

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:

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Registered Charity no. 1134735

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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.

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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.

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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.

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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.

Smarteens 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,

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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.

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As we look ahead to 2022 St Mark's recommit 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

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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 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						
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	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
Smarteers	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)	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	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	1 st Jan 2021	7,688	31st Dec 2021	8,793	Net gain	1,105
I. F. East	1 st Jan 2021	4,573	31st Dec 2021	5,252	Net gain	679
For Graveyard						
Roberts Bequest	1 st 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
	<u>18,324</u>	<u>19,858</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 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
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	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
	<u>12,088</u>	<u>6,525</u>	<u>0</u>	<u>18,613</u>	<u>22,160</u>

9 DEPOSITS

CBF Deposit Fund	45,677			45,677	45,653
Easement	1,569			1,569	1,569
	<u>47,246</u>	<u>0</u>	<u>0</u>	<u>47,246</u>	<u>47,222</u>

10 DEBTORS

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

11 CURRENT LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

Mission Tithe	14,100			14,100	15,000
Other	1,252			1,252	1,410
	<u>15,352</u>	<u>0</u>	<u>0</u>	<u>15,352</u>	<u>16,410</u>

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	<u>47,175</u>	<u>148,420</u>	<u>149,156</u>	<u>(736)</u>	<u>0</u>	<u>46,439</u>
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	<u>8,367</u>	<u>3,327</u>	<u>3,475</u>	<u>(148)</u>	<u>0</u>	<u>8,219</u>
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	<u>12,853</u>	<u>1,870</u>	<u>0</u>	<u>1,870</u>	<u>0</u>	<u>14,723</u>
Total Funds	<u>68,395</u>	<u>153,617</u>	<u>152,631</u>	<u>986</u>	<u>0</u>	<u>69,381</u>

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

	From Mission Tithe 2020	Receipts in 2021	Expenditure in 2021	From Gen Funds
13 MISSION TITHE				
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 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 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

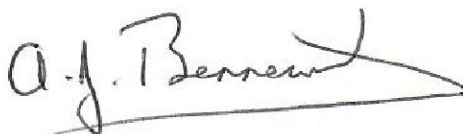
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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



Date: 3 October 2022