

# All Saints' Church, Berkhamsted

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

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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

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### 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**

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

# All Saints' Church, Berkhamsted

## Balance Sheet as at 31 August 2021

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

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### 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)

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### 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)

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

  

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

  

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

  

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

  

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

# All Saints' Church, Berkhamsted

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

	year ended 31 August	
	2021	2020
<b>9. Payments to Trustees</b>		
No payments made to trustees in respect of remuneration or benefits.		
No trustee expenses were incurred.		
<b>10. Other expenditure</b>		
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>
<b>11. Paid employees</b>		
<b>Staff costs incurred during the year were:</b>		
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>
<b>Average number of staff employed during the year:</b>	<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
<b>Add:</b> additions to investments at cost		
transfer from General Fund	-	-
	<b>252,571</b>	<b>236,087</b>
<b>Gain/(loss) on revaluation</b>	53,201	16,484
<b>Market value (selling/bid price) at end of year</b>	<b>305,772</b>	<b>252,571</b>
<b>all in The CBF Church of England Investment Fund Accumulation Shares</b>		

# All Saints' Church, Berkhamsted

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

	year ended 31 August	
	2021	2020
	£	£
<b>14. Analysis of current assets</b>		
<b>Debtors and prepayments</b>		
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
<b>Total debtors and prepayments</b>	<b>10,592</b>	<b>10,300</b>
<b>Analysis of cash at bank</b>		
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
<b>Total Cash and Bank</b>	<b>99,456</b>	<b>114,813</b>
<b>15. Analysis of current liabilities</b>		
Grants payable	-	-
Trade Creditors	-	-
Accruals	671	2,129
Other Creditors	-	-
Deferred income (grant received in advance)	6,276	6,276
<b>Total Current Liabilities</b>	<b>6,947</b>	<b>8,405</b>
<b>16. Capital commitments and contingent liabilities</b>		
At 31st August 2021 (& 2020):		
- there were no capital commitments		
- no contingent liabilities were identified		
<b>17. Grants &amp; donations (Outward Giving)</b>		
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
<b>overall total</b>	<b>15,416</b>	<b>13,059</b>



# 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	Special Projects Fund	Roof Fund	Youth Work Fund	Special Appeals Fund	ALL FUNDS
	(unrestricted)	(designated)	(designated)	(restricted)	(restricted)	(total)
	£	£	£	£	£	£
<b>Statement of Financial Activities:</b>						
<b>Income from:</b>						
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
<b>Expenditure on:</b>						
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
<b>Gain (loss) in value of investments</b>	-	-	53,201	-	-	53,201
<b>Net income / (expenditure)</b>	12,416	(26,681)	53,201	83	575	39,594
Transfers between funds	(12,000)	12,000	-	-	-	-
<b>Net increase / (decrease) in funds</b>	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
<b>Balance Sheet:</b>						
	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

## 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)
	£	£	£	£	£	£
<b>Statement of Financial Activities:</b>						
<b>Income from:</b>						
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
<b>Expenditure on:</b>						
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
<b>Gain (loss) in value of investments</b>	-	-	16,484	-	-	16,484
<b>Net income / (expenditure)</b>	12,664	6,487	16,484	138	38	35,811
Transfers between funds	(13,000)	13,000	-	-	-	-
<b>Net increase / (decrease) in funds</b>	(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
<b>Balance Sheet:</b>						
	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