

# 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 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

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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

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.

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 2023 until the date on which this report was approved were:

*Ex Officio member:*

The Reyd Rachael Hawkins                      minister / chair

*Elected members:*

Penny O'Neill	steward	until 19 November 2023
David Pain	steward	
Tracy Robinson	steward	
Helen Temple	steward	
Richard Hackworth	church representative	
Margaret Ingram	church representative	
Gill Lumb	church representative	until 19 November 2023
Linda Morgan	church representative	
Michael Robinson	church representative / treasurer	
Kate Spall	church representative	
Steve Spall	church representative	
Keith Treves Brown	church representative	
Chris Lumb	church representative	from 19 November 2023, previously co-opted
Jill Southgate	church representative	from 19 November 2023, previously co-opted

*Co-opted members:*

Barbara Conway until 19 November 2023  
Ivor Hancock  
Julie Wakely

**Approved by the Church Council on 6 November 2024 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 2024**

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

# All Saints' Church, Berkhamsted

## Balance Sheet as at 31 August 2024

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

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

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### 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)

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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 £8.9m. 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)

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

# All Saints' Church, Berkhamsted

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

	year ended 31 August	
	2024	2023
<b>9. Payments to Trustees</b>		
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.	-	-
<b>10. Other expenditure</b>		
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>
<b>Average number of staff employed during the year:</b>	<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
	£	£
<b>Carrying (market) value at beginning of year:</b>		
The CBF Church of England Deposit Fund	300,585	-
The CBF Church of England Investment Fund Accumulation Shares	-	299,718
<b>Gain on sale of shares on transfer to Deposit Fund</b>	-	3,329
	<u>300,585</u>	<u>303,047</u>
<b>add:</b>		
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>
<b>less: Cost of roof overhaul</b>		
Contractors - roofing and scaffolding	298,064	-
Professional fees and other costs	16,249	3,414
	<u>371,810</u>	<u>3,414</u>
<b>Roof Fund balance at end of year</b>	<u><b>31,739</b></u>	<u><b>300,585</b></u>
<b>Post-balance sheet events re roof overhaul</b>		
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
<b>to be met from Roof Fund and/or Special Projects Fund</b>	<u><b>35,700</b></u>	

# All Saints' Church, Berkhamsted

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

		year ended 31 August	
		2024	2023
		£	£
<b>14. Analysis of current assets</b>			
<b>Debtors and prepayments</b>			
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
<b>Total debtors and prepayments</b>		<b>30,143</b>	<b>12,453</b>
<b>Analysis of cash at bank</b>			
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
<b>Total cash at bank</b>		<b>232,459</b>	<b>442,874</b>
<b>15. Analysis of current liabilities</b>			
Trade Creditors		40,065	-
Accruals		19,139	980
Other Creditors		-	-
<b>Total current liabilities</b>		<b>59,204</b>	<b>980</b>
<b>16. Capital commitments and contingent liabilities</b>			
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			
<b>17. Grants &amp; donations (Outward Giving)</b>			
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
<b>Overall total</b>		<b>15,830</b>	<b>20,947</b>



# 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:	£	£	£	£	£	£
<b>Income from:</b>						
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
<b>Expenditure on:</b>						
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
<b>Gain on sale of investments</b>	-	-	-	-	-	-
<b>Net income / (expenditure)</b>	21,082	(3,657)	(268,846)	311	161	(250,949)
Transfers between funds	(10,000)	10,000	-	-	-	-
<b>Net increase / (decrease) in funds</b>	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
<b>Balance Sheet:</b>	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 (unrestricted)	Special Projects Fund (designated)	Roof Fund (designated)	Employment Fund (restricted)	Special Appeals Fund (restricted)	
Statement of Financial Activities:		£	£	£	£	£	£
<b>Income from:</b>							
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
<b>Expenditure on:</b>							
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
<b>Gain on sale of investments</b>		-	-	3,329	-	-	3,329
<b>Net income / (expenditure)</b>		27,683	(37)	867	124	(426)	28,211
Transfers between funds		(13,000)	13,000	-	-	-	-
<b>Net increase / (decrease) in funds</b>		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
<b>Balance Sheet:</b>							
	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