



Annual Report for 2025

1. Introduction: Our Mission and Purpose

The year 2025 has been a year of continued growth and service for St Francis Church in Luton and Cockernhoe. Under the leadership of the PCC, we have continued to seek to live out the mission of the Church through worship, discipleship, and service to our community. We are called not merely to maintain buildings, but to cooperate in the "whole mission of the Church"—pastoral, evangelistic and social. Whether at the Church Complex on Carteret Road, our outreach in Cockernhoe, or through our stewardship of 15 Lancing Road, our work is a direct response to the Great Commission and the Great Commandment.

Our Vision

We are committed to fostering a parish community where everyone is enabled to worship and find a true sense of belonging. Our life together is guided by five core values:

- **Worship:** Encountering God through prayer, scripture, music, and sacrament.
- **Outreach:** Sharing the Gospel and serving those in need.
- **Fellowship:** Building a supportive and inclusive church family.
- **Community:** Engaging with our neighbours in Luton and Cockernhoe.
- **Discipleship:** Growing in our knowledge and trust of Jesus Christ.

As we reflect on the past year, we see how these spiritual foundations have been translated into the daily life and gathered worship of our congregation.

2. Worship and Spiritual Growth

Worship remains central to our life together, providing a regular rhythm where we encounter God and grow in faith. While we value our traditional services, we remain keen to offer diverse opportunities for people at all stages of their journey to engage with worship. Our ministry continues to evolve to meet the needs of the next generation. During the 2024/25 academic year, the **Alban Way** programme at Cockernhoe School supported the spiritual development of Year 5 and 6 pupils and strengthened our links with the school. Looking forward, we spent much of late 2025 preparing for the January 2026 launch of **Connect@5**. This informal evening service represents a significant "new pathway" for faith, specifically designed to reach young people, young adults, and those exploring the Christian faith.

We continue to hold the community of Cockernhoe in our prayers. While St Hugh's Church remains closed for services and is currently deemed unsafe due to electrical issues, we remain committed to its care and its place within our parish identity.

Church Life by the Numbers (2025)

Category	Statistic
Electoral Roll	84
Average Sunday Attendance	91
Midweek Eucharist (Wednesday)	8
Baptisms	3
Confirmations	9
Funerals	5
Weddings	0

3. Our Church Centre and Community Life

The Church Centre continues to be an important space for community life and outreach. By opening our doors throughout the week, we provide a space where the values of the Gospel are lived out through practical support and community building.

The hall serves a wide range of people, categorised by our primary areas of impact:

- **Youth & Education:** We host the Next Generation Youth Theatre, the Kumon educational tutoring programme, and the Brownies, who meet weekly, supporting local children and young people.
- **Health & Community:** From the physical activity of Taekwondo and Line Dancing to the crucial support for new mothers and babies via "Flying Start," the hall is a place of wellness.
- **Support & Hospitality:** The "Warm Space" (Conversation Club) has become a vital lifeline, offering warmth and friendship to those who might otherwise be isolated. On Saturdays, we are further enriched by the Community Café and the African Apostolic Church.

Beyond the hall, our pastoral care remains a priority. Clergy and church family members regularly visit those who are unwell or housebound, ensuring that even those unable to attend services remain a vital part of our fellowship.

4. Outreach and Mission Partners

At St Francis, we believe the Gospel calls us to look "outward," offering practical support to those in need both locally and globally. Our mission work is the an expression of our faith in action, built on partnerships that extend our reach far beyond the parish boundaries.

Mission and Community Engagement

Our commitment to mission is delivered through dedicated partnerships and local events:

- **Mission Partners:** We provide ongoing prayerful and financial support to Wycliffe Bible Translators (Sarah Casson), Hands of Mercy, Youthscape, and YWAM (Harpenden).
- **Community Highlights:** Local outreach included the Maundy Thursday supper, the Christmas Market, a vibrant Summer Club for children, and various craft and jumble sales.

Ecumenical Relationships

We value our place within the wider body of Christ, maintaining strong links with the Luton Town Centre Chaplaincy and participating in the "Churches Together in Luton" initiatives, including the annual Good Friday Walk of Witness.

This outward-looking mission is made possible through the profound generosity and stewardship of our congregation.

5. Financial Review: Stewardship and Resources

Financial transparency is an important part of our governance, and we are grateful for the generosity of our congregation, whose giving enables the ministry and mission of the church to continue.

2025 Financial Summary

- **Total Funds:** Increased to **£87,012** (from £74,105 in 2024).
- **Planned Giving:** **£36,485** was received through the Parish Giving Scheme and regular methods.
- **Loose Collections:** **£12,452** was donated through the plate and contactless payments.
- **Gift Aid Claimed:** **£10,515** was successfully recovered from HMRC.
- **15 Lancing Road:** This property, used by our Curate, generated a significant **net surplus of £9,863** after costs, which helped boost our Fabric and St Hugh's funds.
- **Parish Share:** Our original request of £57,739 was reduced to **£39,739** because our Curate occupies 15 Lancing Road. We were able to pay **80% of this reduced figure**, acknowledging a 20% shortfall we hope to address as our stewardship grows.
- **Hall Surplus:** The Church Centre generated a surplus of **£3,642**, supporting our wider ministry.
- **St Hugh's Maintenance:** The church incurred a deficit of **£573** due to safety equipment and utility costs, which was covered by a transfer from the Staff Housing Account.

We also express our thanks to our Independent Examiner, **Andrew Rodell**, who received a £200 gift in recognition of his professional oversight of our accounts.

2026 Outlook

For 2026, our Parish Share request has been reduced to **£55,974**. In keeping with our commitment to generosity, the PCC proposes to donate 5% of our stewardship income to charitable causes, ensuring that our outward giving remains a priority. This healthy financial position is underpinned by the dedicated individuals who manage our governance and safety.

6. Governance and Safeguarding

Good governance and safeguarding are an essential part of our life as a church, helping to ensure that St Francis is a safe and well-run community for all.

The PCC met six times during 2025, with additional work carried out by sub-committees including Finance, Mission, Buildings, and the Maintenance Action Committee, all reporting back to the full Council.

The PCC has complied with its duties under the Safeguarding and Clergy Discipline Measure 2016. Safeguarding remains a priority, and we are grateful to Mrs Sarah Savill and the Safeguarding Team for their ongoing work in maintaining processes and ensuring training remains up to date.

Following the vacancy of the Parish Administrator role, responsibilities have been shared among clergy and volunteers to ensure the continued running of key areas of church life. While this has allowed the work to continue, it has also placed additional pressure on those involved, and the need for dedicated administrative support remains important.

The PCC membership for 2025–2026 is listed below.

Category	Member Name	Specific Role / Responsibility
Ex Officio	Revd Josias De Souza	Incumbent (Chairman)
Ex Officio	Revd David Holland	Curate
Ex Officio	Mr Alan Kinninmonth	Reader
Ex Officio	Mrs Jacky Wilson	Churchwarden / Deanery Synod Rep
Ex Officio	Mr Aman Devdas	Churchwarden (Elected May 2025 APCM)
Ex Officio	Mrs Winnie Kinninmonth	Deanery Synod Rep
Co-opted	Mr Philip Heathcote	Treasurer (Co-opted May 2025)
Co-opted	Mrs Gabrielle Singh	Secretary (Co-opted June 2025)
Elected	Mrs Denise Archer	Member (Elected April 2024 APCM)
Elected	Mrs Elaine Cleaver	Member (Elected April 2023 APCM)
Elected	Mr Ray Cooper	Member (Elected May 2025 APCM)
Elected	Mr Graham Hosker	Member (Elected April 2024 APCM)
Elected	Mr Phil Line	Member (Elected April 2024 APCM)
Elected	Mr Jamie Brown	Member (Elected April 2023 APCM)
Elected	Ms Maxine Samuel	Member (Elected May 2025 APCM)
Elected	Mr Paulo Caralho	Member (Elected May 2025 APCM)
Outgoing	Mrs Joanne Beaumont	Member (Served until May 2025 APCM)
Outgoing	Mr Daniel Sudeep	Member (Served until November 2025)

7. Conclusion and Thanks

As we look back on 2025, we are reminded that the church is not a building, but a people. We wish to express our heartfelt thanks to our Churchwardens, **Jacky Wilson** and **Aman Devdas**, and our Treasurer, **Philip Heathcote**. We are also deeply grateful for the ministry of our Curate, **Revd David Holland**, our PTO Joy Daniel and our Reader, **Alan Kinninmonth**.

We acknowledge our Assistant Churchwardens (Graham Hosker, Blyth Latimer, Paula Cardy, Mark Deacon, and Julian Franklin), the Maintenance Action Committee, the Social Committee, the Mission Team, and every volunteer who has cut the hedge, served coffee, or led a home group.

Revd Josias De Souza concludes:

" We look forward to the coming year with hope, continuing to grow as disciples and to share the love of Christ in our community."

Report approved by the PCC and signed on their behalf by Revd Josias De Souza (PCC Chairman).



Financial Statements for the year ended 31st December 2025

General, Unrestricted, Fund Receipts and Payments Account

<u>Receipts</u>	<u>2025</u>		<u>Payments</u>	<u>2025</u>	
	<u>Budget</u>	<u>Actual</u>		<u>Budget</u>	<u>Actual</u>
	£	£		£	£
Planned giving	37,400	36,485	Parish Share	57,739	43,000
Tax refunds	10,600	10,515	Staff expenses	2,250	1,964
Loose collections	9,000	12,452	Church expenses	4,950	5,627
Fees	1,000	899	Utilities	5,600	4,815
Donations	0	45	Donations	50	1,890
Refreshments	500	563	Education	400	47
Church Fees	-	1,056	Photocopying and Stationery	960	809
Youth Work	-	12,218	Payroll Fee	500	500
Holiday Club	-	956	Church Fees	-	1,310
Crisis Fund	-	0	Social Events	300	1,103
Social Events	2,500	1,180	Youth Work	-	13,375
Ministry/Outreach	-	319	Ministry/Outreach	175	183
Stay and Play	-	107	Holiday Club	600	579
			Transfer To Fabric Fund		1,593
	61,000	76,795		73,524	76,795
Surplus for the year		0	Deficit for the year	-12,524	

Hall Receipts and Payments Account – Designated Fund

<u>Receipts</u>	£	<u>Payments</u>	£
African Apostolic Church	1,776	Boiler Repair/Replace/Service	4,963
Brownies	341	Deep Cleaning	300
Casual	1,101	Cleaner	3,605
Community Cafe	72	Cleaning supplies	603
Flying Start	1,958	Gas	3,317
Kitchen Supplies	21	Hall Hire Refund	270
Kumon	2,386	Keys	0
Line Dancing	1,472	Kitchen Supplies	520
Luton Town Taekwondo	1,664	Repairs	2,044
New Boiler	5,785	Sundries	66
Next Generation Youth Theatre	1,844	Tuesday Conversation Club	233
Tuesday Conversation Club	207	Water	1,665
UK ITF Taekwondo	1,026	Window Cleaning	94
UPMASS	702		
Water refund	967	Surplus for the year	3,642
	21,322		21,322



Financial Statements for the year ended 31st December 2025

Fabric Fund Receipts and Payments Account Designated Fund

<u>Receipts</u>	£	<u>Payments</u>	£
Transfer from General Fund	1,593	Church maintenance & repairs	10,884
Transfer from Staff Housing Fund	9,291		
	10,884		10,884
Surplus for the year	0		

Capital Fund Receipts and Payments Account – Designated Fund

<u>Receipts</u>	£	<u>Payments</u>	£
Interest	1,916	Revaluation of shares	2,166
	1,916		2,166
		Deficit for the year	-250

Staff Housing Fund Receipts and Payments Account – Designated Fund

<u>Receipts</u>	£	<u>Payments</u>	£
Rental Income less mgmt fees/repairs	5,496	House Insurance	175
SADBF - Housing Allowance	18,000	Repairs	2,317
		Water	603
		White Goods	674
		Transfer To St. Hugh's Church and Churchyard Fund	573
		Transfer To Fabric Fund	9,291
	23,496		13,633
Surplus for year	9,863		

St. Hugh's Church and Churchyard Fund Receipts and Payments Account – Restricted Fund

<u>Receipts</u>	£	<u>Payments</u>	£
Offley Gatty Fund Interest	242	Electricity	625
Transfer from Staff Housing Fund	573	Insurance	190
	815		815
Surplus for the year	0		

Offley Gatty Bequest – Endowment Fund

	2024	2025	
<u>Receipts</u>	£	£	£
Revaluation of shares	8,694	8,347	Value of Fund Reduced by
			-347



Financial Statements for the year ended 31st December 2025

Funds and Current Assets

	2024	2025		2024	2025
<u>Funds</u>	£	£	<u>Current Assets</u>	£	£
Hall – Designated Fund	12778	16420	Cash	0	0
Fabric – Designated Fund	0	0	Bank	8280	25560
Capital – Designated Fund	31206	30956	CBF Deposit Fund	2946	1087
Staff Housing – Designated Fund	21427	31289	CBF Investment Fund	54185	52018
St. Hugh's Church and Churchyard – Re:	0	0	Offley Gatty Fund	8694	8347
Offley Gatty Bequest – Endowment Fun	8694	8347			
	74105	87012		74105	87012
			plus DEBTORS	0	0
			less CREDITORS	0	0
				74105	87012

Flower Fund – Restricted Fund

<u>Receipts</u>	£	<u>Payments</u>	£
Balance B/F	55	Flowers	391
Donations	415	Balance C/F	79
	470		470

Hope Group – Restricted Fund

<u>Receipts</u>	£	<u>Payments</u>	£
Balance B/F	128	Refreshments	103
Refreshment donations	255	Get Well Cards and Flowers	24
		Books, Craft and stationery	76
		Equipment	33
		Easter Eggs	4
		Christmas Cards and Bookmarks	60
		Balance C/F	83
	383		383

Donations

	£
Hands of Mercy	600
Wycliffe Bible Translators	600
YWAM	600
Nansambo School	50
Churches together in Luton	40
	1,890

Parish Share 2025

	2025	2026
	£	£
Stipend contribution	38,208	37,420
Ministry support contribution	19,531	18,554
less: Curate Housing contribution	-18,000	0
	39,739	55,974

Actual Parish Share paid for 2025 (in 2025) was £25,000 due to unexpected payments for actual and anticipated repairs. In January 2026 an additional payment of £6,791 was made to bring up the payment to £31,791, which is 80% of the total expected.



Financial Statements for the year ended 31st December 2025

Notes:

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
2. Unrestricted funds may be used by the PCC for any of its ordinary purposes. Designated funds are funds set aside for specific purposes, which can be transferred to another fund at any time. Restricted funds can only be spent on the specific purpose for which they were given.
3. Fixed assets retained for Church use is the freehold house at 15 Lancing Road, which is lived in by our curate when one is in post and rented privately when not. Assets recognised but not valued in the Statement of Assets and Liabilities include moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.
4. No payments were paid to PCC members.
5. Investment shares on 31st December 2025 total 2343.35
6. Endowment shares on 31st December 2025 total 376

Approved by the PCC of St. Francis' Church on 24th March 2026 and signed on their behalf by:



Revd. Josias de Souza – Vicar



St Francis Church
Financial Statements for the year ended 31st December 2025

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**Independent Examiner's Report to the
Parochial Church Council of St. Francis' Luton**

This report on the accounts of the PCC for the year ended 31st December 2025, which are set out on pages 1-4 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:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act;
and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 Act and the Regulations have not been met; or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
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Mr Andrew Rodell

Independent Examiner

7 Copthorne, Luton, Beds LU2 9RL



Financial Statements for the year ended 31st December 2025

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Revd. Josias de Souza – Vicar



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