

**TRUSTEES ANNUAL REPORT
AND
FINANCIAL REPORT
OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHESHUNT ST MARY
FOR THE YEAR ENDED 31 DECEMBER 2024**

The Church of St Mary the Virgin, Cheshunt
Churchgate, Cheshunt, Herts EN8 9NB
Charity Number 1134781

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Agenda of the Annual Parochial Church Meeting
In St Mary the Virgin, Cheshunt
Sunday 11 May 2025 following the 10 am Eucharist

1. Appointment of Clerk to the meeting.
2. Circulation of lists of attendance and apologies.

ANNUAL MEETING OF PARISHIONERS

3. Minutes of the Annual Meeting of Parishioners held on Sunday 12 May 2024.
4. Matters arising from those minutes.
5. Election of Churchwardens for the coming year.
6. Report on the Cheshunt Churchwardens Charities.
7. Date of Next Meeting.

ANNUAL PAROCHIAL CHURCH MEETING

8. Minutes of the APCM held on Sunday 12 May 2024.
9. Matters arising from those minutes.
10. To receive from the PCC with the opportunity to discuss
 - a) Report on the Electoral Roll.
 - b) The Annual report of the PCC including Fabric, Goods and Ornament, and Safeguarding
 - c) The independently examined financial statements for the year ended 31st December 2024.
 - d) A Report on the proceedings of the Cheshunt Deanery Synod.
11.
 - a) Elect up to 3 Parochial representatives of the laity to the PCC.
 - b) Elect 2 people for the Deanery Synod
 - c) Appoint an Independent Examiner for the ensuing year at a remuneration to be fixed by the PCC.
12. Any Other Business. (Any items proper to the meeting not relating to the above agenda).
13. Clergy Charge
14. Date of Next Meeting.
15. Closing Prayer.

MINUTES OF THE ANNUAL MEETINGS
OF THE PARISH OF ST. MARY THE VIRGIN, CHESHUNT
HELD IN ST. MARY'S CHURCH ON SUNDAY 12th May 2024

Chairman: The Revd. Eugene Hanshaw

Clerk to the Meeting: Helen Palmer

The meeting was preceded by 10am Eucharist.

1. It was unanimously carried by those present at the meeting that Helen Palmer be appointed Clerk to the meeting.
2. The attendance and apologies lists were circulated.

In attendance: - Femi Awotesu, Jill Barkway, Audrey Bernard, Maureen Bruce, Andrew Clarke, Victoria Clarke, Trevor Coombs, Marian Coombs, Angela Corlett, Angela Dronyij, Patrick Flower, Lynne Flower, Maureen Gedge, June Haynes, Trevor Hector, Pat Higgins, Terry Hoare, Marion Hoare, Jeffrey Lawson, Carol Lee, Roy Lee, Carole Parks, Geoffrey Parks, Doris Ridgewell, Norman Reed, Jill Shaw, Elizabeth Sugg, Rosemary Trundell, Mark Warner, Samantha Whorlow

Apologies: - Elspeth Ellis, Edna Oake

ANNUAL MEETING OF PARISHIONERS

3. Minutes of the Annual Meeting of Parishioners held on 14th May 2023

The minutes of this meeting were agreed and signed as a correct record with corrections. Proposed by Elizabeth Sugg
Seconded by Jeffrey Lawson. Carried unanimously

4. Matters Arising.

None

5. Election of Churchwardens for the Coming Year

Fr. Eugene thanked Victoria Clarke and Angela Dronyij for their help over the past year.

Nominations were received for Victoria Clarke, proposed by Geoffrey Parks and Seconded by Patrick Flower and Angela Dronyij, proposed by Patricia Higgins, seconded by Maureen Bruce. There being no further nominations it was unanimously agreed that Victoria Clarke and Angela Dronyi be duly elected as Churchwardens

6. Report on the Cheshunt Churchwardens Charities

Accounts are available to read.

Victoria Clarke reported that there are funds available for use via the Churchwardens Charities and encourages the use of these. Submissions for consideration for grants can be submitted to the Churchwardens

7. Date of Next Meeting

It was announced that the date of the next meeting will be Sunday 11th May 2025

There being no further business the meeting was declared closed.

ANNUAL PAROCHIAL CHURCH MEETING

In attendance: - Femi Awotesu, Jill Barkway, Audrey Bernard, Maureen Bruce, Andrew Clarke, Victoria Clarke, Trevor Coombs, Marian Coombs, Angela Corlett, Angela Dronyij, Patrick Flower, Lynne Flower, Maureen Gedge, June Haynes, Trevor Hector, Pat Higgins, Terry Hoare, Marion Hoare, Jeffrey Lawson, Carol Lee, Roy Lee, Carole Parks, Geoffrey Parks, Doris Ridgewell, Norman Reed, Jill Shaw, Elizabeth Sugg, Rosemary Trundell, Mark Warner, Samantha Whorlow

Apologies: - Elspeth Ellis, Edna Oake

8. The minutes of the meeting held on 14th May 2023 were agreed following corrections and signed as a correct record. Proposed by Trevor Coombs and seconded by Carole Parks. Carried unanimously

9. Matters Arising from those minutes

None

10. To receive from the PCC with the opportunity to discuss

a) Report on the Electoral Roll

The number on the electoral roll remains at 98 although we lost a few names from the roll over the past year they have been replaced by new people

If you know anyone who would like to take a more active role in the church and is not already on the roll, please encourage them to fill out a form found at the back of church and hand it to me: You need to have your name on the electoral roll for at least 6 months before you can become eligible to join the PCC

A reminder that next year there will be a full revision of the electoral roll and everyone will be required to fill out a new form if they wish to remain on the electoral roll

Lynne Flower Electoral Roll Officer

Fr. Eugene thanked Lynne Flower, the Electoral Roll Officer for all her work.

b) The Annual report of the PCC

Please refer to the document entitled Report of the PCC to the Annual Meeting 2022 for detail. This included reports on the Fabric, Goods and Ornaments of the Church and Safeguarding (given by Victoria Clarke Churchwarden)

c) The independently examined financial statements for the year ended 31st December 2023.

Geoff Parkes our Financial Officer gave the report of the finances of the church.

The financial position of the church during 2023. remains precarious. Please refer to the financial report for full detail.

The finances of the church remain on a knife edge the predicted deficit was much larger than predicted because of multiple restoration projects in the church and Portacabin. It was necessary to dip into reserves to cover the cost of these

It is estimated that we need an addition 20,00 in fundraising this year just to stand still

The largest amount of monies that we have received thus far comes from legacies

The curates house can be put on the letting market as soon as Rev Escott leaves

TH asked about the possibility of installing solar panels on the church roof to offset energy costs. This is being looked at by the diocese, however the structural engineers report for this will be significant.

At present the Parish buying scheme gives us the best possible reduction on energy bills.

Grateful thanks given to Geoff for all that he has done and is doing for the church.

For personal reasons he would like to pass the role of finance officer on to someone else.

d) A report on Fabric goods and ornaments

The churchwarden gave the report which is complete with the exception of adding the restored Aumbrey lamp which was forgotten.

Thanks to the Parish Holiday committee for providing funds for the restoration

e) Safeguarding.

Safeguarding is an agenda item at every PCC meeting. All PCC members need to be compliant in training for safeguarding. This can be completed via the Diocese of St. Albans Web site.

F) Cheshunt Deanery Synod

Nothing to report

g) Our church Life. (formerly Aspects of Parish life)

Fr. Eugene made reference to the discrepancy in the funeral figures on Page 11. The drop in numbers is due to a problem with one of our local funeral directors who owe not just St. Marys, but other churches, considerable amounts of money. This means we are not taking funerals from this particular funeral director. The matter is in the hands of the diocesan registrars.

11. a) Elect up to 3 Parochial representatives of the laity to the Parochial Church Council

Patrick Flower and Roy Lee were duly elected. All other members continue their current term of office

- b) Appoint an Independent financial Examiner for the ensuing year at a remuneration to be set by the PCC.
Steve Sell was duly elected again at a fee of £110

AOB None.

Clergy Charge.

As Father Eugene prepares to move on he talked about change and how the parish should embrace the opportunity for this.

He thanked Fr. Mark for all that he has brought to the church and to his own ministry

Fr. Mark closed in prayer at 12.12

TRUSTEES' ANNUAL REPORT FOR 2024

Our aims and purposes as a charity

The PCC of St Mary's Cheshunt has the responsibility of co-operating with the incumbent in promoting the whole mission of the Church, pastoral, evangelical, social and ecumenical.

The Trustees have had due regard to guidance published by the Charity Commission on public benefit.

The purpose of our charity is to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

Our aim is to fulfill this purpose by worshipping reverently, inclusively and accessibly, communicating our message effectively, being available to the community, by managing parish affairs responsibly and by caring for our historic building.

How we fulfilled this aim in 2024

Worship

2024 was a year of two halves as Rev Eugene left the parish in June

In the first half of the church our pattern of worship continued as it had done previously. Morning Prayer was available for three weekday mornings. Eucharists were held on Tuesday evenings (BCP), Thursday mornings (Said) and on Sunday mornings 8am (Said) and 10am (Sung Eucharist). A non-Eucharist family service was held on the 4th Sunday of the month. If there was a fifth Sunday in the month a Team Service was held in one of the four churches in the Cheshunt Team (except in March when it fell on Easter Day)

The formal 10am Sunday service usually had a full altar party with Sub-Deacon and the music was provided by the organ. Numbers at this service remained steady. The family service brought in new faces including children. The nave altar was used for most services.

Children's work continued to be supported by a once-a-month session in the Parish Office where the gospel story was considered and activities enjoyed. The children's activity boxes in church continued to be popular, and now contain the weekly "Redemptorist" sheet with puzzles etc linked to the weekly gospel.

Plans for a group of older children meeting occasionally in the Vicarage did not flourish.

Spiritual growth was encouraged by the Lent course, shared within the Cheshunt Team, as well as reading suggestions from Rev Mark Escott the Curate. The Cheshunt Team organized on-line Worship during Advent,

Following the departure of Rev Eugene in June and Rev Mark in July the number of services was limited to Thursdays at 11am and Sundays at 10am. We were grateful to Rev Teresa the Team Rector who covered for Thursday services until her retirement in September and to the visiting clergy who covered for Sundays. When no member of the clergy was available a service of Morning Prayer was led by one of our two Lay Leaders of Worship, Andrew Clarke and Terry Hoare.

Information about church services and activities is available through the "Church Near You" website, social media and a monthly on-line newsletter.

Community

With the help of visiting clergy, St Mary's was able to continue to offer funeral services to those who sought the consolation of a church funeral (16 funerals). A memorial service and a wedding were also celebrated and there were 30 baptisms.

The community was welcomed into the church for social and fund-raising events including table top sales, concerts and summer and autumn fayres. The weekly coffee morning and the men's Fish and Chip evenings also provided an opportunity for outreach. Particularly popular were the children's events, "*Bunny Fun*", a free activity morning for children on the Saturday before Palm Sunday, and "*Tea with Santa*" a Christmas get-together for 50 children in the church.

Residents at local care homes continued to come into church for their regular ROCCS services, which were run by a member of the congregation after Rev Mark's departure.

The church was also used by schools for curriculum visits as well as Harvest Services and Christmas events. Our statistics show about 1500 people attended school events in the run-up to Christmas. We also welcomed the children from Tiny Toes Nursery for a Harvest Visit.

Members of the congregation visited the Kingfisher Nursing Home to sing carols and chat to residents in December.

The church supported various charities over the year with special events or collections, notably Crisis, Shelterbox, the Bishop's Harvest Appeal and the Jamaica Hurricane appeal.

Management

The financial situation of the church continues to be fragile, as revealed in the finance report. Steps taken to minimize expenditure included a new photocopier contract and replacement of the office computer. Regular reports in the monthly newsletter allow members of the congregation to be aware of the financial situation.

Members of the congregation have been encouraged to donate via the Parish Giving Scheme.

It should be noted that no Stewardship Renewal Campaign has been undertaken for at least 8 years.

The PCC met regularly to oversee expenditure and deal with issues arising.

The process for appointing Rev Eugene's replacement began in February when the Church Wardens met with Archdeacon Janet who explained the procedure. Jane, Bishop of Hertford came to hold the official "Vacancy Meeting" on 30 April.

Subsequently, the PCC prepared a Parish Profile which was approved by the Bishop and then an Advert for a new Vicar was posted on the Diocesan Web Site and on Pathways, the national site for clergy vacancies. Vicky Clarke and Patrick Flower were appointed as Parish representatives and shortlisting and interviews took place in December.

We were all delighted that Rev Elizabeth Fellows had been appointed but this information was embargoed until January 2025.

Fabric

Regular servicing and cleaning took place throughout the year but no major fabric projects were undertaken in 2024. The planning for the toilets in the tower continued.

A lot of work was done by members of the congregation preparing the curate's house, 4a Goffs Lane, for reletting, following Rev Mark's departure. This saved the parish a lot of expenditure and the PCC were very grateful.

Work was also needed on the portacabin (which contains the Parish Office and toilet).

Aims and Objectives for 2025

The main aim for 2025 is to welcome a new Vicar and to work with her to continue with our purpose of proclaiming the gospel.

Structure, governance and management of the charity

The PCC of the Ecclesiastical Parish of St Mary the Virgin Cheshunt is a registered charity No 1134781

Its governing document is the Parochial Church Councils (Powers) Measure 1956

During the year the following served as member of the Parochial Church Council

Ex Officio Member:- Incumbent The Revd Eugene Hanshaw

Assistant Curate:- The Revd. Mark Escott

Church Wardens:- Victoria Clarke and Angela Dronyi

Elected Members Jill Barkway, Angela Corlett, Patrick Flower, Pat Higgins, Marion Hoare, Jeffrey Lawson, Roy Lee, Helen Palmer, Sam Whorlow

Deanery Synod Geoffrey Parks, Elizabeth Sugg

Appointed Officers

Chair of Finance Geoffrey Parks

Electoral Roll Officer	Lynne Flower
Safeguarding Officer	Victoria Clarke
PCC Secretary	Helen Palmer
Refreshments Officer	Pat Higgins

SALARIED APPOINTMENT

None

FEE PAID STAFF

Cleaner	Fay Metin
Organists	Caroline Sayer-Thomas, David Boarder
Funeral Verger	Victoria Gibson-Musk

Membership of the PCC is determined under the Church Representation Rules and consists of ex-officio members and up to nine members of the church who are elected at the Annual Parochial Church Meeting.

SUB-COMMITTEES OF THE PCC

Terms of reference for the Standing Committee, the Fabric and Premises Committee and the Worship Committee were agreed in September 2023, but there were no meetings during 2024.

MANAGEMENT OF RISKS

The PCC has noted the requirement to identify risks, which if ignored, may come to bear adversely upon the life of St Mary's. These risks are not merely financial but include other concerns.

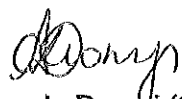
A risk management report was prepared by ecclesiastical insurers in September 2024 which raised no concerns.

The Trustees, to the best of their knowledge and belief, advise that there have been no serious financial incidents (as defined by the Charity Commission) during the year 2024 relating to our charity which have not been brought to the attention of the Charity Commission.

The Trustees' Annual Report was approved by the PCC at the meeting on 14 April
And signed on their behalf by



Victoria Clarke (Church Warden and Lay co-chair)



Angela Dranyi (Church Warden)

PCC Report for the year ending 31 December 2024

The PCC met five times in 2024. Matters discussed included the debate about "Living in Love and Faith" (the CoE thinking on same sex marriage). After Rev Eugene's departure there was a lot of discussion of the Parish Profile, as well as service arrangements during the vacancy. After Rev Mark's departure the work necessary on the Curate's house was also discussed. Finance and safeguarding are on the agenda for every meeting.

Vicky Clarke and Patrick Flower were appointed as Parish Representatives for the purpose of shortlisting and interviewing candidates for the post of Vicar. Other members of the PCC took part during the interviews so that as many as possible had had a chance to meet the candidates.

Fabric, Goods and Ornaments

The Church Wardens have discharged their duties under sections 4 and 5 of the Care of Churches and Ecclesiastical Jurisdiction Measure 1991 to maintain all appropriate records relating to the fabric of the church building and its contents and to inspect the fabric of the building.

During 2024 regular servicing and inspections were carried out as follows:- Gas inspection (26.9), Roof alarm (Aug), organ blower motor (25.11), Fire Extinguishers (10.12). Gutters and gullies are cleaned regularly.

In May the Church Wardens attended Diocesan Training on Church Maintenance in St Andrew's Hertford. The emphasis was on drains and roofs and subsequently Liz West visited St Mary's to see our situation.

At their meeting on 22 July, the PCC voted to proceed with the project of re-ordering the west end of the church (Baptistry) in accordance with the proposals from Hanslip & Co.

It was decided that a full lighting survey was needed and steps were taken to arrange this but it was carried over to next year.

The Inventory was amended by the addition of the television used for the ROCCS service and the new Easter Candle Stand made by Michael Thorpe.

Church cleaning takes place regularly on the first Saturday of the month. Thanks to Carole Parks who co-ordinates this and to everyone who turns up to help.

Safeguarding

The PCC has complied with the duty under s5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults).

At the meeting on 8th January 2024 the following policies were read and agreed :-
Policy for Responding to Domestic Abuse 2024, Policy for Safeguarding Vulnerable Adults 2024, Policy for Safeguarding Children 2024.

Safeguarding training continued on-line and in the Vicarage. Vicky (Parish Safeguarding Officer) attended Safeguarding Leadership training in St Albans in September.

New National Standards guidelines are coming into force and will be discussed over the next years.

New training guidelines are also being implemented soon.

Safeguarding is a standing item on each PCC Agenda and Vicky reports on any new information in the Diocesan Safeguarding Newsletter (though this now comes in a non-printable format).

Approved by the Parochial Church Council on 14th April 2025

And signed on its behalf



Mrs Victoria Clarke (PCC Lay Co Chair)(Church Warden)



Ms Angela Dronyi (Church Warden)

CHESHUNT DEANERY SYNOD

ANNUAL REPORT OF THE TRUSTEES ON THE PROCEEDINGS OF THE DEANERY SYNOD – 2024

Synod Officers

Rural Dean: Revd. Chris Kilgour (St. Thomas a Becket, Northaw with St. Andrew Cuffley,
Lay Chairman: Mrs Gillian Hutchinson (St. Clement, Turnford)
Honorary Secretary & Treasurer: Miss Dorothy Ayre (St. Cuthbert, Rye Park)

Synod Meetings: The Deanery Synod met on three occasions during 2023.

- February via Zoom
- June at Turnford
- October at Broxbourne

12 February – The Treasurer gave an up to date report on the Finances, with current funds held £5,400.44. She reminded us that there was £2,889.50 still available through Deanery Hub Grants for parishes to claim to assist with outreach events that are focussed on families, children or schools work. Voting would shortly open to appoint new Diocesan Synod Representatives. Applications for substantially reduced price contactless machines were now open to apply for at £50.

Each parish was asked to give their reflections on their Advent and Christmas events and looking forward to Lent and Easter. All parishes reported an uplift in visitors, and it was felt that people were returning to normal pre-COVID attendance. See reports below.

Notices were given about 17 February Musical Workshop at Hoddesdon Church with Noel Tredinnick followed by Sunday Morning worship with St. Cuthbert's. 1 March was World Day of Prayer prepared by people of Palestine at St. Cuthbert's in the morning and St. Laurence in the evening. 25 April was the Licensing of Revd. Ash at St. Augustine's. We were advised that Revd. Teresa would be retiring from Christ Church, Waltham Cross on 29 September.

24 June AGM – Held at Turnford together with Eucharistic and Social time and refreshment with Officers from the parishes. Reports were received from the Treasurer with end of year accounts showing funds held of £5,131.20 this included £2,889.50 Deanery Hub Grants awaiting distribution to parishes for various Youth/Children's ministry. During 2023 £1,250 had been paid out in Grants. Rural Dean's expenses and Administrator Support paid out had been reimbursed by the Diocese. We had to find a new Independent Examiner as Paul Scarborough had moved away, and we were able to obtain the services of Simon Ross, a Chartered Accountant, also the husband of Revd. Heather Ross, Curate at St. Cuthbert's.

The Standing/Mission and Pastoral Committee had met on two occasions to discuss the result of the survey about Meeting dates and the format of our meetings, and Pastoral Aid Grants for 2024. Incumbents and Treasurers met to review the Parish Share Factor which they decided to leave the same. Elections to Diocesan Synod had taken place for both Clergy and Lay Representatives for the next Triennium. Those elected were Clergy – Chris Kilgour, Helen Bryan and Tom Lilley, Laity – Jeremy Pearce and Jill Hempleman.

We were advised that Revd. Chris Kilgour would be on Sabbatical from 1 July, Revd. Nick Sharp would be standing in as Rural Dean, Revd. Eugene Hanshaw had moved on from Cheshunt Parish and Revd. Mark Escott would be leaving Cheshunt at the end of July and would be Licensed as Vicar of St. Catherine and St. Paul, Hoddesdon in September. Archdeacon's Visitations had been postponed until October

7 October - We welcomed Jacob and Corrine who offered a presentation on the Diocesan Dispute Advisory Service. Conflict occurs in all areas of life, and the church is not immune, and it can be a source of intense disappointment. They offered a number of scenarios of what conflict may look like in our churches. One of

Reports from the parishes:

Cuffley

A good number of people through the doors for the midnight and Christmas morning services - c. 80 people all different.

Lent - running The bible course
Easter putting details together.

St Clement's

Team Advent course - Christmas carols their origins and meaning, well received, thanks to team. Hosted a Farsi Christmas Carol service - was amazing to see how other Christians celebrate Christmas, by the end there was dancing in the Aisle, thanks to John Griffiths and Paul Davies.

We held a Blue Christmas service for the first time, it was well attended by the community. Team Lent course West Side Story. Easter - normal pattern, details WIP

St James

Team Advent as above.

Held a wreath making workshop for the first time which was lovely, will repeat, really good numbers through at different points. Highlights for community engagement Crib service and also every year have a joint service with Methodist church around the Christmas tree in Goffs Oak, this year had about 150 people around the tree then went to the pub and sung a few carols. Very positive and happy Christmas. Jeremy: Numbers good everywhere, plenty of kids and people.

Hoddesdon in vacancy, report kindly delivered by John Forrest, LLW

Christmas was good, special service for residents of local care centre for people with different challenges. 12 residents with their carers attended, which was great. A local nursery group also asked for a service and 30 people came. The Christingle service was full and the Carol service, it is a blessing to have children from school with their choir, Midnight with Bishop Jane was excellent, wild church, messy church and school services also took place.

Lent course will be joint with St Cuthbert's - Christian Aid Lent course 'poverty today'.

Vacancy continues, Revd. Nick has been helping. Advert in Church Times this week.

St Mary's

Very good Christmas, 4 schools came in, regular services, midnight and Christmas morning were up about 20 percent, over 100 for both, Carol service rather than 9 lessons, well attended. Big highlight established links with home for adults with learning difficulties, they came in twice over Christmas singing and made cakes. This is going to continue in the new year, about 30 people once a fortnight.

Lent - team!

Broxbourne

Christmas was busy and good, between the 2 churches 8 services were held, thankful for Trevor Scott who led at St Laurence midnight service. There was a good number of people for all services. All went well especially those involving candles.

Lent joint, inviting people to join with Hoddesdon and Rye Park.

Easter - not yet planned, Good Friday all age service, and an hour at the cross at St. Laurence.

Christ Church

Like everyone increased numbers; candlelit carols particularly good, up 30%,

Ash Wednesday, morning service plus Ashes to go in the evening outside between the church and the station for 1 ½ hours.

Team Lent course and services every day during Holy Week

Rye Park

Special service Advent Sunday focused on situation in Gaza with prayer stations, Christingle service quite well attended, disappointed school choir didn't turn up. Lessons and carols with enhanced choir from church and community joined in. John G led carols in the park - community event followed by hot chocolate. Christmas Eve family carol service - well up on last year. Midnight also seems to be well attended from the community. Christmas morning family communion service joint with St C and St P - so full church.

Ash Wednesday joint with Methodist and St C and St P

Lent course - joint with Hoddesdon

Good Friday service around clock tower and East Herts Church Choir RSCM Lift high the Cross programme, from Palm Sunday to Good Friday with lessons, anthems, hymns and prayers in St Cuthbert's 7:30pm, all welcome.

Easter Day sunrise service at 6:30am followed by breakfast and then Heather taking the Easter Service.

the points of the Dispute Advisory Service is help before an issue escalates. How do we let people know that this service exists? We need to keep talking about it, so it becomes an established potential area of support in the life of our churches. It is a service open to any member of the church in our Diocese.

The Service is a safe place to bring conflicts and problems that we might have with each other in a church setting. It offers an accessible, voluntary and confidential process that helps to resolve disputes in a broad range of situations and at all levels in the church community, including ministers, churchwardens, office staff, and congregation members. It is supported by the Diocese but independent of it: our stance is completely neutral and we never report to anyone, even if they have referred someone to us.

It is for anyone in a church community, clergy or lay, employed, a volunteer or a congregational member. They might be in conflict with someone else, maybe over roles, responsibilities, management of change or reorganisation, or over differences of belief and worship. There might be issues of discrimination, harassment, abuse or bullying. Talking to us can help you find ways of managing these or other difficult situations.

How does it work? With the Advisor you will explore the issue that is causing you concern and discuss how, when and whether to contact the other person in the conflict. There is a wide range of routes to resolution which include: discussion with appropriate people in the parish or Diocese; the clergy Counselling Service, the Support in your Ministry scheme, Mediation support through the Clergy Discipline process or specific trainings. Once you have consented to a proposed route to seek a solution, the Adviser will refer your situation to an appropriate person or service and will continue to support you through the process. The process is confidential and every step will be with your consent. We believe that making peace is intrinsic to the gospel of Jesus Christ.

The Treasure's Report showed a balance held of £5,407.05, including the Deanery Hub Grants which remain at £2,889.50. Rural Dean's Expenses continue to be reclaimed from the Diocese.

Business of Note:

a) Finance: Reports are prepared by Miss Dorothy Ayre, Honorary Treasurer.

b) The Synod also seeks:

- To encourage representatives on Synod to take back to their parishes matters of impact for consideration in their PCC.
- To bring back to Synod any consideration their PCC may have.
- To invite members of each congregation to appropriate discussions or to hear speakers covering a wide range of issues.

Charitable Status of Deanery Synod: The Synod has charitable status and is exempt from registration with the Charity Commissioners.

Full Minutes: Full Minutes of each Deanery Synod Meeting are circulated to all Synod Members. Parishes requiring a fuller report on any of the Synod's proceedings should ask one of their Deanery Synod Members for more details. Copies of previous Deanery Synod minutes are available to PCC Secretaries on request.

Further information can be obtained from the Deanery Secretary/Treasurer or Rural Dean.

2025 Deanery Synod Meeting Dates
3 February 7.30 pm on Zoom,
23 June AGM, Eucharist and Social, St. Catherine & St. Paul, Hoddesdon.
6 October St. Augustine's Broxbourne

11 February 2025

FINANCIAL REVIEW

Financial Budget

The budget set for 2024 predicted an income/expenditure deficit of £102,941. This figure was based on income of £88,926 and expenditure of £191,867. Building costs of £100,000 to reconfigure the Baptistry had been factored into the expenditure. However, no such work took place during the year, apart from architect and surveyor costs. Given this, the revised predicted Budget deficit for the year should be considered to be £2,941.

Actual income was £87,475 and expenditure £90,286 resulting a deficit of £2,810 for the year.

Reserves Policy

Reserves Policy was to retain a minimum of £30,000 in the Barclays Business Account to enable the church to meet financial commitments. A fall below this level would require a review of income/expenditure and potential draw down from reserve funds.

Reserve funds are invested in accounts with the CCLA Bank of which there are ten; designated or restricted, for specific funding purposes. Additional investments are made by the Diocesan Board of Finance on behalf of the church into three further specific funds.

Funding Initiatives

Online giving was established during 2020 using the SumUp 'Give a Little' web portal. There are direct links from the church Facebook page and 'A Church Near You'. A debit/credit card reader is used to make giving to St Mary's easier, as well as enabling easier payment of fees for weddings. A charity donation bucket has been placed at the south porch entrance, to encourage donations from attendees to weddings/funerals/baptisms and events at the church.

Planned Giving

The church is grateful to all those members of the congregation that have been able to support the church, by continuing to make a regular donation to the church collection. There are now only a handful of individuals continuing to make contributions by Standing Order Payments. If as many as possible could pay using the Parish Giving Scheme, that would be a great assistance in reducing the workload of the finance team. Having the benefit of regular payments affords the church better financial

planning and management. Giving by these two methods raised £36,137 towards the church finances, compared to the sum of £39,969 in 2023.

Stewardship

A stewardship campaign did not take place during the year.

Parish Share

At the outset of the year the PCC had made a commitment to pay the Parish Share in full for 2024. The departure of our Curate, Mark Eascott, meant that the Parish Share increased for the final three months of the year. Despite this the full share was paid. This was possible thanks to the continued financial support of the congregation and fund raising activities, for which all associated with St Mary's, can be justifiably proud.

The departure of Mark meant that the Curates House at 4a Goff's Lane could be let to a tenant. The income from this helped offset the increase in the Parish Share.

Properties

Church House

The property is subject to a 49-year lease with B3 Living Housing Association, providing affordable accommodation to eight local families. The church receives an annual ground rent which is subject to review on a 5 yearly cycle. The ground rent was reviewed during 2023 and this increased from £2000 to £2276, which is made as an annual payment.

Estimated market value of the property is £2,200,000.

Curates House – 4 Goff's Lane

Following the departure of Mark and family the PCC decided to completely redecorate and undertake some refurbishment to the property. The work was undertaken by members of the church over a four-week period. The PCC is immensely grateful to those individuals that made the commitment to undertake this work. New washing machine, fridge freezer and bathroom shaver/light were installed, as well as new main stop cock. Renovation work took place to enhance kitchen units, which in the longer term will need to be replaced. All carpets were cleaned, and gas certification took place.

A monthly standing order for £125 is paid into the CCLA bank account for 'Church Property', to provide funds for any maintenance charges to the property.

A further monthly standing order of £100.00 is paid into the 'Periodic Planned Major Maintenance' account, to provide for the repairs and maintenance to the Church.

Church Office (Portacabin)

The property is in a reasonable state of repair for its age. The unit was only ever intended to be a temporary structure and in 2023, it was necessary to replace sections of the south facing wall to ensure continued integrity against water penetration. Further work may now be necessary for the same reason. Guttering was also added to improve drainage. It is intended, when possible, for the portacabin to be replaced with a more permanent structure.

Gas and Electricity Utility Bills

The rising cost of utility bills presents an ongoing challenge to the church financially. Gas and electricity provided to the church is purchased through the "Parish Buying Energy Basket." This scheme provides access to cheaper utility rates than would otherwise be available to the church independently.

Current Financial Position

St Mary's continues to find itself in a challenging financial position as with previous years. Legacies received over recent years have provided an important lifeline to the church, which like any other charity, could not continue in its mission, without such support. Legacy money received, together with the financial support of the congregation, has enabled the church to pay its Parish Share in full for a sixth consecutive year. Members of the congregation are encouraged to leave a legacy to the church to help secure its continued future. There are individual inheritance tax advantages for providing a legacy.

The greatest challenge faced by the church is the rise in utility bill costs. These will continue to have a significant impact on finances for the foreseeable future. In order to manage this, it is important that all future expenditure on church fabric, is considered against church reserves held and the ability of the church to pay the utility bills. The previous replacement of the Portacabin heaters has helped to keep costs down.

The viability of the church depends entirely on increasing size of the congregation and scope of future fund-raising events. During the year a number of organised fund-raising events took place which helped to support the church finances. The PCC is very grateful to all who organised, implemented and supported these events.

Outlook for 2025 and beyond

The financial outlook for the church in 2025 remains challenging. It is intended once again to try to pay the Parish Share in full for the year. This will be a huge financial task, given the continuing decline in church income. It is important that we endeavour to meet this commitment.

While the church finances are supported by reserve funds, these are not finite. Once utilised, it will be difficult if not impossible to replenish these, requiring careful consideration on any future drawdown of funds.

Finance Team

All aspects of church finances have been devolved to the meetings of the PCC. Full financial disclosure and reports were provided to the members of the PCC by the church treasurer at scheduled meetings. It is intended that a new treasurer will take over from the current treasurer in 2025. A program of training commenced 2024 and will continue as required.

Gratitude

The PCC would like to express its thanks to members of the congregation that have managed to continue to contribute to the church collection, either through cash payments, standing order payments or the Parish Giving Scheme.

Thanks also to the 'Friends of St Mary's' for the financial and other support they provided to the church, throughout the year and individuals that have made donations in support of the church.

**Financial Report of the
Parochial Church Council of the
Ecclesiastical Parish of
Cheshunt St Mary
For the year ended
31st December 2024**

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF
ST MARY THE VIRGIN, CHESHUNT, HERTFORDSHIRE



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the
accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

PCC OF St Mary Cheshunt

On accounts for the year
ended

31 December 2024

Charity no
(if any)

1134781

Set out on pages

IV to XV

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2024.

Responsibilities and basis
of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

21st April 2025.

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF
ST MARY THE VIRGIN, CHESHUNT, HERTFORDSHIRE

Name: STEPHEN JOHN SELL

Relevant professional
qualification(s) or body (if
any):

FCCA

Address:

16 GARNER DRIVE

BROXBOURNE, HERTFORDSHIRE

EN10 6AP

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern
(see CC32, Independent examination of charity accounts: directions and
guidance for examiners).

Give here brief details of
any items that the
examiner wishes to
disclose.

ST MARY THE VIRGIN CHURCH, CHESHUNT
RECEIPTS AND PAYMENTS AS AT 31 DECEMBER 2024

	<u>Note</u>	<u>Total</u> £	<u>Unrestrict'd</u> £	<u>Restricted</u> £
MONEY IN				
Church				
Cash collections at regular services	1	4,449	4,449	
Cash collections charity specific		0	0	
Donations	2	4,961	4,961	
Gift Aid envelopes		525	525	
HMRC gift aid reclaimed		3,043	3,043	
Other Cash Collections	3	1,765	1,765	
Planned Giving, Parish Giving Scheme	1	33,247	33,247	
Planned Giving via Standing Order	1	2,890	2,890	
Sumup/Easy Fund Raising		607	607	
Wedding & funeral fees income		7,881	7,881	
Church House				
Church House Ground Rent		2,276	2,276	
Curate's House				
4a Goff's Lane rental income		5,964	5,964	
General				
Fund raising	4	5,651	5,651	
Fund raising charity specific	5	1,475		1,475
Legacies		0	0	
Other receipts	6	2,186	2,186	
Banking				
Barclays reward		38	38	
Barclays Saver Account Interest 1411		687	687	
DBF Accounts Interest				
Church Fabric Fund	7	442	442	0
Church Chancel Fund		78	78	0
CCLA Accounts Interest				
CCLA Accounts Interest	8	9,310	7071	2,239
Total money in		<u>87,475</u>	<u>83,761</u>	<u>3,714</u>

ST MARY THE VIRGIN CHURCH, CHESHUNT
RECEIPTS AND PAYMENTS AS AT 31 DECEMBER 2024

	<u>Note</u>	<u>Total</u> £	<u>Unrestrict'd</u> £	
MONEY OUT				
Church				
Church energy & water bills		8,993	8,993	
Church maintenance/repairs	9	274	274	
Church servicing	10	3,044	3,044	
Organ expense		541	541	
Clergy expenses		3,515	3,515	
Cost of organists at regular church services		2,350	2,350	
Other costs to run regular church services		568	568	
Parish Share	11	47,654	47,654	
Payments to Charities	12	1,135	1,135	
Salaries, Wages, Honoraria	13	1,248	1,248	
Wedding & funeral fee payments	14	4,240	4,240	
Banking				
Barclays Commission		460	460	
Curates House				
Curates House expenses	15	1,919	1,919	
Curates House maintenance	16	1,228	1,228	
Portacabin				
Portacabin energy & water bills		1,344	1,344	
General				
Admin & sundries	17	2,656	2,656	
Insurance	18	5,330	5,330	
Other payments	19	1,647	1,647	
Phone and Broadband		526	526	
Photocopier		1,614	1,614	
Total money out		<u>90,286</u>	<u>90,286</u>	<u>0</u>
DEFICIT		-2,810	-6,524	3,714

ST MARY THE VIRGIN CHURCH, CHESHUNT
RECEIPTS AND PAYMENTS AS AT 31 DECEMBER 2024

	2022	2023	2024	Difference 2023 & 2024	
	£	£	£	£	%
MONEY IN					
Church					
Planned Giving via Standing Order	3,605	3,130	2,890	-3,470	-9%
Planned Giving via Parish Giving Scheme	36,403	36,839	33,247		
Cash collections at regular services	4,487	4,087	4,449		
Cash collections charity specific	808	181	-	-181	
Donations	3,204	12,151	4,961	-7,190	-145%
Gift Aid envelopes	550	390	525	135	28%
HMRC gift aid reclaimed	3,962	-	3,043	3,043	100%
Other cash collections	1,702	1,157	1,765	608	34%
SumUp/Easy Fund Raising	2,404	569	607	38	6%
Wedding & funeral fees income	10,720	9,768	7,881	-1,887	-24%
Church House					
Church House Ground Rent	2,000	3,052	2,276	-776	-34%
Curate's House					
4a Goff's Lane rental income			5,964	5,964	100%
General					
Fund raising	6,642	5,905	5,651	-254	-4%
Fund raising charity specific	374	257	1,475	1,218	83%
Grants			-	-	
Legacies	115,665	-	-	-	
Other receipts	5,942	11,131	2,186	-8,945	-409%
Banking					
Barclays Reward	59	44	38	-6	-16%
Interest & Dividend	1,912	512	687	175	25%
DBF Accounts Interest					
Church Fabric fund		513	442	-71	-16%
MONEY OUT					
Church					
Church energy & water bills	6,685	12,262	8,993	-3,269	-36%
Church maintenance/repairs	8,364	27,602	274	-27,328	-9974%
Church servicing	11,465	4,977	3,044	-1,933	-64%
Organ expense	-	-	541	541	100%
Clergy expenses	4,871	4,113	3,515	-598	-17%
Cost of organists at regular church services	2,230	2,305	2,350	45	2%
Other costs to run regular church services	0	0	568	568	100%
Parish Share	34,727	41,995	47,654	5,659	12%
Payments to Charities	832	407	1,135	728	64%
Salaries, Wages, Honor	1,248	1,248	1,248	0	0%
Wedding & funeral fee payments	6,359	8,060	4,240	-3,820	-90%
Banking					
Barclays Gen & Fees Commission	470	448	460	12	3%
Curates House					
Curates House expenses	1,301	603	1,919	1,316	69%
Curates House maintenance			1,228	1,228	100%
Portacabin					
Portacabin energy, water & other costs	3,323	2,299	1,344	-955	-71%
General					
Admin & sundries	892	1,062	2,656	1,594	60%
Insurance	4,885	5,116	5,330	214	4%
Other payments	1,295	4,793	1,527	-3,266	-214%
Phone & Broadband	777	511	526	15	3%
Photocopier	1,383	1,451	1,614	163	10%

ST MARY THE VIRGIN CHURCH, CHESHUNT
RECEIPTS AND PAYMENTS AS AT 31 DECEMBER 2024

	<u>Opening balance</u>	<u>Receipts</u>	<u>Payments</u>	<u>Transfers</u>	<u>Closing balance</u>
Barclays Unrestricted Income Funds					
General	1,000	69,594	85,932	16,337.31	1,000
Weddings & Funeral Fees	500	7,884	4,354	-3,529.87	500
Saver	52,580	687	0	-15,522.94	37,744
<i>Totals</i>	<u>54,080</u>	<u>78,165</u>	<u>90,285</u>	<u>-2,715.50</u>	<u>39,244</u>
CCLA Unrestricted Designated Funds					
General	10,777	572	0	0.00	11,349
Planned Major Maintenance	18,325	1,012	0	1,400.00	20,737
Legacy	103,381	5,487	0	0.00	108,868
<i>Totals</i>	<u>132,482</u>	<u>7,071</u>	<u>0</u>	<u>1,400.00</u>	<u>140,953</u>
CCLA Restricted Income Funds					
St Mary's Parish Centre	26,559	1,440	0	1,475.00	29,474
Special Funds	3,497	186	0	0.00	3,682
Youth	3,191	169	0	0.00	3,361
Belfry	3,137	176	0	302.00	3,615
Church Property	3,227	198	0	-442.00	2,983
Handbells	357	19	0	0.00	376
Junior Church	971	52	0	0.00	1,023
<i>Totals</i>	<u>40,940</u>	<u>2,239</u>	<u>0</u>	<u>1,335.00</u>	<u>44,514</u>
TOTAL FUNDS	<u>227,503</u>	<u>87,475</u>	<u>90,285</u>	<u>0</u>	<u>224,692</u>

St Albans DBF managed

	<u>Opening valuation</u>	<u>Receipts</u>	<u>Payments</u>	<u>Transfers</u>	<u>Closing valuation</u>
Restricted Deposit Fund	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
156 Churchgate Sale Proceeds	26,322	325	0	325	27,383
<i>Totals</i>	<u>26,322</u>	<u>325</u>	<u>0</u>	<u>325</u>	<u>27,383</u>

	<u>Opening valuation</u>	<u>Receipts</u>	<u>Shares Held</u>	<u>Price per unit/share</u>	<u>Closing valuation</u>
Endowment Funds	<u>£</u>	<u>£</u>		<u>£</u>	<u>£</u>
Church Chancel Fund	2,803	78	124	23	2,867
Church Fabric Fund	15,937	442	705	23	16,302
<i>Totals</i>	<u>18,740</u>	<u>520</u>	<u>829</u>	<u>23</u>	<u>19,169</u>

ST MARY THE VIRGIN CHURCH, CHESHUNT
RECEIPTS AND PAYMENTS AS AT 31 DECEMBER 2024

Church unrestricted funds are the Barclays General, Fee and Saver accounts, which are all used for the general running of the Parish.

Church CCLA Designated funds are the deposit used for General Reserves, the Planned Periodic Major Maintenance for major maintenance work and the Legacy Fund for legacies received. Restricted Income funds are the St Mary's Parish Centre fund, the Special fund originally for expenditure mainly on altar front and nave altar, the Youth fund for youth work with children over thirteen years of age, the Junior Church fund for children under thirteen years of age, the Belfry fund for major work on the bells, the Church Property Fund specifically for maintenance and servicing of the Curates House at 4A Goff's Lane, Cheshunt, and the Hand Bell Fund.

Most restricted income has already been transferred to the appropriate restricted fund during 2024. The notes on pages IX to XV form part of these accounts.

Approved by the Parochial Church Council on 14 April 2025

And signed on its behalf by:



Mrs Angela Dronyij (Church Warden)



Mrs Victoria Clarke (Church Warden)

ST MARY THE VIRGIN CHURCH, CHESHUNT
RECEIPTS AND PAYMENTS AS AT 31 DECEMBER 2024

Accounting basis and procedures

St Mary's 2024 accounts have been produced on a Receipts and Payments basis, which is permitted for charities with an annual turnover less than £250,000. It should be noted that this accounting method only records the actual bank transactions in the calendar year and the bank balance at the end of the year. A deficit does not mean an overdraft.

Excel spreadsheets have been used to record online banking transactions, which are then reconciled with invoices, bank transfers and weekly cash income records. The Data Developments system 'MyGiving.online' is used to claim gift aid from HMRC.

RECEIPTS

Income overall was down £10,824 compared with 2023. This loss is obviously of financial concern to the church and not sustainable in the long term. It is imperative that the church and congregation make every effort to support the church finances through fund raising and other financial contributions to ensure the viability of the church into the future.

1. Planned Giving

Thanks go to all the congregation members, that despite the challenging times, have managed to continue to contribute to the church collection, either through standing order payments or the Parish Giving Scheme.

Cash collections at regular services	£4,449
Planned Giving via Parish Giving Scheme	£33,247
Planned Giving via Standing Order	£2,890
Total	£40,586

2. Donations

Edna Oake	£100
Elizabeth Sugg	£500
Eugene Collection	£265
Friends of St Mary's	£480
Friends of St Mary's	£1,816
Mark Collection	£350
Charity Bucket	£617
Total	£4,128

3. Other Cash Collections

Baptisms	£754
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**INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF
ST MARY THE VIRGIN, CHESHUNT, HERTFORDSHIRE**

Funerals	£665
Candle Stand	£346
Total	£1,765

4. Fund Raising

Fund raising activities make an important contribution to church finances and thanks go to those individuals that organised, managed and supported these events.

Auction	£271
Autumn Fayre	£1,100
Bunny Fun	£221
David Border Choir Concert	£162
Edna Coffee Morning	£127
Enfield Brass Band Concert	£242
Knitted Doll Sale	£10
Lottery Bonus Ball	£1,285
Summer Fayre	£1,501
Table Top Sale	£595
Xmas Tree Festival	£206
Tea with Santa	£40
Total	£5,651

5. Fund Raising Charity Specific

The following charities were supported through the fund raising efforts of the church.

Crisis 2023	£110
Crisis 2024	£162
Bishop's Harvest Appeal	£133
Hurricane Beryl	£245
Shelter Box	£150
St Elizabeth's Hospice	£150
St Mary's	£192
Total	£1,475

**INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF
ST MARY THE VIRGIN, CHESHUNT, HERTFORDSHIRE**

6. Other receipts

Parish Breakfast	£974
DBF Grant for TV	£250
CCLA Belfry Restricted Acc	£302
Miscellaneous Receipts	£660
Total	£3,041

7. DBF Accounts Interest

Including:

Restricted Deposit Fund

156 Churchgate	£325
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Endowment Funds

Church Fabric Fund	£442
Church Chancel Fund	£78

8. CCLA Accounts Interest

CCLA Interest	£9310
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PAYMENTS

9. Church Maintenance/Repairs

Including:

Drain Cover Repair	£200
Floodlight & Cable	£26
Tower Door Paint	£48

Total	£274
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10. Church Servicing

Including:

J. Scott & Sons	£594
HMDW Architects	£1,716
RPL Surveyors	£480

Total	£2,790
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INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, CHESHUNT, HERTFORDSHIRE

11. Parish share

The church paid the Parish Share in full for 2024, totalling **£47,654**. This is the sixth consecutive year that the Parish Share has been paid in full. Unpaid Parish Share from previous years remains at **£89,018**.

12. Payments to Charities

Payments to charities included:

Bishop's Harvest Appeal	£134
Crisis 2023	£110
Crisis 2024	£162
Hurricane Beryl	£245
Shelter Box	£150
St Elizabeth's Hospice	£150
Total	£951

13. Salaries, Wages & Honoraria

There were no payments made to PCC members as fees. Any payments made would only be to reimburse costs incurred by them in the first instance, upon expenses for the running of the church and associated activities. Service on the PCC is voluntary. Paid staff costs are summarised as follows:

Fay Metin - Church Cleaner	£1,248
----------------------------	--------

14. Wedding & Funeral Fee Payments

Organist, Verger, Bell Ringer Fees	£1,715
Parochial 2023 Fees	£2,525
Total	£4,240

15. Curate's House Expenses

EDF Utilities	£53
Thames Water	£348
R P Gibbs – Elec/gas	£261
White Goods	£605
Door & fittings	£202
Other costs	£450
Total	£1,469

**INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF
ST MARY THE VIRGIN, CHESHUNT, HERTFORDSHIRE**

16. Curate's House Maintenance

Carpet Cleaning	£155
General Repairs	£295
Oven Cleaning	£70
Refurb Materials	£707
Total	£1,228

17. Admin & Sundries

Data Developments – Monthly Fees	£180
C.C.L.I. - Licensing	£692
G. Parks – Printing Ink	£140
Broxbourne Print & Design	£913
Beds & Herts Historic Churches	£40
Redemptionist	£305
RSCM	£270
ThirtyOneEight - Fee	£12
Pathways Services	£75
Total	£2,627

18. Insurance

The Ecclesiastical Insurance Group provide all our insurance via a group scheme policy and our policies provide the following cover:

- Church buildings £11,710,000 and contents £140,000
- Organ £500,000
- Also covered are public and employers' liability for Incumbent, churchwardens, PCC members and many organised church activities.

Total Invoices £5,330

19. Other payments

Independent Examiner	£120	
Funeral Organist	£95	
Adam Omer	£235	Vicarage garden
Audery Carvell Memorial	£72	Refreshments
Church Requisites	£744	Catering/Cleaning Supplies
Eugene Leaving Gift Card	£265	
Vicarage Utilities	£116	
Total	£1,647	

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, CHESHUNT, HERTFORDSHIRE

MONETARY ASSETS

20. Current accounts

The Barclays General Account is used to manage all church receipts and payments other than wedding and funeral fees and payments. The Fees Account with Barclays is used to manage all wedding and funeral fees and payments. Both accounts are automatically linked to the Barclays Saver account to keep a working balance at the end of each day.

21. Saver Account

This is a Barclays Account, which receives money automatically transferring from the Barclays General and Fees Accounts to leave a working balance in each account and earns a small amount of interest.

22. CCLA Deposit Accounts

There are 10 deposit accounts held by the Church. The interest received totalled £9,310, which is re invested in those accounts.

23. CBF Church of England Deposit Funds (CCLA)

Standing Orders with Barclays are used to deposit £125 monthly into the Church Property Account to fund potential maintenance and repair costs to the Curate's House. A further £100 is deposited monthly into the Periodic Planned Major Maintenance Account.

24. Endowment Funds

The Chancel Fund investment represents a Permanent Endowment; this arose from the Tithe Redemption Commission in the 1940s to enable landowners with a liability for chancel insurance and repair to discharge their liability in a one-off payment. The restricted income is to be used towards the cost of insuring the chancel or towards the maintenance and repair of the chancel, church and churchyard. It is applied to the repair of the St Mary's church fabric through a restricted fund. In 2024, total dividend income was £78 and was paid into the Barclays General account.

The Fabric Fund investment represents a Permanent Endowment established by deed on 27 April 1932. The designated income is to be applied to the upkeep, repair or maintenance of the fabric of St Mary's church through a designated fund, unless an alternative use is authorised by the Archdeacon of Hertford. In 2024, total dividend income was £442 and was paid into the Barclays General account.

Following the purchase of 4a Goff's Lane the residue money from the sale of 156 Churchgate was invested by the Diocesan Board of Finance in a CBF Deposit Fund which is restricted. The trusts contained in the original conveyance provide that "until applied (for furthering the religious and

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, CHESHUNT, HERTFORDSHIRE

other charitable work of the Church of England in the parish) they (the net proceeds) shall be invested by the Board and the income thereof shall be applied by the (PCC) for the like purposes. In 2024, total dividend income was £325.

OTHER ASSETS

25. Freehold properties

51 Churchgate

In 2016 Church House was leased to B3Living for 49 years and redeveloped into eight flats for community use. The first tenants moved into during June 2019 and the flats are now fully occupied. A ground rent is paid annually to the church, and reviewed every five years. This review took place March 2023 and as a consequence the rent has increased from £2,000 to £2,276. The current estimated value of the property is approximately £2,000,000.

4a Goff's Lane

In 2018 the previously owned Curate's house was sold and a new more modern property, 4a Goff's Lane, was purchased. The current estimated value of the property is £460,000 approx.

Portacabin

The Portacabin was purchased in 2015 and is utilised as the church office and is also used by the clergy. The only church toilet is located here.

OTHER NOTES

26. Other Charities

Not under the control of the PCC and therefore omitted from the accounts is The Cheshunt Parish Charities. These charities are traditionally known as "The Churchwardens' Charities". The incumbent and churchwardens are trustees, and their Annual Report and Accounts are available on request. The objects of the charities, some of which are ancient, are to support specific educational causes and those suffering hardship.

The Friends of St Marys is a separate registered charity which raises money for the upkeep and improvement of the church building.

In the year 2023-2024, St Mary's Box Collectors raised £365.93 in support of the Children's Society.

DELIBERATELY BLANK