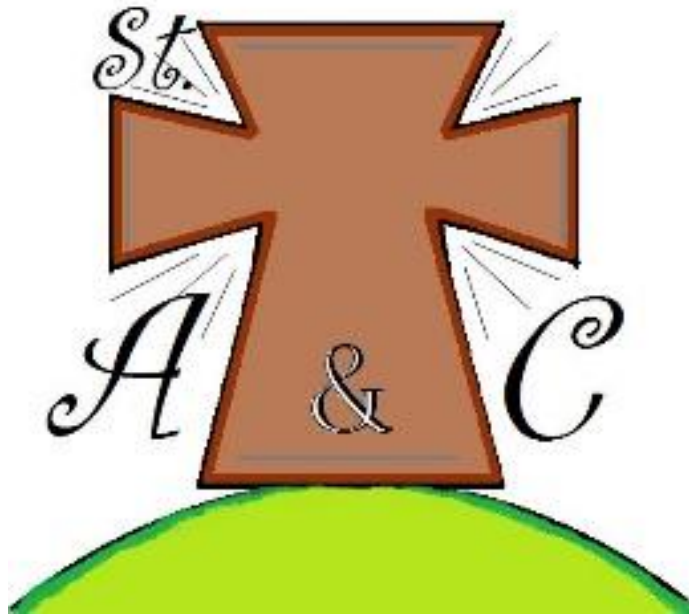


Parish of Luton, St. Anne with St. Christopher



**Annual Report 2024**

**Registered Charity Number: 1134772**

**Including accounts for year ending 31 December**

**2024**

# ANNUAL REPORT FOR THE PARISH OF LUTON ST. ANNE WITH ST. CHRISTOPHER 2024

## INTRODUCTION

Welcome to our annual report for 2024. This document contains reports and accounts relating to this parish. To comply with the Charities Act, this report contains information that is supplementary to that which is being presented as a Parish Statement to the Annual Parochial Church Meeting (APCM).

## Aims and Purposes

The Parochial Church Council (PCC) of the Parish of Luton, St Anne with St Christopher, has the responsibility of cooperating with the incumbent, Mother Anne Crosby, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the two parish churches, St Anne's and St Christopher's, in Luton.

## Objectives and Activities

The PCC is committed to enabling as many people as possible to worship in our churches and to become part of the parish community.

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

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

To facilitate this work, it is important that we maintain the fabric of the two churches and their halls.

## Achievement and Performance

The PCC is keen to offer a range of services across the parish during the week and over the year that our community find both beneficial and spiritually fulfilling.

Current patterns of worship comprise: a Sunday morning service at St. Anne's Church (Holy Eucharist except for the third Sunday when an *All Connected* service is held); a varied program of worship entitled *Sunday@4* at St. Christopher's (the third Sunday being a Holy Eucharist); a mid-week service at St. Christopher's (Holy Eucharist except for the first Wednesday which is *Morning Worship*).

Patronal festivals and other special days are celebrated with evening services of Holy Eucharist.

Fellowship time takes place after most services.

Holy Baptism takes place at mutually convenient services There was one Baptism in 2024.

Funeral ministry is undertaken by the vicar.

Weddings potentially take place at both St Anne's and St Christopher's.

The number of electors certified upon the Church Electoral Roll in 2024 was 106.

The parish is part of the *Inclusive Church* Network.

### **Deanery Synod**

One members sits on the Deanery Synod, along with the Vicar and Licensed Lay Reader(ex-officio). There is one vacant position.

### **The Churches**

Various maintenance tasks have been completed in both churches, details of which are in the accompanying Churchwarden's report.

Both church halls are regularly hired out to local community groups.

In association with Neville's Funeral Services, *Talking Elephants* took place monthly in the halls of both churches until August 2024 when the sessions at St. Christopher's Hall were discontinued.

Both churches have gardens to keep in order. At St Christopher's, a member of the local community volunteers his services, cutting the grass and keeping the borders in order. This has been supplemented by volunteers from the Church community and the Community Pay Back Scheme. St Anne's and St Christopher's both receive working parties from the Community Pay Back Scheme. These groups of people undertake gardening and maintenance work in the church and the grounds under supervision from their supervisor. The Garden of Remembrance in St. Christopher's grounds is significant for the community and is a place where parishioners may have the ashes of their loved ones interred.

### **Pastoral Care**

Some members of the parish are unable to attend church due to sickness or age. The vicar, and suitably safeguarded lay members visit and take Holy Communion as appropriate. Those receiving Holy Communion at home are regularly prayed for by the wider church community. Parishioners are also visited in hospital where appropriate and possible.

Young people attend Luton Unite, an ecumenical town wide gathering of Christian young people meeting at Youthscape.

### **Mission and Evangelism**

The Church's Life, Ministry and Mission is always on the agenda of PCC meetings, reminding us of our need for mission and evangelism within the everyday life of the churches.

The parish Mission Planning Group has worked with the PCC to write a new Mission Action Plan this year.

### **Ecumenical Relationships**

Our two churches are the only two church buildings within the parish. Mthr Anne meets regularly with other local clergy in the east of Luton. Mthr Anne serves on the Luton Churches Together executive committee and also attends monthly prayer meetings, when possible, with church leaders of all denominations from across the town.

### **Financial Review**

The parish has one bank account and set of accounts. The PCC has responsibility for the parish's finances, supported by the Parish Standing and Finance Committee.

The parish unrestricted income in 2024 was £54,771 and payments of £55,764. The unrestricted bank balance at 31<sup>st</sup> December 2024 was £51,229. The full details and report are printed in the annual report, which is available to those on the Electoral Roll before the Annual Church Meeting.

### **Reserves Policy**

The policy states that we plan to have to hand the equivalent of three months' regular expenditure, excluding Building and Fabric costs, money that has been designated for specific projects and restricted funds.

### **Risk Management**

All regular worshippers in the parish have been, and continue to be, encouraged to give generously. Both churches have a contactless payment machine. The parish Facebook page and 'A Church Near You' have options to enable people to financially support the parish, and an 'Easy Fundraising' account has been established. Everyone is encouraged to be part of the stewardship scheme and, if they are taxpayers, to gift-aid their giving.

St Christopher's is considerably dependent on rental income to meet most of its essential expenses. Most of the regular congregation at the church are not full-time wage-earners, the majority being aged 60 and above. There seems no easy way of managing these risks at present.

### **General Policies**

The PCC has now agreed a total of twenty parish policies which are reviewed annually, namely:

- Safeguarding – best practice as per the Church of England
- Safeguarding adults when they are vulnerable
- Safeguarding Children
- Ethnic Minorities Charter (Diocese of St. Albans)
- Church and Hall Evacuation
- Conflict of Interest
- Equal Opportunities
- Domestic Abuse
- Health, Safety and Welfare
- Lone Working
- Race Equality
- Reserves
- Risk Management
- Youth and Children's Work
- Coach trips
- Displaying of hirers banners
- Supporting persons in need
- Noticeboards
- Garden of Remembrance
- Advertisers in parish publicity
- Wedding Arrangements

### **Volunteers**

There are a number of volunteers who give of their time and effort and work so hard to keep the parish a lively and vibrant community. We follow the diocesan guidelines regarding child protection and DBS checking. We are grateful to our churchwarden Michelle Reeves, the parish treasurer Michael Whelan, and safeguarding officer Emma Reid, who have wonderfully fulfilled their duties and responsibilities.

### **Structure and Governance**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a registered charity.

The method of appointment of PCC members is set out in the Church Representation Rules. During 2023 the PCC met on six occasions.

### **Administrative Information**

The Parish of Luton, St Anne with St Christopher, is situated in the Deanery of Luton. It is part of the St Albans Diocese in the Church of England. The Registered Charity number is 1134772.

The Parish Office is located at: Parish Office, St. Christopher's Church Hall, Felix Avenue, Luton, LU2 7LE. Further details in the reports from groups and other financial details can be requested from this address.

## **MTHR ANNE'S REPORT 2024**

### **Introduction**

2024 has been a year of looking afresh at the work God would have us do. We continue to grow in faith, service, and community engagement, seeking to align our mission with God's calling.

### **Gratitude and Acknowledgments**

I begin, as always, with huge thanks to the Ministry Team:

- Michelle Reeves, Churchwarden
- Dianne Scott, Lay Reader
- Olubukola Olowoye, Lay Leader of Worship
- Fr Grantley Finlayson, Retired Clergy offering monthly priestly ministry
- Akosua Boafa, newly commissioned as Lay Leader of Worship on 16 June 2024

### **Special thanks to:**

- Michael Whelan, Parish Treasurer, for diligently managing parish finances
- Emma Reid, Parish Safeguarding Officer, for attending to the safeguarding needs
- Dianne Scott, PCC Secretary,
- PCC members

Thanks also to everyone involved in social and fundraising events, building maintenance and those who contribute to the worship and life of the parish.

### **Worship and Services**

We have maintained our worship schedule:

- Sunday: 10:30 AM at St Anne's; 4:00 PM at St Christopher's
- Wednesday: 10:30 AM at St Christopher's

A significant change this year was the decision to simplify Sunday worship at St Christopher's. Holy Eucharist has become the staple service, with Café Church occurring once a month.

### **St Christopher's Church Hall Project**

The PCC has decided to sell St Christopher's Church Hall and use the proceeds to develop St Christopher's Church as both a place of worship and a community space. Some funds will also be allocated to improve heating and other aspects of St Anne's Church and Hall.

The project was launched on Pentecost with the Archdeacon of Bedford, Venerable Dave Middlebrook leading discussions.

- Community and congregation meetings have been held, including creative sessions to reimagine the parish.
- Several expressions of interest have been received regarding the land/building.
- A monthly Prayer Meeting has been established to support the project.

### **New Appointments and Wider Ministry**

This year, I have taken on additional roles:

- Assistant Area Dean for Luton, allowing for deeper connections with clergy and laity.
- Bishop of St. Albans' Nominee for USPG (Partners in Global Mission), strengthening ties between the diocese and USPG.

Attending the USPG Annual Conference, which reflected on Galatians 3:26-28, was particularly inspiring.

*For in Christ Jesus you are all children of God through faith. As many of you as were baptised into Christ have clothed yourselves with Christ. There is no longer Jew or Greek, there is no longer slave or free, there is no longer male and female; for all of you are one in Christ Jesus.*

Sessions included insights from:

- The Right Reverend Darcy Badly Dlamini, Bishop of Eswatini
- The Right Reverend Dr Anderson Jeremiah, Bishop of Edmonton
- The Very Revd Dr Kelly Brown Douglas, Dean of Episcopal Divinity School
- Bradon Muilenburg, Anglican Refugee Support Lead, Northern France

I attended Workshops

- The Past in the Present: Mission, Empire, and Racial Justice
- Seeing Differently: Gypsy, Roma, and Traveller-Friendly Churches

Attending this conference enriched my ministry and informed my sermons and parish leadership.

### **Community Outreach and Engagement**

Our parish remains committed to serving the community through:  
Craft groups, social events, community lunches, Talking Elephants, Bacon Butty Mornings, and Community Refreshment Stops.  
We respond to requests for help and are fostering a reputation for compassion.

### **Children and Family Ministry**

Though we do not have many children worshipping in the parish, our outreach continues to grow:

A new monthly Family Worship led by Akosua Boafa, who has answered an unexpected but clear calling to this ministry;

A First Communion Course prepared four children for communion;

Regular Collective Worship at Wenlock CE Academy;

Termly worship at St Mary's with an invitation to be involved in different parts of the worship;

Leading year group sessions at St Anne's where the children explore the church and their current Christian topic;

Termly sessions with the children at Hart Hill Nursery, including Harvest, Lent, and Christingle;

Improved connections with Crawley Green Infant School enabled an invitation to lead their first Christingle service;

Richmond Hill West School (for children with special educational needs) has enquired about visiting St Christopher's Church.

This ministry needs additional support to flourish fully.

### **Guides and Scouts**

Our connections with the Guide and Scout movements continue to strengthen, with both groups now automatically participating in the Remembrance Sunday service.

### **Prayer and Digital Fellowship**

The WhatsApp Prayer Group provides a safe space for sharing prayer needs.

The Parish Chat keeps the congregation connected, sharing joys, sorrows, and updates.

Facebook is still used to share with the wider community times of worship and social events. We continue to live stream from St Annes most Sundays.

### **Parish Visibility and Mission**

Our decorated 'church railings' continue to be a well-known and loved feature in town, bringing joy to passersby and signaling our active presence.

Alongside St Albans Diocese and Luton Deanery, we are exploring how to Grow Younger and More Diverse, aligning this with our Inclusive Church Network commitment.

Active participation in Luton's Pride event reflects our commitment to inclusivity.

Our missional life continues to enable me to be an active participant in the Diocesan Mixed Ecology Symposium. As a continued member of Luton Churches Together Executive, and the Luton Council of Faiths we remain active in the faith life of Luton.

Strong links with Luton Borough Council's Social Justice Team, are resulting in community connections, including the inclusion of our social events featuring in the Bus Routes for Older People publication. This is showcasing our impact on individual lives.

### **Conclusion**

God has been good to our parish this past year. We continue to see Jesus in the lives of those around us, and we remain committed to our mission of loving God and serving our community. May we move forward in faith, trusting in His guidance for the year ahead.

With gratitude and blessings,

Revd Anne Crosby SMMS (Mthr)

Vicar of the Parish of Luton, St Anne with St Christopher

### **SAFEGUARDING REPORT**

The House of Bishops' Safeguarding Policy states that the church will train and equip church officers to have the confidence and skills they need to care and support children, young people and vulnerable adults and recognise and respond to abuse.

In line with the above statement, we also follow the diocese 'Safeguarding Dashboards'. In doing so our PCC members ensure their training is up to date having the foundation pathway and Domestic Violence Awareness. DBSs have been updated this year for those that had reached their three-year renewal. The Vicar, Church Reader and all PCC members all have these requirements. Additional safeguarding training has been completed by an additional 18 people who carry out different roles within the church.

Safeguarding continues to have a monthly update on the PCC agenda to ensure we are working together to meet the needs of our congregation and the wider community. There has been one issue of safeguarding reported during 2024. This matter has been dealt with according to the relevant Safeguarding policies and guidance by the Parish Safeguarding officer, the Vicar, and the Diocesan Safeguarding Team.

Emma Reid (Parish Safeguarding Officer)

### **MEMBERSHIP OF THE PAROCHIAL CHURCH COUNCIL as at 31<sup>st</sup> December 2024**

#### **Churchwarden:**

Michelle Reeves

#### **Vicar and chairperson:**

Mthr Anne Crosby

**Elected Members:**

Ann Moore (Deanery Synod Rep)

Verma Denny

Carol Mitchell

Olubukola Olowoye

Emma Reid

Dianne Scott

Sandra Tuffnell

Michael Whelan (Treasurer)

Susan Whelan

**Churchwarden's Report 2024**

This year has been another busy year in the parish. We are still reduced to one Churchwarden covering both churches and ideally could do with at least one more to help share the load! If you feel that this is something you be interested in doing or would like to know more about what the role entails, please let me know.

Across the parish, the boilers in both churches have been serviced, the emergency lighting and fire extinguishers have been tested and routine maintenance has been carried out in both churches.

The wi-fi and alarm system in St Annes has been upgraded

In St Christopher's the repairs to the windows and doors have been completed.

We continue to have the Community Payback team coming in to both churches and have helped with cleaning, maintenance of the church grounds and stripping the floors.

Lastly, I would like to thank everyone who has offered their services throughout the year, your support is invaluable and very much appreciated!

Michelle Reeves

**PCC SECRETARY'S REPORT**

The Parochial Church Council (PCC) of the Parish of Luton, St. Anne with St. Christopher is a charity, and its members are Trustees of the charity; as such its constitution and operation are bound by legal requirements. The principle function of the PCC is "promoting in the parish the whole mission of the Church".<sup>1</sup>

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<sup>1</sup> <https://www.churchofengland.org>

The PCC, and her Standing Committee, met regularly during 2024 (usually at St. Christopher's Jubilee Room).

During the past year all PCC meetings have opened in worship based upon the *PCC TONIGHT @CPAS LITURGY FOR A PCC MEETING*, which includes time both for prayer and for exploring the Gospel reading of the day.

Safeguarding, Finance and the care of our buildings always feature on the meeting agendas alongside consideration of the spiritual life of the parish.

Unfortunately, although several new members were elected to the PCC at the APCM in 2024, for various reasons, none of these felt able to continue in these roles. However, although the size of the body is small, the members of the PCC have continued to work very hard together in love as we seek the flourishing of those we serve in both the Church and the wider community.

Dianne Scott (PCC Secretary)

## **DEANERY SYNOD REPORT**

Luton Deanery consists of the Anglican Parishes of Luton plus Woodside and Caddington in the Archdeaconry of Bedford. The Synod is a body consisting of clergy together with lay representatives from every parish elected on a three- yearly basis. Those elected also serve on the Parochial Church Council. At the APCM in 2024, both Ann Moore and John Moules were elected as Deanery Synod Representatives although the latter decided not to continue in the role. Mthr Anne Crosby and Dianne Scott -as vicar and licensed lay reader- also serve on Deanery Synod.

Deanery Synod met four times during the year and the Area Dean, Revd David Kesterton, has kindly written the following summary of events.

PCC Secretary

## **Report on Luton Deanery Synod 2024**

Luton deanery Synod met four times during 2024. The "Growing younger and more diverse" bid for resources to boost our mission featured strongly in all our gatherings in 2024. This promises the possibility of strengthening the good work that is already underway across the deanery.

Elections to the Diocesan Synod took place in our summer meeting. Those elected were as follows

**From the laity:** David Dallinger, Janna Bond, Sandra Millar, Linda Logan

**From the clergy:** Mike Jones, Josias de Souza, Liz Hughes, Chris Burrows, Anne Crosby, David Kesterton

As David Kesterton became more involved with supporting Stephen Moore ( Programme Manager) in the consultation work for the bid, two assistant Area Deans were commissioned to share in the deanery leadership. Revd Josias De Souza and Revd Anne Crosby took on this role in September.

The other deanery officers are

Lay Chair Peter Adams : Vice Lay Chair Steven Dolby: Treasurer David Dallinger: Secretary Vacant

Thanks also go to Winnie Kinninmonth for minute taking and Lesley Dumigan for administrative support. Thanks to Josias for hosting a great deanery BBQ on 20<sup>th</sup> July. Look out for the date of the next one in 2025. The years meetings and main topics were as follows:

**19<sup>th</sup> February – St. Thomas’s Church Stopsley**

We had a presentation on the work of NOAH and heard about the work of parish nurse attached to St Thomas’s.

**3<sup>rd</sup> June – St. Christopher’s Church Round Green**

We were challenged about the call towards being a carbon neutral church with input from Tom Abrahams the diocesan officer responsible. We also heard from LBC about their scheme to encourage collaborative approach in this area.

**7<sup>th</sup> October – St. Mary’s Church town centre.**

A presentation on the Neighbourhood hubs model was given by Marek Lubelski (Head of social justice and community safety LBC) together with Fr Luke Larner.

**25<sup>th</sup> November – St. Hugh’s Church Lewsey**

The main focus was on engaging with the themes of the growing younger and more diverse bid. The Year of spiritual renewal and wellbeing was introduced with encouragement for us to book ourselves onto the various opportunities that are being offered.

Despite our divergent views on some of the current issues in the church, Luton deanery continues to be a strong and supportive grouping of churches and parishes across the town and neighbouring villages.

*David Kesterton February 2025*

## **BUILDING AND FABRICS COMMITTEE**

Our Buildings & Fabrics Committee is a sub-group of the PCC. It is responsible for the routine maintenance, improvements and upkeep of both Churches, Halls and grounds which is carried out throughout the year by a small group of volunteers. It also advises the PCC about any necessary work that might involve major expenditure. We have only met once during the current year, however we do aim to meet at least quarterly.

We look at repairs and maintenance that have been noted in our Quinquennial inspections and ensure that they are addressed in addition to the general maintenance tasks that need to be done.

We continue to try and make our churches more efficient and are committed to replacing our existing lights and emergency lights to LED as and when they need replacing.

Michelle Reeves

## **TUESDAY CRAFT GROUP AT ST. ANNE'S**

The Craft Group has a steady number of people who come on Tuesday mornings. This year we have sent some of our knitted items to the Salvation Army and we are preparing to send more items when the winter arrives.

The craft group has also:

knitted / crocheted squares which are then sewed into blankets and taken to the local vets/sanctuary for animals use for the duration of their treatment/stay;

responded to a request that came in from the local hospital asking for help for crocheted or knitted hats in orange as they were short of that colour. The hats that are colour coded are used as part of the assessment system to indicate a babies care level.

There are always refreshments on offer and sometimes we are lucky enough to have cake when someone kindly bakes it . As a group we share fellowship ,laughter and support when needed.

Denise Dove

## **SATURDAY CRAFT GROUP REPORT 2024**

The Saturday Craft Group has continued to meet in the Jubilee Room on the fourth Saturday of most months in 2024 - we do not usually meet in August or December.

We are a small but industrious group. During the year we have been attempting to design new altar frontals for St Christopher's. By the end of 2024 we had virtually completed the designs.

Although this has been our main focus, the group is open to anyone even if they do not want to get involved in the ongoing project. We are always happy to sit and enjoy a chat and cup of tea and knit or crochet for a change.

Ann Moore

## **PARISH CRAFT FAIRS 2024**

During 2024 four Parish Craft Fairs were held in St Christopher's Church. Crafters can hire a table to display and sell their handcrafted items. There is usually a good demand for the stalls.

The Fairs this year have again been successful on many front. Firstly, they are good fund raisers for our parish funds, but also it is good to see our Church building open and being used by both the local and the wider communities. Many of our regular crafters have developed links with each other and share ideas with those who are new to Craft Fairs.

The Craft Fairs are hard work for the organisers, the helpers and the crafters but overall they are really enjoyable. If you have not yet been able to visit one of the Craft Fairs, please pop in to one in 2025.

Ann Moore

## **CREATIVE SCRAPBOOKING**

We are a small group who enjoy sharing and creating our memory albums and crafting alongside enjoying some light refreshments. To help you create your memories there are a selection of tools on hand for you to use, there is also a selection of papers or card which can be purchased. Not all our members choose to scrapbook, we have paper crafters who use a die cutting machine to make boxes, bags etc, card makers and some crochet. Whatever your craft you are welcome to join us, maybe you can learn something new. Within the group we support each other with ideas and inspiration. There is a small fee which covers the use of tools and refreshments. We look forward to seeing you for some much needed me time!

Emma Reid

## **LUTON UNITE**

Luton Unite meets at Youthscape on the first Friday of the month, during term-time, from 7-9.30pm. It puts on exciting events for young people from Years 7-13. The evening is an opportunity for them to meet other young people from different churches and denominations across the town, and to be part of a growing, vibrant group. The aim is for young people to experience the breadth and depth of the Christian community in Luton. The sessions are run by Youth workers from Youthscape, along with volunteer leaders from the different churches.

The evening starts with time to socialise with friends, before assembling for worship. Live music and games, along with the opportunity for prayer, are well received. The worship band continues to encourage young musicians to join them; they are fantastic! Leaders take turns to open up the Word. This year we have focused

on heroes from the Bible. The evening concludes with a social activity. Popular events have included; karaoke, movies, murder/mystery, dessert cafe, a silent disco and an escape room.

In addition to the main event, on the third Friday of the month, smaller groups meet for Luton Unite 1. This provides an opportunity to go deeper into the scripture introduced at the main event. The February half term allows young people to attend a Weekend at Home. This year, we were asking, "Why follow Jesus?" For the first time, we incorporated a sleepover, with St Anne's hosting the girls. During the summer holiday, a four day camping event, Satellites, is scheduled.

If you know any young people who would like to know more about these events, please come and speak to me.

Annette Considine

### **ST. ANNE'S SCOUT GROUP- BEAVERS, CUBS & SCOUTS**

Scouting in Luton and especially St Anne's scout Group remains an active and valuable youth development movement within the area offering opportunities for young people aged 6 to 14.

The group actively runs three youth sections: Beavers (ages 6-8), Cubs (ages 8-10½), and Scouts (ages 10½-14). All sections meet on Mondays, offering consistent weekly engagement for their members.

Over the past year we have undertaken a varied program of themed activities focusing on outdoor adventures, skill-building, teamwork exercises, and community involvement. These activities aim to foster confidence, resilience, and leadership qualities in young people

St Anne's Scout Group plays an important role within the wider Falkes (Luton) Scout District, and while one group was forced to close earlier this year, St Anne's is steadily increasing in numbers and continues to contribute to the overall provision of Scouting opportunities in the local area.

Whilst recruiting Leaders and volunteers remains a real challenge, we are committed to providing a positive and engaging environment for young people of Luton to thrive and flourish.

John Carmichael, Group Lead Volunteer, (Group Scout Leader)

### **TALKING ELEPHANTS**

The Talking Elephants bereavement support group meets at St Anne's Church on the third Thursday of the month from 10-11.30am.

We are pleased to host these sessions alongside Neville's Funeral Service, as part of their wider project. Our numbers tend to be fairly low but this gives everyone the time and space they need to engage with the group. Members support one another in an informal setting. There is often much joy and laughter as we share our experiences. Do come along and join us; you will receive a warm welcome.

Special thanks to Michelle, who is our regular representative from Neville's. I give thanks for their team and all that they do.

Annette Considine

### **MONTHLY PRAYER GROUP (ST. ANNE'S, 3<sup>rd</sup> Thursday)**

This intercessory prayer group takes place at St. Anne's Church on the first Thursday of every month in term-time. It is led by a Lay Leader of Worship, Bukky Olowoye. All are welcome to come along to this informal gathering where prayers are offered for the Church, the world and for individuals and their needs.

PCC Secretary

### **MONTHLY PRAYER GROUP (ST. CHRISTOPHER'S, 1<sup>ST</sup> MONDAY)**

The first priority stated in the Parish's new Mission Action Plan is: *to make our buildings fit for purpose thus enabling the parish to become sustainable.*

The second priority involved seeking God's guidance and blessing about such parish development. To this end, a new intercessory prayer group began to meet in September 2024 at St. Christopher's Church.

Under the leadership of Licensed Lay Reader, Dianne Scott, this group has sought inspiration from the experiences of the early church by reading a chapter of *the Acts of the Apostles* at each gathering.

The proposed development of our parish is for the benefit of all church members and hopefully for our wider communities too. It would be good to see more people attending this time of prayer- all are welcome.

Dianne Scott

### **HOUSE GROUP/ BIBLE STUDY**

During 2024, "House Group" met most Thursday evenings during term-time in St. Christopher's *Jubilee Room* at 7pm.

This group exists to help and encourage us all to “go deeper” in our walk with Jesus and understanding our Christian faith.

The aim is to make Bible study fun and accessible for everyone who wants to take part. During 2024, this learning has included: a USPG Lent course titled- *Who Is Our Neighbour?*; an Old Testament study of *the Book of Esther*; standalone studies from *the Gospel of Mark*; a consideration of what the Bible has to say about the global environmental crisis during Autumn’s *Season of Creation*; for *Black History Month* a series of studies titled- *Around the World*; and a more meditative study – *Hospitality of the Heart*- for Advent.

Evenings begin with tea/coffee and end with a short service of *Compline- Night Prayer*.

Whatever your favoured learning style or ability, everyone is welcome. If you haven’t been yet and want to give it a try just turn up on the night or, for more information, catch me after church or contact me on: readerstannechris@gmail.com

Dianne Scott

## **Parish of Luton, St Anne with St Christopher**

### **Treasurer’s report for the year ending 31 December 2024**

The calendar year 2024 was another challenging year for the parish. Overall, income decreased in 2024 by £19,126 2024 £60,364 (2023:£79,490). Costs also decreased in 2024 by £17,743 2024 £58,961 (2023:£76,704). Net receipts decreased in 2024 by £1,383 2024 £1,403 (2023:£2,786).

#### **Unrestricted Fund Receipts:**

The major sources of the receipts of the parish were from stewardship and pledges, rental income resulting from the hire by external parties of the parish buildings and tax rebates. Stewardship and pledges from members of the parish have fallen by £4,781 2024 £19,485 (2023:£24,266). Rental income received from both the halls and churches increased by £2,248 to £17,688 (2023: £15,440). There were no tax rebates received in 2024 £0 (2023: £13,952).

#### **Unrestricted Fund Payments:**

The light, heat and water charge fell by £4,786 to £14,460 (2023: £19,246). Our parish share contribution decreased by £12,500 to £18,000 (2023: £30,500).

#### **Restricted Fund Receipts and Payments:**

Restricted fund receipts of £3,379 in 2024 related to donations for the buildings and fabric fund of St Christopher £2,821, a donation for a new flowers fund £58 and a donation for a new mission fund of £500. Restricted fund payments of £3,198 related to payments made in respect of the maintenance of St Anne’s church £3,133 taken from the St Anne’s buildings and fabric fund and £65 taken from the Edible Round Green fund.

Bank balances:

The unrestricted funds account balance reduced by £993 to £51,229 (2023: £52,222).

The restricted funds account increased by £2,396 to £59,056 (2023: £56,660).

Interest from the business reserve account £1,414 (2023: £1,221).

The year ahead:

I believe that the year ahead will be another challenging year for the parish. There are expected to be cost pressures generally with inflation running at 3%. There are also concerns that energy costs will still be high in 2025 by historical standards, a particular worry, as we have three large buildings to heat.

Our prospects will hinge on the results of our efforts in the following areas:

1. Increasing our congregation size.
2. Increasing our rental income.
3. Mitigating energy costs.
4. Filing gift aid claims for 2023 and 2024.

I would like to thank all members of the PCC for their support during the year.

Thank you to all the people who have given financially to the parish in any way. Your donations are vital in allowing the important work of the parish to continue.

Thank you to all those who have gift aided their donations. This enables the parish to claim an extra 25% of your donation from the government if you are a UK taxpayer.

Thank you to Colin Sparshott who has continued as the Independent Examiner for the Parish.

M.Whelan Treasurer 05/03/2025.

**Parish of Luton, St Anne with St Christopher**  
**Charity number 1134772**  
**Receipts and Payments Accounts**  
**For the period from 1 January 2024 to 31 December 2024**

|                                     | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>Funds<br>£ | Last<br>Year<br>£ |
|-------------------------------------|----------------------------|--------------------------|---------------------|-------------------|
| <b>Receipts</b>                     |                            |                          |                     |                   |
| Stewardship and pledges             | 19,485                     |                          | 19,485              | 24,266            |
| Gift aided envelopes                | 365                        |                          | 365                 | 629               |
| Donations and bequests              | 733                        | 3,379                    | 4,113               | 8,164             |
| Specific collections                | 1,005                      |                          | 1,005               | 548               |
| Income tax refund                   | 0                          |                          | 0                   | 13,952            |
| Collections - loose                 | 5,038                      |                          | 5,038               | 4,340             |
| Collections - weddings and funerals | 514                        |                          | 514                 | 495               |
| Weddings and funeral fees           | 1,404                      |                          | 1,404               | 4,331             |
| Refreshments                        | 596                        |                          | 596                 | 402               |
| Hall and church rental              | 17,688                     |                          | 17,688              | 15,440            |
| Fundraising events                  | 5,067                      |                          | 5,067               | 4,634             |
| Buildings and fabrics               | 0                          |                          | 0                   | 242               |
| Pop in club                         | 0                          | 436                      | 436                 | 436               |
| Grants received                     | 1,250                      | 1,388                    | 2,638               | 0                 |
| Sundry                              | 213                        |                          | 213                 | 0                 |
| Insurance claims                    | 0                          | 390                      | 390                 | 390               |
| Interest received                   | 1,414                      |                          | 1,414               | 1,221             |

|                                       |                                     |                                   |                              |                            |
|---------------------------------------|-------------------------------------|-----------------------------------|------------------------------|----------------------------|
| <b>Total Receipts</b>                 | 54,771                              | 5,594                             | 60,364                       | 79,490                     |
|                                       | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total<br/>Funds<br/>£</b> | <b>Last<br/>Year<br/>£</b> |
| <b>Payments</b>                       |                                     |                                   |                              |                            |
| Light, heat and water                 | 14,460                              |                                   | 14,460                       | 19,246                     |
| Insurance                             | 4,554                               |                                   | 4,554                        | 4,363                      |
| Repairs and renewals                  | 5,186                               | 3,198                             | 8,383                        | 10,626                     |
| Hall and church rent refunds          | 800                                 |                                   | 800                          | 520                        |
| Service requirements                  | 960                                 |                                   | 960                          | 623                        |
| Maintenance grounds                   | 168                                 |                                   | 168                          | 271                        |
| Parish share scheme                   | 18,000                              |                                   | 18,000                       | 30,500                     |
| Charitable donations                  | 1,301                               |                                   | 1,301                        | 839                        |
| Administration, stationery and stamps | 99                                  |                                   | 99                           | 682                        |
| Internet / telephone                  | 1,489                               |                                   | 1,489                        | 1,335                      |
| Photocopier / printer                 | 1,248                               |                                   | 1,248                        | 1,537                      |
| Clergy expenses                       | 2,784                               |                                   | 2,784                        | 2,983                      |
| Envelopes / legal / inscriptions      | 952                                 |                                   | 952                          | 737                        |
| Refreshments                          | 124                                 |                                   | 124                          | 138                        |
| Sundry expenses                       | 35                                  |                                   | 35                           | 45                         |
| Buildings and fabrics                 | 2,456                               |                                   | 2,456                        | 0                          |
| Fees                                  | 1,146                               |                                   | 1,146                        | 2,259                      |
| <b>Total Payments</b>                 | 55,764                              | 3,198                             | 58,961                       | 76,704                     |

|                                   | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>Funds<br>£ | Last<br>Year<br>£ |
|-----------------------------------|----------------------------|--------------------------|---------------------|-------------------|
| <b>Net of receipts / payments</b> | -993                       | 2,396                    | 1,403               | 2,786             |
| Cash funds last year end          | 52,221                     | 56,660                   | 108,882             | 106,096           |
| Cash funds this year end          | 51,229                     | 59,056                   | 110,285             | 108,882           |
| <b>Cash Funds</b>                 |                            |                          |                     |                   |
| Deposit account                   | 43,988                     | 54,900                   | 98,888              | 98,575            |
| Current account                   | 7,241                      | 4,156                    | 11,397              | 10,307            |
|                                   | 51,229                     | 59,056                   | 110,285             | 108,882           |

## Notes

### 1. Parish Share liability

|                                       |               |               |
|---------------------------------------|---------------|---------------|
| Parish Share Liability in respect of: | <b>2024</b>   | <b>2023</b>   |
|                                       | £             | £             |
| 2024                                  | 32,507        | 0             |
| 2023                                  | 19,732        | 19,732        |
| 2022                                  | 31,246        | 31,246        |
| 2021                                  | 0             | 18,422        |
| <b>Total</b>                          | <b>83,485</b> | <b>69,400</b> |

The present policy of the Diocese is to consider writing off balances over 3 years old, if proposed by the Deanery. The 2021 balance of £18,422 has been written off under these arrangements. The total parish share liability is not reflected in the above receipts and payments account.

|  |             |             |
|--|-------------|-------------|
| <b>2. Unrestricted Funds Creditors</b> | <b>2024</b> | <b>2023</b> |
|  | £           | £           |
| Light and heat                         | 1,407       | 1,407       |
| Fees due to the Diocese                | 0           | 236         |

The light and heat creditor is a disputed liability in respect of our previous gas supplier. Neither of these creditors have been reflected in the above receipts and payments account.

### 3. Charitable Donations

|                                    | 2024         | 2023       |
|------------------------------------|--------------|------------|
|                                    | £            | £          |
| USPG                               | 82           | 113        |
| The Bishop's Harvest               | 100          | 172        |
| Church Urban Fund                  | 88           | 143        |
| Children's Society                 | 363          | 126        |
| Noah Enterprise                    | 82           | 113        |
| Beds & Herts Historic Church Trust | 50           | 40         |
| Churches Together                  | 40           | 30         |
| The Woodland Trust                 | 130          | 0          |
| Beds Hospital NHS                  | 327          | 0          |
| Local donations                    | 39           | 102        |
|                                    | <u>1,301</u> | <u>839</u> |

### 4. Restricted Funds

| Building Projects St Anne | 2024          | 2023          |
|---------------------------|---------------|---------------|
|                           | £             | £             |
| Balance Brought Forward   | 29,903        | 32,987        |
| Receipts                  |               |               |
| Payments                  | -3,133        | -3,084        |
| Balance Carried Forward   | <u>26,771</u> | <u>29,903</u> |

| Building Projects St Christopher | 2024          | 2023          |
|----------------------------------|---------------|---------------|
|                                  | £             | £             |
| Balance Brought Forward          | 23,888        | 20,416        |
| Receipts                         | 4,599         | 3,472         |
| Payments                         |               |               |
| Balance Carried Forward          | <u>28,487</u> | <u>23,888</u> |

| Edible Round Green Project | 2024         | 2023         |
|----------------------------|--------------|--------------|
|                            | £            | £            |
| Balance Brought Forward    | 2,870        | 2,916        |
| Receipts                   | 0            | 0            |
| Payments                   | -65          | -47          |
| Balance Carried Forward    | <u>2,805</u> | <u>2,869</u> |

| <b>Flowers</b>          | <b>2024</b> | <b>2023</b> |
|-------------------------|-------------|-------------|
|                         | <b>£</b>    | <b>£</b>    |
| Balance Brought Forward | 0           | 0           |
| Receipts                | 58          | 0           |
| Payments                | 0           | 0           |
| Balance Carried Forward | <u>58</u>   | <u>0</u>    |

| <b>Pop in Club</b>      | <b>2024</b> | <b>2023</b> |
|-------------------------|-------------|-------------|
|                         | <b>£</b>    | <b>£</b>    |
| Balance Brought Forward | 0           | 0           |
| Receipts                | 436         | 0           |
| Payments                | 0           | 0           |
| Balance Carried Forward | <u>436</u>  | <u>0</u>    |

| <b>Mission</b>          | <b>2024</b> | <b>2023</b> |
|-------------------------|-------------|-------------|
|                         | <b>£</b>    | <b>£</b>    |
| Balance Brought Forward | 0           | 0           |
| Receipts                | 500         | 0           |
| Payments                | 0           | 0           |
| Balance Carried Forward | <u>500</u>  | <u>0</u>    |

| <b>Total Restricted Funds</b> | <b>2024</b>   | <b>2023</b>   |
|-------------------------------|---------------|---------------|
|                               | <b>£</b>      | <b>£</b>      |
| Balance Brought Forward       | 56,660        | 56,319        |
| Receipts                      | 5,594         | 3,472         |
| Payments                      | -3,198        | -3,131        |
| Balance Carried Forward       | <u>59,056</u> | <u>56,660</u> |

**Independent Examiner's report to the Parochial Church Council of St Anne's with St Christopher's, Luton**

This report on the accounts of the PCC for the year ended 31 December 2024 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

**Respective responsibilities of the PCC and the examiner**

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and s.144(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

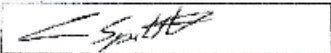
**Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- i. 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 Act; and
  - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

|   |   |       |         |
|---|---|-------|---------|
| Signed:   |  | Date: | 25/2/25 |
| Name:   | COLIN SPARSHOTT   |       |         |
| Relevant professional qualification(s) or body: | F.C.C.A   |       |         |
| Address:  | 48 LINCOLN CRESCENT<br>BIGGLESWADE SG18 8HW   |       |         |

