

ALL SAINTS' CHURCH, BERKHAMSTED

England & Wales · Charity number 1153162

Details

Status Registered

Legal form Other

Registered 2013-07-31

Register [View on the Charity Commission register](#)

Contact

Address All Saints Church
Shrublands Road
Berkhamsted
Hertfordshire
HP4 3HY

Phone 01442866324

Email allsaintsberkhamsted@outlook.com

Website <http://www.allsaintsberkhamsted.org.uk/>

Activities

Objects: THE PURPOSE OF THE CHARITY IS TO ADVANCE THE CHRISTIAN FAITH IN THE AREA OF BENEFIT IN ACCORDANCE WITH THE PRINCIPLES AND PRACTICES OF THE PARTICIPATING CHURCHES.

Activities: The celebration of public worship; the teaching of the Christian faith; mission and evangelism; pastoral work, including visiting the sick and the bereaved; the provision of facilities with a Christian ethos for the local community, including (but not restricted to) the elderly, the young and other groups with special needs; and the support of other charities in the UK and overseas.

Classification

- **How:** Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£170,128	£195,236	-	-
2024-08-31	£220,426	£471,375	-	-
2023-08-31	£118,072	£93,190	-	-
2022-08-31	£111,136	£87,819	-	-
2021-08-31	£89,487	£103,094	-	-

Trustees

Name	Role	Appointed
Revd Dr Caroline Wickens	Chair	2025-09-01
Alison Jenny Ginn		2025-11-23
CHRIS LUMB		2013-03-18
DAVID ROGER PAIN		2013-03-18
Gillian Southgate		2022-11-30
Helen Temple		2014-03-18
Ivor Newton Hancock		2022-03-16
Jeremy Walter Drage		2025-01-22
Julie Mary Wakely		2022-11-20
KATE SPALL		2013-03-03
LINDA CATHERINA MORGAN		2017-03-05
MICHAEL JOHN ROBINSON		2013-07-29
Margaret Susan Ingram		2019-03-03
RICHARD DAVID HACKWORTH		2013-03-13
STEVE SPALL		2013-03-03
TRACY ANN ROBINSON		2013-03-03

ALL SAINTS' CHURCH, BERKHAMSTED

England & Wales - Charity number 1153162

Accounts

All Saints' Church, Berkhamsted



Annual Report of the Church Council (Trustees' Annual Report) and Accounts for the year ended 31 August 2025

All Saints' Church, Berkhamsted

a Single Congregation Anglican Methodist Local Ecumenical Partnership

Report of the Church Council for the year ended 31 August 2025



Aims and Purposes

All Saints' Church aims to advance the Christian faith in the town of Berkhamsted and surrounding area.

Objectives and Activities

When planning activities for the year, the minister and the Church Council have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

In achieving its purpose, All Saints' engages in a range of activities, including:

- the celebration of public worship
- the teaching of the Christian faith
- pastoral work, including visiting the sick and the bereaved
- the provision of facilities with a Christian ethos for the local community
- the support of other charities in the UK and overseas

To facilitate this work, it is important that the fabric of All Saints' Church and Halls is maintained. Ultimate responsibility for the maintenance of the Church and Halls complex of All Saints', a Grade II Listed Building (ID number 1075267), lies with the Anglican Methodist Association (Berkhamsted) Ltd that owns the property. All Saints' Council, funded directly by the All Saints' congregation, has day-to-day responsibility for this upkeep as well as for the work of the church generally.

Leadership

We said farewell and thank you to Revd Rachael Hawkins (and her family) who had been our minister for 14 years, and welcomed Revd Dr Caroline Wickens in her place from 1 September 2025.

Achievements and Performance

Worship and Prayer

The Leadership Team at All Saints' normally meets monthly and its discussions include the pattern and leadership of services, and the development of our worship in the future. We feel it important that worship reflects the traditions from which we have come. This provides variety in our worship within a framework of being recognisably "All Saints".

The principal Sunday morning service is either Holy Communion or Morning Worship, led by Methodist or Anglican clergy and/or lay people. This service has usually been available on Zoom for those unable to get to church. An enhanced (and simplified) audio visual system was in the process of being installed in the late summer to provide streaming on YouTube. A monthly Messy Church is held on Sunday afternoons, for families who cannot get to church in the mornings and to reach out to the wider community. A fortnightly service of compline held via Zoom on Thursday evenings has continued.

Morning Prayer on Tuesdays and Evening Prayer on Fridays provide a quiet and intimate opportunity for worship. A Tuesday morning Eucharist is held at All Saints led by clergy from St Peter's Church. Other services are held to mark special occasions – for example during Holy Week, and around Christmas.

There were 83 people on the Register of Members at 31 August 2025 compared to 88 a year earlier.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing, and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. In addition, those recently bereaved were invited to our annual Service of Thanksgiving for the lives of those who had died.

Wider Church links

All Saints' is a Single Congregation Anglican/Methodist Local Ecumenical Partnership. Through its Anglican connections it is part of the Diocese of St Albans and of the Parish of Great Berkhamsted (with St Peter's Church). Through its Methodist connections it is part of the Bedfordshire, Essex and Hertfordshire District and of the West Hertfordshire and Borders Circuit (circuit number 34/14).

Four members of the Church Council were members of the West Hertfordshire and Borders Circuit Meeting, two were members of Berkhamsted Team Council, and one was a member of the Parochial Church Council of Great Berkhamsted. We continue to have a member of the Church Council serving as a trustee of The Way Inn Christian Centre Trust in Berkhamsted. These contacts and activities provided the Church Council with important links with the parish and the wider structures of the church.

We continued to welcome the Revd Stuart Owen, from St Peter's Church and Team Rector in the Berkhamsted Team Ministry, to preside at the Eucharist on Tuesday mornings.

Church & Halls

The church is normally open most days for private prayer and calm for anyone in the local community. We are grateful to those on the rota for the daily opening and closing of the church.

The children's area set up at the front of the church with suitable furnishings and activities has been popular with parents of young children during services, and is visited on week days.

The upper and lower halls are used by many groups within the local community – including Brownies & Guides, and Gateway Club. We continue to maintain the property in an effort to make the premises welcoming.

Pastoral Care

"Coffee, Chat & Toddlers" continues in succession to the former "Chuckles", with people of any age warmly invited to enjoy a cup of coffee/tea and conversation on Tuesday mornings from 10am, with toys and activities available for younger visitors, and with singing at 11am.

Under our Pastoral Care Scheme, our one-to-one visitors keep in touch with those who are unable to attend church due to sickness or age. In addition, our minister visits church members who are in hospital. These visitors have attended training courses.

Mission and Evangelism

Links continue to be fostered with the local primary school which is normally welcomed to the church for its Harvest Festival and Carol Services.

Helping those in need is a demonstration of our faith. As reported below in the Financial Review section, a total of £20,938 was given this year to external charities – just £10 short of being the highest ever. As well as this financial help, members of our congregation have continued to support the DENS Dacorum Foodbank and at the local Oxfam bookshop.

All Saints' is a "Fairtrade" church, and supports that cause by using Fairtrade tea and coffee. Having previously been awarded "Bronze" status, we continued to work as an Eco Church, and were pleased to gain "Silver" status early in September 2024.

The All Saints' Friendship Club provides a varied programme of social and fund-raising events that reaches out beyond the congregation to the wider community. The net income of the club is donated annually to charitable causes, and is included within these accounts.

All Saints is a corporate member of the Churches' Mutual Credit Union, and has deposited £15,000 in a Corporate Savings Account primarily as a social investment.

Our church magazine is distributed bi-monthly to everyone on the Church Roll and is available in the church for visitors and users of the halls. The magazine keeps its readers informed of the important matters affecting our church and carries articles that help develop knowledge and trust in Jesus. It has been awarded the prize for "Clarity of the Christian Message" in a national competition.

Our website is at: <https://www.allsaintsberkhamsted.org.uk> - its primary purpose is to promote All Saints' presence in Berkhamsted as a living, worshipping community with a distinctive ecumenical offering, welcoming people from all backgrounds and traditions. We would like to attract young families, as this is important in maintaining and growing a congregation for the future, as is making the church appear more open to people who are outside the usual Sunday congregations. Together with our Facebook group, the website also functions as a way for church members to keep in touch. The website now contains our key policies, including that for safeguarding.

Ecumenical Relationships

Members of All Saints' have supported ecumenical events in the town including the Festival of Light with a Nativity Scene at the beginning of Advent and the monthly prayer breakfast held in churches around the town. Our minister meets with other clergy from the town 3 - 4 times a year and has participated in ecumenical services.

Financial Review

2024-25 was the seventeenth complete year since we became a self-funding organisation in June 2008. Over that period, congregational giving to the General Fund has remained fairly constant at around £75,000 -£80,000 (including gift aid), notwithstanding a reduced number of people. The figure for 2024-25 at £77,000 was the highest for 10 years. Hall hire income at £20,400 was highest ever – but this is expected to drop slightly in 2025-26. The energy support grant of nearly £3,100 from the Circuit, together with £2,900 of interest helped to take General Fund total income for 2024-25 to its highest ever level of £106,000. Total expenditure from the General Fund was a bit above forecast at £89,500 - also at its highest ever level.

As well as meeting annually recurring expenditure, the General Fund has to be able to make transfers to provide most of the funding for the Special Projects Fund so that large and irregularly occurring expenditure on maintenance and improvements can be paid for. £14,000 was transferred in 2024-25 – just below the average of annual transfers since 2008-09.

Special Projects Fund annual expenditure has averaged above £13,000 during the previous sixteen years, having varied between £34,000 and under £1,000. Expenditure in 2024-25 at over £45,000 was boosted by the purchase of a new organ for £25,000, funded by an in-memoriam donation. There are several projects underway or in prospect, including the upgrade our AV system, in progress over the year-end, the likely replacement of the oil and gas boilers, and matters identified in this year's quinquennial inspection.

As stated in note 13 to the Accounts, the Roof Fund was closed during the year after completion of a major overhaul of the roof at a cost of over £420,000. That work entailed the erection of complex and expensive scaffolding and then the complete replacement of the roof battens, on which the tiles hang, and the fitting of roof insulation.

Unfortunately, one of the named storms last winter damaged the metal cross on the apse end of church, and further damage was caused to the roof whilst it was being removed for safety reasons. Repairs are proving difficult to arrange due to the height and complexity of the work, but the cost is covered by our insurance.

£135,000 was spent from the General and Special Projects Funds in providing Christian ministry from All Saints' Church. This included £44,940 for the Circuit Assessment, which largely provides the stipends and housing for the clergy but which also supports other churches in the circuit.

Outward Giving in 2024-25 from our General Fund to various charitable causes was set at 7,600, being 10% of the total of the planned giving income, plate collections and gift-aid recovery in 2023-24. In addition, over £13,300 was raised for external causes through Special Appeals and by the Friendship Club, making the total given away almost £21,000. The names of the recipient causes and the amounts given to each are shown on our website on the Outward Looking page.

More detailed financial information can be found within the accounts that follow this report. The "Summary of Funds" note on the final two pages of the accounts provides a concise overview of our finances.

Reserves policy

Our detailed Financial Reserves Policy is on the "About/More Information" page of our website. The aim is to ensure that the church has sufficient unrestricted funds to meet its financial commitments; to demonstrate that the church is sustainable into the future; to ensure that the church is able to manage future unforeseen financial difficulties; to ensure that excessive funds are not held without any identifiable reason or for any identifiable purpose.

The balance in our unrestricted/undesignated General Fund at 31 August 2025, after deducting our social investment in the Churches Mutual Credit Union, was approximately £63,000. This is considered to be an appropriate amount under the Reserves Policy.

The aim for the unrestricted/designated Special Projects Fund is to hold sufficient reserves to cover the larger costs that do not occur every year – sometimes planned expenditure and sometimes unexpected – and which are mainly funded by annual transfers from the General Reserve. We are conscious of the increasing age of the building and of much of its contents, and consider the 31 August 2025 balance of about £90,000 to be appropriate.

It is our policy to invest our fund balances to minimise risk and therefore we normally only invest money in bank, or similar, deposit accounts.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and welcoming community it is, and who make a valuable contribution to our ministry and for keeping the church running.

Structure, governance and management

The method of appointment of Church Council members is set out in the Model Governing Documents (Constitution and Schedule) adopted on 13 January 2013. The membership of the Church Council consists of the minister, stewards and representatives elected by those members of the congregation who are on the Register of Members, and of co-opted members who are nominated to represent particular groups or activities.

Those elected as trustees serve for three years, and those co-opted serve for one year. Both are then eligible for re-election or re-appointment.

All those who attend our services as members of the congregation are encouraged to be on the Register of Members and so become eligible to take a fuller part in the life of the church.

The Church Council members are responsible for making decisions on all matters of general concern and importance to the church including deciding on how the funds of the Church Council are to be spent.

The Church Council met five times during the year, twice via “Zoom” and three times in person. These included two short meetings in November to approve the Annual Report & Accounts and to deal with annual appointments and co-options immediately after the Annual Congregational Meeting. The level of attendance averaged 79%.

Given its wide responsibilities, the Church Council has a number of groups or committees each dealing with particular aspects of church life. These groups which include leadership, pastoral, fabric and finance, are all responsible to the Church Council and report back to it regularly, with their deliberations being received by the full Church Council for discussion and decision as necessary.

Administrative information

All Saints’ Church is situated in Shrublands Road, Berkhamsted HP4 3HY, which is also the correspondence address.

All Saints’ Church is an unincorporated charity. It was granted registered charity status on 31 July 2013, with registered number 1153162. Before then it was an excepted charity that did not need to register with the Charity Commission. The Charity Commission website shows the names of the present Trustees, and the Annual Reports & Accounts for the last five years.

All Saints has been an Anglican Methodist LEP since 1993, having shared the building with Berkhamsted Methodist Church from 1980. The land and building have been owned by Anglican Methodist Association (Berkhamsted) Ltd – a company limited by guarantee – since 1980. Prior to June 2008, when All Saints’ became a Single Congregation Local Ecumenical Partnership, that company had direct responsibility for the upkeep of the buildings and was funded equally by the Anglican Parish of Great Berkhamsted and by Berkhamsted Methodist Church. Since June 2008, this responsibility has been met by All Saints’ Church.

As well as its Constitution of 13 January 2013, All Saints’ Church is also affected by certain provisions in (i) the Memorandum & Articles of Association of Anglican Methodist Association (Berkhamsted) Ltd, dated 24 April 1980 (ii) the Conveyance of the church to Anglican Methodist Association (Berkhamsted) Ltd, dated 25 November 1980 (iii) the Sharing Agreement, dated 25 November 1980 (iv) the Pastoral Scheme of 2005 for the Berkhamsted Team Ministry, as revised.

Trustees’ financial responsibilities

We are required under charities legislation to prepare financial statements each year that give a true and fair view of the state of affairs of the church at the end of the financial year and of its income and expenditure for the same year. We confirm the financial statements comply with the statutory requirements, applicable accounting standards, statements of recommended practice and the constitution of the church.

In preparing these financial statements we are required to select suitable accounting policies and apply them consistently, make reasonable prudent judgements and estimates, state whether applicable accounting standards and statements of recommended practice have been followed and give details of any departures, and prepare the financial statements on a going concern basis unless, in our view, the charity will be unable to continue in operation.

We are also responsible for keeping proper accounting records, maintaining a satisfactory system of control over accounting records and transactions, safeguarding the charity’s assets, and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The members of the Church Council are the Trustees of the charity. The Church Council members who have served for all or for some of the period from 1 September 2024 until the date on which this report was approved were:

Ex Officio members:

The Revd Rachael Hawkins	minister / chair	until 31 August 2025
The Revd Dr Caroline Wickens	minister / chair	from 1 September 2025

Elected members:

David Pain	steward
Tracy Robinson	steward
Helen Temple	steward
Richard Hackworth	church representative
Margaret Ingram	church representative
Chris Lumb	church representative
Linda Morgan	church representative
Michael Robinson	church representative / treasurer
Kate Spall	church representative
Steve Spall	church representative
Jill Southgate	church representative
Keith Treves Brown	church representative

Co-opted members:

Jeremy Drage	steward	from 22 January 2025
Ivor Hancock		
Julie Wakely		

Approved by the Church Council on 12 November 2025 and signed on its behalf by

The Revd Dr Caroline Wickens

All Saints' Church, Berkhamsted

Report of the Independent Examiner for the year ended 31 August 2025

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2025, which are set out on pages 8 to 18.

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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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.

Bianca Permal FCA

Chartered Accountant

Dux Advisory Ltd

Suite 1, Amersham House

Mill Street

Berkhamsted

Herts HP4 2DT

14 November 2025

All Saints' Church, Berkhamsted

Statement of Financial Activities (SOFA) for the year ended 31 August 2025

	Notes to the accounts	Unrestricted funds £	Restricted Funds £	Total 2024-25 £	Unrestricted funds £	Restricted Funds £	Total 2023-24 £
Income and Endowments from:							
Donations and legacies	4	106,548	11,356	117,904	78,367	6,574	84,941
Charitable activities	5	20,502	-	20,502	18,210	-	18,210
Other trading activities	6	2,714	3,564	6,278	-	4,086	4,086
Investments	7	6,242	302	6,544	19,329	311	19,640
Other	8	18,900	-	18,900	93,549	-	93,549
Total income & endowments		154,906	15,222	170,128	209,455	10,971	220,426
Expenditure on:							
Raising funds		1,341	1,402	2,743	-	2,169	2,169
Charitable activities:							
- circuit assessment		44,940	-	44,940	44,508	-	44,508
- repairs & maintenance of church property		105,346	-	105,346	388,750	-	388,750
- insurance & utilities		9,256	-	9,256	9,591	-	9,591
- grants & donations (outward giving)	17	7,600	13,338	20,938	7,500	8,330	15,830
- worship & outreach		3,795	-	3,795	4,798	-	4,798
- youth work		-	-	-	-	-	-
Other expenditure	10	8,218	-	8,218	5,729	-	5,729
Total expenditure		180,496	14,740	195,236	460,876	10,499	471,375
Gains/(Losses) on investments	13	-	-	-	-	-	-
Net income/(expenditure)		(25,590)	482	(25,108)	(251,421)	472	(250,949)
Transfers between funds	18	-	-	-	-	-	-
		(25,590)	482	(25,108)	(251,421)	472	(250,949)
Other recognised gains / (losses):		-	-	-	-	-	-
Net movement in funds		(25,590)	482	(25,108)	(251,421)	472	(250,949)
Reconciliation of funds:							
Total funds brought forward		194,726	8,672	203,398	446,147	8,200	454,347
Total funds carried forward		169,136	9,154	178,290	194,726	8,672	203,398

All Saints' Church, Berkhamsted

Balance Sheet as at 31 August 2025

	Notes	Unrestricted	Designated (Unrestricted)	Restricted	Totals 2025	Totals 2024
		£	£	£	£	£
Tangible Fixed Assets						
Investments	13	-	-	-	-	-
Total fixed assets		-	-	-	-	-
Current Assets						
Debtors and Prepayments	14	10,298	391	542	11,231	30,143
Cash at Bank and on Deposit	14	70,075	89,995	8,612	168,682	232,459
Total current assets		80,373	90,386	9,154	179,913	262,602
Creditors and Accruals (due in under 1 yr)	15	1,623	-	-	1,623	59,204
Net current assets (liabilities)		78,750	90,386	9,154	178,290	203,398
Total assets less current liabilities		78,750	90,386	9,154	178,290	203,398
Loans and creditors due after 1 year		-	-	-	-	-
Provisions for liabilities and charges		-	-	-	-	-
Net assets		78,750	90,386	9,154	178,290	203,398
Funds of the Church						
Unrestricted funds	18	78,750	90,386	-	169,136	194,726
Restricted funds	18	-	-	9,154	9,154	8,672
Total Funds		78,750	90,386	9,154	178,290	203,398

The notes on pages 10 to 18 form part of these Financial Statements

Accounts approved by the Church Council on 12 November 2025, and signed on its behalf by:

The Revd Dr Caroline Wickens

Michael Robinson

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025

1. Basis of accounting

The financial statements have been prepared under the Charities Act 2011 in accordance with the Charities SORP (FRS 102), second edition October 2019 - "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". All Saints' Church meets the definition of a public benefit entity under FRS 102. It is exempt, by virtue of its size, to include a statement of cash flows in these financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

2. Funds

The funds of the Church Council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church Council are shown as unrestricted funds. These include funds designated for a particular purpose by the Church Council. Funds that hold money received for a specific purpose are shown as restricted funds. Details of each material fund are disclosed in note 18 to these accounts.

General Fund

This is an unrestricted fund whose income is primarily from the regular giving by members of the congregation and from the hiring of the church halls. It pays annually recurring expenses, makes annual grants to external charities and transfers to the other unrestricted funds.

Special Projects Fund

This is a designated, unrestricted, fund to meet the cost of major non-routine repairs and improvements. In addition to annual transfers from the General Fund, the income of this fund includes legacies, in memoriam donations and grants (where applicable) from the Listed Places of Worship Grant Scheme.

Roof Fund

This was a designated, unrestricted, fund to accumulate money to meet the expected future cost of major work on the church roof. Its income was from transfer of funds from the General Reserve, interest and growth in value of the investment, and grants. The Fund was closed during the year on completion of the roof overhaul. See also Notes 13 & 18.

Employment Fund

This is the surplus from the restricted Youth Work Fund, created in 2014/15, to finance the cost of employing a Youth and Families Worker on a two-year contract from 1 September 2015. The surplus in this fund may be used for other special projects. See also Notes 11 & 18.

Special Appeals Fund (including Friendship Club)

This is a restricted fund that holds money collected specifically for distribution to external charitable causes. The Friendship Club provides a varied programme of social and fund raising events that involves the wider community beyond the church congregation, and donates its annual surplus to charitable causes.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

3. Accounting policies

Basis

These accounts have been prepared on the basis of historical cost, except that investments are shown at their market (selling) value at the end of the year, on the accruals basis to show a true and fair view of the Church's financial position and activities, as a going concern.

Income

Income is included in the Statement of Financial Activities (SOFA) when the Church becomes entitled to the resources, and the trustees are reasonably certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Gift Aid

Income from Gift Aid and from the Gift Aid Small Donations Scheme is added to the fund into which the qualifying donation was made.

Expenditure

This is recognised when a liability is incurred, or a constructive obligation arises, that results in the payment being unavoidable. Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not under the legal or constructive obligation committing the Church to pay out resources.

Grants

Grants made by the Church from its own funds are recognised in full at the time of agreement or when the Church accepts that there is a legal or operational obligation to make the payment.

VAT

Since the Church is not VAT registered, all input VAT is charged with the expenses to which it refers.

Tangible fixed assets for use by the Church

All Saints' Church building and land is owned by the Anglican Methodist Association (Berkhamsted) Ltd, and accordingly is not included in these accounts. The Church Council has maintenance responsibility for this consecrated property and for ensuring that it is adequately insured. The building and contents are currently insured for up to £10.97m. The property has to be professionally inspected every 5 years, the last such quinquennial report was issued in May 2025. All expenditure incurred on the building and contents, whether maintenance or improvement, is written off in these accounts.

Going Concern basis of the accounts

Nearly all of the congregational giving to the church is by monthly bank standing order, and the level of giving has been maintained. Hall hire income reached its highest ever level during 2024-25. These accounts show General Fund total income at its highest ever level, aided for the third of four years by an energy support grant from the circuit. General Fund total expenditure was also at its highest ever level, with the cost of a part-time administrator now for the full twelve months. A forecast for the current year (to 31 August 2026) has been prepared which shows the total income of the General Fund at just over £100,000 and total expenditure at around £88,000. That would allow a transfer to Special Projects Fund whilst maintaining or increasing the General Fund reserves.

As indicated in note 13, the outstanding cost of roof repairs following storm damage in December 2024 is covered by insurance.

The amount of General Fund reserves at 31 August 2025 and the reserves in the other designated fund are such that the members of the Church Council (as Trustees) believe that the church will be able to continue to operate for the foreseeable future.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

4. Donations and legacies	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Planned giving (Stewardship)	61,049	-	61,049	60,511
Collections (including Messy Church)	957	-	957	1,008
Gift Aid & GASDS on all above	15,104	-	15,104	14,929
	77,110	-	77,110	76,448
Donations	4,338	11,356	15,694	8,493
Legacies & in memoriam donations	25,100	-	25,100	-
Total	106,548	11,356	117,904	84,941
5. Charitable activities	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Fees	101	-	101	580
Hall lettings	20,401	-	20,401	17,630
Total	20,502	-	20,502	18,210
6. Other trading activities	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Fund raising (Friendship Club & organ recitals)	2,714	3,564	6,278	4,086
Total	2,714	3,564	6,278	4,086
7. Investment income	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Bank interest	5,933	302	6,235	19,602
Dividend on CMCU deposit	309	-	309	38
Total	6,242	302	6,544	19,640
8. Other	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Listed Place of Worship Grant Scheme	6,859	-	6,859	62,475
Grants from funders	5,000	-	5,000	27,000
Energy Support Grant from Circuit	3,098	-	3,098	4,074
Insurance claims	3,943	-	3,943	-
Total	18,900	-	18,900	93,549

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

	year ended 31 August	
	2025	2024
9. Payments to Trustees		
Payment was made to one trustee in respect of remuneration, as disclosed in Note 11 below.	6,792	4,192
No trustee benefits or personal expenses were incurred.	-	-
10. Other expenditure		
Independent examiner's fees for reporting on the accounts	726	660
Other fees paid to the independent examiner	-	-
Administration - salary and other costs	7,492	5,069
	<u>£ 8,218</u>	<u>5,729</u>
11. Paid employees		
Staff costs incurred during the year were:		
Gross salary	6,792	4,192
Employer's National Insurance costs (less offset from Employment Allowance)	-	-
Employer's contributions to Defined Contribution Pension Scheme	-	-
Other forms of benefit (accommodation & council tax)	-	-
Total staff costs	<u>£ 6,792</u>	<u>4,192</u>
Average number of staff employed during the year:	<u>one</u>	<u>one</u>

The staff costs relate to the employment from 1 January 2024 of David Pain as a part-time Administrator (who is also a trustee, being a member of the Church Council.) Authority to employ a trustee is given by clauses 48 and 49 of the charity's Constitution as adopted on 13 January 2013.

The information shown above in this Note discloses that there were no employees who received employee benefits (excluding employer pension costs) of more than £60,000.

12. Related party transactions

Related parties are those persons or entities that are closely connected to the reporting charity or its trustees. Certain transactions with related parties have to be disclosed in the accounts.

Related parties include a charity's trustees and their close family. Donations to the charity made by the trustees (the members of the Church Council) and their family members are typical of donations made by the church congregation as a whole, and no conditions were attached that would, or might, require the charity to alter significantly the nature of its existing activities. The aggregate total of such donations was £27,024 (2024 - £26,313), excluding those to Special Appeals Fund for external causes. No trustees have any financial interests in any assets or business transactions of the charity other than as disclosed in note 11. £120 (2024 - £nil) for garden work was paid to a close relative of David Pain.

As shown in these accounts: All Saints' Church pays a circuit assessment to the West Hertfordshire and Borders Methodist Circuit, that pays the stipends and certain expenses of ministers in the circuit including Revd Rachael Hawkins who was a member of the Church Council. The Circuit has paid an energy support grant to All Saints' Church limiting the increase in its energy costs to 5% above the preceding year.

All Saints' Church Council appoints some of the members of Anglican Methodist Association (Berkhamsted) Ltd that owns the All Saints' Church building and land. No rent is payable to the company, but the Church Council is responsible for the upkeep of the property.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025(continued)

13. Investments / Roof Fund

The investments were the assets of the Roof Fund (a designated fund). The Roof Fund was established in 1998 to help meet the expected cost of renewing the roof of All Saints' Church. Originally, there were two separate funds, one held by the Anglican Parish of Great Berkhamsted and the other by Berkhamsted Methodist Church. These funds were merged after June 2008, when All Saints' became a single-congregation local ecumenical partnership, and subsequent additions were made by transfer from All Saints' General Fund. As it appeared likely that the repair work would be carried out within the next 12 months, the investments were sold in August 2023 to eliminate the risk of a decrease in value. The resulting proceeds were placed in an instant access interest-bearing deposit account.

The roof overhaul involved the replacement of the battens on which the tiles hang. The nails holding the battens in place were rusting away, creating a risk that the tiles would fall off. Insulation has also been added, and the cedar shingles on the vertical west wall renewed.

Analysis of Roof Fund movements

	year ended 31 August	
	2025	2024
	£	£
Carrying (market) value at beginning of year:		
The CBF Church of England Deposit Fund	31,739	300,585
The CBF Church of England Investment Fund Accumulation Shares	-	-
Gain on sale of shares on transfer to Deposit Fund	-	-
	<u>31,739</u>	<u>300,585</u>
add:		
Grants from funders	5,000	27,000
Grants from Listed Places of Worship Grant Scheme (re VAT)	6,564	61,969
Donations (including Gift Aid)	1,000	325
Fund raising	759	-
Interest receivable	355	13,670
	<u>13,678</u>	<u>102,964</u>
less: Cost of roof overhaul		
Contractors - roofing and scaffolding	35,416	353,271
Professional fees and other costs	10,001	18,539
Fund raising costs	145	-
	<u>45,417</u>	<u>371,810</u>
Roof Fund balance at end of year	<u>-</u>	<u>31,739</u>

Post-balance sheet events re roof work

2025 - estimated further cost following storm damage - £70,000; to be met by insurance

2024 - estimated additional expenditure - £50,000; estimated additional income - £14,300; to be met from Roof Fund and/or Special Projects Fund

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

		year ended 31 August	
		2025	2024
		£	£
14. Analysis of current assets			
Debtors and prepayments			
Prepaid expenses		3,660	1,910
Accrued income - gift aid recovery		6,229	5,689
Accrued income - interest		901	1,973
Other debtors		441	20,571
Total debtors and prepayments		11,231	30,143
Analysis of cash at bank			
Corporate Savings Account with Churches Mutual Credit Union		15,722	15,413
CAF Bank		37,255	52,589
The CBF Church of England Deposit Fund		114,323	162,959
Lloyds & Nat West		1,382	1,498
Total cash at bank		168,682	232,459
15. Analysis of current liabilities			
Trade Creditors		-	40,065
Accruals		1,623	19,139
Other Creditors		-	-
Total current liabilities		1,623	59,204
16. Capital commitments and contingent liabilities			
At 31st August 2025 (& 2024):			
- there were no capital commitments, but see "Post-balance sheet events"			
Note 13 on previous page			
- there were no contingent liabilities			
17. Grants & donations (Outward Giving)			
from General Fund income		7,600	7,500
from Special Appeals Fund (Friendship Club)		1,982	1,700
from Special Appeals Fund (donations)		11,356	6,630
Overall total		20,938	15,830

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

18. Detailed analysis of individual fund movements

year ended 31 August 2025

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
General Fund	76,320	105,958	(89,528)	-	(14,000)	78,750
Special Projects Fund	86,667	35,270	(45,551)	-	14,000	90,386
Roof Fund	31,739	13,678	(45,417)	-	-	-
Totals	194,726	154,906	(180,496)	-	-	169,136

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
Employment Fund	8,002	302	-	-	-	8,304
Special Appeals Fund	670	14,920	(14,740)	-	-	850
Totals	8,672	15,222	(14,740)	-	-	9,154

year ended 31 August 2024

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
General Fund	65,238	102,897	(81,815)	-	(10,000)	76,320
Special Projects Fund	80,324	3,594	(7,251)	-	10,000	86,667
Roof Fund	300,585	102,964	(371,810)	-	-	31,739
Totals	446,147	209,455	(460,876)	-	-	194,726

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
Employment Fund	7,691	311	-	-	-	8,002
Special Appeals Fund	509	10,660	(10,499)	-	-	670
Totals	8,200	10,971	(10,499)	-	-	8,672

Fund transfers:

Funds are transferred annually from the General Fund to the Special Projects Fund for future "one-off" items of major maintenance, renewal or improvement. Similarly, annual transfers have been made from the General Fund to the Roof Fund in order to try to accumulate sufficient funds to meet the future cost of major roof repairs. The £750 (2024 - £1,000) transferred from the Friendship Club to the General Fund to cover the use of the church hall is treated as a cost of fund raising and as a donation received.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

19a. Summary of Funds

		----- year ended 31 August 2025 -----					ALL FUNDS (total)
		General Fund	Special Projects Fund	Roof Fund	Employment Fund	Special Appeals Fund	
		(unrestricted)	(designated)	(designated)	(restricted)	(restricted)	
Statement of Financial Activities:		£	£	£	£	£	£
Income from:							
Planned Giving (Stewardship)		61,049	-	-	-	-	61,049
Collections (including Messy Church)		957	-	-	-	-	957
- Gift Aid on above		15,104	-	-	-	-	15,104
<i>sub-total</i>		77,110	-	-	-	-	77,110
Donations		2,067	1,000	800	-	9,172	13,039
- Gift Aid		21	250	200	-	2,184	2,655
Grants		3,393	-	11,564	-	-	14,957
Hall hire		20,401	-	-	-	-	20,401
Fund raising		-	1,564	759	-	3,564	5,887
- Gift Aid		-	391	-	-	-	391
Chuckles Toddler Group		-	-	-	-	-	-
Fees		101	-	-	-	-	101
Legacies & in memoriam donations		-	20,100	-	-	-	20,100
- Gift Aid		-	5,000	-	-	-	5,000
Insurance claims		-	3,943	-	-	-	3,943
Interest		2,865	3,022	355	302	-	6,544
<i>total income</i>		105,958	35,270	13,678	302	14,920	170,128
Expenditure on:							
Circuit assessment		44,940	-	-	-	-	44,940
Repairs & maintenance of church property		15,719	44,210	45,417	-	-	105,346
Insurance & utilities		9,256	-	-	-	-	9,256
Worship & outreach		3,795	-	-	-	-	3,795
Outward giving		7,600	-	-	-	13,338	20,938
Fund raising		-	1,341	-	-	1,402	2,743
Administration		7,492	-	-	-	-	7,492
Independent examination		726	-	-	-	-	726
<i>total expenditure</i>		89,528	45,551	45,417	-	14,740	195,236
Gain on sale of investments		-	-	-	-	-	-
Net income / (expenditure)		16,430	(10,281)	(31,739)	302	180	(25,108)
Transfers between funds		(14,000)	14,000	-	-	-	-
Net increase / (decrease) in funds		2,430	3,719	(31,739)	302	180	(25,108)
Funds brought forward at 1 September 2024		76,320	86,667	31,739	8,002	670	203,398
Funds carried forward at 31 August 2025		78,750	90,386	-	8,304	850	178,290
Balance Sheet:							
	note	£	£	£	£	£	£
Investments	13	-	-	-	-	-	-
CMCU deposit	14	15,722	-	-	-	-	15,722
Bank balances	14	54,353	89,995	-	8,304	308	152,960
Debtors, pre-paid expenses & accrued income	14	10,298	391	-	-	542	11,231
Creditors, accrued expenses & deferred income	15	(1,623)	-	-	-	-	(1,623)
Net assets at 31 August 2025		78,750	90,386	-	8,304	850	178,290

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

19b. Summary of Funds

----- year ended 31 August 2024 -----						
	General Fund	Special Projects Fund	Roof Fund	Employment Fund	Special Appeals Fund	ALL FUNDS
	(unrestricted)	(designated)	(designated)	(restricted)	(restricted)	(total)
Statement of Financial Activities:	£	£	£	£	£	£
Income from:						
Planned Giving (Stewardship)	60,511	-	-	-	-	60,511
Collections (including Messy Church)	1,008	-	-	-	-	1,008
- Gift Aid on above	14,929	-	-	-	-	14,929
<i>sub-total</i>	76,448	-	-	-	-	76,448
Donations	1,594	-	280	-	5,349	7,223
- Gift Aid on donations	-	-	45	-	1,225	1,270
Grants	4,096	484	88,969	-	-	93,549
Hall hire	17,630	-	-	-	-	17,630
Fund raising	-	-	-	-	4,086	4,086
Chuckles Toddler Group	-	-	-	-	-	-
Fees	580	-	-	-	-	580
Legacies & in memoriam donations	-	-	-	-	-	-
- Gift Aid on in memoriam donations	-	-	-	-	-	-
Interest	2,549	3,110	13,670	311	-	19,640
<i>total income</i>	102,897	3,594	102,964	311	10,660	220,426
Expenditure on:						
Circuit assessment	44,508	-	-	-	-	44,508
Repairs & maintenance of church property	9,689	7,251	371,810	-	-	388,750
Insurance & utilities	9,591	-	-	-	-	9,591
Worship & outreach	4,798	-	-	-	-	4,798
Outward giving	7,500	-	-	-	8,330	15,830
Fund raising	-	-	-	-	2,169	2,169
Administration	5,069	-	-	-	-	5,069
Independent examination	660	-	-	-	-	660
<i>total expenditure</i>	81,815	7,251	371,810	-	10,499	471,375
Gain on sale of investments	-	-	-	-	-	-
Net income / (expenditure)	21,082	(3,657)	(268,846)	311	161	(250,949)
Transfers between funds	(10,000)	10,000	-	-	-	-
Net increase / (decrease) in funds	11,082	6,343	(268,846)	311	161	(250,949)
Funds brought forward at 1 September 2023	65,238	80,324	300,585	7,691	509	454,347
Funds carried forward at 31 August 2024	76,320	86,667	31,739	8,002	670	203,398
Balance Sheet:	note	£	£	£	£	£
Investments	13	-	-	-	-	-
CMCU deposit	14	15,413	-	-	-	15,413
Bank balances	14	52,113	86,667	69,942	8,002	217,046
Debtors, pre-paid expenses & accrued income	14	10,501	-	19,294	-	30,143
Creditors, accrued expenses & deferred income	15	(1,707)	-	(57,497)	-	(59,204)
Net assets at 31 August 2024		76,320	86,667	31,739	8,002	203,398

ALL SAINTS' CHURCH, BERKHAMSTED

England & Wales - Charity number 1153162

Accounts

All Saints' Church, Berkhamsted



Annual Report of the Church Council (Trustees' Annual Report) and Accounts for the year ended 31 August 2024

All Saints' Church, Berkhamsted

a Single Congregation Anglican Methodist Local Ecumenical Partnership

Report of the Church Council for the year ended 31 August 2024



Aims and Purposes

All Saints' Church aims to advance the Christian faith in the town of Berkhamsted and surrounding area.

Objectives and Activities

When planning activities for the year, the minister and the Church Council have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

In achieving its purpose, All Saints' engages in a range of activities, including:

- the celebration of public worship
- the teaching of the Christian faith
- pastoral work, including visiting the sick and the bereaved
- the provision of facilities with a Christian ethos for the local community
- the support of other charities in the UK and overseas

To facilitate this work, it is important that the fabric of All Saints' Church and Halls is maintained. Ultimate responsibility for the maintenance of the Church and Halls complex of All Saints', a Grade II Listed Building (ID number 1075267), lies with the Anglican Methodist Association (Berkhamsted) Ltd that owns the property. All Saints' Council, funded directly by the All Saints' congregation, has day-to-day responsibility for this upkeep as well as for the work of the church generally.

Impact of the Covid-19 pandemic

Attendance in church on Sundays has not yet returned to previous levels, with some of the congregation joining online from home and with an absence of children and young people. Attendance at the Tuesday morning Parish Eucharist has returned to normal.

Financially we were not badly affected, and income and expenditure totals in our General Fund in the year to 31 August 2024 were at their highest ever levels.

Achievements and Performance

Worship and Prayer

The Leadership Team at All Saints' normally meets monthly and its discussions include the pattern and leadership of services, and the development of our worship in the future. We feel it important that worship reflects the traditions from which we have come. This provides variety in our worship within a framework of being recognisably "All Saints".

The principal Sunday morning service is either Holy Communion or Morning Worship, led by Methodist or Anglican clergy and/or lay people. A monthly Messy Church is held on Sunday afternoons, for families who cannot get to church in the mornings and to reach out to the wider community. A fortnightly service of compline held via Zoom on Thursday evenings has continued.

Morning Prayer on Tuesdays and Evening Prayer on Fridays provide a quiet and intimate opportunity for worship. A Tuesday morning Eucharist is held at All Saints led by clergy from St Peter's Church. Other services are held to mark special occasions – for example during Holy Week, and around Christmas.

There were 88 people on the Register of Members at 31 August 2024 compared to 92 a year earlier.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing, and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. In addition, those recently bereaved were invited to our annual Service of Thanksgiving for the lives of those who had died.

Wider Church links

All Saints' is a Single Congregation Anglican/Methodist Local Ecumenical Partnership. Through its Anglican connections it is part of the Diocese of St Albans and of the Parish of Great Berkhamsted (with St Peter's Church). Through its Methodist connections it is part of the Bedfordshire, Essex and Hertfordshire District and of the West Hertfordshire and Borders Circuit (circuit number 34/14).

Four members of the Church Council were members of the West Hertfordshire and Borders Circuit Meeting, two were members of Berkhamsted Team Council, and one was a member of the Parochial Church Council of Great Berkhamsted. We continue to have a member of the Church Council serving as a trustee of The Way Inn Christian Centre Trust in Berkhamsted. These contacts and activities provided the Church Council with important links with the parish and the wider structures of the church.

We continued to welcome the Revd Stuart Owen, from St Peter's Church and Team Rector in the Berkhamsted Team Ministry, to preside at the Eucharist on Tuesday mornings.

Church & Halls

The church is normally open most days for private prayer and calm for anyone in the local community. We are grateful to those on the rota for the daily opening and closing of the church.

The children's area set up at the front of the church with suitable furnishings and activities has been popular with parents of young children during services, and is visited on week days.

The upper and lower halls are used by many groups within the local community – including Brownies & Guides, and Gateway Club. We continue to maintain the property in an effort to make the premises welcoming.

Pastoral Care

"Coffee, Chat & Toddlers" continues in succession to the former "Chuckles", with people of any age warmly invited to enjoy a cup of coffee/tea and conversation on Tuesday mornings from 10am, with toys and activities available for younger visitors, and with singing at 11am.

Under our Pastoral Care Scheme, our one-to-one visitors keep in touch with those who are unable to attend church due to sickness or age. In addition, our minister visits church members who are in hospital. These visitors have attended training courses.

Mission and Evangelism

Links continue to be fostered with the local primary school which is normally welcomed to the church for its Harvest Festival and Carol Services.

Helping those in need is a demonstration of our faith. As reported below in the Financial Review section, a total of almost £16,000 was given this year to external charities. It is encouraging that this level of support for others can be provided in the current economic climate. As well as this financial help, members of our congregation have continued to support the DENS Dacorum Foodbank with gifts of food and non-perishable items.

All Saints' is a "Fairtrade" church, and supports that cause by using Fairtrade tea and coffee. Having previously been awarded "Bronze" status, we continued to work as an Eco Church, and were pleased to gain "Silver" status early in September 2024.

The All Saints' Friendship Club provides a varied programme of social and fund-raising events that reaches out beyond the congregation to the wider community. The net income of the club is donated annually to charitable causes, and is included within these accounts.

All Saints is a corporate member of the Churches' Mutual Credit Union, and has deposited £15,000 in a Corporate Savings Account primarily as a social investment.

Our church magazine is distributed bi-monthly to everyone on the Church Roll and is available in the church for visitors and users of the halls. The magazine keeps its readers informed of the important matters affecting our church and carries articles that help develop knowledge and trust in Jesus. It has been awarded the prize for "Clarity of the Christian Message" in a national competition.

Our website is at: <https://www.allsaintsberkhamsted.org.uk> - its primary purpose is to promote All Saints presence in Berkhamsted as a living, worshipping community with a distinctive ecumenical offering, welcoming people from all backgrounds and traditions. We would like to attract young families, as this is important in maintaining and growing a congregation for the future, as is making the church appear more open to people who are outside the usual Sunday congregations. Together with our Facebook group, the website also functions as a way for church members to keep in touch. The website now contains our key policies, including that for safeguarding.

Ecumenical Relationships

Members of All Saints' have supported ecumenical events in the town including the Festival of Light with a Nativity Scene at the beginning of Advent and the monthly prayer breakfast held in churches around the town. Our minister meets with other clergy from the town 3 - 4 times a year and has participated in ecumenical services.

Financial Review

2023/24 was the sixteenth complete year since we became a self-funding organisation in June 2008. Over that period, congregational giving to the General Fund has remained fairly constant at around £75,000 -£80,000, notwithstanding a reduced number of people. Hall hire income was nearly £18,000 – its third highest figure – but this is expected to drop in 2024/25. The energy support grant of nearly £4,100 from the Circuit, together with £2,500 of interest helped to take General Fund total income for 2023/24 to its highest ever level of £103,000. Total expenditure from the General Fund was less than forecast, but at £82,000 was also at its highest ever level.

As well as meeting annually recurring expenditure, the General Fund has to be able to make transfers to provide most of the funding for the Special Projects Fund so that large and irregularly occurring expenditure on maintenance and improvements can be paid for. £10,000 was transferred in 2023/24 – some £3,000 below the average of annual transfers since 2008/09.

Special Projects Fund annual expenditure has averaged above £13,000 during the past sixteen years and has recently been as high as £34,000 and £29,000, but has been below average in the last three years. There are though several projects that now need progressing.

As stated in note 13 to the Accounts, the Roof Fund has been built up over the past 26 years in anticipation of the need to finance major expenditure on the roof. Most of the expected total cost of over £420,000 was spent in 2023/24. This entailed the erection of complex and expensive scaffolding and then the complete replacement of the roof battens, on which the tiles hang, and the fitting of roof insulation. The wooden shingles on the west wall were also replaced. Annual savings set aside from regular income produced about one-third of the total funding, and nearly half of the total came from investment growth and interest earned on those savings. Grants, from Government and from grant making bodies, and donations produced the balance.

£89,000 was spent from the General and Special Projects Funds to provide Christian ministry from All Saints' Church. This included £44,500 for the Circuit Assessment, which largely provides the stipends and housing for the clergy but which also supports other churches in the circuit.

Outward Giving in 2023/24 from our General Fund to various charitable causes was set at £7,500, being 10% of the total of the planned giving income, plate collections and gift-aid recovery in 2022/23. In addition, about £8,300 was raised for external causes through Special Appeals and by the Friendship Club, making the total given away just over £15,800. Names of the recipient causes and amounts given are shown on our website.

More detailed financial information can be found within the accounts that follow this report. The "Summary of Funds" note on the final two pages of the accounts provides a concise overview of our finances.

Reserves policy

Our detailed Financial Reserves Policy is on the "About/More Information" page of our website. The aim is to ensure that the church has sufficient unrestricted funds to meet its financial commitments; to demonstrate that the church is sustainable into the future; to ensure that the church is able to manage future unforeseen financial difficulties; to ensure that excessive funds are not held without any identifiable reason or for any identifiable purpose.

The balance in our unrestricted/undesignated General Fund at 31 August 2024, after deducting our social investment in the Churches Mutual Credit Union, was approximately £61,000. This is considered to be an appropriate amount under the Reserves Policy.

As shown in Note 13 to the Accounts, the unrestricted/designated Roof Fund will have met expenditure in excess of £400,000 on the ongoing overhaul over the two years to 31 August 2025. It is planned to close this fund in 2024/25.

The aim for the unrestricted/designated Special Projects Fund is to hold sufficient reserves to cover the larger costs that do not occur every year – sometimes planned expenditure and sometimes unexpected – and which are mainly funded by annual transfers from the General Reserve. We are conscious of the increasing age of the building and of much of its contents, and consider the 31 August 2024 balance of about £87,000 to be appropriate. Future expenditure, within the next few years, may well include new heating systems in the church and in the halls.

It is our policy to invest our fund balances to minimise risk and therefore we normally only invest money in bank, or similar, deposit accounts.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and welcoming community it is, and who make a valuable contribution to our ministry and for keeping the church running.

Structure, governance and management

The method of appointment of Church Council members is set out in the Model Governing Documents (Constitution and Schedule) adopted on 13 January 2013. The membership of the Church Council consists of the minister, stewards and representatives elected by those members of the congregation who are on the Register of Members, and of co-opted members who are nominated to represent particular groups or activities.

Those elected as trustees serve for three years, and those co-opted serve for one year. Both are then eligible for re-election or re-appointment.

All those who attend our services as members of the congregation are encouraged to be on the Register of Members and so become eligible to take a fuller part in the life of the church.

The Church Council members are responsible for making decisions on all matters of general concern and importance to the church including deciding on how the funds of the Church Council are to be spent.

The Church Council met five times during the year, twice via “Zoom” and three times in person. These included two short meetings in November to approve the Annual Report & Accounts and to deal with annual appointments and co-options immediately after the Annual Congregational Meeting. The level of attendance averaged 69%.

Given its wide responsibilities, the Church Council has a number of groups or committees each dealing with particular aspects of church life. These groups which include leadership, pastoral, fabric and finance, are all responsible to the Church Council and report back to it regularly, with their deliberations being received by the full Church Council for discussion and decision as necessary.

Administrative information

All Saints’ Church is situated in Shrublands Road, Berkhamsted HP4 3HY, which is also the correspondence address.

All Saints’ Church is an unincorporated charity. It was granted registered charity status on 31 July 2013, with registered number 1153162. Before then it was an excepted charity that did not need to register with the Charity Commission. The Charity Commission website shows the names of the present Trustees, and the Annual Reports & Accounts for the last five years.

All Saints has been an Anglican Methodist LEP since 1993, having shared the building with Berkhamsted Methodist Church from 1980. The land and building have been owned by Anglican Methodist Association (Berkhamsted) Ltd – a company limited by guarantee – since 1980. Prior to June 2008, when All Saints’ became a Single Congregation Local Ecumenical Partnership, that company had direct responsibility for the upkeep of the buildings and was funded equally by the Anglican Parish of Great Berkhamsted and by Berkhamsted Methodist Church. Since June 2008, this responsibility has been met by All Saints’ Church.

As well as its Constitution of 13 January 2013, All Saints’ Church is also affected by certain provisions in (i) the Memorandum & Articles of Association of Anglican Methodist Association (Berkhamsted) Ltd, dated 24 April 1980 (ii) the Conveyance of the church to Anglican Methodist Association (Berkhamsted) Ltd, dated 25 November 1980 (iii) the Sharing Agreement, dated 25 November 1980 (iv) the Pastoral Scheme of 2005 for the Berkhamsted Team Ministry, as revised.

Trustees’ financial responsibilities

We are required under charities legislation to prepare financial statements each year that give a true and fair view of the state of affairs of the church at the end of the financial year and of its income and expenditure for the same year. We confirm the financial statements comply with the statutory requirements, applicable accounting standards, statements of recommended practice and the constitution of the church.

In preparing these financial statements we are required to select suitable accounting policies and apply them consistently, make reasonable prudent judgements and estimates, state whether applicable accounting standards and statements of recommended practice have been followed and give details of any departures, and prepare the financial statements on a going concern basis unless, in our view, the charity will be unable to continue in operation.

We are also responsible for keeping proper accounting records, maintaining a satisfactory system of control over accounting records and transactions, safeguarding the charity’s assets, and taking reasonable steps for the prevention and detection of fraud and other irregularities.

All Saints' Church, Berkhamsted

Report of the Independent Examiner for the year ended 31 August 2024

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2024, which are set out on pages 8 to 18.

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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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.

Bianca Permal FCA
Chartered Accountant

Dux Advisory Ltd
Suite 1, Amersham House
Mill Street
Berkhamsted
Herts HP4 2DT

8 November 2024

All Saints' Church, Berkhamsted

Statement of Financial Activities (SOFA) for the year ended 31 August 2024

	Notes to the accounts	Unrestricted funds £	Restricted Funds £	Total 2023-24 £	Unrestricted funds £	Restricted Funds £	Total 2022-23 £
Income and Endowments from:							
Donations and legacies	4	78,367	6,574	84,941	77,356	11,095	88,451
Charitable activities	5	18,210	-	18,210	18,632	-	18,632
Other trading activities	6	-	4,086	4,086	-	3,320	3,320
Investments	7	19,329	311	19,640	3,244	124	3,368
Other	8	93,549	-	93,549	4,301	-	4,301
Total income & endowments		209,455	10,971	220,426	103,533	14,539	118,072
Expenditure on:							
Raising funds		-	2,169	2,169	-	1,394	1,394
Charitable activities:							
- circuit assessment		44,508	-	44,508	42,384	-	42,384
- repairs & maintenance of church property		388,750	-	388,750	14,152	-	14,152
- insurance & utilities		9,591	-	9,591	9,835	-	9,835
- grants & donations (outward giving)	17	7,500	8,330	15,830	7,500	13,447	20,947
- worship & outreach		4,798	-	4,798	3,878	-	3,878
- youth work		-	-	-	-	-	-
Other expenditure	10	5,729	-	5,729	600	-	600
Total expenditure		460,876	10,499	471,375	78,349	14,841	93,190
Gains/(Losses) on investments	13	-	-	-	3,329	-	3,329
Net income/(expenditure)		(251,421)	472	(250,949)	28,513	(302)	28,211
Transfers between funds	18	-	-	-	-	-	-
		(251,421)	472	(250,949)	28,513	(302)	28,211
Other recognised gains / (losses):		-	-	-	-	-	-
Net movement in funds		(251,421)	472	(250,949)	28,513	(302)	28,211
Reconciliation of funds:							
Total funds brought forward		446,147	8,200	454,347	417,634	8,502	426,136
Total funds carried forward		194,726	8,672	203,398	446,147	8,200	454,347

All Saints' Church, Berkhamsted

Balance Sheet as at 31 August 2024

	Notes	Unrestricted	Designated (Unrestricted)	Restricted	Totals 2024	Totals 2023
		£	£	£	£	£
Tangible Fixed Assets						
Investments	13	-	-	-	-	-
Total fixed assets		-	-	-	-	-
Current Assets						
Debtors and Prepayments	14	29,795	-	348	30,143	12,453
Cash at Bank and in hand	14	67,526	156,609	8,324	232,459	442,874
Total current assets		97,321	156,609	8,672	262,602	455,327
Creditors and Accruals (due in under 1 yr)	15	1,707	57,497	-	59,204	980
Net current assets (liabilities)		95,614	99,112	8,672	203,398	454,347
Total assets less current liabilities		95,614	99,112	8,672	203,398	454,347
Loans and creditors due after 1 year		-	-	-	-	-
Provisions for liabilities and charges		-	-	-	-	-
Net assets		95,614	99,112	8,672	203,398	454,347
Funds of the Church						
Unrestricted funds	18	95,614	99,112	-	194,726	446,147
Restricted funds	18	-	-	8,672	8,672	8,200
Total Funds		95,614	99,112	8,672	203,398	454,347

The notes on pages 10 to 18 form part of these Financial Statements

Accounts approved by the Church Council on 6 November 2024, and signed on its behalf by:

The Revd Rachael Hawkins

Michael Robinson

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2024

1. Basis of accounting

The financial statements have been prepared under the Charities Act 2011 in accordance with the Charities SORP (FRS 102), second edition October 2019 - "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". All Saints' Church meets the definition of a public benefit entity under FRS 102. It is exempt, by virtue of its size, to include a statement of cash flows in these financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

2. Funds

The funds of the Church Council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church Council are shown as unrestricted funds. These include funds designated for a particular purpose by the Church Council. Funds that hold money received for a specific purpose are shown as restricted funds. Details of each material fund are disclosed in note 18 to these accounts.

General Fund

This is an unrestricted fund whose income is primarily from the regular giving by members of the congregation and from the hiring of the church halls. It pays annually recurring expenses, makes annual grants to external charities and transfers to the other unrestricted funds.

Special Projects Fund

This is a designated, unrestricted, fund to meet the cost of major non-routine repairs and improvements. In addition to annual transfers from the General Fund, the income of this fund includes legacies, in memoriam donations and grants (where applicable) from the Listed Places of Worship Grant Scheme.

Roof Fund

This is a designated, unrestricted, fund to accumulate money to meet the expected future cost of major work on the church roof. Its only income is any transfer of funds from the General Reserve, together with interest and growth in value of the investments. See also Notes 13 & 18.

Employment Fund

This is the surplus from the restricted Youth Work Fund, created in 2014/15, to finance the cost of employing a Youth and Families Worker on a two-year contract from 1 September 2015. The surplus in this fund may be used for other special projects. See also Notes 11 & 18.

Special Appeals Fund (including Friendship Club)

This is a restricted fund that holds money collected specifically for distribution to external charitable causes. The Friendship Club provides a varied programme of social and fund raising events that involves the wider community beyond the church congregation, and donates its annual surplus to charitable causes.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2024 (continued)

3. Accounting policies

Basis

These accounts have been prepared on the basis of historical cost, except that investments are shown at their market (selling) value at the end of the year, on the accruals basis to show a true and fair view of the Church's financial position and activities, as a going concern.

Income

Income is included in the Statement of Financial Activities (SOFA) when the Church becomes entitled to the resources, and the trustees are reasonably certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Expenditure

This is recognised when a liability is incurred, or a constructive obligation arises, that results in the payment being unavoidable. Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not under the legal or constructive obligation committing the Church to pay out resources.

Grants

Grants made by the Church from its own funds are recognised in full at the time of agreement or when the Church accepts that there is a legal or operational obligation to make the payment.

VAT

Since the Church is not VAT registered, all input VAT is charged with the expenses to which it refers.

Tangible fixed assets for use by the Church

All Saints' Church building and land is owned by the Anglican Methodist Association (Berkhamsted) Ltd, and accordingly is not included in these accounts. The Church Council has maintenance responsibility for this consecrated property and for ensuring that it is adequately insured. The building and contents are currently insured for up to £8.9m. The property has to be professionally inspected every 5 years, the last such quinquennial report was issued in March 2020. All expenditure incurred on the building and contents, whether maintenance or improvement, is written off in these accounts.

Going Concern basis of the accounts

Most of the congregational giving to the church has been by monthly bank standing order, and that level of giving has been maintained. Hall hire income returned to its previous high level during 2022/23. These accounts show General Fund total income at its highest ever level, aided for the second of four years by an energy support grant from the circuit. General Fund total expenditure was also at its highest ever level, with the inclusion from 1 January 2024 of the cost of a part-time administrator.

A forecast for the current year (to 31 August 2025) has been prepared which shows the total income of the General Fund at just over £98,000 and total expenditure at around £86,000. That would allow a transfer to Special Projects Fund whilst maintaining or increasing the General Fund reserves.

As indicated in note 13, most of the cost of the roof overhaul was incurred in 2023/24. The remaining cost will either be covered by the Roof Fund or, if necessary, by the Special Projects Fund.

The amount of General Fund reserves at 31 August 2024 and the reserves in the two designated funds are such that the members of the Church Council (as Trustees) believe that the church will be able to continue to operate for the foreseeable future.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2024 (continued)

4. Donations and legacies	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Planned giving (Stewardship)	60,511	-	60,511	59,454
Collections (including Messy Church)	1,008	-	1,008	534
Gift Aid & GASDS on all above	14,929	-	14,929	14,608
	76,448	-	76,448	74,596
Donations (including Gift Aid)	1,919	6,574	8,493	13,855
Legacies & in memoriam donations	-	-	-	-
Total	78,367	6,574	84,941	88,451
5. Charitable activities	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Fees	580	-	580	433
Hall lettings	17,630	-	17,630	18,199
Total	18,210	-	18,210	18,632
6. Other trading activities	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Fund raising by Friendship Club	-	4,086	4,086	3,320
Total	-	4,086	4,086	3,320
7. Investment income	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Bank interest	19,291	311	19,602	3,353
Dividend on CMCU deposit	38	-	38	15
Total	19,329	311	19,640	3,368
8. Other	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Listed Place of Worship Grant Scheme	62,475	-	62,475	-
Grants from funders	27,000	-	27,000	-
Energy Support Grant from Circuit	4,074	-	4,074	4,301
Insurance claim	-	-	-	-
Total	93,549	-	93,549	4,301

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2024 (continued)

	year ended 31 August	
	2024	2023
9. Payments to Trustees		
Payment was made to one trustee in respect of remuneration, as disclosed in Note 11 below.	4,192	-
No trustee benefits or personal expenses were incurred.	-	-
10. Other expenditure		
Independent examiner's fees for reporting on the accounts	660	600
Other fees paid to the independent examiner	-	-
Administration - salary and other costs	5,069	-
	<u>£ 5,729</u>	<u>600</u>

11. Paid employees

Staff costs incurred during the year were:

Gross salary	4,192	-
Employer's National Insurance costs (less offset from Employment Allowance)	-	-
Employer's contributions to Defined Contribution Pension Scheme	-	-
Other forms of benefit (accommodation & council tax)	-	-
Total staff costs	<u>£ 4,192</u>	<u>-</u>
Average number of staff employed during the year:	<u>one</u>	<u>nil</u>

The staff costs relate to the employment from 1 January 2024 of David Pain as a part-time Administrator (who is also a trustee, being a member of the Church Council.) Authority to employ a trustee is given by clauses 48 and 49 of the charity's Constitution as adopted on 13 January 2013.

The information shown above in this Note discloses that there were no employees who received employee benefits (excluding employer pension costs) of more than £60,000.

12. Related party transactions

Related parties are those persons or entities that are closely connected to the reporting charity or its trustees. Certain transactions with related parties have to be disclosed in the accounts.

Related parties include a charity's trustees and their close family. Donations to the charity made by the trustees (the members of the Church Council) and their family members are typical of donations made by the church congregation as a whole, and no conditions were attached that would, or might, require the charity to alter significantly the nature of its existing activities. The aggregate total of such donations was £26,313 (2023 - £25,372), excluding those to Special Appeals Fund for external causes. No trustees have any financial interests in any assets or business transactions of the charity other than as disclosed in note 11.

As shown in these accounts: All Saints' Church pays a circuit assessment to the West Hertfordshire and Borders Methodist Circuit, that pays the stipends and certain expenses of ministers in the circuit including Revd Rachael Hawkins who is a member of the Church Council. The Circuit has paid an energy support grant to All Saints' Church limiting the increase in its energy costs to 5% above the preceding year.

All Saints' Church Council appoints some of the members of Anglican Methodist Association (Berkhamsted) Ltd that owns the All Saints' Church building and land. No rent is payable to the company, but the Church Council is responsible for the upkeep of the property.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2024(continued)

13. Investments / Roof Fund

The investments were the assets of the Roof Fund (a designated fund). The Roof Fund was established in 1998 to help meet the expected cost of renewing the roof of All Saints' Church. Originally, there were two separate funds, one held by the Anglican Parish of Great Berkhamsted and the other by Berkhamsted Methodist Church. These funds were merged after June 2008, when All Saints' became a single-congregation local ecumenical partnership, and subsequent additions were made by transfer from All Saints' General Fund. As it appeared likely that the repair work would be carried out within the next 12 months, the investments were sold in August 2023 to eliminate the risk of a decrease in value. The resulting proceeds were placed in an instant access interest-bearing deposit account.

The roof overhaul involved the replacement of the battens on which the tiles hang. The nails holding the battens in place were rusting away, creating a risk that the tiles would fall off. Insulation has also been added, and the cedar shingles on the vertical west wall renewed.

Analysis of Roof Fund movements

	year ended 31 August	
	2024	2023
	£	£
Carrying (market) value at beginning of year:		
The CBF Church of England Deposit Fund	300,585	-
The CBF Church of England Investment Fund Accumulation Shares	-	299,718
Gain on sale of shares on transfer to Deposit Fund	-	3,329
	<u>300,585</u>	<u>303,047</u>
add:		
Grants from funders	27,000	-
Grants from Listed Places of Worship Grant Scheme (re VAT)	61,969	-
Donations (including Gift Aid)	325	-
Interest receivable	13,670	952
	<u>102,964</u>	<u>952</u>
less: Cost of roof overhaul		
Contractors - roofing and scaffolding	298,064	-
Professional fees and other costs	16,249	3,414
	<u>371,810</u>	<u>3,414</u>
Roof Fund balance at end of year	<u>31,739</u>	<u>300,585</u>
Post-balance sheet events re roof overhaul		
additional expenditure to be incurred	50,000	
additional income includes:		
Listed Places of Worship Grant Scheme	8,300	
Donation	1,000	
Grant from funder	5,000	14,300
to be met from Roof Fund and/or Special Projects Fund	<u>35,700</u>	

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2024 (continued)

		year ended 31 August	
		2024	2023
		£	£
14. Analysis of current assets			
Debtors and prepayments			
Prepaid expenses		1,910	3,536
Accrued income - gift aid recovery		5,689	5,469
Accrued income - interest		1,973	1,552
Other debtors		20,571	1,896
Total debtors and prepayments		30,143	12,453
Analysis of cash at bank			
Corporate Savings Account with Churches Mutual Credit Union (up to 60 day notice)		15,413	15,375
CAF Bank (instant access)		52,589	16,881
The CBF Church of England Deposit Fund (instant access)		162,959	409,306
Lloyds & Nat West		1,498	1,312
Total cash at bank		232,459	442,874
15. Analysis of current liabilities			
Trade Creditors		40,065	-
Accruals		19,139	980
Other Creditors		-	-
Total current liabilities		59,204	980
16. Capital commitments and contingent liabilities			
At 31st August 2024 (& 2023):			
- there were no capital commitments, but see "Post-balance sheet events"			
Note 13 on previous page			
- there were no contingent liabilities			
17. Grants & donations (Outward Giving)			
from General Fund income		7,500	7,500
from Special Appeals Fund (Friendship Club)		1,700	1,720
from Special Appeals Fund (donations)		6,630	11,727
Overall total		15,830	20,947

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2024 (continued)

18. Detailed analysis of individual fund movements

year ended 31 August 2024

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
General Fund	65,238	102,897	(81,815)	-	(10,000)	76,320
Special Projects Fund	80,324	3,594	(7,251)	-	10,000	86,667
Roof Fund	300,585	102,964	(371,810)	-	-	31,739
Totals	446,147	209,455	(460,876)	-	-	194,726

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
Employment Fund	7,691	311	-	-	-	8,002
Special Appeals Fund	509	10,660	(10,499)	-	-	670
Totals	8,200	10,971	(10,499)	-	-	8,672

year ended 31 August 2023

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
General Fund	50,555	101,488	(73,805)	-	(13,000)	65,238
Special Projects Fund	67,361	1,093	(1,130)	-	13,000	80,324
Roof Fund	299,718	952	(3,414)	3,329	-	300,585
Totals	417,634	103,533	(78,349)	3,329	-	446,147

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
Employment Fund	7,567	124	-	-	-	7,691
Special Appeals Fund	935	14,415	(14,841)	-	-	509
Totals	8,502	14,539	(14,841)	-	-	8,200

Fund transfers:

Funds are transferred annually from the General Fund to the Special Projects Fund for future "one-off" items of major maintenance, renewal or improvement. Similarly, annual transfers have been made from the General Fund to the Roof Fund in order to try to accumulate sufficient funds to meet the future cost of major roof repairs. The £1,000 (2023 - £600) transferred from the Friendship Club to the General Fund to cover the use of the church hall is treated as a cost of fund raising and as a donation received.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2024 (continued)

19a. Summary of Funds

----- year ended 31 August 2024 -----						
	General Fund	Special Projects Fund	Roof Fund	Employment Fund	Special Appeals Fund	ALL FUNDS
	(unrestricted)	(designated)	(designated)	(restricted)	(restricted)	(total)
Statement of Financial Activities:	£	£	£	£	£	£
Income from:						
Planned Giving (Stewardship)	60,511	-	-	-	-	60,511
Collections (including Messy Church)	1,008	-	-	-	-	1,008
- Gift Aid on above	14,929	-	-	-	-	14,929
<i>sub-total</i>	76,448	-	-	-	-	76,448
Donations	1,594	-	280	-	5,349	7,223
- Gift Aid on donations	-	-	45	-	1,225	1,270
Grants	4,096	484	88,969	-	-	93,549
Hall hire	17,630	-	-	-	-	17,630
Fund raising	-	-	-	-	4,086	4,086
Chuckles Toddler Group	-	-	-	-	-	-
Fees	580	-	-	-	-	580
Legacies & in memoriam donations	-	-	-	-	-	-
- Gift Aid on in memoriam donations	-	-	-	-	-	-
Interest	2,549	3,110	13,670	311	-	19,640
<i>total income</i>	102,897	3,594	102,964	311	10,660	220,426
Expenditure on:						
Circuit assessment	44,508	-	-	-	-	44,508
Repairs & maintenance of church property	9,689	7,251	371,810	-	-	388,750
Insurance & utilities	9,591	-	-	-	-	9,591
Worship & outreach	4,798	-	-	-	-	4,798
Outward giving	7,500	-	-	-	8,330	15,830
Fund raising	-	-	-	-	2,169	2,169
Administration	5,069	-	-	-	-	5,069
Independent examination	660	-	-	-	-	660
<i>total expenditure</i>	81,815	7,251	371,810	-	10,499	471,375
Gain on sale of investments	-	-	-	-	-	-
Net income / (expenditure)	21,082	(3,657)	(268,846)	311	161	(250,949)
Transfers between funds	(10,000)	10,000	-	-	-	-
Net increase / (decrease) in funds	11,082	6,343	(268,846)	311	161	(250,949)
Funds brought forward at 1 September 2023	65,238	80,324	300,585	7,691	509	454,347
Funds carried forward at 31 August 2024	76,320	86,667	31,739	8,002	670	203,398
Balance Sheet:	note	£	£	£	£	£
Investments	13	-	-	-	-	-
CMCU deposit	14	15,413	-	-	-	15,413
Bank balances	14	52,113	86,667	69,942	8,002	217,046
Debtors, pre-paid expenses & accrued income	14	10,501	-	19,294	-	30,143
Creditors, accrued expenses & deferred income	15	(1,707)	-	(57,497)	-	(59,204)
Net assets at 31 August 2024		76,320	86,667	31,739	8,002	203,398

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2024 (continued)

19b. Summary of Funds

		----- year ended 31 August 2023 -----					ALL FUNDS (total)
		General Fund	Special Projects Fund	Roof Fund	Employment Fund	Special Appeals Fund	
		(unrestricted)	(designated)	(designated)	(restricted)	(restricted)	
Statement of Financial Activities:		£	£	£	£	£	£
Income from:							
Planned Giving (Stewardship)		59,454	-	-	-	-	59,454
Collections (including Messy Church)		534	-	-	-	-	534
- Gift Aid on above		14,608	-	-	-	-	14,608
<i>sub-total</i>		74,596	-	-	-	-	74,596
Donations		2,456	-	-	-	9,313	11,769
- Gift Aid on donations		304	-	-	-	1,782	2,086
Grants		4,301	-	-	-	-	4,301
Hall hire		18,199	-	-	-	-	18,199
Fund raising		-	-	-	-	3,320	3,320
Chuckles Toddler Group		-	-	-	-	-	-
Fees		433	-	-	-	-	433
Legacies & in memoriam donations		-	-	-	-	-	-
- Gift Aid on in memoriam donations		-	-	-	-	-	-
Interest		1,199	1,093	952	124	-	3,368
<i>total income</i>		101,488	1,093	952	124	14,415	118,072
Expenditure on:							
Circuit assessment		42,384	-	-	-	-	42,384
Repairs & maintenance of church property		9,608	1,130	3,414	-	-	14,152
Insurance & utilities		9,835	-	-	-	-	9,835
Worship & outreach		3,878	-	-	-	-	3,878
Outward giving		7,500	-	-	-	13,447	20,947
Fund raising		-	-	-	-	1,394	1,394
Administration		-	-	-	-	-	-
Independent examination		600	-	-	-	-	600
<i>total expenditure</i>		73,805	1,130	3,414	-	14,841	93,190
Gain on sale of investments		-	-	3,329	-	-	3,329
Net income / (expenditure)		27,683	(37)	867	124	(426)	28,211
Transfers between funds		(13,000)	13,000	-	-	-	-
Net increase / (decrease) in funds		14,683	12,963	867	124	(426)	28,211
Funds brought forward at 1 September 2022		50,555	67,361	299,718	7,567	935	426,136
Funds carried forward at 31 August 2023		65,238	80,324	300,585	7,691	509	454,347
Balance Sheet:							
	note	£	£	£	£	£	£
Investments	13	-	-	-	-	-	-
CMCU deposit	14	15,375	-	-	-	-	15,375
Bank balances	14	38,756	80,324	300,585	7,691	143	427,499
Debtors, pre-paid expenses & accrued income	14	12,087	-	-	-	366	12,453
Creditors, accrued expenses & deferred income	15	(980)	-	-	-	-	(980)
Net assets at 31 August 2023		65,238	80,324	300,585	7,691	509	454,347

ALL SAINTS' CHURCH, BERKHAMSTED

England & Wales - Charity number 1153162

Accounts

All Saints' Church, Berkhamsted



Annual Report of the Church Council (Trustees' Annual Report) and Accounts for the year ended 31 August 2023

All Saints' Church, Berkhamsted

a Single Congregation Anglican Methodist Local Ecumenical Partnership

Report of the Church Council for the year ended 31 August 2023



Aims and Purposes

All Saints' Church aims to advance the Christian faith in the town of Berkhamsted and surrounding area.

Objectives and Activities

When planning activities for the year, the minister and the Church Council have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

In achieving its purpose, All Saints' engages in a range of activities, including:

- the celebration of public worship
- the teaching of the Christian faith
- pastoral work, including visiting the sick and the bereaved
- the provision of facilities with a Christian ethos for the local community
- the support of other charities in the UK and overseas

To facilitate this work, it is important that the fabric of All Saints' Church and Halls is maintained. Ultimate responsibility for the maintenance of the Church and Halls complex of All Saints', a Grade II Listed Building (ID number 1075267), lies with the Anglican Methodist Association (Berkhamsted) Ltd that owns the property. All Saints' Council, funded directly by the All Saints' congregation, has day-to-day responsibility for this upkeep as well as for the work of the church generally.

Impact of the Covid-19 pandemic

Attendance in church on Sundays has not yet returned to previous levels, with a proportion of the congregation joining online from home and an absence of children and young people. Attendance at the Tuesday morning Parish Eucharist has returned to normal.

Financially we have not been too badly affected. A high proportion of the giving from our congregation was, and still is, coming by way of bank standing orders. Hall hire income has now returned to previous levels.

Achievements and Performance

Worship and Prayer

The Leadership Team at All Saints' normally meets monthly and its discussions include the pattern and leadership of services, and the development of our worship in the future. We feel it important that worship reflects the traditions from which we have come. This provides variety in our worship within a framework of being recognisably "All Saints".

The principal Sunday morning service is either Holy Communion or Morning Worship, led by Methodist or Anglican clergy and/or lay people. A monthly Messy Church is held on Sunday afternoons, for families who cannot get to church in the mornings and to reach out to the wider community. A fortnightly service of compline held via Zoom on Thursday evenings has been introduced.

Morning Prayer on Tuesdays and Evening Prayer on Fridays provide a quiet and intimate opportunity for worship. A Tuesday morning Eucharist is held at All Saints led by clergy from St Peter's Church. Other services are held to mark special occasions – for example during Holy Week, and around Christmas.

There were 92 people on the Register of Members at 31 August 2023 compared to 93 a year

earlier. Two new names were added, and three were removed.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. In addition, those recently bereaved were invited to our annual Service of Thanksgiving for the lives of those who had died.

Wider Church links

All Saints' is a Single Congregation Anglican/Methodist Local Ecumenical Partnership. Through its Anglican connections it is part of the Diocese of St Albans and of the Parish of Great Berkhamsted (with St Peter's Church). Through its Methodist connections it is part of the Bedfordshire, Essex and Hertfordshire District and of the West Hertfordshire and Borders Circuit (circuit number 34/14).

Four members of the Church Council were members of the West Hertfordshire and Borders Circuit Meeting, two were members of Berkhamsted Team Council, and one was a member of the Parochial Church Council of Great Berkhamsted. We continue to have a member of the Church Council serving as a trustee of The Way Inn Christian Centre Trust in Berkhamsted. These contacts and activities provided the Church Council with important links with the parish and the wider structures of the church.

We continued to welcome the Revd Stuart Owen, from St Peter's Church and Team Rector in the Berkhamsted Team Ministry, to preside at the Eucharist on Tuesday mornings.

Church & Halls

The church is normally open most days for private prayer and calm for anyone in the local community. We are grateful to those on the rota for the daily opening and closing of the church.

The children's area set up at the front of the church with suitable furnishings and activities has been popular with parents of young children during services, and is visited on week days.

The upper and lower halls are used by many groups within the local community – including Brownies & Guides, and Gateway Club. We continue to maintain the property in an effort to make the premises welcoming.

Pastoral Care

Our "Chuckles" Toddler Group, which had run for over 20 years, was closed at the start of the pandemic. As it was not be possible to re-open in its previous format, it is now successfully replaced with "Coffee, Chat & Toddlers" – where everyone of any age is warmly invited to enjoy a cup of coffee/tea and conversation on Tuesday mornings from 10am. There are toys and activities available for younger visitors, and singing at 11am.

Under our Pastoral Care Scheme, our one-to-one visitors keep in touch with those who are unable to attend church due to sickness or age. In addition, our minister visits all church members who are in hospital. These visitors have attended training courses.

Mission and Evangelism

Links continue to be fostered with the local primary school which is normally welcomed to the church for its Harvest Festival and Carol Services.

Helping those in need is a demonstration of our faith. As reported below in the Financial Review section, a highest ever total of almost £21,000 was given this year to external charities. It is encouraging that this level of support for others can be provided in the current economic climate. As well as this financial help, members of our congregation have continued to support the DENS Dacorum Foodbank with gifts of food and non-perishable items. Support has also been given to

the locally based People Not Borders, which worked to help refugees.

All Saints' is a "Fairtrade" church, and supports that cause by using Fairtrade tea and coffee. We have gained a "Bronze Award" as an Eco Church, and are progressing towards a "Silver Award".

The All-Saints' Friendship Club provides a varied programme of social and fund-raising events that reaches out beyond the congregation to the wider community. The net income of the club is donated annually to charitable causes, and is included within these accounts.

All Saints is a corporate member of the Churches' Mutual Credit Union, and has deposited £15,000 in a Corporate Savings Account primarily as a social investment.

Our church magazine is distributed bi-monthly to everyone on the Church Roll and is available in the church for visitors and users of the halls. The magazine keeps its readers informed of the important matters affecting our church and carries articles that help develop knowledge and trust in Jesus. It has been awarded the prize for "Clarity of the Christian Message" in a national competition.

Our website is at: <https://www.allsaintsberkhamsted.org.uk> - its primary purpose is to promote All Saints presence in Berkhamsted as a living, worshipping community with a distinctive ecumenical offering, welcoming people from all backgrounds and traditions. We would like to attract young families, as this is important in maintaining and growing a congregation for the future, as is making the church appear more open to people who are outside the usual Sunday congregations. Together with our Facebook group, the website also functions as a way for church members to keep in touch with us.

Ecumenical Relationships

Members of All Saints' have supported ecumenical events in the town including the Festival of Light with a Nativity Scene at the beginning of Advent and the monthly prayer breakfast held in churches around the town. Our minister meets with other clergy from the town 3 - 4 times a year and has participated in ecumenical services eg. to mark the death of Queen Elizabeth II.

Financial Review

2022/23 was the fifteenth complete year since we became a self-funding organisation in June 2008. Over that period, congregational giving to the General Fund has remained fairly constant at around £75,000 -£80,000, notwithstanding a reduced number of people. Hall hire income has recovered, post-pandemic, to £18,199 – its second highest figure. An unexpected energy support grant of £4,301 from the Circuit helped to take General Fund total income for 2022/23 to its highest ever of £101,488. Total expenditure from the General Fund was less than forecast, but at £73,805 was almost the same as in the previous year.

As well as meeting annually recurring expenditure, the General Fund has to be able to make transfers to provide most of the funding for the Special Projects Fund so that large and irregularly occurring expenditure on maintenance and improvements can be paid for. £13,000 was transferred in 2022/23 – equal to the average of annual transfers since 2008/09.

Special Projects Fund annual expenditure has averaged above £13,000 during the past fifteen years and has recently been at nearly £34,000 and over £29,000, but has been below average in the last two years. There are though several projects that now need progressing.

As explained in note 13 to the Accounts, the Roof Fund has been built up over the past 25 years in anticipation of the need to finance major expenditure on the roof. It is now expected that the complete replacement of the roof battens (and the fitting of insulation) will be carried out during 2023-24 at a cost of around £360,000 including VAT. Grants will be sought to augment the balance available in the Roof Fund.

Almost £75,000 was spent from the General and Special Projects Funds to provide Christian ministry from All Saints' Church. This included almost £42,400 for the Circuit Assessment, which

largely provides the stipends and housing for the clergy but which also supports other churches in the circuit.

Outward Giving from our General Fund to various charitable causes in 2022/23 was set at £7,500, being 10% of the total of the planned giving income, plate collections and gift-aid recovery in 2021/22. In addition, about £13,400 was raised for external causes through Special Appeals and by the Friendship Club, making the total given away the highest to date at just over £20,900. Names of the recipient causes and amounts given are shown on our website.

More detailed financial information can be found within the accounts that follow this report. The “Summary of Funds” note on the final two pages of the accounts provides a broad overview of our finances.

Reserves policy

Regular transfers are made from the General Fund into the designated Special Projects Fund to build up reserves there to cover major, non-routine, costs that are expected to arise. It has been Church Council policy to maintain a balance on its unrestricted General Fund that equates (if possible) to six months of the annual expenditure and transfers from that fund. The balance of £65,238 held in the General Fund at the year-end was above that target. Consideration is being given to increasing the “target” from six months in view of the increased dependency on a small number of donors for a significant proportion of regular income.

The policy for the designated Special Projects Fund has been to aim to hold the equivalent of around three years of average historical expenditure – ie around £40,000/£45,000. The Special Projects Fund balance at 31 August 2023 of £80,324 is currently in excess of that target. We have been unable to arrange for some items of expenditure from this fund, but now hope this will be dealt with within the next year or so. We are very conscious of the increasing age of the building and of much of its contents., and will be reviewing the target level for this fund.

It is our policy to invest our fund balances to minimise risk and therefore we normally only invest money in bank, or similar, deposit accounts. However, given the longer-term nature of the savings in the Roof Fund, this had been placed in The CBF Church of England Investment Fund Accumulation Shares that are invested mainly in equities, but this was moved to The CBF Church of England Deposit Fund in August 2023 to eliminate the risk of a decrease in value ahead of the anticipated expenditure.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and welcoming community it is, and who make a valuable contribution to our ministry and for keeping the church running.

Structure, governance and management

The method of appointment of Church Council members is set out in the Model Governing Documents (Constitution and Schedule) adopted on 13 January 2013. The membership of the Church Council consists of the minister, stewards and representatives elected by those members of the congregation who are on the Register of Members, and co-opted members who are nominated to represent particular groups or activities.

Those elected as trustees serve for three years, and those co-opted serve for one year. Both are then eligible for re-election or re-appointment. Covid-19 caused the cancellation of the Annual Congregational Meeting for 2020, and the postponement until November 2021 of the meeting that would have been held around March 2021 so, in accordance with the Constitution, those elected in 2019 are continuing in office until the Annual Congregational Meeting later this month.

All those who attend our services as members of the congregation are encouraged to be on the Register of Members and so become eligible to take a fuller part in the life of the church.

The Church Council members are responsible for making decisions on all matters of general concern and importance to the church including deciding on how the funds of the Church Council are to be spent.

The Church Council met six times during the year four times via “Zoom” and twice in person, including two short meetings in November to approve the Annual Report & Accounts and to deal with annual appointments and co-options. The level of attendance averaged 70%.

Given its wide responsibilities, the Church Council has a number of committees or groups each dealing with particular aspects of church life. These committees which include leadership, worship, outward giving, fabric and finance, are all responsible to the Church Council and report back to it regularly with their deliberations being received by the full Church Council for discussion and decision as necessary.

Administrative information

All Saints’ Church is situated in Shrublands Road, Berkhamsted HP4 3HY, which is also the correspondence address.

All Saints’ Church is an unincorporated charity. It was granted registered charity status on 31 July 2013, with registered number 1153162. Before then it was an excepted charity that did not need to register with the Charity Commission. The Charity Commission website shows the names of the present Trustees, and the Annual Reports & Accounts for the last five years.

All Saints has been an Anglican Methodist LEP since 1993, having shared the building with Berkhamsted Methodist Church from 1980. The land and building have been owned by Anglican Methodist Association (Berkhamsted) Ltd – a company limited by guarantee – since 1980. Prior to June 2008, when All Saints’ became a Single Congregation Local Ecumenical Partnership, that company had direct responsibility for the upkeep of the buildings and was funded equally by the Anglican Parish of Great Berkhamsted and by Berkhamsted Methodist Church. Since June 2008, this responsibility has been met by All Saints’ Church.

As well as its Constitution of 13 January 2013, All Saints’ Church is also affected by certain provisions in (i) the Memorandum & Articles of Association of Anglican Methodist Association (Berkhamsted) Ltd, dated 24 April 1980 (ii) the Conveyance of the church to Anglican Methodist Association (Berkhamsted) Ltd, dated 25 November 1980 (iii) the Sharing Agreement, dated 25 November 1980 (iv) the Pastoral Scheme of 2005 for the Berkhamsted Team Ministry, as revised.

Trustees’ financial responsibilities

We are required under charities legislation to prepare financial statements each year that give a true and fair view of the state of affairs of the church at the end of the financial year and of its income and expenditure for the same year. We confirm the financial statements comply with the statutory requirements, applicable accounting standards, statements of recommended practice and the constitution of the church.

In preparing these financial statements we are required to select suitable accounting policies and apply them consistently, make reasonable prudent judgements and estimates, state whether applicable accounting standards and statements of recommended practice have been followed and give details of any departures, and prepare the financial statements on a going concern basis unless, in our view, the charity will be unable to continue in operation.

We are also responsible for keeping proper accounting records, maintaining a satisfactory system of control over accounting records and transactions, safeguarding the charity’s assets, and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The members of the Church Council are the Trustees of the charity. The Church Council members who have served for all or for some of the period from 1 September 2022 until the date on which this report was approved were:

Ex Officio member:

The Revd Rachael Hawkins	minister / chair
--------------------------	------------------

Elected members:

Penny O'Neill	steward
David Pain	steward
Tracy Robinson	steward
Helen Temple	steward
Richard Hackworth	church representative
Margaret Ingram	church representative
Gill Lumb	church representative
Linda Morgan	church representative
Michael Robinson	church representative / treasurer
Kate Spall	church representative
Steve Spall	church representative
Keith Treves Brown	church representative

Nominated/co-opted members:

Barbara Conway	
Tracy Lerpiniere	to 20 November 2022
Chris Lumb	
Ivor Hancock	
Julie Wakely	from 20 November 2022
Jill Southgate	from 30 November 2022

Approved by the Church Council on 9 November 2023 and signed on its behalf by

The Revd Rachael Hawkins

All Saints' Church, Berkhamsted

Report of the Independent Examiner for the year ended 31 August 2023

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2023, which are set out on pages 8 to 18.

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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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.

Bianca Permal FCA

Chartered Accountant

Haines Watts (Berkhamsted) Ltd

4 Claridge Court

Lower Kings Road

Berkhamsted

Herts HP4 2AF

10 November 2023

All Saints' Church, Berkhamsted

Statement of Financial Activities (SOFA) for the year ended 31 August 2023

	Notes to the accounts	Unrestricted funds £	Restricted Funds £	Total 2022-23 £	Unrestricted funds £	Restricted Funds £	Total 2021-22 £
Income and Endowments from:							
Donations and legacies	4	77,356	11,095	88,451	86,767	11,610	98,377
Charitable activities	5	18,632	-	18,632	9,157	-	9,157
Other trading activities	6	-	3,320	3,320	-	2,803	2,803
Investments	7	3,244	124	3,368	720	79	799
Other	8	4,301	-	4,301	-	-	-
Total income & endowments		103,533	14,539	118,072	96,644	14,492	111,136
Expenditure on:							
Raising funds		-	1,394	1,394	-	1,106	1,106
Charitable activities:							
- circuit assessment		42,384	-	42,384	41,160	-	41,160
- repairs & maintenance of church property		14,152	-	14,152	12,244	-	12,244
- insurance & utilities		9,835	-	9,835	5,094	-	5,094
- grants & donations (outward giving)	17	7,500	13,447	20,947	7,700	13,092	20,792
- worship & outreach		3,878	-	3,878	4,348	-	4,348
- youth work		-	-	-	-	-	-
Other expenditure	10	600	-	600	3,075	-	3,075
Total expenditure		78,349	14,841	93,190	73,621	14,198	87,819
Gains/(Losses) on investments	13	3,329	-	3,329	(6,054)	-	6,054
Net income/(expenditure)		28,513	(302)	28,211	16,969	294	17,263
Transfers between funds	18	-	-	-	-	-	-
		28,513	(302)	28,211	16,969	294	17,263
Other recognised gains / (losses):		-	-	-	-	-	-
Net movement in funds		28,513	(302)	28,211	16,969	294	17,263
Reconciliation of funds:							
Total funds brought forward		417,634	8,502	426,136	400,665	8,208	408,873
Total funds carried forward		446,147	8,200	454,347	417,634	8,502	426,136

All Saints' Church, Berkhamsted

Balance Sheet as at 31 August 2023

	Notes	Unrestricted	Designated (Unrestricted)	Restricted	Totals 2023	Totals 2022
		£	£	£	£	£
Tangible Fixed Assets						
Investments	13	-	-	-	-	299,718
Total fixed assets		-	-	-	-	299,718
Current Assets						
Debtors and Prepayments	14	12,087	-	366	12,453	9,920
Cash at Bank and in hand	14	54,131	380,909	7,834	442,874	124,045
Total current assets		66,218	380,909	8,200	455,327	133,965
Creditors and Accruals (due in under 1 yr)	15	980	-	-	980	7,547
Net current assets (liabilities)		65,238	380,909	8,200	454,347	126,418
Total assets less current liabilities		65,238	380,909	8,200	454,347	426,136
Loans and creditors due after 1 year		-	-	-	-	-
Provisions for liabilities and charges		-	-	-	-	-
Net assets		65,238	380,909	8,200	454,347	426,136
Funds of the Church						
Unrestricted funds	18	65,238	380,909	-	446,147	417,634
Restricted funds	18	-	-	8,200	8,200	8,502
Total Funds		65,238	380,909	8,200	454,347	426,136

The notes on pages 10 to 18 form part of these Financial Statements

Accounts approved by the Church Council on 9 November 2023, and signed on its behalf by:

The Revd Rachael Hawkins

Michael Robinson

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2023

1. Basis of accounting

The financial statements have been prepared under the Charities Act 2011 in accordance with the Charities SORP (FRS 102), second edition October 2019 - "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". All Saints' Church meets the definition of a public benefit entity under FRS 102. It is exempt, by virtue of its size, to include a statement of cash flows in these financial statements.

2. Funds

The funds of the Church Council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church Council are shown as unrestricted funds. These include funds designated for a particular purpose by the Church Council. Funds that hold money received for a specific purpose are shown as restricted funds. Details of each material fund are disclosed in note 18 to these accounts.

General Fund

This is an unrestricted fund whose income is primarily from the regular giving by members of the congregation and from the hiring of the church halls. It pays annually recurring expenses, makes annual grants to external charities and transfers to the other unrestricted funds.

Special Projects Fund

This is a designated, unrestricted, fund to meet the cost of major non-routine repairs and improvements. In addition to annual transfers from the General Fund, the income of this fund includes legacies, in memoriam donations and grants (where applicable) from the Listed Places of Worship Grant Scheme.

Roof Fund

This is a designated, unrestricted, fund to accumulate money to meet the expected future cost of major work on the church roof. Its only income is any transfer of funds from the General Reserve, together with interest and growth in value of the investments. See also Notes 13 & 18.

Employment Fund

Now renamed, this is the surplus from the restricted Youth Work Fund, created in 2014/15, to finance the cost of employing a Youth and Families Worker on a two-year contract from 1 September 2015. The surplus in this fund may be used for other special projects. See also Notes 11 & 18.

Special Appeals Fund (including Friendship Club)

This is a restricted fund that holds money collected specifically for distribution to external charitable causes. The Friendship Club provides a varied programme of social and fund raising events that involves the wider community beyond the church congregation, and donates its annual surplus to charitable causes.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2023 (continued)

3. Accounting policies

Basis

These accounts have been prepared on the basis of historical cost, except that investments are shown at their market (selling) value at the end of the year, on the accruals basis to show a true and fair view of the Church's financial position and activities, as a going concern.

Income

Income is included in the Statement of Financial Activities (SOFA) when the Church becomes entitled to the resources, and the trustees are reasonably certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Expenditure

This is recognised when a liability is incurred, or a constructive obligation arises, that results in the payment being unavoidable. Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not under the legal or constructive obligation committing the Church to pay out resources.

Grants

Grants made by the Church from its own funds are recognised in full at the time of agreement or when the Church accepts that there is a legal or operational obligation to make the payment.

VAT

Since the Church is not VAT registered, all input VAT is charged with the expenses to which it refers.

Tangible fixed assets for use by the Church

All Saints' Church building and land is owned by the Anglican Methodist Association (Berkhamsted) Ltd, and accordingly is not included in these accounts. The Church Council has maintenance responsibility for this consecrated property and for ensuring that it is adequately insured. The building and contents are currently insured for up to £8.9m. The property has to be professionally inspected every 5 years, the last such quinquennial report was issued in March 2020. All expenditure incurred on the building and contents, whether maintenance or improvement, is written off in these accounts.

Covid-19 and Going Concern basis of the accounts

The principal financial effect of the Covid-19 pandemic from March 2020 until August 2021 was an almost total loss of income from hall hire, which was partially offset by reductions in some costs. Most of the congregational giving to the church has been by monthly bank standing order, and that level of giving has been maintained. Hall hire income returned to its previous high level during 2022/23. These accounts show General Fund total income at its highest ever level, albeit aided by an energy support grant from the circuit, and with total expenditure similar to previous years.

A forecast for the current year (to 31 August 2024) has been prepared which shows the total income of the General Fund at almost £100,000 and total expenditure at around £84,000. That would allow a transfer to Special Projects Fund at the historical average level whilst maintaining or increasing the General Fund reserves.

As indicated in note 13, it is anticipated that major repairs to the roof will be carried out later in 2023/24. The likely cost is expected to be covered by the Roof Fund together with grants, with the latter freeing some of the Rood Fund for other purposes.

The amount of General Fund reserves at 31 August 2023 and the reserves in the two designated funds are such that the members of the Church Council (as Trustees) believe that the church will be able to continue to operate for the foreseeable future.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2023 (continued)

4. Donations and legacies	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Planned giving (Stewardship)	59,454	-	59,454	59,425
Collections (including Messy Church)	534	-	534	911
Gift Aid & GASDS on all above	14,608	-	14,608	14,689
	74,596	-	74,596	75,025
Donations (including Gift Aid)	2,760	11,095	13,855	13,352
Legacies & in memoriam donations	-	-	-	10,000
Total	77,356	11,095	88,451	98,377
5. Charitable activities	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Fees	433	-	433	-
Hall lettings	18,199	-	18,199	9,157
Total	18,632	-	18,632	9,157
6. Other trading activities	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Fund raising by Friendship Club	-	3,320	3,320	2,803
Total	-	3,320	3,320	2,803
7. Investment income	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Bank interest	3,229	124	3,353	799
Dividend on CMCU deposit	15	-	15	-
Total	3,244	124	3,368	799
8. Other	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Listed Place of Worship Grant Scheme	-	-	-	-
Energy Support Grant from Circuit	4,301	-	4,301	-
Insurance claim	-	-	-	-
Total	4,301	-	4,301	-

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2023 (continued)

	year ended 31 August	
	2023	2022
9. Payments to Trustees		
No payments made to trustees in respect of remuneration or benefits.		
No trustee expenses were incurred.		
10. Other expenditure		
Independent examiner's fees for reporting on the accounts	600	491
Other fees paid to the independent examiner	-	-
Administration - salary and other costs	-	2,584
	<u>£ 600</u>	<u>3,075</u>
11. Paid employees		
Staff costs incurred during the year were:		
Gross salary	-	2,170
Employer's National Insurance costs (less offset from Employment Allowance)	-	-
Employer's contributions to Defined Contribution Pension Scheme	-	-
Other forms of benefit (accommodation & council tax)	-	-
Total staff costs	<u>£ -</u>	<u>2,170</u>
Average number of staff employed during the year:	<u>nil</u>	<u>one</u>

The staff costs relate to the employment until 31 January 2022 of a part-time Administrative Assistant. All holiday entitlement was taken during the financial year.

The information shown above in this Note discloses that there were no employees who received employee benefits (excluding employer pension costs) of more than £60,000.

12. Related party transactions

Related parties are those persons or entities that are closely connected to the reporting charity or its trustees. Certain transactions with related parties have to be disclosed in the accounts.

Related parties include a charity's trustees and their close family. Donations to the charity made by the trustees (the members of the Church Council) and their family members are typical of donations made by the church congregation as a whole, and no conditions were attached that would, or might, require the charity to alter significantly the nature of its existing activities. The aggregate total of such donations was £25,372 (2022 - £22,440), excluding those to Special Appeals Fund for external causes. No trustees have any financial interests in any assets or business transactions of the charity.

As shown in these accounts: All Saints' Church pays a circuit assessment to the West Hertfordshire and Borders Methodist Circuit, that pays the stipends and certain expenses of ministers in the circuit including Revd Rachael Hawkins who is a member of the Church Council. The Circuit has paid an energy support grant to All Saints' Church limiting the increase in its energy costs to 5% above the preceding year.

All Saints' Church Council appoints some of the members of Anglican Methodist Association (Berkhamsted) Ltd that owns the All Saints' Church building and land. No rent is payable to the company, but the Church Council is responsible for the upkeep of the property.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2023(continued)

13. Investments / Roof Fund

The investments were the assets of the Roof Fund (a designated fund). The Roof Fund was established in 1998 to help meet the expected cost of renewing the roof of All Saints' Church. Originally, there were two separate funds, one held by the Anglican Parish of Great Berkhamsted and the other by Berkhamsted Methodist Church. These funds were merged after June 2008, when All Saints' became a single congregation local ecumenical partnership, and subsequent additions were made by transfer from All Saints' General Fund. As it appeared likely that the repair work would be carried out within the next 12 months, the investments were sold in August 2023 to eliminate the risk of a decrease in value. The resulting proceeds have been placed in an instant access interest-bearing deposit account.

Analysis of Roof Fund movements

	year ended 31 August	
	2023	2022
	£	£
Carrying (market) value at beginning of year:		
The CBF Church of England Investment Fund Accumulation Shares	299,718	305,772
Add: additions to investments at cost	-	-
transfer from General Fund	-	-
	299,718	305,772
Gain on sale of shares	3,329	-
Loss on year-end revaluation	-	(6,054)
	303,047	-
Transfer to deposit fund	303,047	-
less: Professional fees re roof	(3,414)	-
add: Interest	952	-
	300,585	299,718
Roof Fund balance at end of year	300,585	299,718

held at year-end in:

2023 - The CBF Church of England Deposit Fund

2022 - The CBF Church of England Investment Fund Accumulation Shares (cost £151,465)

Expected post-balance sheet event re roof repair

At 31 August 2023, discussions were in progress with roofing and scaffolding contractors, professional advisors and with the Diocese of St Albans with a view to having the roof battens (from which the roof tiles hang) renewed within the following twelve months. The estimated total cost at that date was approximately £300,000 plus VAT. All Saints' Church is a listed building so it is eligible for grants under the Listed Places of Worship Grant Scheme. Such grants should be equal to the cost of VAT incurred on the expenditure on repairs to the roof. Other grants will also be sought.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2023 (continued)

		year ended 31 August	
		2023	2022
		£	£
14. Analysis of current assets			
Debtors and prepayments			
Prepaid expenses		3,536	3,744
Accrued income - gift aid recovery		5,469	5,390
Accrued income - interest		1,552	740
Other debtors		1,896	46
Total debtors and prepayments		12,453	9,920
Analysis of cash at bank			
Corporate Savings Account with Churches Mutual Credit Union (up to 60 day notice)		15,375	15,359
CAF Bank (instant access)		16,881	30,629
The CBF Church of England Deposit Fund (instant access)		409,306	-
Redwood Bank (35 days notice)		-	77,086
Lloyds & Nat West		1,312	971
Total Cash and Bank		442,874	124,045
15. Analysis of current liabilities			
Trade Creditors		-	-
Accruals		980	1,271
Other Creditors		-	-
Deferred income (grant received in advance)		-	6,276
Total Current Liabilities		980	7,547
16. Capital commitments and contingent liabilities			
At 31st August 2023 (& 2022):			
- there were no capital commitments, but see "Expected post-balance sheet event"			
Note 13 on previous page			
- there were no contingent liabilities			
17. Grants & donations (Outward Giving)			
from General Fund income		7,500	7,700
from Special Appeals Fund (Friendship Club)		1,720	1,595
from Special Appeals Fund (donations)		11,727	11,497
overall total		20,947	20,792

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2023 (continued)

18. Detailed analysis of individual fund movements

year ended 31 August 2023

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
General Fund	50,555	101,488	(73,805)	-	(13,000)	65,238
Special Projects Fund	67,361	1,093	(1,130)	-	13,000	80,324
Roof Fund	299,718	952	(3,414)	3,329	-	300,585
Totals	417,634	103,533	(78,349)	3,329	-	446,147

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
Employment Fund	7,567	124	-	-	-	7,691
Special Appeals Fund	935	14,415	(14,841)	-	-	509
Totals	8,502	14,539	(14,841)	-	-	8,200

year ended 31 August 2022

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Revaluation gain/(loss)	Transfers	Closing Balance
General Fund	49,906	86,120	(73,471)	-	(12,000)	50,555
Special Projects Fund	44,987	10,524	(150)	-	12,000	67,361
Roof Fund	305,772	-	-	(6,054)	-	299,718
Totals	400,665	96,644	(73,621)	(6,054)	-	417,634

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Revaluation gain/(loss)	Transfers	Closing Balance
Employment Fund	7,488	79	-	-	-	7,567
Special Appeals Fund	720	14,413	(14,198)	-	-	935
Totals	8,208	14,492	(14,198)	-	-	8,502

Fund transfers:

Funds are transferred annually from the General Fund to the Special Projects Fund for future "one-off" items of major maintenance, renewal or improvement. Similarly, annual transfers have been made from the General Fund to the Roof Fund in order to try to accumulate sufficient funds to meet the future cost of major roof repairs. The £600 (2022 - £400) transferred from the Friendship Club to the General Fund to cover the use of the church hall is treated as a cost of fund raising and as a donation received.

Employment Fund (formerly Youth Work Fund)

The balance on this fund is available for paying for part of the cost of employing a church administrator which is under active consideration..

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2023 (continued)

19a. Summary of Funds

		----- year ended 31 August 2023 -----					ALL FUNDS (total)
		General Fund (unrestricted)	Special Projects Fund (designated)	Roof Fund (designated)	Employment Fund (restricted)	Special Appeals Fund (restricted)	
		£	£	£	£	£	£
Statement of Financial Activities:							
Income from:							
Planned Giving (Stewardship)		59,454	-	-	-	-	59,454
Collections (including Messy Church)		534	-	-	-	-	534
- Gift Aid on above		14,608	-	-	-	-	14,608
<i>sub-total</i>		74,596	-	-	-	-	74,596
Donations		2,456	-	-	-	9,313	11,769
- Gift Aid on donations		304	-	-	-	1,782	2,086
Grants		4,301	-	-	-	-	4,301
Hall hire		18,199	-	-	-	-	18,199
Fund raising		-	-	-	-	3,320	3,320
Chuckles Toddler Group		-	-	-	-	-	-
Fees		433	-	-	-	-	433
Legacies & in memoriam donations		-	-	-	-	-	-
- Gift Aid on in memoriam donations		-	-	-	-	-	-
Interest		1,199	1,093	952	124	-	3,368
<i>total income</i>		101,488	1,093	952	124	14,415	118,072
Expenditure on:							
Circuit assessment		42,384	-	-	-	-	42,384
Repairs & maintenance of church property		9,608	1,130	3,414	-	-	14,152
Insurance & utilities		9,835	-	-	-	-	9,835
Worship & outreach		3,878	-	-	-	-	3,878
Outward giving		7,500	-	-	-	13,447	20,947
Fund raising		-	-	-	-	1,394	1,394
Administration		-	-	-	-	-	-
Independent examination		600	-	-	-	-	600
<i>total expenditure</i>		73,805	1,130	3,414	-	14,841	93,190
Gain on sale of investments		-	-	3,329	-	-	3,329
Net income / (expenditure)		27,683	(37)	867	124	(426)	28,211
Transfers between funds		(13,000)	13,000	-	-	-	-
Net increase / (decrease) in funds		14,683	12,963	867	124	(426)	28,211
Funds brought forward at 1 September 2022		50,555	67,361	299,718	7,567	935	426,136
Funds carried forward at 31 August 2023		65,238	80,324	300,585	7,691	509	454,347
Balance Sheet:							
	note	£	£	£	£	£	£
Investments	13	-	-	-	-	-	-
CMCU deposit	14	15,375	-	-	-	-	15,375
Bank balances	14	38,756	80,324	300,585	7,691	143	427,499
Debtors, pre-paid expenses & accrued income	14	12,087	-	-	-	366	12,453
Creditors, accrued expenses & deferred income	15	(980)	-	-	-	-	(980)
Net assets at 31 August 2023		65,238	80,324	300,585	7,691	509	454,347

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2023 (continued)

19b. Summary of Funds

----- year ended 31 August 2022 -----						
	General Fund	Special Projects Fund	Roof Fund	Employment Fund	Special Appeals Fund	ALL FUNDS
	(unrestricted)	(designated)	(designated)	(restricted)	(restricted)	(total)
Statement of Financial Activities:	£	£	£	£	£	£
Income from:						
Planned Giving (Stewardship)	59,425	-	-	-	-	59,425
Plate collections (including Messy Church)	911	-	-	-	-	911
- Gift Aid on above	14,689	-	-	-	-	14,689
<i>sub-total</i>	75,025	-	-	-	-	75,025
Donations	1,742	-	-	-	9,411	11,153
- Gift Aid on donations	-	-	-	-	2,199	2,199
Grants	-	-	-	-	-	-
Hall hire	9,157	-	-	-	-	9,157
Fund raising	-	-	-	-	2,803	2,803
Chuckles Toddler Group	-	-	-	-	-	-
Fees	-	-	-	-	-	-
Legacies & in memoriam donations	-	10,000	-	-	-	10,000
- Gift Aid on in memoriam donations	-	-	-	-	-	-
Interest	196	524	-	79	-	799
<i>total income</i>	86,120	10,524	-	79	14,413	111,136
Expenditure on:						
Circuit assessment	41,160	-	-	-	-	41,160
Repairs & maintenance of church property	12,244	-	-	-	-	12,244
Insurance & utilities	5,094	-	-	-	-	5,094
Worship & outreach	4,198	150	-	-	-	4,348
Outward giving	7,700	-	-	-	13,092	20,792
Fund raising	-	-	-	-	1,106	1,106
Administration	2,584	-	-	-	-	2,584
Independent examination	491	-	-	-	-	491
<i>total expenditure</i>	73,471	150	-	-	14,198	87,819
Gain (loss) on investments	-	-	(6,054)	-	-	(6,054)
Net income / (expenditure)	12,649	10,374	(6,054)	79	215	17,263
Transfers between funds	(12,000)	12,000	-	-	-	-
Net increase / (decrease) in funds	649	22,374	(6,054)	79	215	17,263
Funds brought forward at 1 September 2021	49,906	44,987	305,772	7,488	720	408,873
Funds carried forward at 31 August 2022	50,555	67,361	299,718	7,567	935	426,136
Balance Sheet:	note	£	£	£	£	£
Investments	13	-	-	299,718	-	299,718
CMCU deposit	14	15,359	-	-	-	15,359
Bank balances	14	26,809	67,361	-	13,843	108,686
Debtors, pre-paid expenses & accrued income	14	9,658	-	-	262	9,920
Creditors, accrued expenses & deferred income	15	(1,271)	-	-	(6,276)	(7,547)
Net assets at 31 August 2022		50,555	67,361	299,718	7,567	426,136

ALL SAINTS' CHURCH, BERKHAMSTED

England & Wales - Charity number 1153162

Accounts

All Saints' Church, Berkhamsted



Annual Report of the Church Council (Trustees' Annual Report) and Accounts for the year ended 31 August 2022

All Saints' Church, Berkhamsted

a Single Congregation Anglican Methodist Local Ecumenical Partnership

Report of the Church Council for the year ended 31 August 2022



Aims and Purposes

All Saints' Church aims to advance the Christian faith in the town of Berkhamsted and surrounding area.

Objectives and Activities

When planning activities for the year, the minister and the Church Council have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

In achieving its purpose, All Saints' engages in a range of activities, including:

- the celebration of public worship
- the teaching of the Christian faith
- pastoral work, including visiting the sick and the bereaved
- the provision of facilities with a Christian ethos for the local community
- the support of other charities in the UK and overseas

To facilitate this work, it is important that the fabric of All Saints' Church and Halls is maintained. Ultimate responsibility for the maintenance of the Church and Halls complex of All Saints', a Grade II Listed Building (ID number 1075267), lies with the Anglican Methodist Association (Berkhamsted) Ltd that owns the property. All Saints' Council, funded directly by the All Saints' congregation, has day-to-day responsibility for this upkeep as well as for the work of the church generally.

Impact of the Covid-19 pandemic

In common with all churches, official guidance has meant that our activities and finances were impacted by the measures designed to slow the spread of Covid-19. The church was closed for most of the financial year 2020/21, with services on Sundays mainly being online worship via Zoom. The halls were closed for hiring and for church activities. Our foodbank collection for DENS had to cease too.

As from the last Sunday in August 2021, all services have been back in church. Most of these were available on Zoom as well, with a transfer to YouTube being under consideration as this is thought to be more accessible for the community around us. Attendance in church on Sundays has not yet returned to previous levels, with a proportion of the congregation joining online from home. Tuesday morning attendance has returned to normal.

Financially we have not been too badly affected. A high proportion of the giving from our congregation was, and still is, coming by way of bank standing orders. Hall hire income is forecast to return to pre-pandemic levels this financial year, with earlier shortfalls partially offset by cost savings. Note 3 to the attached accounts provides some further information on the impact of these changes on our finances.

The following sections of this report should be read in the light of this section, as some of the normal activities have been affected.

Achievements and Performance

Worship and Prayer

The Leadership Team at All Saints normally meets monthly and its discussions include the pattern and leadership of services, and the development of our worship in the future. We feel it important that worship reflects the traditions from which we have come. This provides variety in our worship within a framework of being recognisably "All Saints".

The principal Sunday morning service is either Holy Communion or Morning Worship, led by Methodist or Anglican clergy and/or lay people. In addition, the bi-monthly Sunday afternoon Meditative Service gives a space for peaceful reflection. A monthly “Messy Church” is held on Sunday afternoons, for families who cannot get to church in the mornings and to reach out to the wider community.

Evening Prayer on Fridays provides a quiet and intimate opportunity for worship. A Tuesday morning Eucharist is held at All Saints led by clergy from St Peter’s Church. Other services and prayer days are held to mark special occasions – for example during Holy Week, on All Saints’ Day, and around Christmas.

There were 93 people on the Register of Members at 31 August 2022 compared to 94 a year earlier. Two new names were added, and there were three deaths.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God’s blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God’s keeping. In addition, those recently bereaved were invited to our annual Service of Thanksgiving for the lives of those who had died.

Wider Church links

All Saints’ is a Single Congregation Anglican/Methodist Local Ecumenical Partnership. Through its Anglican connections it is part of the Diocese of St Albans and of the Parish of Great Berkhamsted (with St Peter’s Church). Through its Methodist connections it is part of the Bedfordshire, Essex and Hertfordshire District and of the West Hertfordshire and Borders Circuit (circuit number 34/14).

Four members of the Church Council were members of the West Hertfordshire and Borders Circuit Meeting, two were members of Berkhamsted Team Council, and one was a member of the Parochial Church Council of Great Berkhamsted. We continue to have a member of the Church Council serving as a trustee of The Way Inn Christian Centre Trust in Berkhamsted. These contacts and activities provided the Church Council with important links with the parish and the wider structures of the church.

We continued to welcome the Revd Stuart Owen, from St Peter’s Church and Team Rector in the Berkhamsted Team Ministry, to preside at the Eucharist on Tuesday mornings.

Church & Halls

The church is normally open most days for private prayer and calm for anyone in the local community. We are grateful to those on the rota for the daily opening and closing of the church.

The children’s area set up at the front of the church with suitable furnishings and activities has been popular with parents of young children.

The upper and lower halls are used by many groups within the local community – including Guides, Brownies & Rainbows, WI and Gateway Club. We continue to maintain the property in an effort to make the premises welcoming.

Pastoral Care

Our “Chuckles” Toddler Group, which had run for over 20 years, was closed since the start of the pandemic. As it was not be possible to re-open in its previous format, it is now replaced with “Coffee, Chat and Play” – where everyone of any age is warmly invited to enjoy a cup of coffee/tea and conversation on Tuesday mornings from 10am. There are activities available for younger visitors, and singing or a story in the church at 11am for those who would like to join in.

Under our Pastoral Care Scheme, our one-to-one visitors keep in touch with those who are unable to attend church due to sickness or age. In addition, our minister visits all church members who are in hospital. These visitors have attended training courses.

Mission and Evangelism

Links continue to be fostered with the local primary school which is normally welcomed to the church for its Harvest Festival and Carol Services.

Helping those in need is a demonstration of our faith. As reported below in the Financial Review section, a total of almost £21,000 was given this year to external charities. It is encouraging that this level of support for others can be provided in the current economic climate. As well as this financial help, members of our congregation have continued to support the DENS Dacorum Foodbank with gifts of food and non-perishable items. Support has also been given to the locally based People Not Borders, which worked to help refugees.

All Saints' is a "Fairtrade" church, and supports that cause by using Fairtrade tea and coffee.

The All Saints' Friendship Club provides a varied programme of social and fund raising events that reaches out beyond the congregation to the wider community. The net income of the club is donated annually to charitable causes, and is included within these accounts.

All Saints is a corporate member of the Churches' Mutual Credit Union, and has deposited £15,000 in a Corporate Savings Account primarily as a social investment.

Our church magazine is distributed bi-monthly to everyone on the Church Roll and is available in the church for visitors and users of the halls. The magazine keeps its readers informed of the important matters affecting our church and carries articles that help develop knowledge and trust in Jesus. It has been awarded the prize for "Clarity of the Christian Message" in a national competition.

Our website is at: <https://www.allsaintsberkhamsted.org.uk> - its primary purpose is to promote All Saints' presence in Berkhamsted as a living, worshipping community with a distinctive ecumenical offering, welcoming people from all backgrounds and traditions. We seek in particular to attract young families, as this is important in maintaining and growing a congregation for the future, as is making the church appear more open to people who are outside the usual Sunday congregations. Together with our Facebook group, the website also functions as a way for church members to keep in touch with us.

Our former Youth & Families Worker, shared with St Mary's Church, left at 31 August 2017 at the end of her two-year contract. We are very conscious of the need to continue to engage more with young people, but plans to employ a full-time Children and Families Worker to be shared with another church have been disrupted by Covid. Most of the funding for this was in place to cover a projected three-year contract, but is now likely to require modification and renewal.

Ecumenical Relationships

Members of All Saints' have supported ecumenical events in the town including the Festival of Light with a Nativity Scene at the beginning of Advent and the monthly prayer breakfast held in churches around the town.

Financial Review

2021/22 was the fourteenth complete year since we became a self-funding organisation in June 2008. Over most of that period, the total income of the General Fund had remained almost constant around £93,000, whilst expenditure had increased by about 10%, to around £1,500 per week. However, the financial effect of the Covid-19 pandemic was an almost total loss of hall hire income from March 2020 until August 2021, partially offset by reductions in

some costs - including lighting, heating, and repairs. Most of the congregational giving to the church has been by monthly bank standing order, and the level of giving was maintained. Hall hire income returned to around two-thirds of its previous level during 2021/22. These accounts show the General Fund income for 2021/22 being some £8,000 lower than the £94,000 average of the three years to 31 August 2019, and expenditure lower by about £4,000.

As well as meeting annually recurring expenditure, the General Fund has to be able to make transfers to provide most of the funding for the Special Projects Fund so that large and irregular items of expenditure can be incurred and paid for. £12,000 was transferred in 2021/22.

Special Projects Fund expenditure has averaged around £15,000 per annum over the past fourteen years, but was at its lowest level in 2021/22. The replacement of the halls heating is currently under consideration, to be funded by the legacy received.

After increasing in value by almost £70,000 over the previous two years, the value of the Roof Fund investments has now decreased by £6,000. Their value still exceeds the latest estimate of future costs, and no further investment was again made this year. The repair work during 2020/21 indicated that the need for complete replacement of the roof battens is likely to be necessary sooner than was forecast in the last quinquennial inspection. Further guidance is awaited from our surveyor, together with specifications and estimates.

Over £73,000 was spent from the General and Special Projects Funds to provide Christian ministry from All Saints' Church. This included almost £41,200 for the Circuit Assessment, which largely provides the stipends and housing for the clergy but which also supports other churches in the circuit.

Outward Giving from our General Fund to various charitable causes in 2021/22 was set at £7,700, being 10% of the total of the planned giving income, plate collections and gift-aid recovery in 2020/21. In addition, about £13,100 was raised for external causes through Special Appeals and by the Friendship Club, making the total given away almost £20,800. Names of the recipient causes and amounts given are shown on our website.

More detailed financial information can be found within the accounts that follow this report. The "Summary of Funds" note on the final pages of the accounts provides a broad overview of our finances.

Reserves policy

Regular transfers are made from the General Fund into the designated Special Projects Fund and, as necessary, into the Roof Fund to build up reserves there to cover major, non-routine, costs that are expected to arise. It is Church Council policy to maintain a balance on its unrestricted General Fund that equates (if possible) to six months of the annual expenditure and transfers from that fund. The balance of £50,555 held in the General Fund at the year-end was slightly above that target.

The policy for the Special Projects Fund is to aim to hold the equivalent of around two to three years of average historical expenditure – ie around £30,000 to £45,000. The Special Projects Fund balance at 31 August 2022 of £67,361 is currently in excess of that target range.

It is our policy to invest our fund balances to minimise risk and therefore we normally only invest money in bank, or similar, deposit accounts. However, given the longer-term nature of the savings in the Roof Fund, this has been placed in The CBF Church of England Investment Fund Accumulation Shares that are invested mainly in equities but also in fixed interest securities, property, and other assets.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and welcoming community it is, and who make a valuable contribution to our ministry and for keeping the church running.

Structure, governance and management

The method of appointment of Church Council members is set out in the Model Governing Documents (Constitution and Schedule) adopted on 13 January 2013. The membership of the Church Council consists of the minister, stewards and representatives elected by those members of the congregation who are on the Register of Members, and co-opted members who are nominated to represent particular groups or activities.

Those elected as trustees serve for three years, and those co-opted serve for one year. Both are then eligible for re-election or re-appointment. Covid-19 caused the cancellation of the Annual Congregational Meeting for 2020, and the postponement until November 2021 of the meeting that would have been held around March 2021 so, in accordance with the Constitution, those due for re-election or co-option continued in office.

All those who attend our services as members of the congregation are encouraged to be on the Register of Members and so become eligible to take a fuller part in the life of the church.

The Church Council members are responsible for making decisions on all matters of general concern and importance to the church including deciding on how the funds of the Church Council are to be spent.

The Church Council met six times during the year via “Zoom”, including two short meetings in November to approve the Annual Report & Accounts and to deal with annual appointments and co-options. The level of attendance averaged 69%.

Given its wide responsibilities, the Church Council has a number of committees or groups each dealing with particular aspects of church life. These committees which include leadership, worship, outward giving, fabric and finance, are all responsible to the Church Council and report back to it regularly with their deliberations being received by the full Church Council for discussion and decision as necessary.

Administrative information

All Saints' Church is situated in Shrublands Road, Berkhamsted HP4 3HY, which is also the correspondence address.

All Saints' Church is an unincorporated charity. It was granted registered charity status on 31 July 2013, with registered number 1153162. Before then it was an excepted charity that did not need to register with the Charity Commission. The Charity Commission website shows the names of the Trustees, and the Annual Reports & Accounts for the years to 31 August 2017 and onwards.

All Saints has been an Anglican Methodist LEP since 1993, having shared the buildings with Berkhamsted Methodist Church from 1980. The land and buildings have been owned by Anglican Methodist Association (Berkhamsted) Ltd – a company limited by guarantee – since 1980. Prior to June 2008, when All Saints' became a Single Congregation Local Ecumenical Partnership, that company had direct responsibility for the upkeep of the buildings and was funded equally by the Anglican Parish of Great Berkhamsted and by Berkhamsted Methodist Church. Since June 2008, this responsibility has been met by All Saints' Church.

As well as its Constitution of 13 January 2013, All Saints' Church is also affected by certain provisions in (i) the Memorandum & Articles of Association of Anglican Methodist Association

(Berkhamsted) Ltd, dated 24 April 1980 (ii) the Conveyance of the church to Anglican Methodist Association (Berkhamsted) Ltd, dated 25 November 1980 (iii) the Sharing Agreement, dated 25 November 1980 (iv) the Pastoral Scheme of 2005 for the Berkhamsted Team Ministry, as revised.

The members of the Church Council are the Trustees of the charity. The Church Council members who have served for all or for some of the period from 1 September 2021 until the date on which this report was approved were:

Ex Officio member:

The Revd Rachael Hawkins	minister / chair
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Elected members:

Penny O'Neill	steward
David Pain	steward
Tracy Robinson	steward
Helen Temple	steward
Richard Hackworth	church representative
Margaret Ingram	church representative
Gill Lumb	church representative
Linda Morgan	church representative
Michael Robinson	church representative / treasurer
Kate Spall	church representative
Steve Spall	church representative
Keith Treves Brown	church representative

Nominated/co-opted members:

Barbara Conway	
Tracy Lerpiniere	
Chris Lumb	
Ida Rance	to 28 November 2021
Ivor Hancock	from 16 March 2022

Trustees' financial responsibilities

We are required under charities legislation to prepare financial statements each year that give a true and fair view of the state of affairs of the church at the end of the financial year and of its income and expenditure for the same year. We confirm the financial statements comply with the statutory requirements, applicable accounting standards, statements of recommended practice and the constitution of the church.

In preparing these financial statements we are required to select suitable accounting policies and apply them consistently, make reasonable prudent judgements and estimates, state whether applicable accounting standards and statements of recommended practice have been followed and give details of any departures, and prepare the financial statements on a going concern basis unless, in our view, the charity will be unable to continue in operation.

We are also responsible for keeping proper accounting records, maintaining a satisfactory system of control over accounting records and transactions, safeguarding the charity's assets, and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Church Council on 10 November 2022 and signed on its behalf by

The Revd Rachael Hawkins

All Saints' Church, Berkhamsted

Report of the Independent Examiner for the year ended 31 August 2022

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2022, which are set out on pages 8 to 18.

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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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.

Shaun Brownsmith FCA

Chartered Accountant

Haines Watts (Berkhamsted) Ltd

4 Claridge Court

Lower Kings Road

Berkhamsted

Herts HP4 2AF

11 November 2022

All Saints' Church, Berkhamsted

Statement of Financial Activities (SOFA) for the year ended 31 August 2022

	Notes to the accounts	Unrestricted funds £	Restricted Funds £	Total 2021-22 £	Unrestricted funds £	Restricted Funds £	Total 2020-21 £
Income and Endowments from:							
Donations and legacies	4	86,767	11,610	98,377	78,866	7,391	86,257
Charitable activities	5	9,157	-	9,157	1,530	-	1,530
Other trading activities	6	-	2,803	2,803	-	-	-
Investments	7	720	79	799	577	83	660
Other	8	-	-	-	1,040	-	1,040
Total income & endowments		96,644	14,492	111,136	82,013	7,474	89,487
Expenditure on:							
Raising funds		-	1,106	1,106	-	-	-
Charitable activities:							
- circuit assessment		41,160	-	41,160	40,944	-	40,944
- repairs & maintenance of church property		12,244	-	12,244	33,550	-	33,550
- insurance & utilities		5,094	-	5,094	3,216	-	3,216
- grants & donations (outward giving)	17	7,700	13,092	20,792	8,600	6,816	15,416
- worship & outreach		4,348	-	4,348	3,757	-	3,757
- youth work		-	-	-	-	-	-
Other expenditure	10	3,075	-	3,075	6,211	-	6,211
Total expenditure		73,621	14,198	87,819	96,278	6,816	103,094
Gains/(Losses) on investments	13	(6,054)	-	(6,054)	53,201	-	53,201
Net income/(expenditure)		16,969	294	17,263	38,936	658	39,594
Transfers between funds	18	-	-	-	-	-	-
		16,969	294	17,263	38,936	658	39,594
Other recognised gains / (losses):		-	-	-	-	-	-
Net movement in funds		16,969	294	17,263	38,936	658	39,594
Reconciliation of funds:							
Total funds brought forward		400,665	8,208	408,873	361,729	7,550	369,279
Total funds carried forward		417,634	8,502	426,136	400,665	8,208	408,873

All Saints' Church, Berkhamsted

Balance Sheet as at 31 August 2022

	Notes	Unrestricted	Designated (Unrestricted)	Restricted	Totals 2022	Totals 2021
		£	£	£	£	£
Tangible Fixed Assets						
Investments	13	-	299,718	-	299,718	305,772
Total fixed assets		-	299,718	-	299,718	305,772
Current Assets						
Debtors and Prepayments	14	9,658	-	262	9,920	10,592
Cash at Bank and in hand	14	42,168	67,361	14,516	124,045	99,456
Total current assets		51,826	67,361	14,778	133,965	110,048
Creditors and Accruals (due in under 1 yr)	15	1,271	-	6,276	7,547	6,947
Net current assets (liabilities)		50,555	67,361	8,502	126,418	103,101
Total assets less current liabilities		50,555	367,079	8,502	426,136	408,873
Loans and creditors due after 1 year		-	-	-	-	-
Provisions for liabilities and charges		-	-	-	-	-
Net assets		50,555	367,079	8,502	426,136	408,873
Funds of the Church						
Unrestricted funds	18	50,555	367,079	-	417,634	400,665
Restricted funds	18	-	-	8,502	8,502	8,208
Total Funds		50,555	367,079	8,502	426,136	408,873

The notes on pages 10 to 18 form part of these Financial Statements

Accounts approved by the Church Council on 10 November 2022, and signed on its behalf by:

The Revd Rachael Hawkins

Michael Robinson

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2022

1. Basis of accounting

The financial statements have been prepared under the Charities Act 2011 in accordance with the 2014 version of "Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102) applicable in the UK (effective from 1 January 2015)" – the Charities SORP (FRS 102), as amended by Update Bulletins 1 and 2. All Saints' Church meets the definition of a public benefit entity under FRS 102. It is exempt, by virtue of its size, to include a statement of cash flows in these financial statements.

2. Funds

The funds of the Church Council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church Council are shown as unrestricted funds. These include funds designated for a particular purpose by the Church Council. Funds that hold money received for a specific purpose are shown as restricted funds. Details of each material fund are disclosed in note 18 to these accounts.

General Fund

This is an unrestricted fund whose income is primarily from the regular giving by members of the congregation and from the hiring of the church halls. It pays annually recurring expenses, makes annual grants to external charities and transfers to the other unrestricted funds.

Special Projects Fund

This is a designated, unrestricted, fund to meet the cost of major non-routine repairs and improvements. In addition to annual transfers from the General Fund, the income of this fund includes legacies, in memoriam donations and grants (where applicable) from the Listed Places of Worship Grant Scheme.

Roof Fund

This is a designated, unrestricted, fund to accumulate money to meet the expected future cost of major work on the church roof. Its only income is any transfer of funds from the General Reserve, together with growth in value of the investments. See also Notes 13 & 18.

Youth Work Fund

This is a restricted fund, created in 2014/15, to finance the cost of employing a Youth and Families Worker on a two-year contract from 1 September 2015. The Youth & Families Worker's time was shared equally with St Mary's Church, Northchurch, as were the employment, accommodation and joint operational costs. All Saint's share of the cost of this two-year project was financed by donations from the congregation and by grants from the Methodist Circuit and Methodist District. The surplus in this fund may be used for other special projects, including the costs of the planned recruitment of a Children and Families Worker. See also Notes 11 & 18.

Special Appeals Fund (including Friendship Club)

This is a restricted fund that holds money collected specifically for distribution to external charitable causes. The Friendship Club provides a varied programme of social and fund raising events that involves the wider community beyond the church congregation, and donates its annual surplus to charitable causes.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2022 (continued)

3. Accounting policies

Basis

These accounts have been prepared on the basis of historical cost, except that investments are shown at their market (selling) value at the end of the year, on the accruals basis to show a true and fair view of the Church's financial position and activities, as a going concern.

Income

Income is included in the Statement of Financial Activities (SOFA) when the Church becomes entitled to the resources, and the trustees are reasonably certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Expenditure

This is recognised when a liability is incurred, or a constructive obligation arises, that results in the payment being unavoidable. Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not under the legal or constructive obligation committing the Church to pay out resources.

Grants

Grants made by the Church from its own funds are recognised in full at the time of agreement or when the Church accepts that there is a legal or operational obligation to make the payment.

VAT

Since the Church is not VAT registered, all input VAT is charged with the expenses to which it refers.

Tangible fixed assets for use by the Church

All Saints' Church building and land is owned by the Anglican Methodist Association (Berkhamsted) Ltd, and accordingly is not included in these accounts. The Church Council has maintenance responsibility for this consecrated property and for ensuring that it is adequately insured. The building and contents are currently insured for up to £8.9m. The property has to be professionally inspected every 5 years, the last such quinquennial report was issued in March 2020. All expenditure incurred on the building and contents, whether maintenance or improvement, is written off in these accounts.

Covid-19 and Going Concern basis of the accounts

The principal financial effect of the Covid-19 pandemic from March 2020 until August 2021 was an almost total loss of income from hall hire, which was partially offset by reductions in some costs - including lighting, heating, and repairs. Most of the congregational giving to the church has been by monthly bank standing order, and that level of giving has been maintained. Hall hire income returned to around two-thirds of its previous level during 2021/22. These accounts show the General Fund income for 2021/22 some £8,000 lower than the £94,000 average of the three years to 31 August 2019, and expenditure lower by about £4,000.

A forecast for the current year (to 31 August 2023) has been prepared on the expectation that there will be an almost full recovery of income from hall hire. This forecast shows the total income of the General Fund at almost £87,000 (about £7,000 less than previous "normal") and total expenditure at almost £84,000. The annual level of congregational giving at 31 August 2022 had fallen by around £5,000 (including gift aid) due deaths and departures. It is hoped to restore this, notwithstanding inflationary pressures on domestic budgets.

The amount of General Fund reserves at 31 August 2022 and the reserves in the two designated funds are such that the members of the Church Council (as Trustees) believe that the church will be able to continue to operate for the foreseeable future.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2022 (continued)

4. Donations and legacies	Unrestricted	Restricted	Total 2022	Total 2021
	£	£	£	£
Planned giving (Stewardship)	59,425	-	59,425	59,718
Collections (including Messy Church)	911	-	911	1,505
Gift Aid & GASDS on above (2)	14,689	-	14,689	15,355
	75,025	-	75,025	76,578
Donations (including Gift Aid)	1,742	11,610	13,352	8,539
Donations re Chuckles Toddler Group	-	-	-	10
Donations re Youth Work (including Gift Aid)	-	-	-	-
Legacies & in memoriam donations	10,000	-	10,000	1,130
Total	86,767	11,610	98,377	86,257
5. Charitable activities	Unrestricted	Restricted	Total 2022	Total 2021
	£	£	£	£
Fees	-	-	-	-
Hall lettings	9,157	-	9,157	1,530
Total	9,157	-	9,157	1,530
6. Other trading activities	Unrestricted	Restricted	Total 2022	Total 2021
	£	£	£	£
Fund raising by Friendship Club	-	2,803	2,803	-
Total	-	2,803	2,803	-
7. Investment income	Unrestricted	Restricted	Total 2022	Total 2021
	£	£	£	£
Bank interest	720	79	799	660
Dividend on CMCU deposit	-	-	-	-
Total	720	79	799	660
8. Other	Unrestricted	Restricted	Total 2022	Total 2021
	£	£	£	£
Listed Place of Worship Grant Scheme	-	-	-	1,040
Insurance claim	-	-	-	-
Total	-	-	-	1,040

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2022 (continued)

	year ended 31 August	
	2022	2021
9. Payments to Trustees		
No payments made to trustees in respect of remuneration or benefits.		
No trustee expenses were incurred.		
10. Other expenditure		
Independent examiner's fees for reporting on the accounts	491	444
Other fees paid to the independent examiner	-	-
Administration - salary and other costs	2,584	5,767
	<u>£ 3,075</u>	<u>6,211</u>

11. Paid employees

Staff costs incurred during the year were:

Gross salary	2,170	5,208
Employer's National Insurance costs (less offset from Employment Allowance)	-	-
Employer's contributions to Defined Contribution Pension Scheme	-	-
Other forms of benefit (accommodation & council tax)	-	-
Total staff costs	<u>£ 2,170</u>	<u>5,208</u>
Average number of staff employed during the year:	<u>one</u>	<u>one</u>

The staff costs relate to the employment until 31 January 2022 of a part-time Administrative Assistant. All holiday entitlement has been taken during the year.

The information shown above in this Note discloses that there were no employees who received employee benefits (excluding employer pension costs) of more than £60,000.

12. Related party transactions

Related parties are those persons or entities that are closely connected to the reporting charity or its trustees. Certain transactions with related parties have to be disclosed in the accounts.

Related parties include a charity's trustees and their close family. Donations to the charity made by the trustees (the members of the Church Council) and their family members are typical of donations made by the church congregation as a whole, and no conditions were attached that would, or might, require the charity to alter significantly the nature of its existing activities. The aggregate total of such donations was £22,440 (2021 - £21,506), excluding those to Special Appeals Fund for external causes. No trustees have any financial interests in any assets or business transactions of the charity.

As shown in these accounts, All Saints' Church pays a circuit assessment to the West Hertfordshire and Borders Methodist Circuit, that pays the stipends and certain expenses of ministers in the circuit. In previous years the circuit made grants totalling £12,000 to the Youth Work Fund, and grants totalling £14,037 were received from the Bedfordshire, Essex and Hertfordshire District of the Methodist Church.

All Saints' Church Council appoints some of the members of Anglican Methodist Association (Berkhamsted) Ltd that owns the All Saints' Church building and land. No rent is payable to the company, but the Church Council is responsible for the upkeep of the property.

Notes to the Accounts for the year ended 31 August 2022 (continued)

13. Investments

The investments held are the assets of the Roof Fund (a designated fund). A Roof Fund was established in 1998 to help meet the expected cost of renewing the roof of All Saints' Church. Originally, there were two separate funds, one held by the Anglican Parish of Great Berkhamsted and the other by Berkhamsted Methodist Church. Since June 2008, when All Saints became a single congregation local ecumenical partnership, annual transfers to the fund have been made solely from the income of All Saints' Church and combined with the accumulated balance then held by Berkhamsted Methodist Church. The accumulated balance held by the Parish of Great Berkhamsted in June 2008 was first transferred to the Anglican Methodist Association (Berkhamsted) Ltd and then, in November 2015, to All Saints' Church. The estimate from the latest quinquennial inspection of the likely cost of roof repairs was in the region of £200,000. As that "target" of £200,000 has been reached, no additional investment is currently being made.

Analysis of Roof Fund investment movements

	year ended 31 August	
	2022	2021
Change in investment values	£	£
Carrying (market) value at beginning of year:		
The CBF Church of England Investment Fund Accumulation Shares	305,772	252,571
Add: additions to investments at cost	-	-
transfer from General Fund	-	-
	305,772	252,571
Gain/(loss) on revaluation	(6,054)	53,201
Market value (selling/bid price) at end of year	299,718	305,772
all in The CBF Church of England Investment Fund Accumulation Shares		

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2022 (continued)

		year ended 31 August	
		2022	2021
		£	£
14. Analysis of current assets			
Debtors and prepayments			
Prepaid expenses		3,744	2,666
Accrued income - gift aid recovery		5,390	6,271
Accrued income - donations & grants for Youth Work Fund		-	-
Accrued income - interest		740	615
Other debtors		46	1,040
Total debtors and prepayments		9,920	10,592
Analysis of cash at bank			
Corporate Savings Account with Churches Mutual Credit Union (up to 60 day notice)		15,359	15,344
Bank balances held in CAF Bank (instant access)		30,629	16,685
Bank balance held in Redwood Bank (35 days notice)		77,086	66,429
Bank balances held in HSBC, Lloyds, Nat West		971	998
Total Cash and Bank		124,045	99,456
15. Analysis of current liabilities			
Grants payable		-	-
Trade Creditors		-	-
Accruals		1,271	671
Other Creditors		-	-
Deferred income (grant received in advance)		6,276	6,276
Total Current Liabilities		7,547	6,947
16. Capital commitments and contingent liabilities			
At 31st August 2022 (& 2021):			
- there were no capital commitments			
- no contingent liabilities were identified			
17. Grants & donations (Outward Giving)			
from General Fund income		7,700	8,600
from Special Appeals Fund (Friendship Club)		1,595	-
from Special Appeals Fund (donations)		11,497	6,816
overall total		20,792	15,416

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2022 (continued)

18. Detailed analysis of individual fund movements

year ended 31 August 2022

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Revaluation gains/losses	Transfers	Closing Balance
General Fund	49,906	86,120	(73,471)	-	(12,000)	50,555
Special Projects Fund	44,987	10,524	(150)	-	12,000	67,361
Roof Fund	305,772	-	-	(6,054)	-	299,718
Totals	400,665	96,644	(73,621)	(6,054)	-	417,634

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Revaluation gains/losses	Transfers	Closing Balance
Youth Work Fund	7,488	79	-	-	-	7,567
Special Appeals Fund	720	14,413	(14,198)	-	-	935
Totals	8,208	14,492	(14,198)	-	-	8,502

year ended 31 August 2021

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Revaluation gains/losses	Transfers	Closing Balance
General Fund	49,490	79,327	(66,911)	-	(12,000)	49,906
Special Projects Fund	59,668	2,686	(29,367)	-	12,000	44,987
Roof Fund	252,571	-	-	53,201	-	305,772
Totals	361,729	82,013	(96,278)	53,201	-	400,665

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Revaluation gains/losses	Transfers	Closing Balance
Youth Work Fund	7,405	83	-	-	-	7,488
Special Appeals Fund	145	7,391	(6,816)	-	-	720
Totals	7,550	7,474	(6,816)	-	-	8,208

Fund transfers:

Funds are transferred annually from the General Fund to the Special Projects Fund for future "one-off" items of major maintenance, renewal or improvement. Similarly, annual transfers have been made from the General Fund to the Roof Fund in order to try to accumulate sufficient funds to meet the future cost of major roof repairs. The £400 (2021 - £nil) transferred from the Friendship Club to the General Fund to cover the use of the church hall is treated as a cost of fund raising.

Youth Work Fund:

The recruitment of a Children and Families Worker, part-time and on a three-year contract is still under consideration. The associated costs would be met from the present balance of this fund, together with grants from Circuit and from District, and from donations from the congregation.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2022 (continued)

19a. Summary of Funds

----- year ended 31 August 2022 -----						
	General Fund	Special Projects Fund	Roof Fund	Youth Work Fund	Special Appeals Fund	ALL FUNDS
	(unrestricted)	(designated)	(designated)	(restricted)	(restricted)	(total)
	£	£	£	£	£	£
Statement of Financial Activities:						
Income from:						
Planned Giving (Stewardship)	59,425	-	-	-	-	59,425
Collections (including Messy Church)	911	-	-	-	-	911
- Gift Aid on above	14,689	-	-	-	-	14,689
<i>sub-total</i>	75,025	-	-	-	-	75,025
Donations	1,742	-	-	-	9,411	11,153
- Gift Aid on donations	-	-	-	-	2,199	2,199
Grants	-	-	-	-	-	-
Hall hire	9,157	-	-	-	-	9,157
Fund raising	-	-	-	-	2,803	2,803
Chuckles Toddler Group	-	-	-	-	-	-
Fees	-	-	-	-	-	-
Legacies & in memoriam donations	-	10,000	-	-	-	10,000
- Gift Aid on in memoriam donations	-	-	-	-	-	-
Interest	196	524	-	79	-	799
<i>total income</i>	86,120	10,524	-	79	14,413	111,136
Expenditure on:						
Circuit assessment	41,160	-	-	-	-	41,160
Repairs & maintenance of church property	12,244	-	-	-	-	12,244
Insurance & utilities	5,094	-	-	-	-	5,094
Worship & outreach	4,198	150	-	-	-	4,348
Outward giving	7,700	-	-	-	13,092	20,792
Fund raising	-	-	-	-	1,106	1,106
Administration	2,584	-	-	-	-	2,584
Independent examination	491	-	-	-	-	491
<i>total expenditure</i>	73,471	150	-	-	14,198	87,819
Gain (loss) in value of investments	-	-	(6,054)	-	-	(6,054)
Net income / (expenditure)	12,649	10,374	(6,054)	79	215	17,263
Transfers between funds	(12,000)	12,000	-	-	-	-
Net increase / (decrease) in funds	649	22,374	(6,054)	79	215	17,263
Funds brought forward at 1 September 2021	49,906	44,987	305,772	7,488	720	408,873
Funds carried forward at 31 August 2022	50,555	67,361	299,718	7,567	935	426,136
Balance Sheet:						
	note	£	£	£	£	£
Investments	13	-	-	299,718	-	299,718
CMCU deposit	14	15,359	-	-	-	15,359
Bank balances	14	26,809	67,361	-	13,843	108,686
Debtors, pre-paid expenses & accrued income	14	9,658	-	-	262	9,920
Creditors, accrued expenses & deferred income	15	(1,271)	-	(6,276)	-	(7,547)
Net assets at 31 August 2022		50,555	67,361	299,718	7,567	426,136

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2021 (continued)

19b. Summary of Funds

----- year ended 31 August 2021 -----						
	General Fund	Special Projects Fund	Roof Fund	Youth Work Fund	Special Appeals Fund	ALL FUNDS
	(unrestricted)	(designated)	(designated)	(restricted)	(restricted)	(total)
Statement of Financial Activities:	£	£	£	£	£	£
Income from:						
Planned Giving (Stewardship)	59,718	-	-	-	-	59,718
Plate collections (including Messy Church)	1,505	-	-	-	-	1,505
- Gift Aid on above	15,355	-	-	-	-	15,355
<i>sub-total</i>	76,578	-	-	-	-	76,578
Donations	948	-	-	-	5,955	6,903
- Gift Aid on donations	200	-	-	-	1,436	1,636
Grants	-	1,040	-	-	-	1,040
Hall hire	1,530	-	-	-	-	1,530
Fund raising	-	-	-	-	-	-
Chuckles Toddler Group	10	-	-	-	-	10
Fees	-	-	-	-	-	-
Legacies & in memoriam donations	-	1,000	-	-	-	1,000
- Gift Aid on in memoriam donations	-	130	-	-	-	130
Interest	61	516	-	83	-	660
<i>total income</i>	79,327	2,686	-	83	7,391	89,487
Expenditure on:						
Circuit assessment	40,944	-	-	-	-	40,944
Repairs & maintenance of church property	4,183	29,367	-	-	-	33,550
Insurance & utilities	3,216	-	-	-	-	3,216
Worship & outreach	3,757	-	-	-	-	3,757
Outward giving	8,600	-	-	-	6,816	15,416
Fund raising	-	-	-	-	-	-
Administration	5,767	-	-	-	-	5,767
Independent examination	444	-	-	-	-	444
<i>total expenditure</i>	66,911	29,367	-	-	6,816	103,094
Gain (loss) in value of investments	-	-	53,201	-	-	53,201
Net income / (expenditure)	12,416	(26,681)	53,201	83	575	39,594
Transfers between funds	(12,000)	12,000	-	-	-	-
Net increase / (decrease) in funds	416	(14,681)	53,201	83	575	39,594
Funds brought forward at 1 September 2020	49,490	59,668	252,571	7,405	145	369,279
Funds carried forward at 31 August 2021	49,906	44,987	305,772	7,488	720	408,873
Balance Sheet:	note	£	£	£	£	£
Investments	13	-	-	305,772	-	305,772
CMCU deposit	14	15,344	-	-	-	15,344
Bank balances	14	26,252	43,947	-	13,764	84,112
Debtors, pre-paid expenses & accrued income	14	8,981	1,040	-	-	10,592
Creditors, accrued expenses & deferred income	15	(671)	-	-	(6,276)	(6,947)
Net assets at 31 August 2021		49,906	44,987	305,772	7,488	408,873

ALL SAINTS' CHURCH, BERKHAMSTED

England & Wales - Charity number 1153162

Accounts

All Saints' Church, Berkhamsted



Annual Report of the Church Council (Trustees' Annual Report) and Accounts for the year ended 31 August 2021

a Single Congregation Anglican Methodist Local Ecumenical Partnership
registered charity number 1153162

All Saints' Church, Berkhamsted

a Single Congregation Anglican Methodist Local Ecumenical Partnership

Report of the Church Council for the year ended 31 August 2021



Aims and Purposes

All Saints' Church aims to advance the Christian faith in the town of Berkhamsted and surrounding area.

Objectives and Activities

When planning activities for the year, the minister and the Church Council have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

In achieving its purpose, All Saints' engages in a range of activities, including:

- the celebration of public worship
- the teaching of the Christian faith
- pastoral work, including visiting the sick and the bereaved
- the provision of facilities with a Christian ethos for the local community
- the support of other charities in the UK and overseas

To facilitate this work, it is important that the fabric of All Saints' Church and Halls is maintained. Ultimate responsibility for the maintenance of the Church and Halls complex of All Saints', a Grade II Listed Building (ID number 1075267), lies with the Anglican Methodist Association (Berkhamsted) Ltd that owns the property. All Saints' Council, funded directly by the All Saints' congregation has day-to-day responsibility for this upkeep as well as for the work of the church generally.

Impact of the Covid-19 pandemic

In common with all churches, official guidance has meant that our activities and finances have been impacted by the measures designed to slow the spread of Covid-19. The church was closed for most of the financial year, as were the halls for hiring and for church activities. Our foodbank collection for DENS had to cease too.

Services on Sundays mainly took the form of online worship, with most of the usual congregation being able to "attend" via the Zoom video conferencing platform. We were pleased to find that some of our house-bound members were able to join us this way.

As from the last Sunday in August 2021, all services are planned to be in church. Initially we will continue to use Zoom as well, but our plan is to transfer to YouTube as this is more accessible for the community around us.

Financially we have not been too badly affected. A high proportion of our income was, and still is, coming by way of bank standing orders. The almost total loss of hall hire income has been partially offset by cost savings in such areas as lighting, heating, routine maintenance and cleaning. We introduced the facility to donate to the church by text giving, to provide a contactless way of giving from any location. Note 3 to the attached accounts provides some further information on the impact of these changes on our finances.

The following sections of this report should be read in the light of this section, as some of the normal activities have been affected.

Achievements and Performance

Worship and Prayer

The church has a Worship Group comprising clergy, Methodist Local Preachers, Anglican Readers, Worship Leaders and an organist. It meets quarterly to plan the pattern and

leadership of services, and also to discuss and develop our worship in the future. We feel it important that worship reflects the traditions from which we have come. This provides variety in our worship within a framework of being recognisably “All Saints”.

The principal Sunday morning service is either Holy Communion or Morning Worship, led by Methodist or Anglican clergy and/or lay people. In addition, the bi-monthly Sunday afternoon Service of Wholeness and Healing gives a space for peaceful reflection. A monthly “Messy Church” is held on Sunday afternoons, for families who cannot get to church in the mornings and to reach out to the wider community.

Evening Prayer on Fridays provides a quiet and intimate opportunity for worship. A Tuesday morning Eucharist is held at All Saints led by clergy from St Peter’s Church. Other services and prayer days are held to mark special occasions – for example during Holy Week, on All Saints’ Day, and around Christmas.

There were 93 people on the Register of Members at 31 August 2021 compared to 94 a year earlier. No new names were added, and there was one death.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God’s blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God’s keeping. In addition, those recently bereaved were invited to our annual Service of Thanksgiving for the lives of those who had died.

Wider Church links

All Saints’ is a Single Congregation Anglican/Methodist Local Ecumenical Partnership. Through its Anglican connections it is part of the Diocese of St Albans and of the Parish of Great Berkhamsted (with St Peter’s Church). Through its Methodist connections it is part of the Bedfordshire, Essex and Hertfordshire District and of the West Hertfordshire and Borders Circuit (circuit number 34/14).

Four members of the Church Council were members of the West Hertfordshire and Borders Circuit Meeting, two were members of Berkhamsted Team Council, and one was a member of the Parochial Church Council of Great Berkhamsted. We continue to have a member of the Church Council serving as a trustee of The Way Inn Christian Centre Trust in Berkhamsted. These contacts and activities provided the Church Council with important links with the parish and the wider structures of the church.

We continued to welcome the Revd Stuart Owen, from St Peter’s Church and Team Rector in the Berkhamsted Team Ministry, to preside at the Eucharist on Tuesday mornings.

Church & Halls

The church is normally open throughout each day for private prayer and calm for anyone in the local community. We are grateful to those on the rota for the daily opening and closing of the church.

The children’s area set up at the front of the church with suitable furnishings and activities has been popular with parents of young children.

The upper and lower halls are used by many groups within the local community – including Guides, Brownies & Rainbows, WI and Gateway Club. We continue to maintain the property in an effort to make the premises welcoming.

Pastoral Care

Our “Chuckles” Toddler Group normally meets on Tuesday mornings during school term times in the lower hall and in the church, with a short service in alternate weeks. This group provides much appreciated opportunities for parents, grandparents, childminders and the

young children to meet and enjoy activities and time together.

Under our Pastoral Care Scheme, our one-to-one visitors keep in touch with those who are unable to attend church due to sickness or age. In addition, our minister visits all church members who are in hospital. These visitors have attended training courses.

Mission and Evangelism

Links continue to be fostered with the local primary school which is normally welcomed to the church for its Harvest Festival and Carol Services.

Helping those in need is a demonstration of our faith. As reported below in the Financial Review section, a total of over £15,400 was given this year to external charities. It is encouraging that that this level of support for others can be provided in the current economic climate. As well as this financial help, members of our congregation have continued to support the DENS Dacorum Foodbank with gifts of non-perishable food items. Support has also been given to the locally based People Not Borders, which worked to help refugees.

All Saints' is a "Fairtrade" church, and supports that cause by using Fairtrade tea and coffee.

The All Saints' Friendship Club provides a varied programme of social and fund raising events that reaches out beyond the congregation to the wider community. The net income of the club is donated annually to charitable causes, and is included within these accounts.

All Saints is a corporate member of the Churches' Mutual Credit Union, and has deposited £15,000 in a Corporate Savings Account primarily as a social investment.

Our church magazine is distributed bi-monthly to everyone on the Church Roll and is available in the church for visitors and users of the halls. The magazine keeps its readers informed of the important matters affecting our church and carries articles that help develop knowledge and trust in Jesus. It has been awarded the prize for "Clarity of the Christian Message" in a national competition.

Our website is at: <https://www.allsaintsberkhamsted.org.uk> - its primary purpose is to promote All Saints presence in Berkhamsted as a living, worshipping community with a distinctive ecumenical offering, welcoming people from all backgrounds and traditions. We seek in particular to attract young families, as this is important in maintaining and growing a congregation for the future, as is making the church appear more open to people who are outside the usual Sunday congregations. Together with our Facebook group, the website also functions as a way for church members to keep in touch with us.

Our former Youth & Families Worker, shared with St Mary's Church, left at 31 August 2017 at the end of her two-year contract. We are very conscious of the need to continue to engage more with young people, and have been trying (without success to date) to employ a full-time Children and Families Worker to be shared with another church. Most of the funding for this has been in place to cover a projected three-year contract, but is likely to require formal renewal. A group for older children/young people, usually meeting on some Sunday evenings was set up successfully during 2019/20.

Ecumenical Relationships

Members of All Saints' have supported ecumenical events in the town including the Festival of Light with a Nativity Scene at the beginning of Advent and the monthly prayer breakfast at the Way Inn Christian Centre.

Financial Review

2020/21 was the thirteenth complete year since we became a self-funding organisation in June 2008. Over that period, the total income of the General Fund had remained almost constant around £93,000, whilst expenditure had increased by about 10%, to around £1,500 per week.

However, the financial effect of the Covid-19 pandemic since March 2020 has been an almost total loss of income from hall hire and from collections during church services, partially offset by reductions in some costs - including lighting, heating, repairs and cleaning. Most of the congregational giving to the church has been by monthly bank standing order, and that level of giving has been maintained. Note 19 to these accounts shows General Fund income at £79,000, a reduction of some £14,000 from the norm, and expenditure at £67,000, lower by about £11,500 from the level of recent years.

As well as meeting annually recurring expenditure, the General Fund has to be able to make transfers to provide most of the funding for the Special Projects Fund so that large and irregular items of expenditure can be incurred and paid for. £12,000 was transferred in 2020/21.

Special Projects Fund expenditure at £29,400 in 2020/21 was the third highest on record, and was nearly double the 13-year average of £15,400. Work on the tarmac pathway and parking areas cost £13,300, and £8,300 was spent on electrical upgrades and £7,800 on roof work.

The value of the Roof Fund investments has continued to increase significantly. As the value exceeds the latest estimate of future costs, no further investment was again made this year. The repair work during the year has indicated that the need for complete replacement of the roof battens may be necessary sooner than was forecast in the last quinquennial inspection. Further guidance is awaited from our surveyor, together with specifications and estimates.

Over £96,000 was spent from the General and Special Projects Funds to provide Christian ministry from All Saints' Church. This included almost £41,000 for the Circuit Assessment, which largely provides the stipends and housing for the clergy but which also supports other churches in the circuit.

Outward Giving from our General Fund to various charitable causes in 2020/21 was set at £7,600, being 10% of the total of the planned giving income, plate collections and gift-aid recovery in 2019/20. In addition, a further £1,000 was given from the General Fund, and Special Appeals raised over £6,800 for external causes – making the total given away over £15,400. Names of the recipient causes and amounts given are shown on our website.

More detailed financial information can be found within the accounts that follow this report. The "Summary of Funds" note on the final pages of the accounts provides a broad overview of our finances.

Reserves policy

Regular transfers are made from the General Fund into the designated Special Projects Fund and, as necessary, into the Roof Fund to build up reserves there to cover major, non-routine, costs that are expected to arise. It is Church Council policy to maintain a balance on its unrestricted General Fund that equates (if possible) to six months of the annual expenditure and transfers from that fund. The balance of £49,906 held in the General Fund at the year-end was slightly above that target.

The policy for the Special Projects Fund is to aim to hold the equivalent of around two to three years of average historical expenditure – ie around £30,000 to £45,000. The Special Projects Fund balance at 31 August 2021 of £44,987 is within that target range.

It is our policy to invest our fund balances to minimise risk and therefore we normally only invest money in bank, or similar, deposit accounts. However, given the longer-term nature of the savings in the Roof Fund, this has been placed in The CBF Church of England Investment Fund Accumulation Shares that are invested mainly in equities but also in fixed interest securities, property and other assets.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and welcoming community it is, and who make a valuable contribution to our ministry and for

keeping the church running – and especially since the first “lockdown” in March 2020.

Structure, governance and management

The method of appointment of Church Council members is set out in the Model Governing Documents (Constitution and Schedule) adopted on 13 January 2013. The membership of the Church Council consists of the minister, stewards and representatives elected by those members of the congregation who are on the Register of Members, and co-opted members who are nominated to represent particular groups or activities.

Those elected as trustees serve for three years, and those co-opted serve for one year. Both are then eligible for re-election or re-appointment. Covid-19 caused the postponement of the Annual Congregational Meetings that would have been held around March 2020 and 2021 so, in accordance with the Constitution, those due for re-election or co-option continued in office.

All those who attend our services as members of the congregation are encouraged to be on the Register of Members and so become eligible to take a fuller part in the life of the church.

The Church Council members are responsible for making decisions on all matters of general concern and importance to the church including deciding on how the funds of the Church Council are to be spent.

The Church Council met six times during the year via “Zoom”, including a short meeting in October to approve the Annual Report & Accounts. The level of attendance averaged 75%.

Given its wide responsibilities, the Church Council has a number of committees or groups each dealing with particular aspects of church life. These committees which include leadership, worship, outward giving, fabric and finance, are all responsible to the Church Council and report back to it regularly with their deliberations being received by the full Church Council for discussion and decision as necessary.

Administrative information

All Saints’ Church is situated in Shrublands Road, Berkhamsted HP4 3HY, which is also the correspondence address.

All Saints’ Church is an unincorporated charity. It was granted registered charity status on 31 July 2013, with registered number 1153162. Before then it was an excepted charity that did not need to register with the Charity Commission. The Charity Commission website shows the names of the Trustees, and the Annual Reports & Accounts for the years to 31 August 2016 and onwards.

All Saints has been an Anglican Methodist LEP since 1993, having shared the buildings with Berkhamsted Methodist Church from 1980. The land and buildings have been owned by Anglican Methodist Association (Berkhamsted) Ltd – a company limited by guarantee – since 1980. Prior to June 2008, when All Saints’ became a Single Congregation Local Ecumenical Partnership, that company had direct responsibility for the upkeep of the buildings and was funded equally by the Anglican Parish of Great Berkhamsted and by Berkhamsted Methodist Church. Since June 2008, this responsibility has been met by All Saints’ Church.

As well as its Constitution of 13 January 2013, All Saints’ Church is also affected by certain provisions in (i) the Memorandum & Articles of Association of Anglican Methodist Association (Berkhamsted) Ltd, dated 24 April 1980 (ii) the Conveyance of the church to Anglican Methodist Association (Berkhamsted) Ltd, dated 25 November 1980 (iii) the Sharing Agreement, dated 25 November 1980 (iv) the Pastoral Scheme of 2005 for the Berkhamsted Team Ministry, as revised.

The members of the Church Council are the Trustees of the charity. The Church Council members who have served for all or for some of the period from 1 September 2020 until the date on which this report was approved were:

Ex Officio member:

The Revd Rachael Hawkins minister / chair

Elected members:

Penny O'Neill	steward
David Pain	steward
Tracy Robinson	senior steward
Helen Temple	steward
Richard Hackworth	church representative
Margaret Ingram	church representative
Gill Lumb	church representative
Linda Morgan	church representative
Michael Robinson	church representative / treasurer
Kate Spall	church representative
Steve Spall	church representative
Keith Treves Brown	church representative

Nominated/co-opted members:

Barbara Conway
Tracy Lerpiniere
Chris Lumb
Ida Rance

Trustees' financial responsibilities

We are required under charities legislation to prepare financial statements each year that give a true and fair view of the state of affairs of the church at the end of the financial year and of its income and expenditure for the same year. We confirm the financial statements comply with the statutory requirements, applicable accounting standards, statements of recommended practice and the constitution of the church.

In preparing these financial statements we are required to select suitable accounting policies and apply them consistently, make reasonable prudent judgements and estimates, state whether applicable accounting standards and statements of recommended practice have been followed and give details of any departures, and prepare the financial statements on a going concern basis unless, in our view, the charity will be unable to continue in operation.

We are also responsible for keeping proper accounting records, maintaining a satisfactory system of control over accounting records and transactions, safeguarding the charity's assets, and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Church Council on 3 November 2021 and signed on its behalf by

The Revd Rachael Hawkins

All Saints' Church, Berkhamsted

Report of the Independent Examiner for the year ended 31 August 2021

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2021, which are set out on pages 8 to 18.

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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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.

Shaun Brownsmith FCA

Chartered Accountant

Haines Watts (Berkhamsted) Ltd

4 Claridge Court

Lower Kings Road

Berkhamsted

Herts HP4 2AF

11 November 2021

All Saints' Church, Berkhamsted

Statement of Financial Activities (SOFA) for the year ended 31 August 2021

	Notes to the accounts	Unrestricted funds £	Restricted Funds £	Total 2020-21 £	Unrestricted funds £	Restricted Funds £	Total 2019-20 £
Income and Endowments from:							
Donations and legacies	4	78,866	7,391	86,257	86,645	3,759	90,404
Charitable activities	5	1,530	-	1,530	10,125	-	10,125
Other trading activities	6	-	-	-	-	2,572	2,572
Investments	7	577	83	660	844	98	942
Other	8	1,040	-	1,040	-	-	-
Total income & endowments		82,013	7,474	89,487	97,614	6,429	104,043
Expenditure on:							
Raising funds		-	-	-	-	1,034	1,034
Charitable activities:							
- circuit assessment		40,944	-	40,944	42,868	-	42,868
- repairs & maintenance of church property		33,550	-	33,550	9,726	-	9,726
- insurance & utilities		3,216	-	3,216	5,393	-	5,393
- grants & donations (outward giving)	17	8,600	6,816	15,416	7,900	5,159	13,059
- worship & outreach		3,757	-	3,757	6,207	-	6,207
- youth work		-	-	-	-	-	-
Other expenditure	10	6,211		6,211	6,369	60	6,429
Total expenditure		96,278	6,816	103,094	78,463	6,253	84,716
Gains/(Losses) on investments	13	53,201	-	53,201	16,484	-	16,484
Net income/(expenditure)		38,936	658	39,594	35,635	176	35,811
Transfers between funds	18	-	-	-	-	-	-
		38,936	658	39,594	35,635	176	35,811
Other recognised gains / (losses):		-	-	-	-	-	-
Net movement in funds		38,936	658	39,594	35,635	176	35,811
Reconciliation of funds:							
Total funds brought forward		361,729	7,550	369,279	326,094	7,374	333,468
Total funds carried forward		400,665	8,208	408,873	361,729	7,550	369,279

All Saints' Church, Berkhamsted

Balance Sheet as at 31 August 2021

	Notes	Unrestricted	Designated (Unrestricted)	Restricted	Totals 2021	Totals 2020
		£	£	£	£	£
Tangible Fixed Assets						
Investments	13	-	305,772	-	305,772	252,571
Total fixed assets		-	305,772	-	305,772	252,571
Current Assets						
Debtors and Prepayments	14	8,981	1,040	571	10,592	10,300
Cash at Bank and in hand	14	41,596	43,947	13,913	99,456	114,813
Total current assets		50,577	44,987	14,484	110,048	125,113
Creditors and Accruals (due in under 1 yr)	15	671	-	6,276	6,947	8,405
Net current assets (liabilities)		49,906	44,987	8,208	103,101	116,708
Total assets less current liabilities		49,906	350,759	8,208	408,873	369,279
Loans and creditors due after 1 year		-	-	-	-	-
Provisions for liabilities and charges		-	-	-	-	-
Net assets		49,906	350,759	8,208	408,873	369,279
Funds of the Church						
Unrestricted funds	18	49,906	350,759	-	400,665	361,729
Restricted funds	18	-	-	8,208	8,208	7,550
Total Funds		49,906	350,759	8,208	408,873	369,279

The notes on pages 10 to 18 form part of these Financial Statements

Accounts approved by the Church Council on 3 November 2021, and signed on its behalf by:

The Revd Rachael Hawkins

Michael Robinson

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2021

1. Basis of accounting

The financial statements have been prepared under the Charities Act 2011 in accordance with the 2014 version of "Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102) applicable in the UK (effective from 1 January 2015)" – the Charities SORP (FRS 102), as amended by Update Bulletins 1 and 2. All Saints' Church meets the definition of a public benefit entity under FRS 102. It is exempt, by virtue of its size, to include a statement of cash flows in these financial statements.

2. Funds

The funds of the Church Council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church Council are shown as unrestricted funds. These include funds designated for a particular purpose by the Church Council. Funds that hold money received for a specific purpose are shown as restricted funds. Details of each material fund are disclosed in note 18 to these accounts.

There has been a change of disclosure in respect of money collected specifically for external charities, by "red bucket" appeals or during designated church services. Previously, this was held in an agency capacity until remitted and was not included as income and expenditure in these accounts. This is now disclosed as income and expenditure in the restricted Special Appeals Fund. The prior year figures have been restated accordingly, with income and expenditure both increased by £3,659. Fees due to individuals, such as musicians and vergers, for optional personal services, collected at weddings and funerals continue to be treated in an agency capacity and are not included in these accounts.

General Fund

This is an unrestricted fund whose income is primarily from the regular giving by members of the congregation and from the hiring of the church halls. It pays annually recurring expenses, makes annual grants to external charities and transfers to the other unrestricted funds.

Special Projects Fund

This is a designated, unrestricted, fund to meet the cost of major non-routine repairs and improvements. In addition to annual transfers from the General Fund, the income of this fund includes legacies, in memoriam donations and grants (where applicable) from the Listed Places of Worship Grant Scheme.

Roof Fund

This is a designated, unrestricted, fund to accumulate money to meet the expected future cost of major work on the church roof. Its only income is any transfer of funds from the General Reserve, together with growth in value of the investments. See also Notes 13 & 18.

Youth Work Fund

This is a restricted fund, created in 2014/15, to finance the cost of employing a Youth and Families Worker on a two-year contract from 1 September 2015. The Youth & Families Worker's time was shared equally with St Mary's Church, Northchurch, as were the employment, accommodation and joint operational costs. All Saint's share of the cost of this two-year project has been financed by donations from the congregation and by grants from the Methodist Circuit and Methodist District. The surplus in this fund may be used for other special projects, including the costs of the planned recruitment of a Children and Families Worker. See also Notes 11 & 18.

Special Appeals Fund (including Friendship Club)

This is a restricted fund that holds money collected specifically for distribution to external charitable causes. The Friendship Club provides a varied programme of social and fund raising events that involves the wider community beyond the church congregation, and donates its annual surplus to charitable causes.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2021 (continued)

3. Accounting policies

Basis

These accounts have been prepared on the basis of historical cost, except that investments are shown at their market (selling) value at the end of the year, on the accruals basis to show a true and fair view of the Church's financial position and activities, as a going concern.

Income

Income is included in the Statement of Financial Activities (SOFA) when the Church becomes entitled to the resources, and the trustees are reasonably certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Expenditure

This is recognised when a liability is incurred, or a constructive obligation arises, that results in the payment being unavoidable. Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not under the legal or constructive obligation committing the Church to pay out resources.

Grants

Grants made by the Church from its own funds are recognised in full at the time of agreement or when the Church accepts that there is a legal or operational obligation to make the payment.

VAT

Since the Church is not VAT registered, all input VAT is charged with the expenses to which it refers.

Tangible fixed assets for use by the Church

All Saints' Church building and land is owned by the Anglican Methodist Association (Berkhamsted) Ltd, and accordingly is not included in these accounts. The Church Council has maintenance responsibility for this consecrated property and for ensuring that it is adequately insured. The building and contents are currently insured for up to £8.7m. The property has to be professionally inspected every 5 years, the last such quinquennial report was issued in March 2020. All expenditure incurred on the building and contents, whether maintenance or improvement, is written off in these accounts.

Covid-19 and Going Concern basis of the accounts

The financial effect of the Covid-19 pandemic since March 2020 has been an almost total loss of income from hall hire and from collections during church services, partially offset by reductions in some costs - including lighting, heating, repairs and cleaning. Most of the congregational giving to the church has been by monthly bank standing order, and that level of giving has been maintained. Note 19 to these accounts shows a reduction of some £14,000 in General Fund income in 2020/21 compared to the £93,000 average of the three years to 31 August 2020, and expenditure lower by about £11,500.

A forecast for the current year (to 31 August 2022) has been prepared assuming that there will be a partial recovery of income from hall hire and from collections during church services. This forecast shows the total income of the General Fund at £83,000 (about £10,000 less than recent "normal") and total expenditure at £75,000 (about £3,400 less than recent "normal"). The resulting net surplus of £8,000 will allow for a transfer to the Special Projects Fund at around the usual minimum annual budgeted level.

The amount of General Fund reserves at 31 August 2021 and the reserves in the two designated funds are such that the members of the Church Council (as Trustees) believe that the church will be able to continue to operate for the foreseeable future.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2021 (continued)

4. Donations and legacies	Unrestricted	Restricted	2021 Total	2020 Total
	£	£	£	£
Planned giving (Stewardship)	59,718	-	59,718	59,981
Collections (including Messy Church)	1,505	-	1,505	1,299
Gift Aid & GASDS on above (2)	15,355	-	15,355	15,127
	76,578	-	76,578	76,407
Donations (including Gift Aid)	1,148	7,391	8,539	6,180
Donations re Chuckles Toddler Group	10	-	10	317
Donations re Youth Work (including Gift Aid)	-	-	-	-
Legacies & in memoriam donations	1,130	-	1,130	7,500
Total	78,866	7,391	86,257	90,404

5. Charitable activities	Unrestricted	Restricted	2021 Total	2020 Total
	£	£	£	£
Fees	-	-	-	537
Hall lettings	1,530	-	1,530	9,588
Total	1,530	-	1,530	10,125

6. Other trading activities	Unrestricted	Restricted	2021 Total	2020 Total
	£	£	£	£
Fund raising by Friendship Club	-	-	-	2,572
Total	-	-	-	2,572

7. Investment income	Unrestricted	Restricted	2021 Total	2020 Total
	£	£	£	£
Bank interest	577	83	660	866
Dividend on CMCU deposit	-	-	-	76
Total	577	83	660	942

8. Other	Unrestricted	Restricted	2021 Total	2020 Total
	£	£	£	£
Listed Place of Worship Grant Scheme	1,040	-	1,040	-
Insurance claim	-	-	-	-
Total	1,040	-	1,040	-

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2021 (continued)

	year ended 31 August	
	2021	2020
9. Payments to Trustees		
No payments made to trustees in respect of remuneration or benefits.		
No trustee expenses were incurred.		
10. Other expenditure		
Independent examiner's fees for reporting on the accounts	444	457
Other fees paid to the independent examiner	-	-
Administration - salary and other costs	5,767	5,912
	<u>£ 6,211</u>	<u>6,369</u>
11. Paid employees		
Staff costs incurred during the year were:		
Gross salary	5,208	5,208
Employer's National Insurance costs (less offset from Employment Allowance)	-	-
Employer's contributions to Defined Contribution Pension Scheme	-	-
Other forms of benefit (accommodation & council tax)	-	-
Total staff costs	<u>£ 5,208</u>	<u>5,208</u>
Average number of staff employed during the year:	<u>one</u>	<u>one</u>

The staff costs relate to the employment of a part-time Administrative Assistant. All holiday entitlement has been taken during the year. The information shown above in this Note discloses that there were no employees who received employee benefits (excluding employer pension costs) of more than £60,000.

12. Related party transactions

Related parties are those persons or entities that are closely connected to the reporting charity or its trustees. Certain transactions with related parties have to be disclosed in the accounts.

Related parties include a charity's trustees and their close family. Donations to the charity made by the trustees (the members of the Church Council) and their family members are typical of donations made by the church congregation as a whole, and no conditions were attached that would, or might, require the charity to alter significantly the nature of its existing activities. The aggregate total of such donations was £21,506 (2020 - £22,890), excluding those to Special Appeals Fund for external causes. No trustees have any financial interests in any assets or business transactions of the charity.

As shown in these accounts, All Saints' Church pays a circuit assessment to the West Hertfordshire and Borders Methodist Circuit, that pays the stipends and certain expenses of ministers in the circuit. In previous years the circuit made grants totalling £12,000 to the Youth Work Fund, and grants totalling £14,037 were received from the Bedfordshire, Essex and Hertfordshire District of the Methodist Church.

All Saints' Church Council appoints some of the members of Anglican Methodist Association (Berkhamsted) Ltd that owns the All Saints' Church building and land. No rent is payable to the company, but the Church Council is responsible for the upkeep of the property.

Notes to the Accounts for the year ended 31 August 2021 (continued)

13. Investments

The investments held are the assets of the Roof Fund (a designated fund). A Roof Fund was established in 1998 to help meet the expected cost of renewing the roof of All Saints' Church. Originally, there were two separate funds, one held by the Anglican Parish of Great Berkhamsted and the other by Berkhamsted Methodist Church. Since June 2008, when All Saints became a single congregation local ecumenical partnership, annual transfers to the fund have been made solely from the income of All Saints' Church and combined with the accumulated balance then held by Berkhamsted Methodist Church. The accumulated balance held by the Parish of Great Berkhamsted in June 2008 was first transferred to the Anglican Methodist Association (Berkhamsted) Ltd and then, in November 2015, to All Saints' Church.

The estimate from the latest quinquennial inspection (in March 2020) of the likely cost of roof repairs was in the region of £200,000. As that "target" of £200,000 has been reached, no additional investment is being made at present. The latest purchase of investments was made in June 2018, when the resulting overall value was £204,986.

The March 2020 quinquennial report provided an approximate timescale for when the major renewal of the roof battens etc might become necessary, of between 15 and 25 years. A close-up investigation was made in June 2021, whilst an area of slipping tiles was being repaired, and this was followed by a drone survey. It now seems likely that renewal of all of the roof battens should be considered in less than 15 years. Detailed specifications and costings are currently awaited.

Analysis of Roof Fund investment movements

	year ended 31 August	
	2021	2020
Change in investment values	£	£
Carrying (market) value at beginning of year:		
The CBF Church of England Investment Fund Accumulation Shares	252,571	236,087
Add: additions to investments at cost		
transfer from General Fund	-	-
	252,571	236,087
Gain/(loss) on revaluation	53,201	16,484
Market value (selling/bid price) at end of year	305,772	252,571
all in The CBF Church of England Investment Fund Accumulation Shares		

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2021 (continued)

		year ended 31 August	
		2021	2020
		£	£
14. Analysis of current assets			
Debtors and prepayments			
Prepaid expenses		2,666	2,657
Accrued income - gift aid recovery		6,271	6,750
Accrued income - donations & grants for Youth Work Fund		-	-
Accrued income - interest		615	814
Other debtors		1,040	79
Total debtors and prepayments		10,592	10,300
Analysis of cash at bank			
Corporate Savings Account with Churches Mutual Credit Union (up to 60 day notice)		15,344	15,344
Bank balances held in CAF Bank (instant access)		16,685	32,700
Bank balance held in Redwood Bank (35 days notice)		66,429	65,570
Bank balances held in HSBC, Lloyds, Nat West		998	1,199
Total Cash and Bank		99,456	114,813
15. Analysis of current liabilities			
Grants payable		-	-
Trade Creditors		-	-
Accruals		671	2,129
Other Creditors		-	-
Deferred income (grant received in advance)		6,276	6,276
Total Current Liabilities		6,947	8,405
16. Capital commitments and contingent liabilities			
At 31st August 2021 (& 2020):			
- there were no capital commitments			
- no contingent liabilities were identified			
17. Grants & donations (Outward Giving)			
from General Fund income		8,600	7,900
from Special Appeals Fund (Friendship Club)		-	1,500
from Special Appeals Fund (donations)		6,816	3,659
overall total		15,416	13,059

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2021 (continued)

18. Detailed analysis of individual fund movements

year ended 31 August 2021

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Revaluation gains/losses	Transfers	Closing Balance
General Fund	49,490	79,327	(66,911)	-	(12,000)	49,906
Special Projects Fund	59,668	2,686	(29,367)	-	12,000	44,987
Roof Fund	252,571	-		53,201	-	305,772
Totals	361,729	82,013	(96,278)	53,201	-	400,665

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Revaluation gains/losses	Transfers	Closing Balance
Youth Work Fund	7,405	83		-	-	7,488
Special Appeals Fund	145	7,391	(6,816)	-	-	720
Totals	7,550	7,474	(6,816)	-	-	8,208

year ended 31 August 2020

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Revaluation gains/losses	Transfers	Closing Balance
General Fund	49,826	89,536	(76,872)	-	(13,000)	49,490
Special Projects Fund	40,181	8,078	(1,591)	-	13,000	59,668
Roof Fund	236,087	-		16,484	-	252,571
Totals	326,094	97,614	(78,463)	16,484		361,729

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Revaluation gains/losses	Transfers	Closing Balance
Youth Work Fund	7,267	198	(60)	-	-	7,405
Special Appeals Fund	107	2,572	(2,534)	-	-	145
Totals	7,374	2,770	(2,594)	-	-	7,550

Fund transfers:

Funds are transferred annually from the General Fund to the Special Projects Fund for future "one-off" items of major maintenance, renewal or improvement. Similarly, annual transfers have been made from the General Fund to the Roof Fund in order to try to accumulate sufficient funds to meet the future cost of major roof repairs. The £nil (2020 - £5000) transferred from the Friendship Club to the General Fund to cover the use of the church hall is treated as a cost of fund raising.

Youth Work Fund:

The recruitment of a Children and Families Worker, part-time and on a three-year contract is still under consideration. The associated costs would be met from the present balance of this fund, together with grants from Circuit and from District, and from donations from the congregation.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2021 (continued)

19a. Summary of Funds

----- year ended 31 August 2021 -----						
	General Fund (unrestricted)	Special Projects Fund (designated)	Roof Fund (designated)	Youth Work Fund (restricted)	Special Appeals Fund (restricted)	ALL FUNDS (total)
	£	£	£	£	£	£
Statement of Financial Activities:						
Income from:						
Planned Giving (Stewardship)	59,718	-	-	-	-	59,718
Collections (including Messy Church)	1,505	-	-	-	-	1,505
- Gift Aid on above	15,355	-	-	-	-	15,355
<i>sub-total</i>	76,578	-	-	-	-	76,578
Donations	948	-	-	-	5,955	6,903
- Gift Aid on donations	200	-	-	-	1,436	1,636
Grants	-	1,040	-	-	-	1,040
Hall hire	1,530	-	-	-	-	1,530
Fund raising	-	-	-	-	-	-
Chuckles Toddler Group	10	-	-	-	-	10
Fees	-	-	-	-	-	-
Legacies & in memoriam donations	-	1,000	-	-	-	1,000
- Gift Aid on in memoriam donations	-	130	-	-	-	130
Interest	61	516	-	83	-	660
<i>total income</i>	79,327	2,686	-	83	7,391	89,487
Expenditure on:						
Circuit assessment	40,944	-	-	-	-	40,944
Repairs & maintenance of church property	4,183	29,367	-	-	-	33,550
Insurance & utilities	3,216	-	-	-	-	3,216
Worship & outreach	3,757	-	-	-	-	3,757
Outward giving	8,600	-	-	-	6,816	15,416
Fund raising	-	-	-	-	-	-
Administration	5,767	-	-	-	-	5,767
Independent examination	444	-	-	-	-	444
<i>total expenditure</i>	66,911	29,367	-	-	6,816	103,094
Gain (loss) in value of investments	-	-	53,201	-	-	53,201
Net income / (expenditure)	12,416	(26,681)	53,201	83	575	39,594
Transfers between funds	(12,000)	12,000	-	-	-	-
Net increase / (decrease) in funds	416	(14,681)	53,201	83	575	39,594
Funds brought forward at 1 September 2020	49,490	59,668	252,571	7,405	145	369,279
Funds carried forward at 31 August 2021	49,906	44,987	305,772	7,488	720	408,873
Balance Sheet:						
	note	£	£	£	£	£
Investments	13	-	-	305,772	-	305,772
CMCU deposit	14	15,344	-	-	-	15,344
Bank balances	14	26,252	43,947	-	13,764	84,112
Debtors, pre-paid expenses & accrued income	14	8,981	1,040	-	571	10,592
Creditors, accrued expenses & deferred income	15	(671)	-	-	(6,276)	(6,947)
Net assets at 31 August 2021		49,906	44,987	305,772	7,488	408,873

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2020 (continued)

19b. Summary of Funds

----- year ended 31 August 2020 -----						
	General Fund	Special Projects Fund	Roof Fund	Youth Work Fund	Special Appeals Fund	ALL FUNDS
	(unrestricted)	(designated)	(designated)	(restricted)	(restricted)	(total)
	£	£	£	£	£	£
Statement of Financial Activities:						
Income from:						
Planned Giving (Stewardship)	59,981	-	-	-	-	59,981
Plate collections (including Messy Church)	1,299	-	-	-	-	1,299
- Gift Aid on above	15,127	-	-	-	-	15,127
<i>sub-total</i>	76,407	-	-	-	-	76,407
Donations	2,171	-	-	80	3,110	5,361
- Gift Aid on donations	250	-	-	20	549	819
Grants	-	-	-	-	-	-
Hall hire	9,588	-	-	-	-	9,588
Fund raising	-	-	-	-	2,572	2,572
Chuckles Toddler Group	317	-	-	-	-	317
Fees	537	-	-	-	-	537
Legacies & in memoriam donations	-	6,000	-	-	-	6,000
- Gift Aid on in memoriam donations	-	1,500	-	-	-	1,500
Interest	266	578	-	98	-	942
<i>total income</i>	89,536	8,078	-	198	6,231	104,043
Expenditure on:						
Circuit assessment	42,868	-	-	-	-	42,868
Repairs & maintenance of church property	8,135	1,591	-	-	-	9,726
Insurance & utilities	5,393	-	-	-	-	5,393
Worship & outreach	6,207	-	-	-	-	6,207
Outward giving	7,900	-	-	-	5,159	13,059
Fund raising	-	-	-	-	1,034	1,034
Administration	5,912	-	-	60	-	5,972
Independent examination	457	-	-	-	-	457
<i>total expenditure</i>	76,872	1,591	-	60	6,193	84,716
Gain (loss) in value of investments	-	-	16,484	-	-	16,484
Net income / (expenditure)	12,664	6,487	16,484	138	38	35,811
Transfers between funds	(13,000)	13,000	-	-	-	-
Net increase / (decrease) in funds	(336)	19,487	16,484	138	38	35,811
Funds brought forward at 1 September 2019	49,826	40,181	236,087	7,267	107	333,468
Funds carried forward at 31 August 2020	49,490	59,668	252,571	7,405	145	369,279
Balance Sheet:						
	note	£	£	£	£	£
Investments	13	-	-	252,571	-	252,571
CMCU deposit	14	-	15,344	-	-	15,344
Bank balances	14	41,765	43,878	-	13,681	99,469
Debtors, pre-paid expenses & accrued income	14	9,050	1,250	-	-	10,300
Creditors, accrued expenses & deferred income	15	(1,325)	(804)	-	(6,276)	(8,405)
Net assets at 31 August 2020		49,490	59,668	252,571	7,405	369,279