

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
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The St Albans Group
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Registered Charity no. 1134735

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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.

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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

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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 Philipians 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.

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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.

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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 re-commits 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.

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- 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

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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)

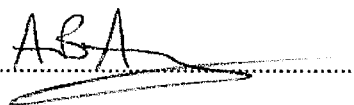
Deanery Synod Reps:	Mr Graeme Shaw	(re-elected at the APCM October 2020)
	Mrs Lorraine Pizan	(re-elected at the APCM October 2020)
	Miss Heather Bennett	(re-elected at the APCM October 2020)

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)

ABA
P.S. Fox

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
Marksman	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					
Ministry	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
Working expenses -Vicar	656			656	455
Working expenses -Assistant Minister	1,280			1,280	1,717
Working expenses -Ordinand in Training	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)	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
Smarteers	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	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					
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	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	1 st Jan 2020	7,191	31st Dec 2020	7,688	Net gain 497
I. F. East	1 st Jan 2020	4,273	31st Dec 2020	4,573	Net gain 300
for Graveyard					
Roberts Bequest	1 st 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
	<u>19,858</u>	<u>19,097</u>

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
	<u>0</u>	<u>44</u>	<u>12,853</u>	<u>12,897</u>	<u>12,062</u>

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
	<u>13,837</u>	<u>8,323</u>	<u>0</u>	<u>22,160</u>	<u>25,692</u>

9 DEPOSITS

CBF Deposit Fund	45,653			45,653	15,418
Easement	1,569			1,569	1,562
	<u>47,222</u>	<u>0</u>	<u>0</u>	<u>47,222</u>	<u>16,980</u>

10 DEBTORS

Gift Aid	2,268			2,268	2,514
Other	258			258	275
	<u>2,526</u>	<u>0</u>	<u>0</u>	<u>2,526</u>	<u>2,789</u>

11 CURRENT LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

Mission Tithe	15,000			15,000	13,200
Other	1,410			1,410	1,842
	<u>16,410</u>	<u>0</u>	<u>0</u>	<u>16,410</u>	<u>15,042</u>

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	<u>20,527</u>	<u>155,968</u>	<u>129,320</u>	<u>26,648</u>	<u>0</u>	<u>47,175</u>

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	<u>9,936</u>	<u>4,596</u>	<u>6,165</u>	<u>(1,569)</u>	<u>0</u>	<u>8,367</u>

Endowment Funds

Church Maintenance Fund	554	38	0	38		592
Churchyard Fund	11,464	797	0	797		12,261
Subtotal of Endowment funds	<u>12,018</u>	<u>835</u>	<u>0</u>	<u>835</u>	<u>0</u>	<u>12,853</u>

Total Funds

	<u>42,481</u>	<u>161,399</u>	<u>135,485</u>	<u>25,914</u>	<u>0</u>	<u>68,395</u>
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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 (Armstrong's)	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

Rev'd C Keightley, Rev'd 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 benefited 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



Date: 22 October 2021