments		201			201	124
Electricity		748			748	860
Maintenance		1,675			1,675	2,260
Quinquennial Work	Note 18	25,144			25,144	
Quinquennial Costs -Specification		1,479	1,821		3,300	3,257
		31,118	1,821	0	32,939	8,715
Stationery						
Photocopier costs		2,036			2,036	2,049
Other stationery		138			138	214
Texts		202			202	
Church Suite Database		681			681	753
		3,057	0	0	3,057	3,016
Other						
Youth Work		371			371	58
Messy Church		0			0	139
Smartees		77			77	13
Alpha		0			0	358
Marksmen		120			120	18
Welcome Break		0			0	219
Posters		98			98	43
Flowers		274			274	164
Training/Conferences		415			415	0
Deanery		0			0	90
Publicity (Christmas and Easter)		81			81	125
Monthly fee for CAF Bank Account		96			96	60
Website		538			538	479
Spur Groups		126			126	25
Other		693			693	356
Harvest Lunch		83			83	
St Mark's 24 hours Away		0			0	685
Community Cafe (To Mary's Meals)		87			87	
Cemetery Interest (Pugh and East)	Note 4	357			357	347
		3,416	0	0	3,416	3,179
Covid Costs						
Zoom Licence		0			0	231
Screens		71			71	534
Cameras/Mounting of Cameras for Live Streaming		240			240	3,881
Computer memory/other equipment		26			26	113
Streaming Licence						92
		337	0	0	337	4,851
Youth Minister Trainee						
Recruitment		430			430	295
		430	0	0	430	295
Mission						
Mission Tithe 2021	Note 13	14,100			14,100	15,000
Bishop's Harvest Appeal			1,075		1,075	600
Evangelical Alliance		130			130	130
CVM		60			60	60
267 Project		200			200	
Spur Groups supported organisations			135		135	180
Armstrongs			75		75	75
		14,490	1,285	0	15,775	16,045
Diocesan Parish Share		66,580			66,580	66,580
Open Graveyard		996			996	386
Closed Graveyard			369		369	1,853
Governance costs						
Independent Examination of Accounts		1,080			1,080	1,200
		1,080	**0**	**0**	**1,080**	**1,200**
TOTAL RESOURCES EXPENDED		**149,156**	**3,475**	**0**	**152,631**	**135,485**

4 GAINS AND LOSSES ON INVESTMENTS - UNREALISED

Pugh Bequest	1st Jan 2021	7,688	31st Dec 2021	8,793	Net gain	1,105
I. F. East	1st Jan 2021	4,573	31st Dec 2021	5,252	Net gain	679
For Graveyard						
Roberts Bequest	1st Jan 2021	592	31st Dec 2021	678	Net gain	86
						1,870

Interest arising on the Roberts bequest accrues to the Church maintenance fund.
'Cemetery Interest' arising on the Pugh and East bequests is paid to the Parish Council for maintenance of the closed graveyard.

5 STAFF COSTS

Honoraria and Wages

During the year the PCC employed two Parish Administrators and a cleaner, all of whom earned less than £60,000. Cleaner costs were less in 2021 because we were without a cleaner from late September to November.

	TOTAL 2021	TOTAL 2020
Wages and Salaries	17,560	19,094
Employers contributions to defined contribution pension Schemes	764	764
	18,324	19,858

6 FIXED ASSETS FOR USE BY PCC

The Church and Centre are insured for £5,000,000 and are not shown on the balance sheet as the Church is a consecrated building and the Centre is built on consecrated ground, both unsaleable without a faculty.

7 INVESTMENTS

Miss Pugh Bequest -Endowment Fund	376 shares at bid price on 31st Dec 2021	8,793
Income restricted (Churchyard upkeep). CBF Investment Fund Shares, held by St Albans DBF as custodian trustee		
Mrs Roberts Bequest -Endowment Fund	28.97 shares at bid price on 31st Dec 2021	678
Income restricted (Church and Churchyard upkeep). CBF Deposit Fund, held by St Albans DBF as custodian trustee		
I.F.East for Graveyard -Endowment Fund	253 shares at bid price on 31st Dec 2021	5,252
COIF (Charities Official Investment Fund) Charity Fund		

	Unrestricted	Restricted	Endowment	TOTAL 2021	TOTAL 2020
Pugh			8,793	8,793	7,688
Roberts		44	678	722	636
East			5,252	5,252	4,573
	0	44	14,723	14,767	12,897

8 CASH AT BANK AND IN HAND

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
Bank (Current Account)	595			595	500
Bank (Business Premium Account)	6,134			6,134	9,752
CafCash Account	5,359	6,525		11,884	11,908
	12,088	6,525	0	18,613	22,160

9 DEPOSITS

CBF Deposit Fund	45,677			45,677	45,653
Easement	1,569			1,569	1,569
	47,246	0	0	47,246	47,222

10 DEBTORS

Gift Aid	2,457			2,457	2,268
CHPC Grant for Closed Graveyard Maintenance	0	1,650		1,650	258
	2,457	1,650	0	4,107	2,526

11 CURRENT LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

Mission Tithe	14,100			14,100	15,000
Other	1,252			1,252	1,410
	15,352	0	0	15,352	16,410

12 MOVEMENT IN FUNDS

	At 1.1.21	Incoming Resources	Resources Expended	Net movement in funds	Transfers between funds	At 31.12.21
Unrestricted Funds						
General Fund	46,286	148,217	149,079	(862)		45,424
Smartees	143	203	77	126		269
Welcome Break	746	0	0	0		746
Subtotal of Unrestricted funds	47,175	148,420	149,156	(736)	0	46,439
Restricted Funds						
Building Fund	1,821	0	1,821	(1,821)		0
Centre Fund	1,875	375	0	375		2,250
Youth Equipment	425	0	0	0		425
Short Term Mission	906	0	0	0		906
Mission Evangelism	750	0	0	0		750
Mission (Armstrongs)	0	75	75	0		0
Mission (General)	0	1,210	1,210	0		0
Closed Graveyard	2,175	1,650	369	1,281		3,456
War Memorial Fund	221	0	0	0		221
Church Maintenance Fund	194	17	0	17		211
Subtotal of Restricted funds	8,367	3,327	3,475	(148)	0	8,219
Endowment Funds						
Church Maintenance Fund	592	86	0	86		678
Churchyard Fund	12,261	1,784	0	1,784		14,045
Subtotal of Endowment funds	12,853	1,870	0	1,870	0	14,723
Total Funds	68,395	153,617	152,631	986	0	69,381

Fund Descriptions

Smartees	Funds that have been raised by the Smartees mornings, for replacing equipment and other costs
Welcome Break	Funds that have been raised by the Welcome Break termly events, for use in future events
Building Fund	Donations for work on the Church building
Centre Fund	Donations for work on the Church Centre building
Youth Equipment	Donations toward large items of Youth Equipment
Short Term Mission	Donations for grants toward Short term mission opportunities for members of the church
Mission Evangelism	Donations for local Mission/Evangelism events
War Memorial Fund	Maintenance of War Memorial
Closed Graveyard	Maintenance of Closed Graveyard
Church Maint Fund	Historic Church maintenance fund
Churchyard Fund	Endowment Funds for maintenance of Graveyard and specific Graves

13 MISSION TITHE

	From Mission Tithe 2020	Receipts in 2021	Expenditure in 2021	From Gen Funds
Spur Groups supported organisations				
Amos Trust	50	75	(125)	
Rennie Grove Hospice	25	30	(55)	
MAF	25	30	(55)	
Mary's Meals	50	0	(50)	
Women's Refuge	50	0	(50)	
Remainder of Mission Tithe 2020				
STEP	400	0	(400)	
Mission Tithe 2021			(14,100)	14,100

2:67 Proj (£4,250), Open Doors, Food Bank, Bulgarian Support Fund (£2,850 each)
STEP £400
Spur Group in use in 2022 etc, £900

14 TRUSTEES' REMUNERATION AND EXPENSES

No Trustees received Remuneration for their role as Trustees
Revd C Keightley, Revd J Suttie and G Shaw(Lay Reader trainee) received expenses covering travel and phone costs.
Total Expenses paid were £2,949 in 2020 and £2,120 in 2021.

15 RELATED PARTY TRANSACTIONS

There were no Related Party Transactions in 2021.

16 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
INCOME AND ENDOWMENTS FROM:					
Donations and Legacies	150,082	2,730		152,812	134,491
Charitable activities	4,533			4,533	13,150
Investments	499	16		515	411
Other	854	1,850		2,704	15,170
Total	155,968	4,596	0	160,564	163,222
EXPENDITURE ON:					
Charitable Activities	129,320	6,165		135,485	141,011
Total	129,320	6,165	0	135,485	141,011
NET INCOME/(EXPENDITURE)	26,648	(1,569)	0	25,079	22,211
Gains on investment assets:					
on disposal				0	0
on revaluation			835	835	1,870
Transfers between Funds					
NET MOVEMENT IN FUNDS	26,648	(1,569)	835	25,914	24,081
RECONCILIATION OF FUNDS					
Total Funds brought Forward	20,527	9,936	12,018	42,481	18,400
TOTAL FUNDS CARRIED FORWARD	47,175	8,367	12,853	68,395	42,481

17 Water Bills

The reasons for the large water bills were rectified in late 2020. Water usage has settled in 2021.

18 Quinquennial Work

A grant application has been made to reclaim VAT costs related to this expenditure.

19 Envelope Scheme

Income from this scheme has decreased in 2021 because many of the individuals who used envelopes for cash gifts have moved to online giving due to the Pandemic.

ST MARK'S CHURCH, COLNEY HEATH - ACCOUNTING POLICIES

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)(effective 1 January 2015), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.
The financial statements have been prepared under the historical cost convention except for valuation of investment assets, which are shown at market value.

Funds
General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.
Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for a particular restricted purpose.

Incoming Resources
Voluntary income and capital sources
Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised.
Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other ordinary income
Rental income from the letting of church premises is recognised when received.

Income from investments
Dividends and interest are accounted for when received. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments
Realised gains or losses are realised when investments are sold.
Unrealised gains or losses are accounted for on revaluation of investments at 31 December in any given year.

Resources used
Grants
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.
Activities directly relating to the work of the Church
The Diocesan Parish share is accounted for when payable, Any share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Fixed Assets
Consecrated land and buildings and moveable church furnishings.
Consecrated and beneficed property is excluded from the accounts by s.10(2) of the Charities Act 2011.
No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other buildings
Expenditure on maintenance or improvement is written off as incurred.

Other fixtures, fittings, and office equipment
Equipment used within the church premises is written off when the asset is acquired.

Investments
Investments are valued at market value at 31 December in any given year.

Current Assets
Amounts owing to the PCC at 31 December in any given year are shown as debtors less provision for amounts that may prove uncollectable.
Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Independent Examiner's Report to the Trustees of St. Mark's Church, Colney Heath

I report on the accounts for the year ended 31 December 2021 set out on pages 8 to 14.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report
My examination was carried out in accordance with the 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 statements 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 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have 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.

AJ Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA
3 Wey Court
Mary Road
Guildford
Surrey
GU1 4QU

A.J. Bennewith

Date: 3 October 2022

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, COLNEY HEATH

England & Wales - Charity number 1134735

Accounts

St Mark's Church, Colney Heath, Hertfordshire

Annual Report and Financial Statements of the Parochial Church Council

For the year ended 31st December 2020

Incumbent:
The Revd Caroline Keightley
The Vicarage
St Mark's Close
Colney Heath, Herts
AL4 0NQ

Bank:
Barclays Bank plc
The St Albans Group
P.O. Box 104
St Albans, Herts
AL1 3AN

Independent Examiner:
A. J. Bennewith Esq
3, Wey Court
Mary Road
Guildford, Surrey GU1 4QU

Registered Charity no. 1134735

Index

Page i	Index
Page 1-7	St Mark's Church 2020 Charity Trustees Annual Report
Page 8	Statement of Financial Activities 2020
Page 9	Balance Sheet
Page 10	Notes to the Financial Statements
Page 14	Accounting policies
Page 15	Independent Examination Report

St Mark's Church 2020 Charity
Trustees Annual Report

Aim and Purposes

St Mark's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church of St Mark's, Colney Heath and the Church Centre.

With the arrival of the Coronavirus in March and subsequent lockdowns, church life has been greatly impacted which has brought with it both challenges and opportunities. A Covid Group was formed in April to manage the impact of the pandemic on church life. This group is made up of representatives from all areas of church ministry and met weekly initially, and as required throughout the rest of 2020.

Our aim in 2020 was to respond well to the Covid crisis, maintain church life in creative and innovative ways and continue the mission and vision of St Mark's, whilst retaining relationships with the parish and community.

The opportunity to review and refresh church life has offered an invigorating excitement for what God has in store for the church next. The pausing of activities during the lockdowns has also offered a reflective time of being and a renewed sense of stillness. We also acknowledge the sacrifice and losses from this season and will seek to explore ways to recover and reflect on the tremendously tough season experienced by many.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Mark's. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on the public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
Provision of pastoral care for people living in the parish.
Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of St Mark and the Church Centre.

Achievements and Performance

The opportunities of the season have led to Digital Sundays, live streamed worship, prayer meetings by Zoom and much more. Garden gatherings in groups of 6 were a highlight in July and August. Spur groups have been able to find alternative ways to support members, people have been matched to pastoral care callers, and online evangelistic opportunities and outreach are ongoing. We give thanks to God for the many gifted members of our congregation who have made these changes possible.

Worship and Prayer

Services
As a church we offer a range of services on a Sunday and over the course of the year. The 8.30am service is a quieter, reflective communion service; 10.30am follows a pattern of morning worship including children's provision with the 3rd Sunday being communion. On the first Sunday of each month we usually offer an informal contemporary "Equip" service which provides teaching and an extended time of ministry and worship.

This pattern came to an abrupt halt in March. Immediately after lockdown we started a pre-recorded service, Digital Sunday, and continued to provide a digital service throughout the rest of the year, either in the form of Digital Sunday or as an online live streamed service. In August, a live streamed 9.30am service was held in the church building using a similar format to the old 8.30am but following all the Covid Secure guidelines. In September, we returned to an 8.30am and a 10.30am format, with the 10.30am being live streamed.

Our online ministry has also provided an apologetics video, 'In conversation with' interviews and a one off bible study on Ezra.

A Family Celebration Service at 4pm on a Sunday was trialled in October but put on hold following the return of national restrictions in November.

Advent services took place in the church building following the usual Sunday pattern but with limited numbers. Two Carol Services were held in church, with a live stream. The usual Christmas Eve children's service took place digitally and Christmas Day included both 8.30am and 10.30am services in church.

Our children's and young people's groups continued in person until March. They resumed in September, following appropriate Covid regulations; highlights included a Light Party-themed Sunday and preparing footage for the Christmas Eve digital service. During the first lockdown, a small team initiated Sunday school by email, typically including a video link and activity sheets, running alongside Digital Sundays.

Prayer
The Church has been open for private individual prayer from the end of March, initially on a Sunday and Wednesday; then on a Monday and Thursday to coincide with office hours. Zoom and WhatsApp prayer meetings have also been taking place regularly, on a Monday morning, Thursday evening and some Sunday evenings. Prayer texts were sent to church members during Advent.

Fresh Expressions
In line with the Church of England's wider strategy of developing new forms of church, Fresh Expressions, we have continued to develop two projects: firstly, Messy Church meeting once a month (excluding August), on a Sunday afternoon in Colney Heath JMI. This is well attended, with around 10 adults and 20 children from the village that do not attend church on a Sunday. Messy Church is considered in collaboration with the Family celebration service. Secondly, The Gathering is a monthly informal, interactive service for the retired and older members of the community, meeting in the church, and attracting around 30 people per month, enjoying an informal service, fellowship and friendship. Both these groups only met until March this year.

A Youth Minister role was advertised but due to no applications interviews did not take place. It was noted that lockdown was not ideal for advertisement or employment of a new worker.

Attendance
At present there are 107 persons on the Church Electoral Roll, 65% of whom are not resident within the parish. The average Sunday attendance was 70 adults and 8 children. This number is increased significantly when we include all of our services (not just those that take place on a Sunday morning). We estimate that our worshipping community (those who join us for worship at least once a month) is 144. For our services on Christmas Eve/Day we welcomed 254 people to worship with us, including the online Christmas Eve Digital service. The St Mark's YouTube channel views range weekly from 150 to 530. Seasonal services such as Easter (303 views), Remembrance (380 views) and Christmas Day (217 views, excluding those in physical attendance) gain the largest view count.

Occasional offices
As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we commit ourselves to following Jesus Christ, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief, give thanks for the life which is now complete in this world and commend the person into God's keeping. We normally hold an annual service of Thanksgiving and Remembrance in May, for those who have been

recently bereaved. This year we contacted everyone who had been recently bereaved, and a team prayed and lit candles in their own homes to remember the loved ones.

During 2020 we have celebrated no weddings or baptisms, held 4 funerals, and 1 Interment of Ashes at our church. We have also conducted 3 funerals at the crematorium.

There was no weekend away event this year.

Deanery Synod
We have had three representatives to the Deanery Synod this year. This provides the PCC with an important link between the parish and the wider structures of the church. Our Treasurer is also Deanery Treasurer, providing us with a further link. There was only one Deanery meeting this year, in March.

The buildings
In late November equipment was brought into and around the church building in order to assess the scope of the high level work required following the Quinquennial Inspection in 2019. A report was produced by our Architect Mark Eddison, and detailed specification of the work required is now taking place, with a view to going out to tender.

Pastoral care
Every member of St Mark's is encouraged to be part of a Spur group, which meet at different times during the week: evening and daytime. Pastoral care takes place within these groups, as well as study and prayer. Since the end of March, some Spur groups have been meeting on Zoom, some met in the church building where there is more room to socially distance (when allowed), and some met outside in gardens during the summer.

Pastoral care coordinators in collaboration with clergy and staff developed a supportive care system for those people affiliated with the church but not part of a Spur group.

A small team provides other care eg. hospital visits, organising the provision of meals for new parents or those who are ill. During 2020 special care and attention has been given to those sick either in mind or body. Shopping for those in isolation, gifts and practical help has been offered to those in need.

Some members of the parish are unable to attend church due to sickness or age. Our Vicar Revd Caroline Keightley and Associate Vicar Revd Jill Suttie have visited all church members and parishioners who have requested it. A small team of church members carry out other visiting and care as necessary. Since late March, much pastoral care has been by phone, or electronically.

Discipleship and Teaching
Biblical teaching takes place primarily through Sunday morning sermons and Spur group bible studies. The year in lockdown has meant that people have had to take further responsibility for their own personal growth and quiet times. Teaching series have included studying Philippians and Ezra.

Mission and Evangelism
Due to the nature of the season, all areas of church life, ministry and mission have been impacted.

Helping others in need is a demonstration of our faith. Our Mission Tithe is calculated as 10% of all non-restricted giving and Gift Aid. We continued to divide our tithe into three, with donations to Open Doors (for the persecuted church), the 2:67 Project (benefiting youth in the local area) and The Bulgarian Support Fund (for the church in Varna). A small remainder was used by Spur groups for their own projects. Among those supported were Mary's Meals, Grove House, Amos Trust, MAF and the local Women's Refuge. Our Harvest project this year was the Bishop of St Alban's Appeal -'Creating a Buzz in Nepal'.

We have partnered with Samaritans Purse for the shoebox Christmas Appeal in a slightly different role due to the pandemic. The Church Centre was used this time as a collection/drop off centre for shoeboxes, which were then transported to the processing centre. 1,800 shoe boxes were collected and sent on.

Jill organized for the church to contribute items in support of the local women's refuge.

An evening Alpha Course was completed during January to March this year, and a Family Alpha Sunday event started in February, but with only one monthly meeting able to happen before lockdown.

Community and Outreach
Welcome Break only ran in February this year, with 40-45 retired folk treated to a day full of activities, a good meal, tea and cakes, a speaker, drama and a few thoughts about the Christian faith.

The Saturday Men's breakfast, and the Women's Brunch, met until March this year.

The coffee morning, held most months in the church until March this year, provides a gentle welcome and introduction to church for anyone available on a Thursday morning. This is another social occasion to build community in the village. A bring and buy stall is popular, and raises money for Mary's Meals and church funds.

The craft group and Knit and Natter provide further opportunities for people to interact in a friendly, relaxed environment. Knit and Natter produce knitted items for Christian Hope International and Knit for Peace. These groups met up to March, but since then in the garden or by phone. Some craft videos have also been produced, to be followed at home.

The Vicar, Associate Vicar and lay members of the church have shared the taking of weekly assemblies in the local primary school. The school normally holds services in the church at Christmas and Harvest, and visits at other times for class projects. The school has let us use their facilities for Messy Church at a token cost. Physical assemblies halted in their usual form but Caroline attended the school virtual Carol Service and plans are underway to offer virtual assemblies.

At Christmas we had a Nativity Trail in the Church building. This was visited by each class from Colney Heath school, and by members of the public later in the afternoons. It was open for one week in mid-December and was a huge success.

Prior to lockdown, Smartees ran in the Church Centre for carers and children under Nursery age. This is a very popular group, with 12 families with small children attending. There are toys, group singing and a craft activity for the children. The group met until late March and will be reviewed in due course.

A series of Garden Socials were organised in July and August, called Everyone Connected. Each social had 6 people and they were a great success: a chance to get to know people we may not have talked to much before.

Financial Review

Total receipts on unrestricted funds were £155,968. Restricted donations of £4,596 were also received and are detailed in the Financial statements.

Planned giving via standing orders and the envelope scheme increased by 12%. Total giving increased by 13%. Currently 68 individuals/households give regularly to St Marks, of the 81 households on the Electoral Roll (84%). All gift aid claims are up to date.

£129,320 was spent to provide the Christian ministry from St Mark's Church, including the contribution to the diocesan parish share which was £66,580. Restricted funds of £6,165 were also used, to fund work on the Closed Graveyard and specification of the Quinquennial work. The Parish Share provides the stipends and housing for clergy, training costs and pensions. The sum that the churches in the deanery have to find is shared between the churches according to a formula that is based mainly on a head count of the congregations.

The result for the year was a net income of £25,914 on overall funds.

In February 2020 our Pledge Sunday targeted our remaining income gap of £875 per month (plus Gift Aid), supported by our "Stepping out in Faith" sermon series and communication of our forward vision. A good response was received, with a monthly amount of £840 being pledged along with lump sum gifts of £3,500.

As it was not possible to employ a Youth minister this year, due to the Pandemic, the PCC have set aside some of this surplus towards the future recruitment of a Youth Minister. Substantial funds will also be required to carry out the works on the Church Building following from the Quinquennial Inspection. The scope of these works is currently being defined, but as yet costs are unknown.

Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward at 31st December on unrestricted funds totalled £47,175. Restricted funds of £8,367 were also carried forward.

Reserves Policy
The PCC has a reserves policy of maintaining sufficient funds, minimum of £5,000, in the general fund in order to maintain operational liquidity. This has been met this year.

It is our policy to invest our fund balances with the CBF Church of England Deposit Fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our Church what it is. In particular we want to mention our churchwardens Peter (to October 2020), David (from October 2020) and Russell, for all their work, both seen and unseen, and all other members of the PCC and the Covid Group, for their valuable contribution to our ministry and for keeping the church running and flourishing, especially during this unusual year.

This year we give a special thankyou to all those people involved in producing Digital Sunday and live streaming services, including the musicians.

Plans for the Future

At the start of 2020 we sensed God leading us to focus on four key areas of church life:

- Evangelism: the launch of evening Alpha and Family Alpha courses, and looking ahead to new ways to reach people with the message of God's good news
- Youth: the recruitment of a part-time youth minister, while continuing to review and sustain all events and ministries for children and families
- Discipleship: building on our teaching resources, refreshing our Spur groups, and ongoing growth in faith
- Community: continuing to reach out to the local community around us and beyond, with the continuation of events such as summer lunches

The PCC have reviewed and adapted strategies in response to the pandemic, and in May identified the priorities for re-entry and re-emerging church life as gathering for worship, gathering as community, ministry to those most affected by lockdown, prayer, and engagement with newcomers and evangelism.

As we look ahead to 2021, St Mark's recommits its plans and aims to fall in line with what God is calling us to do next, in the pursuit of our overall aims and objectives. A review of re-emerging areas of church life will be ongoing as part of the reset, rebuild, restoration and recovery nature of the season we are in. Careful consideration will be given to the re-entry of all ministry areas, reviewing and refreshing them accordingly, with a particular focus on worship and discipleship, belonging and fellowship, community and evangelism and youth and families' work. A vision and focus group will reflect upon these areas whilst working towards re-establishing church life as part of the pandemic recovery.

Current plans include:

- As lockdown restrictions ease, the Family Celebration trial will resume and will be considered alongside Messy Church and All Age worship services. Complementary services such as midweek services and Equip live stream services will continue be explored.

- An exciting new Beacon group will start in January 2021 for around 10 young people in year 5 and above, plus adults to support them, meeting via Zoom on Sunday mornings at 11.30am, providing an opportunity to play, explore and discover around different Bible themes.
- Digital Services and online streaming of services will continue to be developed. This provision offers worship to those who are unable to attend physical services and outreach.
- The prayer ministry team will review prayer life rhythm and pattern whilst exploring possibilities for re-opening physical prayer evenings as well as virtual provision.
- A review of the Youth Minister role description will take place in 2021, with particular care given to the timing of the advertisement.

In parallel with all of this, we will continue to steward the practicalities needed to ensure the ongoing ministry of the church, such as our buildings (following our Quinquennial Review in 2019) and other logistics.

Structure, Governance and Management

The method and appointment of PCC members is as set out in the Church Representation Rules. At St Mark's the membership of the PCC consists of the incumbent (our Vicar), Associate Vicar, Churchwardens, Deanery Synod representatives, and lay members elected by those members of the congregation who are on the Electoral Roll of the church. All those who regularly attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The Treasurer is co-opted each year and others may be co-opted to perform specific roles, as required. The PCC has decided on the rule that PCC members are elected for a maximum of two consecutive 3-year terms and thereafter have to stand down for at least 1 year before seeking re-election.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met seven times during the year, including an extraordinary meeting at the end of July, chaired by the lay vice-chair (Andrew Apps) or our Vicar. Meetings from May 2020 onwards were conducted by "Zoom", with resolutions ratified using the "Business by Correspondence" provisions. The Standing Committee has power to transact the business of the PCC between meetings, subject to any directions given by the Council. The Standing Committee has met before each PCC to check outstanding actions and to set the Agenda for the next meeting of the PCC.

The Fabric subgroup has continued to meet to address buildings related issues, particularly the Quinquennial inspection, and present recommendations to PCC. The Youth Minister Recruitment working party has also met and made recommendations to PCC regarding the scope of the role and the recruitment process; this was subsequently put on hold due to the pandemic.

The pandemic and issues arising from it have been a major focus during 2020. A Covid Group was formed in April to provide operational leadership during the pandemic. A Finance Group was also set up to address financial issues arising from the pandemic; this was subsequently merged into the Standing Committee. The Annual Meeting was deferred from March and eventually held in person on 4th October. Covid-related matters addressed by the PCC have included:

- St Mark's overall response to Covid
- When to restart services after lockdown
- Principles for restarting other activities after lockdown
- Risk assessments for restarting activities
- Church office working arrangements

Other items discussed at PCC during 2020 have included:

- Purchase of a new projection PC and streaming equipment
- Review of our centre hire policy and rates
- Implementation of the new HSE policy
- Lone working policy and risk assessment
- Our Mission Action Plan
- Policies regarding allocation of remaining grave spaces and interment of ashes

Safeguarding

The PCC has had due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. The PCC are working through the "Parish Dashboard" to ensure that St Mark's meets Diocesan safeguarding requirements, and we are currently at level 3. Our Parish Safeguarding Officer (PSO) has continued to be supported by a small group who review the safeguarding policies produced by the Diocese and Church of England before taking them to the PCC for ratification.

During 2020 the PCC agreed a "code of safer working practice" and a policy on the recruitment of ex-offenders. The PCC also re-ratified its policies for safeguarding children and young people, and vulnerable adults, and the domestic violence policy.

A consent form has been developed for all who use social media or are seen on line, which has been approved by the Diocese.

All volunteers are recruited safely using the Diocesan policy. All volunteers have the appropriate DBS and the majority have completed safeguarding training - modules C0, C1, or C2 as appropriate. DBS checks and training will be refreshed as required in 2021, in line with current guidelines.

Administrative Details and Trustees

St Mark's Church is situated in Colney Heath, near the A414 Longabout. It is part of the Diocese of St Albans within the Church of England. The correspondence address is The Church Office, Church Lane, Colney Heath, Hertfordshire. AL4 0NH. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and as a charity with income of over £100,000 is registered with the Charity Commission: Registered Charity No. 1134735.

PCC members who have served from 1st January 2020 are:

Ex Officio members		
Incumbent:	Revd Caroline Keightley	
Associate Vicar:	Revd Jill Suttie	
Wardens:	Mr Russell Bozier	
	Mr Peter Fox	(to APCM October 2020)
	Mr David Levy	(from APCM October 2020)
Deanery Synod Reps:	Mr Graeme Shaw	(re-elected at the APCM October 2020)
	Mrs Lorraine Pizan	(re-elected at the APCM October 2020)
	Miss Heather Bennett	(re-elected at the APCM October 2020)
Hon Treasurer (co-opted):	Mrs Pam Fox	
Secretary (non-voting):	Mrs Judy Puddefoot	
Elected members (7)	Mrs Louise Newlove	(re-elected at the APCM October 2020)
	Mrs A Hall	(2 yrs to run)
	Mr T Massey	(2 yrs to run)
	Mr David Levy	(to APCM October 2020) (Church Warden from APCM October 2020)
	Dr Andrew Apps	(1 yr to run) Lay Vice-Chair
	Mrs Chris Bozier	(1 yr to run) Safeguarding Consultant
	Miss Sarah Archer	(1 yr to run)

Approved by the PCC on **9th March 2021**

and signed on their behalf by Dr A Apps PCC Lay Vice-Chair .....

Parochial Church Council of St Mark, Colney Heath
STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
INCOME AND ENDOWMENTS FROM:						
Donations and Legacies	2(a)	150,082	2,730		152,812	134,491
Charitable activities	2(b) + 2(d)	4,533			4,533	13,150
Investments	2(c)	499	16		515	411
Other	2(e)	854	1,850		2,704	15,170
Total		155,968	4,596	0	160,564	163,222
EXPENDITURE ON:						
Charitable Activities	3	129,320	6,165		135,485	141,011
Total		129,320	6,165	0	135,485	141,011
NET INCOME/(EXPENDITURE)		26,648	(1,569)	0	25,079	22,211
Gains on investment assets: on revaluation	4			835	835	1,870
Transfers between Funds						
NET MOVEMENT IN FUNDS		26,648	(1,569)	835	25,914	24,081
RECONCILIATION OF FUNDS						
Total Funds brought Forward		20,527	9,936	12,018	42,481	18,400
TOTAL FUNDS CARRIED FORWARD		47,175	8,367	12,853	68,395	42,481

CONTINUING ACTIVITIES

All income and expenditure has arisen from continuing activities

The notes on pages 10 to 14 form part of this account

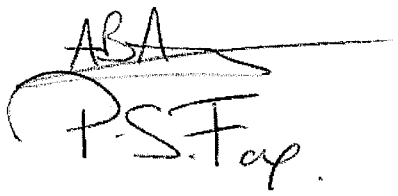
Parochial Church Council of St Mark, Colney Heath
Balance Sheet at 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
FIXED ASSETS:						
Tangible	6			0	0	0
Investment	7		44	12,853	12,897	12,062
Total fixed Assets			44	12,853	12,897	12,062
CURRENT ASSETS:						
Debtors	10	2,526			2,526	2,789
Short term deposits	9	47,222			47,222	16,980
Cash at bank and in hand	8	13,837	8,323		22,160	25,692
Total current Assets		63,585	8,323	0	71,908	45,461
LIABILITIES:						
Creditors: Amounts falling due within one year	11	(16,410)	0		(16,410)	(15,042)
Net current Assets or liabilities		**47,175**	**8,323**	**0**	**55,498**	**30,419**
TOTAL ASSETS LESS CURRENT LIABILITIES		47,175	8,367	12,853	68,395	42,481
TOTAL NET ASSETS OR LIABILITIES:		47,175	8,367	12,853	68,395	42,481
PARISH FUNDS						
Unrestricted	12	47,175			47,175	20,527
Restricted			8,367		8,367	9,936
Endowment				12,853	12,853	12,018
		47,175	**8,367**	**12,853**	**68,395**	**42,481**

Approved by the Parochial Church Council on 9th March 2020 and signed on its behalf by:

Andrew Apps (Lay Vice-chair)

Pamela Fox (Member, Hon. Treasurer)



PAROCHIAL CHURCH COUNCIL OF ST MARK'S CHURCH, COLNEY HEATH
Notes to the financial statements for the year ended 31 December 2020

1 ACCOUNTING POLICIES

Based on the model set of accounting policies, published by the Central Board of Finance of the Church of England; full details given on page 14.

2 INCOME		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
2(a) Voluntary income						
Bank Direct		98,886			98,886	87,530
Bank Direct (CAF, GYE or Equiv)		525			525	367
Envelope Scheme		5,084			5,084	5,065
Loose gifts		2,274			2,274	5,167
One off lump sum gifts (gift aided)		13,700			13,700	8,035
Other Donations		442	1,500		1,942	476
Gift Aid tax recovered		29,171			29,171	25,229
Support for Armstrongs			75		75	75
Centre Fund			375		375	375
Building Fund			0		0	1,500
Bishop's Harvest Appeal			600		600	497
Spur Groups supported organisations	Note 13		180		180	175
		150,082	2,730	0	152,812	134,491
2(b) Activities for generating funds						
Sponsored Cycle Ride		0			0	163
		0	0	0	0	163
2(c) Income from investments						
Interest CBF Deposit Fund		135			135	14
Interest Business Premium Account		11			11	31
Interest Easement Deposit Account		6			6	12
Interest Roberts Bequest			16		16	16
Cemetery Interest		347			347	338
		499	16	0	515	411
2(d) Income from Church Activities						
Income -Centre hire		1,650			1,650	5,085
Weddings/Funeral Fees		2,552			2,552	3,218
Welcome Break		231			231	888
Marksmen		31			31	117
St Mark's 24 hours Away		0			0	3,006
Community Christmas Lunch		0			0	385
Smartees		69			69	288
		4,533	0	0	4,533	12,987
2(e) Other incoming resources						
TARMAC Grant for Church Centre					0	12,400
CHPC Grant for Closed Graveyard Maintenance			1,650		1,650	1,500
SADC Grant for 'The Big Lunch'					0	500
CHPC Grant for the Community Christmas Lunch					0	500
Diocesan Grant for Streaming Equipment			200		200	
Institution Service collection					0	70
Furlough Grant HMRC		854			854	
Gift towards Independent Examination					0	200
		854	1,850	0	2,704	15,170
TOTAL INCOMING RESOURCES		**155,968**	**4,596**	**0**	**160,564**	**163,222**

3 EXPENDITURE		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
Ministry						
Working expenses -Vicar		656			656	455
Working expenses -Assistant Minister		1,280			1,280	1,717
Working expenses -Ordinand in Training	Note 19	1,013			1,013	
		2,949	0	0	2,949	2,172
Office						
Administrator & Office Manager		16,567			16,567	15,789
Pensions		764			764	749
Telephone and Broadband		426			426	631
		17,757	0	0	17,757	17,169
Church Centre						
Gas (Church and Centre)		1,774			1,774	2,583
Water (Church and Centre)	Note 17	600			600	1,218
Electricity		536			536	809
Insurance (For Church and Centre)		2,269			2,269	2,281
Maintenance		865			865	2,206
TARMAC Grant work on Church Centre		0			0	14,290
Cleaning/hygiene materials		88			88	321
Cleaning (Church and Centre)		2,527			2,527	2,559
		8,659	0	0	8,659	26,267

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
Church Building and Services						
Services expenses		1,207			1,207	1,239
Church Computer		1,007			1,007	
Refreshments		124			124	683
Electricity		860			860	1,302
Maintenance		2,260			2,260	1,400
Quinquennial Report 2019					0	1,032
Quinquennial Costs -Specification			3,257		3,257	
		5,458	3,257	0	8,715	5,656
Stationery						
Photocopier costs		2,049			2,049	2,003
Other stationery		214			214	231
Church Suite Database		753			753	688
		3,016	0	0	3,016	2,922
Other						
Youth Work		58			58	806
Messy Church		139			139	977
Smartees		13			13	362
The Big Lunch		0			0	1,277
Light Party		0			0	268
Alpha		358			358	
Marksmen		18			18	57
Welcome Break		219			219	708
Posters		43			43	21
Flowers		164			164	273
Training/Conferences		0			0	264
Deanery		90			90	0
Publicity (Christmas and Easter)		125			125	200
Bank charges		60			60	60
Website		479			479	293
Spur Groups		25			25	46
Other		356			356	85
Vacancy	Note 20	0			0	876
St Mark's 24 hours Away		685			685	3,187
Community Christmas Lunch		0			0	501
Institution Service collection		0			0	70
Cemetery Interest		347			347	338
		3,179	0	0	3,179	10,669
Covid Costs	Note 18					
Zoom Licence		231			231	
Screens		534			534	
Cameras for Live Streaming		3,681	200		3,881	
Computer memory		113			113	
Streaming Licence		92			92	
		4,651	200	0	4,851	0
Youth & Children's Minister						
Recruitment		295			295	0
		295	0	0	295	0
Mission						
Mission Tithe 2020	Note 13	15,000			15,000	13,200
Bishop's Harvest Appeal			600		600	497
Evangelical Alliance		130			130	130
CVM		60			60	60
Spur Groups supported organisations			180		180	175
Armstrongs			75		75	75
		15,190	855	0	16,045	14,137
Diocesan Parish Share		66,580			66,580	59,803
Open Graveyard		386			386	292
Closed Graveyard			1,853		1,853	484
Governance costs						
Independent Examination of Accounts		1,200			1,200	1,440
		1,200	**0**	**0**	**1,200**	**1,440**
TOTAL RESOURCES EXPENDED		**129,320**	**6,165**	**0**	**135,485**	**141,011**

4 GAINS AND LOSSES ON INVESTMENTS - UNREALISED

Pugh Bequest	1st Jan 2020	7,191	31st Dec 2020	7,688	Net gain	497
I. F. East	1st Jan 2020	4,273	31st Dec 2020	4,573	Net gain	300
for Graveyard						
Roberts Bequest	1st Jan 2020	554	31st Dec 2020	592	Net gain	38
						835

5 STAFF COSTS

Honoraria and Wages

During the year the PCC employed two Parish Administrators and two cleaners, all of whom earned less than £60,000.

	TOTAL 2020	TOTAL 2019
Wages and Salaries	19,094	18,348
Employers contributions to defined contribution pension Schemes	764	749
	19,858	19,097

6 FIXED ASSETS FOR USE BY PCC

The Church and Centre are insured for £5,000,000 and are not shown on the balance sheet as the Church is a consecrated building and the Centre is built on consecrated ground, both unsaleable without a faculty.

7 INVESTMENTS

Miss Pugh Bequest -Endowment Fund 376 shares at bid price on 31st Dec 2020 7,688

Income restricted (Churchyard upkeep). CBF Investment Fund Shares, held by St Albans DBF as custodian trustee

Mrs Roberts Bequest -Endowment Fund 28.97 shares at bid price on 31st Dec 2020 592

Income restricted (Church and Churchyard upkeep). CBF Deposit Fund, held by St Albans DBF as custodian trustee

I.F.East for Graveyard -Endowment Fund 253 shares at bid price on 31st Dec 2020 4,573

COIF (Charities Official Investment Fund) Charity Fund

	Unrestricted	Restricted	Endowment	TOTAL 2020	TOTAL 2019
Pugh			7,688	7,688	7,191
Roberts		44	592	636	598
East			4,573	4,573	4,273
	0	44	12,853	12,897	12,062

8 CASH AT BANK AND IN HAND	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
Bank (Current Account)	500			500	500
Bank (Business Premium Account)	1,429	8,323		9,752	12,963
CafCash Account	11,908			11,908	12,229
	13,837	8,323	0	22,160	25,692
9 DEPOSITS					
CBF Deposit Fund	45,653			45,653	15,418
Easement	1,569			1,569	1,562
	47,222	0	0	47,222	16,980
10 DEBTORS					
Gift Aid	2,268			2,268	2,514
Other	258			258	275
	2,526	0	0	2,526	2,789
11 CURRENT LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Mission Tithe	15,000			15,000	13,200
Other	1,410			1,410	1,842
	16,410	0	0	16,410	15,042

12 MOVEMENT IN FUNDS	At 1.1.20	Incoming Resources	Resources Expended	Net movement in funds	Transfers between funds	At 31.12.20
Unrestricted Funds						
General Fund	19,706	155,668	129,088	26,580		46,286
Work with Older people	166	0	0	0	(166)	0
Smartees	87	69	13	56		143
Welcome Break	568	231	219	12	166	746
Subtotal of Unrestricted funds	20,527	155,968	129,320	26,648	0	47,175
Restricted Funds						
Building Fund	5,078	0	3,257	(3,257)		1,821
Centre Fund	0	1,875	0	1,875		1,875
Youth Equipment	425	0	0	0		425
Short Term Mission	906	0	0	0		906
Mission Evangelism	750	0	0	0		750
Mission (Armstrongs)	0	75	75	0		0
Mission (General)	0	780	780	0		0
Diocesan Grant for Streaming Equipment	0	200	200	0		0
Closed Graveyard	2,378	1,650	1,853	(203)		2,175
War Memorial Fund	221	0	0	0		221
Church Maintenance Fund	178	16	0	16		194
Subtotal of Restricted funds	9,936	4,596	6,165	(1,569)	0	8,367
Endowment Funds						
Church Maintenance Fund	554	38	0	38		592
Churchyard Fund	11,464	797	0	797		12,261
Subtotal of Endowment funds	12,018	835	0	835	0	12,853
Total Funds	42,481	161,399	135,485	25,914	0	68,395

Fund Descriptions

Smartees	Funds that have been raised by the Smartees mornings, for replacing equipment and other costs
Welcome Break	Funds that have been raised by the Welcome Break termly events, for use in future events
Building Fund	Donations for work on the Church building

Centre Fund	Donations for work on the Church Centre building
Youth Equipment	Donations toward large items of Youth Equipment
Short Term Mission	Donations for grants toward Short term mission opportunities for members of the church
Mission Evangelism	Donations for local Mission/Evangelism events
Mission (Armstrongs)	Support for the Armstrong Family (Historical)
Mission (General)	General Mission Support
Diocesan Grant for Streaming Equipment	Grant from St Albans Diocese for Streaming Equipment
War Memorial Fund	Maintenance of War Memorial
Closed Graveyard	Maintenance of Closed Graveyard
Church Maint Fund	Historic Church maintenance fund
Churchyard Fund	Endowment Funds for maintenance of Graveyard and specific Graves

13 MISSION TITHE

	Receipts	Expenditure	From Gen Funds
Spur Groups supported organisations			
Amos Trust	100	(100)	0
Rennie Grove Hospice	40	(40)	0
MAF	40	(40)	0
Mission Tithe 2020			0
2:67 Project, Open Doors		(15,000)	15,000
Bulgarian Support Fund, £4,800 each			
Spur Group use, £600			

14 TRUSTEES' REMUNERATION AND EXPENSES

No Trustees received Remuneration for their role as Trustees
Revd C Keightley, Revd J Suttie and Ali McCarthy received expenses covering travel and phone costs.
Total Expenses paid were £2,172 in 2019 and £2,949 in 2020.

15 RELATED PARTY TRANSACTIONS

There were no Related Party Transactions in 2019 or 2020.

16 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2019 £	TOTAL FUNDS 2018 £
INCOME AND ENDOWMENTS FROM:					
Donations and Legacies	131,869	2,622		134,491	130,468
Charitable activities	13,150			13,150	9,183
Investments	395	16		411	382
Other	270	14,900		15,170	3,899
Total	145,684	17,538	0	163,222	143,932
EXPENDITURE ON:					
Charitable Activities	125,760	15,251		141,011	147,617
Total	125,760	15,251	0	141,011	147,617
NET INCOME/(EXPENDITURE)	19,924	2,287	0	22,211	(3,685)
Gains on investment assets:					
on disposal				0	0
on revaluation			1,870	1,870	(202)
Transfers between Funds					
NET MOVEMENT IN FUNDS	19,924	2,287	1,870	24,081	(3,887)
RECONCILIATION OF FUNDS					
Total Funds brought Forward	603	7,649	10,148	18,400	22,287
TOTAL FUNDS CARRIED FORWARD	20,527	9,936	12,018	42,481	18,400

17 Water Bills

Water usage had increased during 2019. The cause for this was tracked down by the end of 2019.
During 2020 there were some hangover costs due to billing schedules, but costs were £600 as predicted.
Costs will be nearer £300 in 2021.

18 Covid Costs

These are extra costs as a direct result of the Pandemic; Streaming equipment, Zoom Licence, screens.
We received a £200 Grant from the Diocese towards streaming equipment.

19 Ministry Expenses

Ministry Expenses shown for the Ordinand in Training are a catch up covering over 2 years.

20 Vacancy Costs

This covers maintenance and utility bills for the Vicarage and Interview costs in 2019.

ST MARK'S CHURCH, COLNEY HEATH - ACCOUNTING POLICIES

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)(effective 1 January 2015), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.
The financial statements have been prepared under the historical cost convention except for valuation of investment assets, which are shown at market value.

Funds
General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.
Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for a particular restricted purpose.

Incoming Resources
Voluntary income and capital sources
Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised.
Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other ordinary income
Rental income from the letting of church premises is recognised when received.

Income from investments
Dividends and interest are accounted for when received. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments
Realised gains or losses are realised when investments are sold.
Unrealised gains or losses are accounted for on revaluation of investments at 31 December in any given year.

Resources used
Grants
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.
Activities directly relating to the work of the Church
The Diocesan Parish share is accounted for when payable, Any share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Fixed Assets
Consecrated land and buildings and moveable church furnishings.
Consecrated and beneficed property is excluded from the accounts by s.10(2) of the Charities Act 2011.
No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other buildings
Expenditure on maintenance or improvement is written off as incurred.

Other fixtures, fittings, and office equipment
Equipment used within the church premises is written off when the asset is acquired.

Investments
Investments are valued at market value at 31 December in any given year.

Current Assets
Amounts owing to the PCC at 31 December in any given year are shown as debtors less provision for amounts that may prove uncollectable.
Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Independent Examiner's Report to the Trustees of St. Mark's Church, Colney Heath

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

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report
My examination was carried out in accordance with the 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 statements 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 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have 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.

AJ Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA
3 Wey Court
Mary Road
Guildford
Surrey
GU1 4QU

A. J. Bennewith

Date: 22 October 2021