

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS LEAVESDEN

England & Wales · Charity number 1160135

Details

Other names ALL SAINTS LEAVESDEN PCC

Status Registered

Legal form Previously excepted

Registered 2015-01-23

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

Contact

Address All Saints Parish Hall
All Saints Church
All Saints Crescent
Watford
WD25 0LU

Phone 01923661862

Email office@allsaintslife.com

Website allsaintslife.com

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical;

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£86,383	£85,640	-	-
2023-12-31	£86,097	£80,561	-	-
2022-12-31	£92,395	£111,532	-	-
2021-12-31	£61,951	£83,927	-	-
2020-12-31	£62,198	£80,765	-	-

Trustees

Name	Role	Appointed
Rev Edward Bryan GREEN	Chair	2013-12-01
ANDREW TIMOTHY MELLING		2017-04-29
BARRY MICHAEL WENHAM		2017-04-28
CHARLES EDWARD PORTER		2014-04-28
CYNTHIA CAMPBELL		2015-04-29
Edward Melling		2025-05-01
Frances Holmes		2017-04-20
Jennifer Eglinton		2024-05-01
Rita Pritchard		2018-04-20
Samantha West		2023-05-01
WENDY SIMPSON		2014-04-28

Accounts



The Parish of All Saints, Leavesden
Annual Report
and
Financial Statements
of the
Parochial Church Council
For the year ending 31st December 2024

Correspondence Address:

The Parish Office,
All Saints Crescent,
Garston,
Watford,
Herts,
WD25 0LU
email: office@allsaintslife.com
Registered Charity Number 1160135

Incumbent:

Father Eddie Green
Leavesden Vicarage,
Horseshoe Lane,
Watford,
Herts,
WD25 7HJ

Bankers:

Lloyds plc,
Intu Shopping Centre,
Units 32 & 32a,
Watford,
Herts,
WD17 2UB

Insurers:

Ecclesiastical Insurance plc,
Beaufort House,
Brunswick Road,
Gloucester, GL1 1JZ

All Saints' Leavesden - Annual Report 2024

This report is part one of a two part report for the Annual Meeting. This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the Annual Meeting each year.

1.1 Background

The church of All Saints is situated in Leavesden
In the deanery of Watford in the Diocese of St Albans.

All Saints Parochial Church Council (PCC) has the responsibility of co-operating with the Incumbent, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC also has maintenance responsibilities for the Parish Centre, All Saints Crescent, Garston. The PCC is a charity registered with the Charities Commission.

1.2 Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

During the year the following served as members of the PCC

Incumbent and Chair	The Reverend Edward Green (from December 2013)	
Assistant Curate	The Reverend David Scourfield (from June 2023)	
Readers	Mrs Wendy Simpson Mr Charles Porter Mr Stephen Davidson	
Wardens	Ms Frances Holmes Mrs Cynthia Campbell	
Deanery Synod Members	Ms Frances Holmes Mrs Juliet Scourfield VACANT	(elected 2023-26) (elected 20024-26)
Elected Members (Year elected)	Mrs Rita Pritchard Mr Jacob Melling VACANT Mrs Sam West Mrs Catherine Houston VACANT Mrs Jennifer Eglington Ms Sarah Hayes Karen Sweeting	(2023-25) (2024-25) (2022-25) (2023 -26) (2023-26) Resigned May 2024 (2023-26) (2024-27) (2024-27) (2024-27)
Co-opted Members	Mrs Catherine Lawrence (Treasurer and Secretary)	

1.3 Committees

PCC

The constitution of the PCC is governed by the Church Representation Rules. The PCC conducts major business as a whole committee.

Alongside the legal requirements of the PCC, its terms of reference require it to lead the Church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to a range of committees and teams who are accountable to the PCC. The intention is to provide quality space on the PCC's agenda for major discussions and development of the Church's Life. The PCC seeks also to develop and sustain good communication through publishing the PCC priorities on the website and pew sheet. The PCC endeavours to encourage the congregation to take its full share of responsibility helping to live out the vision that it believes to be the fulfilment of the Church's response to the Christian Gospel.

Chair: Father Eddie Green

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. It meets on the second Wednesday in the month prior to a PCC meeting. This is so that it can consider and plan items of business for the subsequent full Council. It has the authority to conduct other items of PCC business between meetings.

Chair: Father Eddie Green

Finance Committee

This team has a clear brief to manage the finances of the PCC and report back to the PCC regularly on spending and budget. The team meets as necessary.

Chair: Malcolm Sellen

Hall Committee

Hall business is currently being conducted by the Standing Committee

Pop Up Café Committee

This team has a clear brief to manage provision of Pop Up Cafe and report back to the PCC regularly on budget and community engagement. The team meets as necessary.

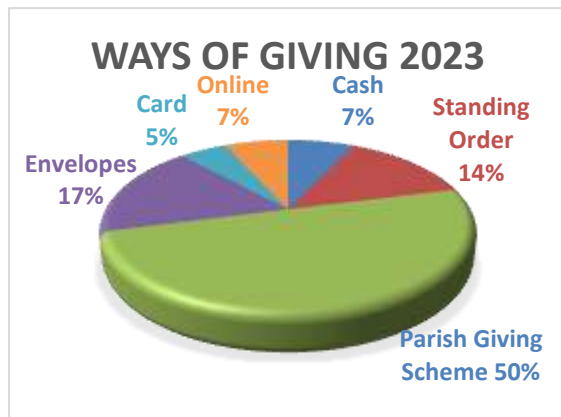
Chair: David Scourfield

Stewardship

As ever, the first thing which we want to do is to thank all those who give to All Saints either financially or by contributions of time and talents. Fellow members of the congregation continue to support the work of All Saints in a huge variety of ways. Financial support remains, of course, vital to our continued operation, but contributions of time and talents remain equally essential if All Saints is to continue to serve the community as its parish church.

The payments which we receive from HMRC by way of Gift Aid are critical to our finances. During 2024 we were able to reclaim a total of £11,176 from HMRC, which made a vital contribution to our finances.

This year the way people give gifts to All Saints Church has settled into a financial pattern across the blend of options we offer to suit different people's needs. As of the end of 2024 9 people are giving by way of the blue envelope scheme, 5 using the card machine and 2 using online giving regularly and another 17 are giving by standing order.



In previous reports we have mentioned that the Parish Giving Scheme (PGS) offers a far more efficient way of handling donations with payments collected by direct debit and a central body making tax reclaims on our behalf and sending payments to the Treasurer on a monthly basis. 28 people have signed up to the PGS so far and it is working very well with Gift Aid repayments being made at monthly intervals without the need for annual returns at parish level. **One-off gifts can also now be made through the PGS.** As we have said before, we would be grateful if those still giving using other methods would consider moving to the PGS. New donors are always welcome and there are guidance postcards available in church which include a link to our PGS page:

<https://www.parishgiving.org.uk/donors/find-your-parish/leavesden-all-saints-watford/>

This year we again took advantage of the Gift Aid Small Donations Scheme (GASDS), which allows the parish to claim gift aid on cash payments under £20 made in collections up to a maximum of £8,000 in total. There is no need under GASDS to provide Gift Aid declarations signed by individuals.

We shall, of course, continue to make claims in respect of individual donations made using the blue envelopes. We need to remind you again that whenever you use the blue envelopes for single donations the declaration on the front has to be signed and dated with the address and postcode shown. We have had to forego some claims because the declaration has not been completed fully.

As in previous years we need to repeat the important reminder for all of you who have completed Gift Aid declarations. Gift Aid claims are only valid where the donor has paid more tax than the amount which has been claimed by the parish on your gifts. If you are a non-taxpayer, therefore, you cannot complete a Gift Aid declaration. Whilst the Personal Tax Allowance has been frozen for several years, it remains very important that you check that you are still paying enough tax to offset the claims which we are making. If you are not, please let us know.

The church is also able to take card payments. This is a convenient way of making a one off or regular donation using your card for those who do not carry cash. Gift aid is collected by filling in a blue envelope and marking it with Card and the amount, for taxpayers who specify this criteria when making the donation and handing it to the device operator when making your donation.

The church still also offers Just Giving as an alternative way of making a one off or regular donation via the link on our website www.allsaintslife.com or going to our Just Giving page using <https://www.justgiving.com/allsaintschurchleavesden>

Gift aid is collected automatically for taxpayers who specify this criteria when making the donation.



In early 2025 we shall be having a Generosity month to ask everyone to prayerfully consider their giving. We all love the diversity of celebrations we have at All Saints but to sustain them we need £10 for every person at every celebrations, for each attendee at each act of worship to keep them going. We are aware that some in the church already contribute far more than this and others can't contribute this much.

But If we reached this figure as a church, if 100 church members, coming to church 52 times a year could we would be able to enrich our celebrations with that bounty. We wouldn't have to worry about keeping our 10-year-old projector going. We could improve access to the church. We could start planning for improved facilities like a toilet at the back of the church.

To those who don't, but could - please think, pray and act! To those that do, have you reviewed how you give and what you give this year? Please think pray and act!

If you would like to have a confidential discussion about stewardship and giving, please contact Frances Holmes.

Thank you

CATHERINE LAWRENCE/FRANCES HOLMES

Social and Fundraising

To coordinate events in the life of the parish to encourage community building and have an overview of events intended to raise funds for the work of the Church and the building up of God's Kingdom.

This committee is currently in abeyance

Chair: Vacant

1.4 Church Attendance

There are 68 parishioners on the Church Electoral Roll.

Our weekly services are varied with SUNDAY having 8a.m. Communion (1662), 10a.m. Parish Eucharist, There are various midweek services.

We have continued to stream our 10am Service and offer restrictions still in our midweek service for those who are more vulnerable. The offer of Home Communion has recommenced and we have continued our Home Worship sheets.

The average Sunday attendance in person in October 2023 was 52 adults and 6 children

Electoral Roll Officer: Andy Melling

1.5 Review of Year

The PCC met 6 times during 2024 usually on the 3rd Wednesday of the month either in person or via zoom. Business was also conducted via email. A monthly PCC briefing was circulated. There was an average attendance level of 70%.

Committees met between PCC meetings according to need and reports of the deliberations and activities were made to the full PCC. Each PCC meeting had a subject for full discussion in areas such as:

- Stewardship
- Safeguarding
- Health and Safety
- Loan of Vestments from St Peter's
- Arch Deacon Inspection
- Pop Up Café
- Weddings
- Fund Raising
- Social Events
- Governance
- Bells
- Spire
- Deanery Synod
- Living in Love and Faith
- Churchyard Path
- Makin Review
- Disaster planning

The Standing Committee generally met monthly on the 2nd Wednesday of the month to plan the PCC agenda for the next meeting and occasionally at other times if there was an urgent matter to discuss or decision to be made.

In 2024 9 Baptisms, 60 Weddings and 18 Funerals were conducted

1.6 Safeguarding Report 2024 Report

The Parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement, at their meeting in 2024. The latter two documents are displayed in the Church and Church Hall.

We have a Parish Safeguarding Officer/Lead Recruiter and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. DBS checks are renewed every three years and all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are with the safeguarding information which is displayed on the church notice board and the church website.

There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There has been six issues of safeguarding concern reported during 2024. These matters have been dealt with according to the relevant safeguarding policies and guidance by the Parish Safeguarding Officer, the Vicar and the Diocesan Safeguarding Team.

We continue to update the Parish Safeguarding Dashboard and are at Level 3 with 87% which we are happy with but when all training is completed the percentage will rise.

Cynthia Campbell (Parish Safeguarding Officer) and
Catherine Lawrence (Deputy Safeguarding Officer)

1.7 Church Wardens Report

In April 2023, no Church Wardens were elected. It had become clear that the old model of Church Wardens serving numerous years and giving a large time commitment was not working for us at All Saints, and a new approach would be required.

Instead, the PCC and Standing Committee worked collaboratively, sharing jobs as they came along. However, while such a model worked well, it was recognised that the role of Church Warden still exists in church law and not having Wardens could put the church in a vulnerable position.

After discussion, in March 2023 the PCC adopted the 5 point motion below and subsequent PCC's will be asked to do likewise..

- o At All Saints the Wardens and Vicar commit to share their Governance responsibilities with members of the Standing Committee and wider PCC.

- o The Standing Committee meets on a monthly basis and communicates via WhatsApp on day to day matters that would traditionally be handled by Wardens and Vicar, consulting the PCC as required, or acting on the PCC's decisions.

- o There is no expectation that Church Wardens take on any more work than other members of the Standing Committee, and that responsibilities that would traditionally rest with the Wardens are shared across the Standing Committee. All Standing Committee members will commit to this collaborative pattern every year.

- o Church Wardens serve for a year. At the end of their term the standing committee discusses who might be willing to take the role for the coming year, from those who are eligible to stand.

- o After the APCM each year a short PCC meeting will be held during which these commitments are agreed and the Standing Committee appointed.

On this basis, Cynthia Campbell and Frances Holmes were elected as Church Wardens for the year ahead.

Church Building

The Wardens are responsible for maintaining the church building and its contents.

Spire

The most urgent matter identified in the 2022 Quinquennial inspection of the church building and churchyard that had not already been addressed was the condition of the shingles on the spire.

A number of holes were now clearly visible from the ground and following inspection by a specialist contractor a quote was obtained for repairs to be undertaken for around £9,500 (including scaffolding). Given the Church's financial situation, discussions took place with the DAC, and an application to the Diocesan Minor Repairs fund was submitted, along with another to the Beds and Herts Historic Churches Trust. These were successful, and the repairs were undertaken in January 2025, just after the period covered by this report. Following reclaim of the VAT by the Treasurer under the HMRC Listed Places of Worship scheme, the full cost of the works has been met.

Further work is required to clear bird debris from the interior of the spire. This was identified during the repair work, but additional time and specialist hazardous materials handling equipment will be required, so it was not possible to achieve this at the time. The work can be completed by long ladders rather than scaffolding and discussion is again underway with the DAC regarding potential funding.

Bells

After the rope for the tolling bell broke during a service, a repair was carried out in conjunction with a service inspection of all the bells by John Taylor & Co of Loughborough. Bells were found to be in good condition but the bird debris was raised as a concern requiring action.

Lady Chapel

The work is on hold until such time as the PCC have the capacity to project manage these works.

Sidespeople

We are grateful to all those who undertake this important role for the church, and to Barry Wenham who manages the rota. Also, for undertaking the safeguarding procedures and training that are required as part of fulfilling the role.

We are keen to recruit more people to this ministry of welcome at our regular services as well as occasional services such as Baptisms, Weddings and Funerals. If you would like to join the team, please speak to Barry.

Church Records

The annual Archdeacon's Inspection included a recommendation regarding digitising paper records such as the Log Book of works and Terrier of church property (both fixed and movable). A review of existing computer records is underway to ensure work already completed is not duplicated.

Once this work is completed, we will archive the paper records and move to updating the electronic version.

Other Activities

Churchyard

The maintenance of the churchyard and boundaries is the responsibility of Watford Borough Council, although various volunteers continue to help to keep nature under control by clearing leaves and tidying graves. Work to improve and widen the path as well as to create a proper footpath to meet the pedestrian crossing on the other side of the Vicarage driveway is planned by the Council and recently received funding from a Neighbourhood. The front wall is due to be repaired in early 2025 as is the bench

Grant.

Several reports have been made to the Council regarding raised paving slabs caused by tree roots. This is awaiting action.

Church Hall

The Churchwardens and Standing Committee continue to work with the PCC, who are responsible for the maintenance and running of the Hall. Minor works have included replacement of broken lights in the kitchen.

1.8 Financial

Brief Commentary

There is no Government funding for the Church nationally, so funds for the day to day running of the church to support its ministry and mission is provided by our congregations. In 2024 the good news is that we paid our Parish Share of £40248. However we still have our Parish Share shortfall of £33179 from 2023 with the Diocese. We applied for a Support Grant from the Diocese for 2025 which the Deanery supported but unfortunately was not successful at the Diocese. Our Parish Share for 2025 £55456

The cost of running the church in 2024 was £235 per day, in 2024 with regular income slightly decreasing by £9 per day to £229 per day. A major impact this year was the rising costs as our fixed energy contracts expired and continuing to catch up on maintenance. The shortfall in our income meant the PCC made the decision that we could not meet our Parish Share from Reserves as it would

have left us with no contingency. This is an unsustainable position and based on current income, we will in all honesty be looking to the Diocese for a further Support Grant in 2026. Going forward this is a cause for concern which the PCC have been discussing at great length and our looking at our income generation from all sources and a stewardship campaign in 2025.

Financial support is very much welcomed, although there is absolutely no church 'membership fee' Biblical guidelines make clear that Christian giving to God's work through the church is a priority, and should be planned, regular and a suitable proportion of our income.

Whilst you always put money in the Collection when you come to church, as the pandemic highlighted, the church continued to provide ministry, week by week, even when you are unable to be at services in person, and it costs the same to provide ministry in this place whether you are here in person or not and we are hugely grateful to all those who have supported the church during this difficult time. This is why ***we encourage everyone to join the Planned Giving scheme***, via www.parishgiving.org.uk or call 03330021271 using code 320632231 or alternatively, supporting the church via a regular monthly Standing Order with your bank or by using weekly envelopes, whereby you help to ensure a regular source of income for this church. We have also introduced the ability to take card payments in the Collection or using Justgiving for online <https://www.justgiving.com/allsaintschurchleavesden>. We would therefore ask you to prayerfully consider your contribution to All Saints for 2025.

Priorities for 2025 are to continue fund raising the money to pay for the second part of remedial work to the Spire and for General funds to pay the Share this year.

➤ Reserves:

- General Fund £10428
- Fabric Fund £4800
- Giving Fund £950
- Roof Fund £31
- Legacy Fund £13000
- Projector £650
- Reordering £4488

The Fabric Fund is a restricted income and can not be used for general expenditure purposes. The Roof Fund includes grants and moneys raised for the Roof replacement and redecoration. The average interest rate we received was 5.26% during the course of the year.

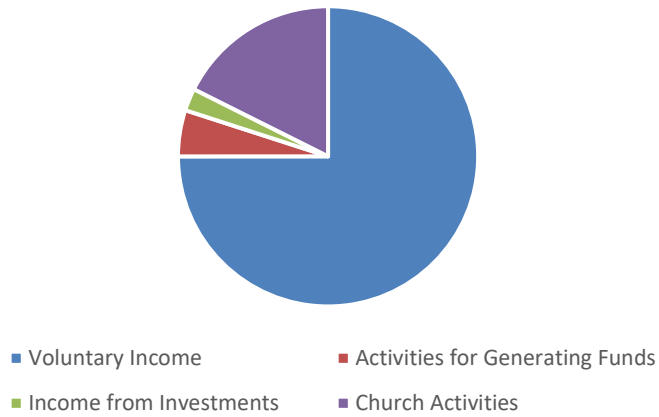
The Giving Fund was set up following a large legacy bequest and the PCC agreed to set aside 10% (£8500) of the gift to give to charitable causes, in 2024 £300 was dispersed. The PCC received a large legacy in 2019.

This year 0.78% of our income has gone to missionary work beyond All Saints.

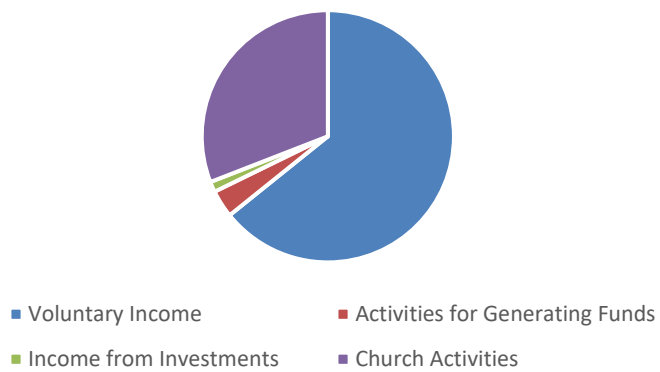
Where does the money come from ?

For our day to day running costs, most of the money comes from you in planned giving, collections and the associated tax recovery.

Where All Saints Money Came from in 2023



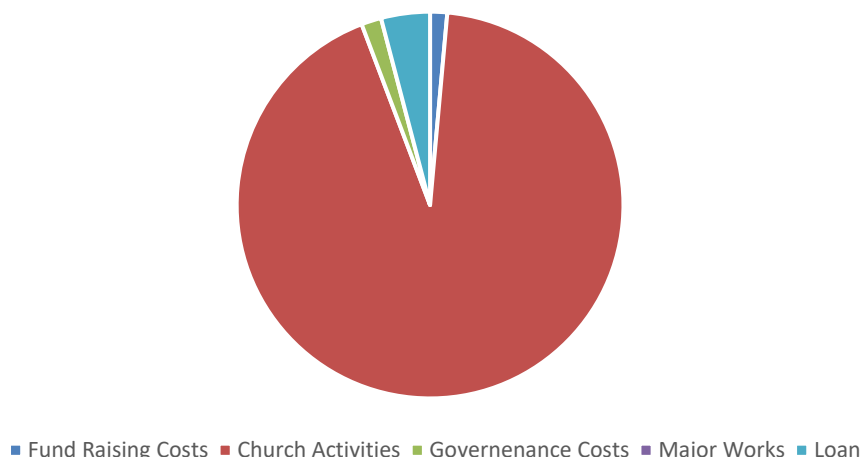
Where All Saints Money Came From 2024



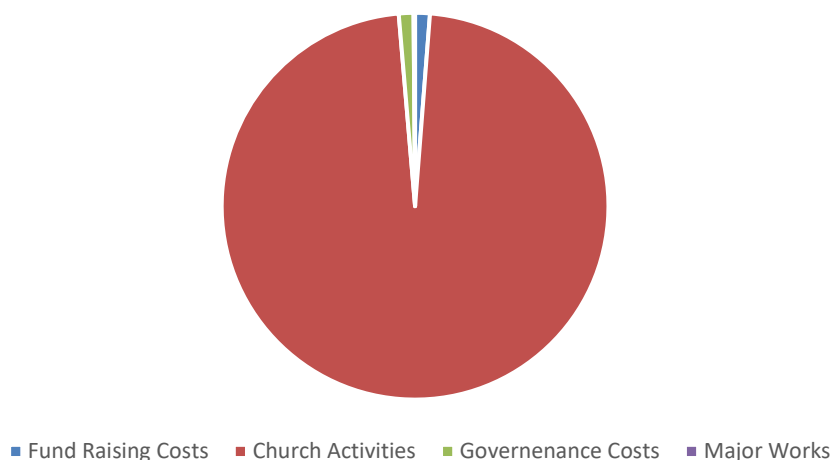
How do we spend your money ?

From our general income, over half is paid to the Diocese to pay our clergy and the wider work of the Diocese and the Church

How All Saints spent it's money in 2023



How All Saints Spent its money in 2024



Accounting Policy

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and under the Charity Commission's revised Statement of Recommended Practice (SORP) 2005.

These financial statements have been prepared on a receipts and payments basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members. An independent examiner has examined these statements whose report is attached.

Reserves Policy

It is the PCC policy to maintain a balance on general unrestricted funds (if possible) which equates to approximately three months unrestricted payments, to cover emergency situations that may arise from time to time.

It is our policy to hold reserves in short term deposit accounts and long term savings with CCLA Investment Management Limited who manage funds on behalf of the Church of England. In particular,

it is our policy to invest our Reserves in the interest paying CBF Deposit Account and the Paul Grey Trust Fund in the CBF Investment Fund.

CCLA, as part of the Church of England Ethical Investment Advisory Group, monitors its investments according to the Groups ethical investment policy, which includes avoiding investment such as armaments, gambling or tobacco. The Group carries out ethical investment research, develops policy and communicates this to the wider Church.

Investment Policy

In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF Investment Fund managed by CCLA Investment Management Limited. In 2022 a further £10000 was gifted to the Trust Fund. Current Valuations are in line with general market conditions. Investing in equities is a higher risk policy but over a period it was the view that these funds would gain in value at a greater level than had they been invested in sole interest paying funds.

Related Party Transactions

During the year, the following transactions occurred with related parties to the PCC:

- Eddie Green received reimbursement of expenses incurred as incumbent.
- David Scourfield received reimbursement of expenses incurred as curate.
- PCC Members received reimbursement of various expenses.
- Catherine Lawrence received payment for employment as the Parish Administrator.
- Wendy Simpson, Charles Porter Stephen Davidson received reimbursement of expenses incurred as the lay ministry team.

Funds

Restricted Funds:

Represent a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and b) donations or grants received for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in a Restricted General Fund and as these funds are only held on a short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds:

These are general funds which can be used for PCC ordinary purposes.

Incoming Resources

Planned giving, collections, donations and tax refunds are recognised when received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when received.

Resources Expended

Grants and donations are accounted for when they are paid over, or when awarded if that award creates a binding or constitutive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT)

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

The PCC holds one Trust fund in equity funds (stocks and shares) managed by CCLA Investment Management Limited. These assets are valued at market value at 31 December.

Church Workers Pension fund (CWPf) FRS102 December 2024 Year End

All Saints Leavesden participates in the Pension Builder Scheme section of CWPf for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (**2024: £961.76**).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31 December 2019 was under way as at 31 December 2020.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, All Saints Leavesden could become responsible for paying a share of that employer's pension liabilities.

Budget for 2025

The Parish share for 2024 is £55456. This is what All Saints pays to the Diocese to cover the costs of:

1. Our clergy
2. The ministry costs. These are the costs associated with administrative and legal overheads, with the clergy training, General Synod and providing Diocesan staff who are a resource for the church.

A 5% cost of living increase has been used when compiling the budget.

#N/A

Financial Statement for the Year Ended 31 December 2024

Receipts and Payments Accounts

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2024 £	Total 2023 £
Receipts							
Voluntary receipts:							
Collections at Services	3	1,988.38	-	-	-	1,988.38	2,506.37
Planned giving	3	27,612.21	-	-	-	27,612.21	30,482.94
All other giving/voluntary receipts	3	13,807.52	-	-	-	13,807.52	16,393.99
Grant Income	3	-	-	-	-	-	1,307.00
Legacies Received (Capital Value)		-	-	-	-	-	-
Gift Aid recovered		11,176.87	-	-	-	11,176.87	13,879.63
		54,584.98	-	-	-	54,584.98	64,569.93
Activities for generating funds	3	3,002.92	-	-	-	3,002.92	4,288.03
Investment income		1,136.86	-	1,393.79	-	2,530.65	2,074.20
Church activities	3	26,264.82	-	-	-	26,264.82	15,165.18
Other income		-	-	-	-	-	-
Total receipts		84,989.58	-	1,393.79	-	86,383.37	86,097.34
Payments							
Church activities:							
Parish share		40,248.00	-	-	-	40,248.00	21,721.50
Clergy and Staffing costs	4	17,550.73	-	-	-	17,550.73	17,667.35
Church running expenses	4	15,054.48	-	-	-	15,054.48	21,648.69
Mission giving and donations	4	661.60	-	-	-	661.60	879.38
Building work and repairs	4	101.60	-	-	-	101.60	3,187.15
Administration Costs	4	3,348.21	-	-	-	3,348.21	3,192.01
Other expenditure	4	1,436.63	-	285.06	-	1,721.69	3,090.26
		78,401.25	-	285.06	-	78,686.31	71,386.34
Cost of generating funds	4	6,953.48	-	-	-	6,953.48	6,624.91
Total Payments		85,354.73	-	285.06	-	85,639.79	78,011.25
Excess of receipts over payments	-	365.15	-	1,108.73	-	743.58	8,086.09
Transfers between funds		#N/A	#N/A	#N/A	#N/A	#N/A	-
		#N/A	#N/A	#N/A	#N/A	#N/A	8,086.09
Cash at bank and in hand at 1 Jan		20,308.67	-	27,017.62	-	47,326.29	50,540.20
Cash at bank and in hand at 31 Dec		#N/A	#N/A	#N/A	#N/A	#N/A	47,326.29

Statement of Assets and Liabilities

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2024 £	Total 2023 £
Cash Funds							
Bank Current Account	5	3,649.97	-	232.75	-	3,882.72	12,469.79
Bank Savings Account	6	-	-	5,164.87	-	5,164.87	-
Deposit Account	7	10,428.68	-	25,993.60	-	36,422.28	33,606.50
		14,078.65	-	31,391.22	-	45,469.87	46,076.29
	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2024 £	Total 2023 £
Investment Assets at market value							
Paul Grey Trust	8	-	-	-	37,667.34	37,667.34	36,824.49
Total Investments		-	-	-	37,667.34	37,667.34	36,824.49

Notes

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.

2. The movement in designated and restricted funds during the year were:

Restricted	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Roof Loan No 2	30.06	1.20	-	-	31.26
Reserves Fabric Fund	300.75	-	-	-	300.75
Reserves Giving Fund	1,250.00	-	-	300.00	950.00
Reserves Legacy	13,007.00	-	-	-	13,007.00
Paul Grey	6,774.00	1,392.59	-	-	8,166.59
Utilities	0.00	-	-	-	0.00
RNP Pop Up Café	517.81	-	285.06	-	232.75
Projector Savings	-	-	-	650.00	650.00
Reordering Reserves	4,488.00	-	-	-	4,488.00
Fabric Savings	-	-	-	4,514.87	4,514.87
	27,017.62	1,393.79	285.06	4,214.87	32,341.22

Roof Loan No 2 - Restricted for the upkeep of the Church Roof

Reserves Fabric Fund - Restricted for the upkeep of the Fabric of the Church

Reserves Giving Fund - Restricted for Charitable Giving by the PCC

Reserves Legacy - 0

Paul Grey - In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested

Utilities - A Diocese Grant with use on payment of utility bills

RNP Pop Up Café - Restricted for the setting up and running of Reaching New People Projects - Pop Up Café

Projector Savings - Restricted for the use of buying a new projector

Reordering Reserves - Restricted for the use of the Reordering of the Lady Chapel

Fabric Savings - Restricted for the use of the Reordering of the Lady Chapel

3. Receipts

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2024 £	Total 2023 £
<u>COLLECTIONS AT SERVICES</u>						
Sunday Collections	1,988.38	-	-	-	1,988.38	2,506.37
	1,988.38	-	-	-	1,988.38	2,506.37
<u>PLANNED GIVING</u>						
Standing Order	5,987.00	-	-	-	5,987.00	6,487.00
Parish Giving Scheme Income	21,625.21	-	-	-	21,625.21	23,995.94
	27,612.21	-	-	-	27,612.21	30,482.94
<u>GIFT AID RECOVERED</u>						
Gift Aid Reclaim	6,008.95	-	-	-	6,008.95	8,075.52
Parish Giving Scheme Gift Aid reclaim	5,167.92	-	-	-	5,167.92	5,804.11
	11,176.87	-	-	-	11,176.87	13,879.63
<u>ALL OTHER GIVING/VOLUNTARY RECEIPTS</u>						
CAF & GAYE giving	249.60	-	-	-	249.60	211.20
Donations	647.83	-	-	-	647.83	1,707.81
Gift Aid Envelopes	4,047.10	-	-	-	4,047.10	8,853.30
Donations - Gift Aided	106.60	-	-	-	106.60	-
Just Giving	4,741.39	-	-	-	4,741.39	3,229.78
Card Donations	4,015.00	-	-	-	4,015.00	2,391.90
	13,807.52	-	-	-	13,807.52	16,393.99
<u>ACTIVITIES FOR GENERATING FUNDS</u>						
Bookstall	152.90	-	-	-	152.90	157.90
Fete	2,022.13	-	-	-	2,022.13	2,272.40

Other Fundraising	827.89	-	-	-	827.89	1,857.73
	3,002.92	-	-	-	3,002.92	4,288.03
CHURCH ACTIVITIES						
Non-charitable trading	18,071.82	-	-	-	18,071.82	11,598.18
Fees - Statutory	6,643.00	-	-	-	6,643.00	1,667.00
Hall Deposit	1,550.00	-	-	-	1,550.00	1,900.00
	26,264.82	-	-	-	26,264.82	15,165.18
INVESTMENT INCOME						
Dividends and Interest	1,136.86	-	1,393.79	-	2,530.65	2,074.20
	1,136.86	-	1,393.79	-	2,530.65	2,074.20
GRANT INCOME						
Non-Recurring Grants	-	-	-	-	-	1,307.00
	-	-	-	-	-	1,307.00
4. Payments						
	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2024	Total 2023
	£	£	£	£	£	£
CLERGY AND STAFFING COSTS						
Clergy Expenses	2,182.44	-	-	-	2,182.44	2,808.08
Salaries	15,368.29	-	-	-	15,368.29	14,859.27
	17,550.73	-	-	-	17,550.73	17,667.35
CHURCH RUNNING EXPENSES						
Cleaning	-	-	-	-	-	381.99
Gas and Electricity Bill	5,875.05	-	-	-	5,875.05	3,194.57
Insurance	3,153.03	-	-	-	3,153.03	3,308.25
Service Costs	3,684.24	-	-	-	3,684.24	3,911.65
Maintenance	849.79	-	-	-	849.79	9,076.44
Water Bill	505.53	-	-	-	505.53	471.80
Governance	986.84	-	-	-	986.84	1,303.99
	15,054.48	-	-	-	15,054.48	21,648.69
MISSION GIVING AND DONATIONS						
Charities - Home (UK)	661.60	-	-	-	661.60	799.38
Charities - Overseas	-	-	-	-	-	80.00
	661.60	-	-	-	661.60	879.38
BUILDING WORK AND REPAIRS						
Church - Major repairs and Redecorations	101.60	-	-	-	101.60	-
Loan	-	-	-	-	-	3,187.15
	101.60	-	-	-	101.60	3,187.15
COSTS OF GENERATING FUNDS						
Fund raising	993.64	-	-	-	993.64	1,113.94
Bookstall	157.85	-	-	-	157.85	152.40
Hall Running Costs	5,801.99	-	-	-	5,801.99	5,358.57
Hall Deposit refund	1,650.00	-	-	-	1,650.00	-
	8,603.48	-	-	-	8,603.48	6,624.91
ADMINISTRATION COSTS						
Bank charges	184.09	-	-	-	184.09	221.44
Stationery	398.29	-	-	-	398.29	452.70
Support Costs	2,720.31	-	-	-	2,720.31	2,476.27
Computer	-	-	-	-	-	14.40
Card donation costs	45.52	-	-	-	45.52	27.20
	3,348.21	-	-	-	3,348.21	3,192.01
OTHER EXPENDITURE						
Mission and Evangelism Costs	245.51	-	244.65	-	490.16	814.02
Churchyard Expenses	202.99	-	-	-	202.99	198.60
pop up café	-	-	-	-	-	1,102.36
children's work	988.13	-	-	-	988.13	975.28
	1,436.63	-	244.65	-	1,681.28	3,090.26
5. Bank Current Account						
	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2024	Total 2023
	£	£	£	£	£	£
Leavesden Parish Church PCC	3,636.52	-	232.75	-	3,869.27	12,456.34
cash	13.45	-	-	-	13.45	13.45
	3,649.97	-	232.75	-	3,882.72	12,469.79
6. Bank Savings Account						
	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2024	Total 2023

	£	£	£	£	£	£
Leavesden Parish Church PCC Savings	-	-	5,164.87	-	5,164.87	-
	-	-	5,164.87	-	5,164.87	-

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2024 £	Total 2023 £
7. Deposit Account						
Reserves	10,428.68	-	17,795.75	-	28,224.43	26,802.44
Roof No 2	-	-	31.26	-	31.26	30.06
Paul Grey Trust	-	-	8,166.59	-	8,166.59	6,774.00
	10,428.68	-	25,993.60	-	36,422.28	33,606.50

8. Investments

Further Details

Paul Grey Trust (In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the C

All Saint's Leavesden



Written Reports to the Annual Parochial Church Meeting **for the year 2024**

Sunday 11th May 2025

1. All Saints Leavesden - Annual Report 2024

This report is Part Two of a two-part report for the Annual Meeting. Part One fulfils the requirements of the Charities Act 1993. This part reports further on the life of All Saint's Church and its associated groups.

This report reflects most areas of our church life and, it is hoped, reflects the wide range in our community life. We give thanks to God for what is happening in each area.

2. Services

2.1. Flower Arrangers

This year we had some weddings. We decorated the church for main celebrations, Christmas, Easter etc, to save costs we have been using silk flowers for the arrangements on some occasions.

2.2. Server

The servers team remains a small but committed group, assisting with worship at All Saints. Members are present for every Sunday service and special services at Easter, Christmas, and throughout the year.

Towards the end of the year, Jose from All Saints, South Oxhey, joined us on training placement. The servers are always pleased to welcome training candidates, and Jose enjoyed getting to know us and participating in a different style of worship from his own church.

As always, I would like to thank all the servers for their support, dedication, and the enthusiasm they bring to their role. Especially to Jamileh, who looks after things when I am away

Barry Wenham

2.3. Home Worship

Stephen Davidson has taken over this role from Phillipa.

We continue to produce and distribute a Home Worship sheet every calendar month for, currently, 11 church members who are unable to attend in person or access on-line worship. The sheet includes the Sunday service Bible readings and prayers as well as the anniversaries of death over that month. In addition to this sheet, we also include the latest pew sheet so that people feel in touch with church news and events. The Home Worship sheet includes a reminder that

everyone is welcome to phone the church office with prayer requests or to ask for a pastoral visit or home communion.

2.4. Music/Choir

As is true for every year, the choir continues to provide outstanding support to myself and the church community.

Through all seasons, situations and personal circumstances our singers put in their best effort and ask for nothing in return

Without your help we would not be able to perform live music in the same way, and it simply would not be as life affirming and joyful as it is. I am extremely grateful for your time and energy, both in singing and the help you provide in other areas.

I am sure 2025 will be our best year yet.

Joe Leslie, Director of Music

3. Discipleship and Nurture

3.1. Little Saints

The number of families with children attending church on a Sunday morning has slowly grown. The children are well engaged in worship, enjoying their roles of candle-lighting, bell-ringing and flag distribution. Eddie and David take turns to plan a craft activity for the children to do during the sermon. A couple of other adults support the children's work by supervising and encouraging the children during the services.

3.2. Little Saints Wednesday Club

Little Saints meets on a Wednesday afternoon at 5pm for an hour and a quarter and provides time and space for children of junior school age. In 2024 all of the 5 regular attendees were at primary school although this will change in 2025 as several move onto secondary education. The team is lead by Fr. Eddie, assisted by Fr. David and by Susan and Carol. The time is structured into activity, discipleship and nourishment. Activities have included making super long 'ball runs' using cardboard tubes, crafting (Sheep for the Good Shepherd) and obstacle courses (team work and journey of life). The focus of the autumn terms teaching/learning (using bibles, PowerPoints and Web videos) was the Big Story of the Bible. The children look forward to the food: normally pita or wraps with fillings of cheese, ham or vegetables.

The programme for Little Saints for Summer 2025 onwards will be reviewed in terms of content and activity, particularly given that Fr. David will be moving on to Langleybury.

3.3. Tots and Teddies

Tots and Teddies meets for an hour on Tuesday mornings, under the supervision of Rita Pritchard and with the assistance of Fr. David. The

time is considered to an act of worship as all the activity is focused on worshipping God through singing, movement and play.

2024 was a good year for the young children attending and their adult carers. Whilst the number of children attending has fluctuated there are normally around five or six children attending with one or two toddlers coming less frequently.

Those that come to Tots and Teddies really appreciate our informal approach to worship and gathering. It is a time when the adults can gain support and friendship from each other and the Leaders within the spiritual environment of our church.

As ever the 'struggle' for numbers is a constant factor with the group naturally losing children as they start school. 2024 saw 3 children 'graduate' to nursery! As above, new children have attended but attendance has been infrequent. The leadership are seeking to attract more parents from the weekly 'Baby Sensory' groups (a commercial user of the hall) as their babies grow into toddlers and also via word of mouth at the Pop-Up Café events, during the school holidays. Additional children can come from new members of the church or from those parents arranging their child's baptism.

However, Tots and Teddies works well and is fun for children and their carers. What we are seeing is the children are accompanied by their (relatively young) grandparents rather than parents, which brings a whole new level of pastoral care to this generation. During the holidays a lot of the older siblings enjoy coming back in the holidays! and provides a valuable time of worship alongside other formal services within the church.

This ministry, although challenged by numbers, is certainly worth continuing for its Christian presence for children and adults alike.

Rita Pritchard

3.4. Open Space

Open Space is currently not running

3.5. Lent Group

A home group was run for four weeks in February/March 2024 in preparation for Lent hosted by Cynthia Campbell who completed the appropriate Risk Assessment.

The group Leader was Father David Scourfield. It was both enjoyable and informative.

3.6. Advent Course

Due to availability of leaders a course was not run this year

3.7. Home and Midweek Bible Study Group

Currently not running

4. Mission and Outreach

4.1. CAMEO

During 2024 we had another full programme of speakers and entertainers to whom we are extremely grateful for their support. This year we have been entertained by: The Friday Singers, The Treebridge Troupe, The Chedettes, Hand Bell Ringers, David Silver on the Piano and also with his Trio of musicians, Joe Leslie on the piano and also accompanied by Elizabeth singing. Kay Leyshon with old time music, Peter Dawson also gave an interesting talk on local history. Plus we had an afternoon of Bingo and our usual Christmas Party.

Once again I would like to thank all of our dedicated volunteers who give their time to help in so many ways. Setting up tables and chairs in the hall, making tea and refreshments. Chrystal McGee, Pamela Bishop, Jenny James and Brian Beavis and others who help on the day which is greatly appreciated.

This is on the second Monday of each month 1.45pm - 3.45pm. We also hold a meeting on the fourth Monday of each month between 12.30pm - 2.30pm which is a eucharist followed by a soup lunch. Many thanks to Jenny for her wonderful homemade soup and cakes which she provides. New members are always welcome - we already have a full programme of entertainers for 2025 to look forward to.

Wendy Simpson

4.2. Church Watch

Following our midweek service on a Wednesday the Church is open for private prayer and reflection from 12.30pm - 2pm

4.3. Leavesden Green Hub

Lighthouse Café

The Lighthouse Café meets every Monday morning in term time between 10am and 12noon at the Leavesden Green Community Hub in Clarke Way.

The year 2024 was again another successful year for the Lighthouse Café. The numbers of people attending were between 35-45.

We have continued with our specially designed 'Morning Prayer' service which we hold 15 minutes before the café officially opens and we have others come early to join in.

We continued to have the weekly quiz which is much loved by those attending.

In the spring term we continued the experiment of having a soft play area to encourage young parents to come and join us with their young children.

During the year we had visits from various outside organisations.

In March we had a visit from Garston Fire Service who not only gave a fire safety talk but also arranged to visit members' homes and install free fire/smoke alarms.

In June we had a visit from the fraud security team from HSBC Bank who gave a short talk and handed out advice to those present.

We also had a visit from the local PCSOs who mingled among us chatting to our members on a range of issues.

Again, we had a couple of visits from the children of Kingsway Infants School, who came to the Lighthouse Café and sang for us during the autumn term. Once to celebrate Harvest festival by singing harvest related songs for us. Then again in December to sing carols to us especially as many of our people couldn't get tickets or didn't want to come out in the dark evenings for our Community Carol Service.

We are still in constant communication with Watford Borough Council and Watford Community Housing and are looking forward to continuing our good relationship throughout the coming year.

We are registered with the Church Urban Fund 'Places of Welcome'. We are also registered as 'A Place of Warmth' with Watford Borough Council. Finally, I would like to express my thanks to Bessie Porter and Gladys Coldman for staffing the kitchen every week. And I would ask that if anyone else is available on Monday mornings in term time that they might consider coming and helping our limited numbers of volunteers.

Community Carol service

We again held our popular Community Carol Service in the Hub on an evening in December with the children from Kingsway Infants School singing for us and Ella Foster singing a solo of her version of 'O Holy Night'. Once again, we had people from different parts of the community (including the Mayor of Watford) to read the lessons.

Once again because of the popularity of the event and the legal restrictions on the hall capacity, this year we had to make The Community Carol Service a ticketed event again. The tickets were free but had to be booked through Eventbrite so as we could control numbers. We managed to keep the numbers down to 170 (plus kitchen volunteers).

Charles Porter

4.4. Schools

We have been invited in to a number of schools to give assemblies including Coates Way, Kingswood infants, Alban Wood and equally hosted trips to the church to explore the building, festivals and the Christian faith to enhance the teaching of the curriculum by Garston Manor, Leavesden Green. Futures Academy and Coates Way also held Christmas Carol Services in the Church

4.5. Churches Together in Watford

Occasional informal Social Gatherings at the Southern Cross continue. Each church is encouraged to appoint a rep. or 'champion' to promote Churches Together and keep everyone informed about their joys and prayer needs, etc. 'At Home' evenings commenced whereby gathering in different churches we learnt more about their history and style of worship, and share prayer and worship.

4.6. Remembrance Sunday

Following an early service at All Saints, Father Eddie and members of the congregation joined the local community for a remembrance service at the War Memorial in the High Road which was live streamed.

4.7. Pop Up Café

The Pop-Up Café provides a time space for the church and parish community to come together within the Church Hall to share a meal, enjoy the company, and to use the children's craft and play activity. Although the café is based within a church building it runs (and is funded) on a secular/non faith basis. However, spiritual nourishment provided for those who wish to partake, through access to the church building and provision of 3 or 4 prayer stations.

The Café project has been facilitated by five or six volunteers and has been led by Fr. David with Jenny James overseeing the kitchen. The team works extremely well, a result of experience developed during the previous years. The Café, (operating between 12 Noon and 2pm) ran on 9 occasions during 2024, during the Christmas, Easter and summer holidays as well as the three half terms. The frequency is determined by volunteer availability and also the dates upon which Thursdays in the school holidays at Easter and Christmas fall. Often the Thursdays clash with church services or clergy leave. It is also become apparent, through experience, that running more than four Café's in the long summer break puts too much strain on our volunteers.

The Café is advertised through the Facebook pages of the Church, local schools and other organisations, although we have many new attendees who have come through word of mouth. The attendance varied but was within the range of 30-40, including 5-10 children.

The Café is very well received both by those using it and by local schools, Watford Council and local councillors. The high-quality meal (a main meal and desert) provides the focus for conversation. Children are provided with a soft play area and structure crafts. The church is open and on average 5-10 people (adults and children) will visit, either sitting silently or engaging with prayer stations: For example, The Tree of Hope, paper prayer links, Water and Stones, and craft activity.

The success of 2023 and 2024 has provided a very sustainable platform for the Café in 2025. Work is being done on funding and on Food Hygiene Management (the Café received four-star ratings after inspections in 2024 and 2023) as well as developing further activity and prayer stations. Alongside the Lighthouse Café, the Pop Up Café will remain an important part of the churches outreach activity with the local community.

David Scourfield

4.8. South West Herts Railway Club Open Day

A team from Church helped with refreshments for the Open Day and welcomed visitors

4.9. World Day of Prayer

January was the first committee meeting of the year to finalise plans for 2024.

On 9th February a Bible Study was held at the Scroll Church. This was based on Ephesians 4:1-7 and led by Dr. Jean Stevenson.

On 23rd. February a full rehearsal for the Day of Prayer was held at the Scroll Church.

On 1st. March The World Day of Prayer was celebrated at the Scroll Church. This service had been prepared by the Christian women of Palestine.

The theme of the service was "I beg you, bear with one another in love" based on the Bible study in Ephesians.

After the service many stayed for refreshments and fellowship.

On 8th. November a Preparation Day was hosted by St. Luke's church. This is open to anyone who may be involved in organising a World Day of Prayer service in their area, for the following year. It is a helpful opportunity to learn more about the thinking behind the service and how it can be organised,

At that time we learned about the service for 2025 which had been planned by the Christian women of the Cook Islands and was based on the theme

"I made you wonderful"

Susan Bail

4.10. Churchyard

As part of their responsibility for the upkeep of the churchyard, the Council's contractors performed some much-needed tree work in April. They reduced the size of some trees and removed deadwood and storm damage from others. This work should all help to maintain the overall health of the trees. The Council's maintenance of the churchyard is a great benefit to the church especially for larger jobs like this which the church would otherwise have to arrange.

In July, the Hertfordshire Family History Society recorded all the existing inscriptions from the gravestones and monuments. These will eventually be put into a publication available for purchase from the society.

The first recorded sighting of a Jersey Tiger moth in the churchyard was made in August. This is a striking moth with striped black and cream forewings and vibrant orange-red hindwings that flies both in the day and at night, often being mistaken for a butterfly. The farthest north this species used to be seen was Jersey, but climate change has allowed it to move north, becoming commonly seen in London and east Hertfordshire over the last few years.

4.11. Deanery Synod

Deanery Synod usually meets three times a year, in February, May and October. Parishes take turns to host the meetings, providing refreshments and an act of worship. The meeting is then led by Revd. Dr. Peter Waddell, the Area Dean for Watford Deanery, or his Deputy, the Revd. Deborah Snowball. The meetings are usually open to anyone wishing to attend, however, if a vote needed to be taken on an agenda item, only those elected members would be eligible to vote.

Two meetings were held in 2024 - in June and October - hosted by St Luke's and St Peter's respectively.

The main topic for discussion at both sessions was the Church Commissioners' Diocesan Investment Programme for children's and young people's work and diversity work, and how a bid could be shaped for this.

The Diocese had determined that Watford and Luton would be the twin focuses of our regional bid, and Synod heard from the working group established to draw up the Watford part of the bid and had opportunities to feed into their thinking.

Leavesden was to be one of the focal points of the bid due to the large number of schools in the parish.

We have subsequently heard that this grant programme has been put on hold for the foreseeable future due to factors at a national church level - more information will be forthcoming via the Diocese in the next few months.

Frances Holmes and Juliet Scourfield

5. Mission Support

5.1. Christian Aid

We continue to support Christian Aid during the annual fundraising week in May. Envelopes were provided so that people could make their personal donations - by 'phone, on-line, etc.

5.2. Foodbank

Many thanks to all who contributed to the Watford Food Bank during the last year, the total of food donated by All Saints was 270 Kilos.

Brian Beavis

5.3. Bike and Hike

Bike n Hike was a very productive day. We tackled a range of tasks, including the church boiler's annual Hoover and filled three bins with compostable waste from the churchyard. We also welcomed our two regular cyclists from The Gaddesdens. The event, supporting Beds and Herts Historic Churches Trust, which provides grants for the repair of churches and chapels in the St Albans diocese, raised over £100,000. To date, the Trust has awarded £4.2 million in grants. Thank you to Cynthia, Pam, Rita, and Christine for helping keep the church open throughout the day. We have also this year applied to the trust for a grant to repair the spire

Barry Wenham

5.4. The Children's Society

Box Holders donations for 2024 were £212.45 Christingle collection raised £82.80. A big thank you on behalf of the Children's Society to all who donated, especially Box Holders who help to raise vital funds to help children and young people.

New Box Holders are always welcome.

The Children's Society was founded in 1881 by Edward Rudolph, who was appalled by the growing numbers of children living in poverty and the lack of help offered to them. Society may have changed since then, but the Children's Society has never lost sight of Edward Rudolph's vision of a world where every child can enjoy a good childhood.

Linda Cray

6. Links with St Albans Abbey

6.1. Easter Pilgrimage

The annual Easter Monday pilgrimage from All Saints to St Albans saw us joined by fellow walkers from Rickmansworth, making a group of twelve, accompanied by three eager dogs. The weather was quite sunny as we walked across the fields. After having lunch on the Abbey Orchard we joined over 600 others for the service in the Abbey, including visitors from our link diocese in Linköping, Sweden. The theme of the service was "All Things New" with Bishop Jane presiding. A memorable reflection was given by former All Saints' curate Phillipa Maddox drawing upon her time working as a van driver around the industrial estates of West London armed only with music cassettes that played slightly too fast and a well-thumbed A-Z.

Barry Wenham

7. Events

7.1. Social Events

A Harvest supper was organised for the first time since COVID and the small group had a catered meal and fun entertainment from Horse racing. David's Ordination was celebrated with an All Saints Bring and Share Lunch

7.2. Fund Raising

We held both a Summer Hamper draw and concluded the year with a Christmas raffle with tickets sold both online and in person.

7.3. Christmas Market

The Christmas Market is now re-established on the calendar and was our biggest fundraiser of the year. Both church members and the community well supported it.

Planning the event:

Catherine and Sarah worked together to plan the event in months leading up to it taking place, this included:

- Advertising on social media, website and leaflets delivered to local residents
- Securing bookings for stallholders (non-church members)
- Securing church members to run stalls
- Setting up the event (day before) with volunteers

The event:

- There was good attendance, but this was reduced to do adverse weather conditions
- This year, a dance group performed, helping to attract the children's parents, helping to increase the footfall and raise more money.
- Father Christmas was fantastic, there was some positive feedback on Facebook and the grotto looked amazing in the photographs

8. Use of the Parish Centre

The Hall remains a valuable asset and source of income. This year we welcomed a new Gymnastic for Tots class and a Dance School as a regular hiring and a Mum's Market . The Parish Centre availability is available on our website for potential hirers to view.

Catherine Lawrence

Accounts



The Parish of All Saints, Leavesden
Annual Report
and
Financial Statements
of the
Parochial Church Council
For the year ending 31st December 2023

Correspondence Address:

The Parish Office,
All Saints Crescent,
Garston,
Watford,
Herts,
WD25 0LU
email: office@allsaintslife.com
Registered Charity Number 1160135

Incumbent:

Father Eddie Green
Leavesden Vicarage,
Horseshoe Lane,
Watford,
Herts,
WD25 7HJ

Bankers:

Lloyds plc,
Intu Shopping Centre,
Units 32 & 32a,
Watford,
Herts,
WD17 2UB

Insurers:

Ecclesiastical Insurance plc,
Beaufort House,
Brunswick Road,
Gloucester, GL1 1JZ

All Saints' Leavesden - Annual Report 2023

This report is part one of a two part report for the Annual Meeting. This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the Annual Meeting each year.

1.1 Background

The church of All Saints is situated in Leavesden
In the deanery of Watford in the Diocese of St Albans.

All Saints Parochial Church Council (PCC) has the responsibility of co-operating with the Incumbent, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC also has maintenance responsibilities for the Parish Centre, All Saints Crescent, Garston. The PCC is a charity registered with the Charities Commission.

1.2 Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

During the year the following served as members of the PCC

Incumbent and Chair	The Reverend Edward Green (from December 2013)	
Assistant Curate	The Reverend Phillipa Maddox (until July 2023) The Reverend David Scourfield (from June 2023)	
Readers	Mrs Wendy Simpson Mr Charles Porter Mr Stephen Davidson	
Wardens	VACANT VACANT	
Deanery Synod Members	Ms Frances Holmes VACANT VACANT	(elected 2023-26)
Elected Members (Year elected)	Mr Brian Beavis Mrs Cynthia Campbell Mr John Waller Mrs Pamela Bishop Mrs Rita Pritchard VACANT Mrs Catherine Houston Mrs Sam West VACANT	(2021-24) (2021-24) (2021-24) (2022 -25) (2023-25) (2022-25) (2023-26) (2023-26) (2023-26)
Co-opted Members	Mrs Catherine Lawrence (Treasurer and Secretary)	

1.3 Committees

PCC

The constitution of the PCC is governed by the Church Representation Rules. The PCC conducts major business as a whole committee.

Alongside the legal requirements of the PCC, its terms of reference require it to lead the Church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to a range of committees and teams who are accountable to the PCC. The intention is to provide quality space on the PCC's agenda for major discussions and development of the Church's Life. The PCC seeks also to develop and sustain good communication through publishing the PCC priorities on the website and pew sheet. The PCC endeavours to encourage the congregation to take its full share of responsibility helping to live out the vision that it believes to be the fulfilment of the Church's response to the Christian Gospel.

Chair: Father Eddie Green

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. It meets on the second Wednesday in the month prior to a PCC meeting. This is so that it can consider and plan items of business for the subsequent full Council. It has the authority to conduct other items of PCC business between meetings.

Chair: Father Eddie Green

Finance Committee

This team has a clear brief to manage the finances of the PCC and report back to the PCC regularly on spending and budget. The team meets as necessary.

Chair: Malcolm Sellen

Hall Committee

Hall business is currently being conducted by the Standing Committee

Pop Up Café Committee

This team has a clear brief to manage provision of Pop Up Cafe and report back to the PCC regularly on budget and community engagement. The team meets as necessary.

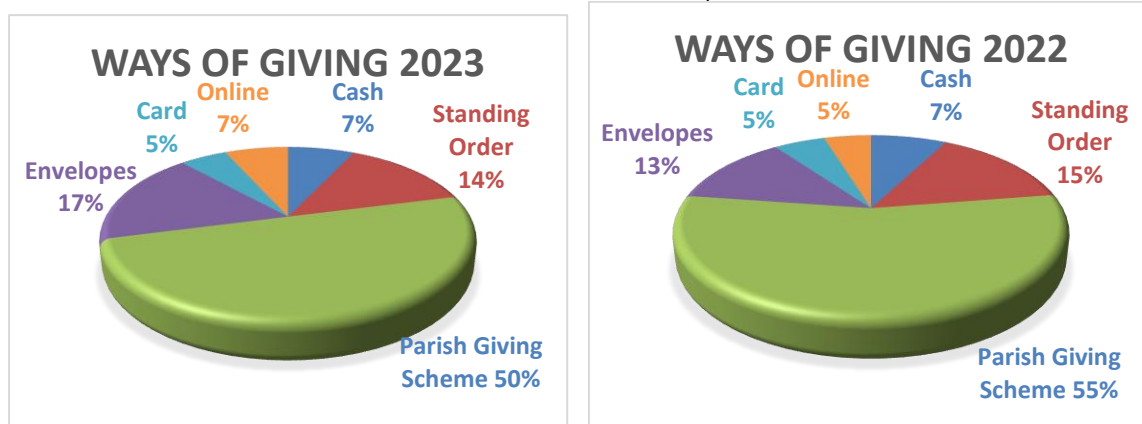
Chair: David Scourfield

Stewardship

As ever, the first thing which we want to do is to thank all those who give to All Saints either financially or by contributions of time and talents. Fellow members of the congregation continue to support the work of All Saints in a huge variety of ways. Financial support remains, of course, vital to our continued operation, but contributions of time and talents remain equally essential if All Saints is to continue to serve the community as its parish church.

The payments which we receive from HMRC by way of Gift Aid are critical to our finances. During 2023 we were able to reclaim a total of £13,879 from HMRC, which made a vital contribution to our finances.

This year the way people give gifts to All Saints Church has settled into a post pandemic financial pattern across the blend of options we offer to suit different people's needs. As of the end of 2023 6 people are giving by way of the blue envelope scheme, 4 using the card machine and 2 using online giving regularly and another 16 are giving by standing order.



In previous reports we have mentioned that the Parish Giving Scheme (PGS) offers a far more efficient way of handling donations with payments collected by direct debit and a central body making tax reclaims on our behalf and sending payments to the Treasurer on a monthly basis. 30 people have signed up to the PGS so far and it is working very well with Gift Aid repayments being made at monthly intervals without the need for annual returns at parish level. **One-off gifts can also now be made through the PGS.** As we have said before, we would be grateful if those still giving using other methods would consider moving to the PGS. New donors are always welcome and there are guidance postcards available in church which include a link to our PGS page:

<https://www.parishgiving.org.uk/donors/find-your-parish/leavesden-all-saints-watford/>

This year we again took advantage of the Gift Aid Small Donations Scheme (GASDS), which allows the parish to claim gift aid on cash payments under £20 made in collections up to a maximum of £8,000 in total. There is no need under GASDS to provide Gift Aid declarations signed by individuals.

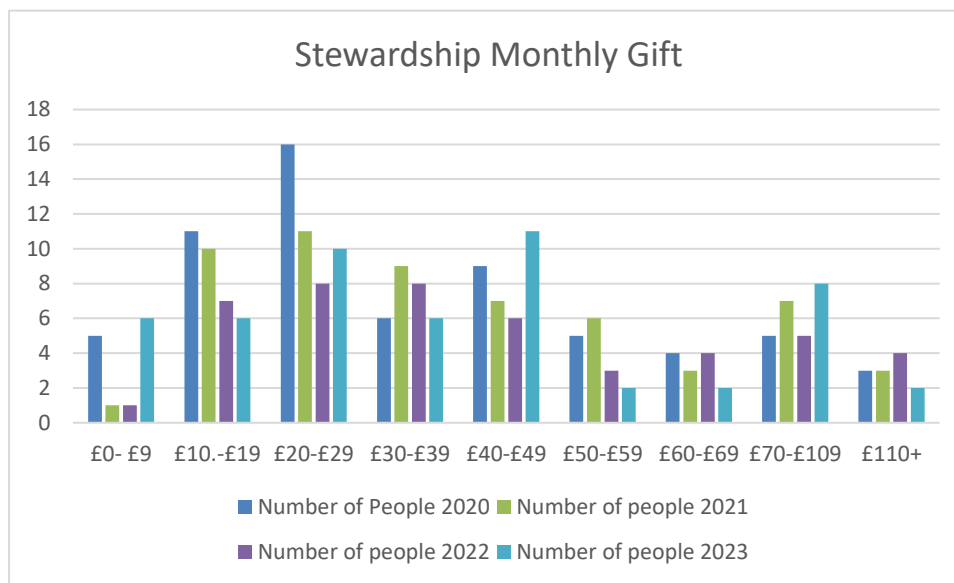
We shall, of course, continue to make claims in respect of individual donations made using the blue envelopes. We need to remind you again that whenever you use the blue envelopes for single donations the declaration on the front has to be signed and dated with the address and postcode shown. We have had to forego some claims because the declaration has not been completed fully.

As in previous years we need to repeat the important reminder for all of you who have completed Gift Aid declarations. Gift Aid claims are only valid where the donor has paid more tax than the amount which has been claimed by the parish on your gifts. If you are a non-taxpayer, therefore, you cannot complete a Gift Aid declaration. Whilst the Personal Tax Allowance has been frozen for several years, it remains very important that you check that you are still paying enough tax to offset the claims which we are making. If you are not, please let us know.

The church is also now able to take card payments. This is a convenient way of making a one off or regular donation using your card for those who do not carry cash. Gift aid is collected by filling in a blue envelope and marking it with Card and the amount, for taxpayers who specify this criteria when making the donation and handing it to the device operator when making your donation.

The church still also offers Just Giving as an alternative way of making a one off or regular donation via the link on our website www.allsaintslife.com or going to our Just Giving page using <https://www.justgiving.com/allsaintschurchleavesden>

Gift aid is collected automatically for taxpayers who specify this criteria when making the donation.



We have previously looked at generosity in bible readings and sermons in the hope to create a solid financial future. If everyone on the electoral roll gave regularly and moved up one step on the graph above it would go a long way in reducing the deficit in income we have and reduce the amount of reserves we use for the day to day running of our church.

To those who don't, but could - please think, pray and act! To those that do, have you reviewed how you give and what you give this year? Please think pray and act!

If you would like to have a confidential discussion about stewardship and giving, please contact Frances Holmes.

Thank you

CATHERINE LAWRENCE/FRANCES HOLMES

Social and Fundraising

To coordinate events in the life of the parish to encourage community building and have an overview of events intended to raise funds for the work of the Church and the building up of God's Kingdom.

This committee is currently in abeyance

Chair: Vacant

1.4 Church Attendance

There are 117 parishioners on the Church Electoral Roll.

Our weekly services are varied with SUNDAY having 8a.m. Communion (1662), 10a.m. Parish Eucharist, There are various midweek services.

We have continued to stream our 10am Service and offer restrictions still in our midweek service for those who are more vulnerable. The offer of Home Communion has recommenced and we have continued our Home Worship sheets.

The average Sunday attendance in person in October 2023 was 42 adults and 3 children

Electoral Roll Officer: Andy Melling

1.5 Review of Year

The PCC met 5 times during 2023 usually on the 3rd Wednesday of the month either in person or via zoom. Business was also conducted via email. A monthly PCC briefing was circulated. There was an average attendance level of 589%.

Committees met between PCC meetings according to need and reports of the deliberations and activities were made to the full PCC. Each PCC meeting had a subject for full discussion in areas such as:

- Stewardship
- Safeguarding
- Mission Action Plan
- Health and Safety
- Loan of Vestments from St Peter's
- Arch Deacon Inspection
- Pop Up Café
- Reordering of Lady chapel
- Weddings
- Net Carbon Zero
- Fund Raising
- Governance
- Bells
- Spire

The Standing Committee generally met monthly on the 2nd Wednesday of the month to plan the PCC agenda for the next meeting and occasionally at other times if there was an urgent matter to discuss or decision to be made.

In 2023 4 Baptisms, 0 Weddings and 17 Funerals were conducted

1.6 Safeguarding Report 2023 Report to APCM April 2024

The Parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement, at their meeting in 2023. The latter two documents are displayed in the Church and Church Hall.

We have a Parish Safeguarding Officer/Lead Recruiter and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. DBS checks are renewed every three years and all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are with the safeguarding information which is displayed on the church notice board and the church website.

There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There has been three issues of safeguarding concern reported during 2023. These matters have been dealt with according to the relevant safeguarding policies and guidance by the Parish Safeguarding Officer, the Vicar and the Diocesan Safeguarding Team.

1.7 Church Wardens Report

With no Church Wardens elected at the APCM in 2023 Andy Melling and Barry Wenham continued in post until the end of their legal tenure at the end of August 2023 for which the PCC were extremely grateful. At this time the PCC and particularly the standing committee shared the responsibilities of the Churchwardens until the Annual meeting in 2024. The whole congregation were asked to think and pray on if this was a role they could take up.

With no Wardens the PCC continued to endeavour to represent the best interests of each of our congregations and groups, alongside supporting Eddie and the rest of the ministry team. The PCC continue to try and make our church, our worship and our other activities safe, accessible and welcoming for everyone.

In this time of transition the standing committee are grateful for all the people who have contributed throughout the year and taken on extra responsibilities.

Church Building

The Wardens are responsible for maintaining the church building and its contents.

The quinquennial inspection of the church building and churchyard was undertaken in 2022, and with no Wardens looking at the report any actions were postponed except emergency works.

The Roof loan final instalment was paid completing this project.

The Bell rope broke during a service and as a temporary measure a hand bell was installed as a replacement. A plan has now been affected for a repair and this will be completed in early 2024.

Spire

A number of holes are now visible, in the spire and investigation has been made into a repair. Quotes are being sort and then grants will be applied for to enable us to proceed with the repair in 2024.

Lady Chapel

The work is on hold until such time as the PCC have the capacity to project manager these works.

Sidespeople

Sadly, our team of regular volunteers has shrunk over the year and we now often have only one person or nobody to welcome the congregation depending on the service. We hope that more people will be inspired to provide a warm welcome this coming year at our regular service and for people attending Baptisms, Weddings and Funerals.

We are grateful to all those who undertake this important role for the church. Also, for undertaking the safeguarding procedures and training that are required.

Other Activities

We remained active in Leavesden Green. The Lighthouse Café is covered in a separate report.

Churchyard

The maintenance of the churchyard and boundaries is the responsibility of Watford Borough Council, although various volunteers continue to help to keep nature under control by clearing leaves and tidying graves.

Church Hall

The Churchwardens continue to support the PCC and Hall Committee, who are responsible for the maintenance and running of the Hall. See Hall Committee report.

1.8 Financial

Brief Commentary

There is no Government funding for the Church nationally, so funds for the day to day running of the church to support its ministry and mission is provided by our congregations. In 2023 the good news is that we paid the last payment of our roof loan. However our Parish Share in 2023 was £54900 and we only paid £21721 leaving us with a £33179 shortfall as we had foreseen. We applied for a Support Grant from the Diocese for 2024 which the Deanery supported and the Diocese have now written off our outstanding debt of £15,000 from 2018 and agreed a reduced our share to £40248 for 2024. We therefore now have an outstanding debt with the Diocese of £33179.

The cost of running the church in 2023 remained at £305 per day, in 2023 with regular income slightly decreasing by £15 per day to £235 per day. A major impact this year was the rising costs as our fixed energy contracts expired and we replaced the boiler in the Hall and continued to catch up on maintenance. The shortfall in our income meant the PCC made the decision that we could not meet our Parish Share from Reserves as it would have left us with no contingency. This is an unsustainable position and based on current income, we will in all honesty be looking to the Diocese for a further Support Grant in 2025. Going forward this is a cause for concern which the PCC have been discussing at great length and our looking at our income generation from all sources.

Financial support is very much welcomed, although there is absolutely no church 'membership fee' Biblical guidelines make clear that Christian giving to God's work through the church is a priority, and should be planned, regular and a suitable proportion of our income.

Whilst you always put money in the Collection when you come to church, as the pandemic highlighted, the church continued to provide ministry, week by week, even when you are unable to be at services in person, and it costs the same to provide ministry in this place whether you are here in person or not and we are hugely grateful to all those who have supported the church during this difficult time. This is why ***we encourage everyone to join the Planned Giving scheme***, via www.parishgiving.org.uk or call 03330021271 using code 320632231 or alternatively, supporting the church via a regular monthly Standing Order with your bank or by using weekly envelopes, whereby you help to ensure a regular source of income for this church. We have also introduced the ability to take card payments in the Collection or using Justgiving for online <https://www.justgiving.com/allsaintschurchleavesden>. We would therefore ask you to prayerfully consider your contribution to All Saints for 2024.

Priorities for 2024 are to continue fund raising the money to pay for the Repair to the Spire and for General funds to pay the Share this year.

➤ Reserves:

- General Fund £9006
- Fabric Fund £4800
- Giving Fund £1250
- Roof Fund £30
- Legacy Fund £13000
- Projector £650
- Reordering £4488

The Fabric Fund is a restricted income and can not be used for general expenditure purposes. The Roof Fund includes grants and moneys raised for the Roof replacement and redecoration. The average interest rate we received was 5.26% during the course of the year.

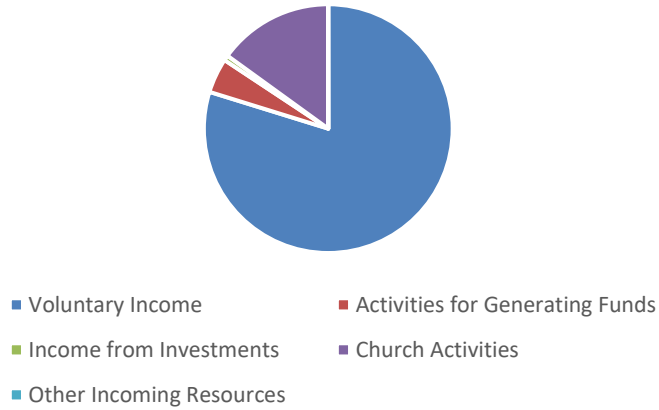
The Giving Fund was set up following a large legacy bequest and the PCC agreed to set aside 10% (£8500) of the gift to give to charitable causes, in 2023 nil was dispersed. The PCC received a large legacy in 2019.

This year 1.02% of our income has gone to missionary work beyond All Saints.

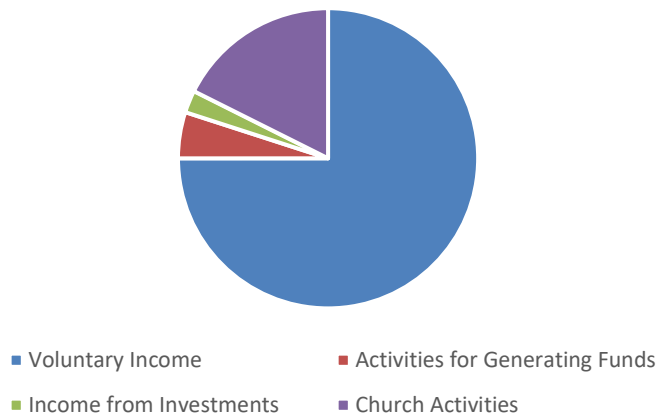
Where does the money come from ?

For our day to day running costs, most of the money comes from you in planned giving, collections and the associated tax recovery.

Where All Saints money Came From in 2022



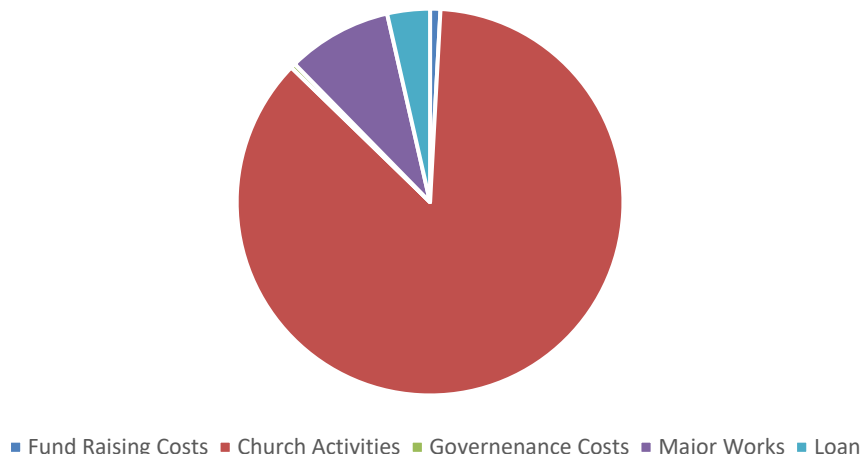
Where All Saints Money Came from in 2023



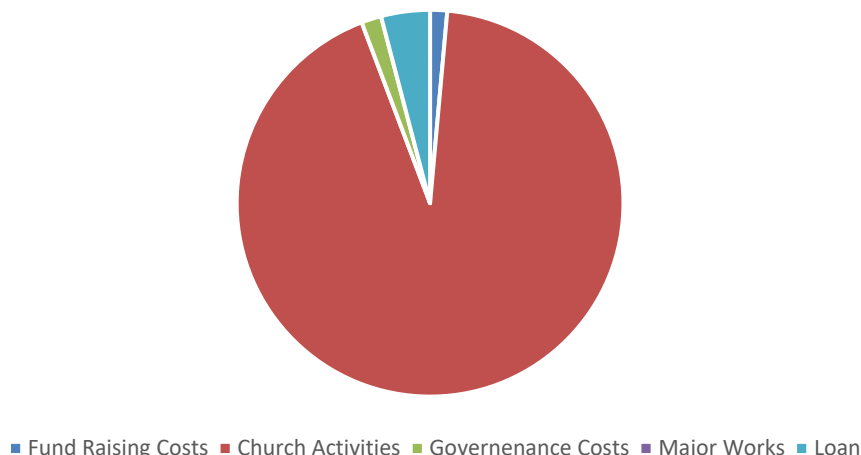
How do we spend your money ?

From our general income, over half is paid to the Diocese to pay our clergy and the wider work of the Diocese and the Church

How All Saints spent it's money in 2022



How All Saints spent it's money in 2023



Accounting Policy

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and under the Charity Commission's revised Statement of Recommended Practice (SORP) 2005.

These financial statements have been prepared on a receipts and payments basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members. An independent examiner has examined these statements whose report is attached.

Reserves Policy

It is the PCC policy to maintain a balance on general unrestricted funds (if possible) which equates to approximately three months unrestricted payments, to cover emergency situations that may arise from time to time.

It is our policy to hold reserves in short term deposit accounts and long term savings with CCLA Investment Management Limited who manage funds on behalf of the Church of England. In particular,

it is our policy to invest our Reserves in the interest paying CBF Deposit Account and the Paul Grey Trust Fund in the CBF Investment Fund.

CCLA, as part of the Church of England Ethical Investment Advisory Group, monitors its investments according to the Groups ethical investment policy, which includes avoiding investment such as armaments, gambling or tobacco. The Group carries out ethical investment research, develops policy and communicates this to the wider Church.

Investment Policy

In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF Investment Fund managed by CCLA Investment Management Limited. In 2022 a further £10000 was gifted to the Trust Fund. Current Valuations are in line with general market conditions. Investing in equities is a higher risk policy but over a period it was the view that these funds would gain in value at a greater level than had they been invested in sole interest paying funds.

Related Party Transactions

During the year, the following transactions occurred with related parties to the PCC:

- Eddie Green received reimbursement of expenses incurred as incumbent.
- Phillipa Maddox received reimbursement of expenses incurred as curate.
- David Scourfield received reimbursement of expenses incurred as curate.
- PCC Members received reimbursement of various expenses.
- Catherine Lawrence received payment for employment as the Parish Administrator.
- Wendy Simpson, Sue Oxlade and Charles Porter Stephen Davidson received reimbursement of expenses incurred as the lay ministry team.

Funds

Restricted Funds:

Represent a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and b) donations or grants received for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in a Restricted General Fund and as these funds are only held on a short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds:

These are general funds which can be used for PCC ordinary purposes.

Incoming Resources

Planned giving, collections, donations and tax refunds are recognised when received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when received.

Resources Expended

Grants and donations are accounted for when they are paid over, or when awarded if that award creates a binding or constitutive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT)

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

The PCC holds one Trust fund in equity funds (stocks and shares) managed by CCLA Investment Management Limited. These assets are valued at market value at 31 December.

Church Workers Pension fund (CWPF) FRS102 December 2023 Year End

All Saints Leavesden participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2022: £983.49).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31 December 2019 was under way as at 31 December 2020.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, All Saints Leavesden could become responsible for paying a share of that employer's pension liabilities.

Budget for 2024

The Parish share for 2024 is £40248. This is what All Saints pays to the Diocese to cover the costs of:

1. Our clergy
2. The ministry costs. These are the costs associated with administrative and legal overheads, with the clergy training, General Synod and providing Diocesan staff who are a resource for the church.

A 5% cost of living increase has been used when compiling the budget.

All Saints, Leavesden

Financial Statement for the Year Ended 31 December 2023 Receipts and Payments Accounts

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2023 £	Total 2022 £
Receipts							
Voluntary receipts:							
Collections at Services	3	2,506.37	-	-	-	2,506.37	-
Planned giving	3	30,482.94	-	-	-	30,482.94	-
All other giving/voluntary receipts	3	14,566.29	-	1,827.70	-	16,393.99	-
Grant Income	3	-	-	1,307.00	-	1,307.00	-
Legacies Received (Capital Value)		-	-	-	-	-	-
Gift Aid recovered		13,879.63	-	-	-	13,879.63	-
		61,435.23	-	3,134.70	-	64,569.93	-
Activities for generating funds	3	4,288.03	-	-	-	4,288.03	-
Investment income		871.14	-	1,203.06	-	2,074.20	-
Church activities	3	14,943.83	-	221.35	-	15,165.18	-
Other income		-	-	-	-	-	-
Total receipts		81,538.23	-	4,559.11	-	86,097.34	-
Payments							
Church activities:							
Parish share		21,721.50	-	-	-	21,721.50	-
Clergy and Staffing costs	4	17,667.35	-	-	-	17,667.35	-
Church running expenses	4	20,497.93	-	1,150.76	-	21,648.69	-
Mission giving and donations	4	879.38	-	-	-	879.38	-
Building work and repairs	4	3,187.15	-	-	-	3,187.15	-
Administration Costs	4	3,192.01	-	-	-	3,192.01	-
Other expenditure	4	1,309.37	-	1,780.89	-	3,090.26	-
		68,454.69	-	2,931.65	-	71,386.34	-
Cost of generating funds	4	9,174.91	-	-	-	9,174.91	-
Total Payments		77,629.60	-	2,931.65	-	80,561.25	-
Excess of receipts over payments		3,908.63	-	1,627.46	-	5,536.09	-
Transfers between funds		4,878.86	-	-	10,000.00	-	-
		8,787.49	-	-	10,000.00	5,536.09	-
Cash at bank and in hand at 1 Jan		6,521.18	-	45,269.02	23,927.28	75,717.48	-
Cash at bank and in hand at 31 Dec		15,308.67	-	32,017.62	36,824.49	84,150.78	75,717.48

Statement of Assets and Liabilities

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2023 £	Total 2022 £
Cash Funds							
Bank Current Account	5	6,301.98	-	6,167.81	-	12,469.79	9,007.90
Bank Savings Account		-	-	-	-	-	-
Deposit Account	6	9,006.69	-	25,849.81	-	34,856.50	42,782.30
		15,308.67	-	32,017.62	-	47,326.29	51,790.20
	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2023 £	Total 2022 £
Investment Assets at market value							
Paul Grey Trust	7	-	-	-	36,824.49	36,824.49	23,927.28
Total Investments		-	-	-	36,824.49	36,824.49	23,927.28

Notes

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.

2. The movement in designated and restricted funds during the year were:

Restricted	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Roof Loan No 2	29.13	0.93	-	-	30.06
Reserves FABric Fund	300.75	-	-	-	300.75
Reserves Giving Fund	1,250.00	-	-	-	1,250.00
Reserves Legacy	13,007.00	-	-	-	13,007.00
Reordering Reserves	-	-	-	4,488.00	4,488.00
Paul Grey Income	15,571.87	1,202.13	-	10,000.00	6,774.00
Utilities	929.41	221.35	1,150.76	-	0.00
RNP Pop UP café	314.00	1,984.70	1,780.89	-	517.81
Projector	-	1,150.00	-	-	1,150.00
Fabric	-	-	-	4,500.00	4,500.00
	45,269.02	4,559.11	2,931.65	14,878.86	32,017.62

Endowment	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Paul Grey Trust	23,927.28	-	-	10,000.00	36,824.49
	23,927.28	-	-	10,000.00	36,824.49

Roof Loan No 2 - Restricted for the upkeep of the Church Roof

Reserves FABric Fund - Restricted for the upkeep of the Fabric of the Church

Reserves Giving Fund - Restricted for Charitable Giving by the PCC

Reserves Legacy - Restricted for material projects decided by the PCC

Reordering Reserves - Restricted for the use of the Reordering of the Lady Chapel

Paul Grey Income - In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested

Utilities - A Diocese Grant with use on payment of utility bills

RNP Pop UP café - Restricted for the setting up and running of Reaching New People Projects - Pop Up Café

Projector - Restricted for the purchase of Projector equipment

Fabric - Restricted for the upkeep of the Fabric of the Church

3. Receipts

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2023 £	Total 2022 £
<u>COLLECTIONS AT SERVICES</u>						
Sunday Collections	2,506.37	-	-	-	2,506.37	-
	2,506.37	-	-	-	2,506.37	-
<u>PLANNED GIVING</u>						
Standing Order	6,487.00	-	-	-	6,487.00	-
Parish Giving Scheme Income	23,995.94	-	-	-	23,995.94	-
	30,482.94	-	-	-	30,482.94	-
<u>GIFT AID RECOVERED</u>						
Gift Aid Reclaim	8,075.52	-	-	-	8,075.52	-
Parish Giving Scheme Gift Aid reclaim	5,804.11	-	-	-	5,804.11	-
	13,879.63	-	-	-	13,879.63	-
<u>ALL OTHER GIVING/VOLUNTARY RECEIPTS</u>						
CAF & GAYE giving	211.20	-	-	-	211.20	-
Donations	380.11	-	1,327.70	-	1,707.81	-
Gift Aid Envelopes	8,353.30	-	500.00	-	8,853.30	-
Just Giving	3,229.78	-	-	-	3,229.78	-
Card Donations	2,391.90	-	-	-	2,391.90	-
	14,566.29	-	1,827.70	-	16,393.99	-

ACTIVITIES FOR GENERATING FUNDS

Bookstall	157.90	-	-	-	157.90	-
Fete	2,272.40	-	-	-	2,272.40	-
Other Fundraising	1,857.73	-	-	-	1,857.73	-
	4,288.03	-	-	-	4,288.03	-

CHURCH ACTIVITIES

Non-charitable trading	11,376.83	-	221.35	-	11,598.18	-
Fees - Statutory	1,667.00	-	-	-	1,667.00	-
Hall Deposit	1,900.00	-	-	-	1,900.00	-
	14,943.83	-	221.35	-	15,165.18	-

INVESTMENT INCOME

Dividends and Interest	871.14	-	1,203.06	-	2,074.20	-
	871.14	-	1,203.06	-	2,074.20	-

GRANT INCOME

Non-Recurring Grants	-	-	1,307.00	-	1,307.00	-
	-	-	1,307.00	-	1,307.00	-

4. Payments

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2023 £	Total 2022 £
<u>CLERGY AND STAFFING COSTS</u>						
Clergy Expenses	2,808.08	-	-	-	2,808.08	-
Salaries	14,859.27	-	-	-	14,859.27	-
	17,667.35	-	-	-	17,667.35	-

CHURCH RUNNING EXPENSES

Cleaning	381.99	-	-	-	381.99	-
Gas and Electricity Bill	2,043.81	-	1,150.76	-	3,194.57	-
Insurance	3,308.25	-	-	-	3,308.25	-
Service Costs	3,911.65	-	-	-	3,911.65	-
Maintenance	9,076.44	-	-	-	9,076.44	-
Water Bill	471.80	-	-	-	471.80	-
Governance	1,303.99	-	-	-	1,303.99	-
	20,497.93	-	1,150.76	-	21,648.69	-

MISSION GIVING AND DONATIONS

Charities - Home (UK)	799.38	-	-	-	799.38	-
Charities - Overseas	80.00	-	-	-	80.00	-
	879.38	-	-	-	879.38	-

BUILDING WORK AND REPAIRS

Loan	3,187.15	-	-	-	3,187.15	-
	3,187.15	-	-	-	3,187.15	-

COSTS OF GENERATING FUNDS

Fund raising	1,113.94	-	-	-	1,113.94	-
Bookstall	152.40	-	-	-	152.40	-
Hall Running Costs	5,358.57	-	-	-	5,358.57	-
	6,624.91	-	-	-	6,624.91	-

ADMINISTRATION COSTS

Bank charges	221.44	-	-	-	221.44	-
Stationery	452.70	-	-	-	452.70	-
Support Costs	2,476.27	-	-	-	2,476.27	-
Computer	14.40	-	-	-	14.40	-
Card donation costs	27.20	-	-	-	27.20	-
	3,192.01	-	-	-	3,192.01	-

OTHER EXPENDITURE

Mission and Evangelism Costs	95.49	-	718.53	-	814.02	-
Churchyard Expenses	198.60	-	-	-	198.60	-
pop up café	40.00	-	-	-	40.00	-
children's work	975.28	-	-	-	975.28	-
	1,309.37	-	718.53	-	2,027.90	-

5. Bank Current Account

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2023 £	Total 2022 £
Leavesden Parish Church PCC	6,288.53	-	6,167.81	-	12,456.34	8,994.45
Petty Cash	13.45	-	-	-	13.45	13.45
	6,301.98	-	6,167.81	-	12,469.79	9,007.90

6. Deposit Account	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2023 £	Total 2022 £
Reserves	9,006.69	-	19,045.75	-	28,052.44	27,181.30
Roof Loan No 2	-	-	30.06	-	30.06	29.13
Paul Grey Trust	-	-	6,774.00	-	6,774.00	15,571.87
	9,006.69	-	25,849.81	-	34,856.50	42,782.30

7. Investments

Further Details

Paul Grey Trust (In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF Inves



Section A

Independent Examiner's Report

Report to the trustees

THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF ALL SAINTS LEAVESDEN

On accounts for the year
ended

DECEMBER 2023

Charity no
(if any)

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

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

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

Independent
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

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

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

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

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

Signed:

Date:

10/9/24

Name:

Alison Parsons

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

Address: 41 Dogdale Hill Lane
Potters Bar
Herts EN6 2DP

Section B

Disclosure

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

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

Accounts



The Parish of All Saints, Leavesden
Annual Report
and
Financial Statements
of the
Parochial Church Council
For the year ending 31st December 2022

Correspondence Address:

The Parish Office,
All Saints Crescent,
Garston,
Watford,
Herts,
WD25 0LU
email: office@allsaintslife.com
Registered Charity Number 1160135

Incumbent:

Father Eddie Green
Leavesden Vicarage,
Horseshoe Lane,
Watford,
Herts,
WD25 7HJ

Bankers:

Lloyds plc,
Intu Shopping Centre,
Units 32 & 32a,
Watford,
Herts,
WD17 2UB

Insurers:

Ecclesiastical Insurance plc,
Beaufort House,
Brunswick Road,
Gloucester, GL1 1JZ

All Saints' Leavesden - Annual Report 2022

This report is part one of a two part report for the Annual Meeting. This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the Annual Meeting each year.

1.1 Background

The church of All Saints is situated in Leavesden
In the deanery of Watford in the Diocese of St Albans.

All Saints Parochial Church Council (PCC) has the responsibility of co-operating with the Incumbent, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC also has maintenance responsibilities for the Parish Centre, All Saints Crescent, Garston. The PCC is a charity registered with the Charities Commission.

1.2 Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

During the year the following served as members of the PCC

Incumbent and Chair	The Reverend Edward Green (from December 2013)	
Assistant Curate	The Reverend Phillipa Maddox	
Readers	Mrs Wendy Simpson Mr Charles Porter Miss Sue Oxlade Mr Stephen Davidson	(until March 2023)
Wardens	Mr Andy Melling Mr Barry Wenham	(elected 2017) (elected 2022)
Deanery Synod Members	Ms Frances Holmes Ms Karen Storms	(elected 2020-23) (elected 2020-June 22)
Elected Members (Year elected)	Mrs Susan Bail Mrs Catherine Houston Mrs Rita Pritchard Mr Brian Beavis Mrs Cynthia Campbell Mr John Waller Mrs Pamela Bishop VACANT VACANT	(2022-23) (2022-23) (2020-23) (2021-24) (2021-24) (2021-24) (2022 -25) (2022-25) (2022-25)
Co-opted Members	Mrs Catherine Lawrence (Treasurer and Secretary)	

1.3 Committees

PCC

The constitution of the PCC is governed by the Church Representation Rules. The PCC conducts major business as a whole committee.

Alongside the legal requirements of the PCC, its terms of reference require it to lead the Church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to a range of committees and teams who are accountable to the PCC. The intention is to provide quality space on the PCC's agenda for major discussions and development of the Church's Life. The PCC seeks also to develop and sustain good communication through publishing the PCC priorities on the website and pew sheet. The PCC endeavours to encourage the congregation to take its full share of responsibility helping to live out the vision that it believes to be the fulfilment of the Church's response to the Christian Gospel.

Chair: Father Eddie Green

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. It meets on the first Wednesday in the month prior to a PCC meeting. This is so that it can consider and plan items of business for the subsequent full Council. It has the authority to conduct other items of PCC business between meetings.

Chair: Father Eddie Green

Finance Committee

This team has a clear brief to manage the finances of the PCC and report back to the PCC regularly on spending and budget. The team meets as necessary.

Chair: Malcolm Sellen

Hall Committee

Chair: Karen Storms

Secretary Frances Holmes

Stewardship

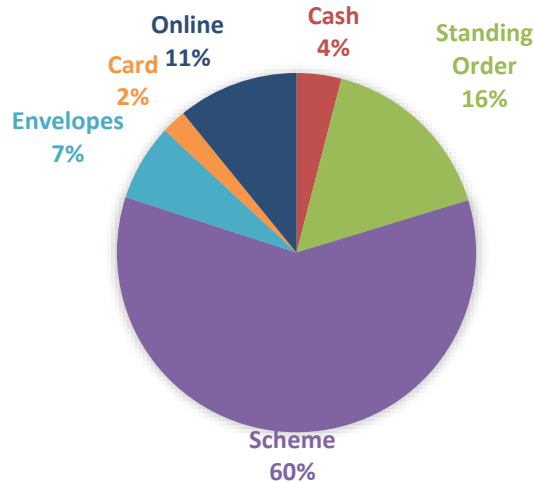
As ever, the first thing which we want to do is to thank all those who give to All Saints either financially or by contributions of time and talents. Fellow members of the congregation continue to support the work of All Saints in a huge variety of ways. Financial support remains, of course, vital to our continued operation, but contributions of time and talents remain equally essential if All Saints is to continue to serve the community as its parish church.

We would also like to take this opportunity to thank Diane Brooks for the vital contribution she made to the work on Stewardship. Frances Holmes has agreed to take on the Stewardship role in 2023.

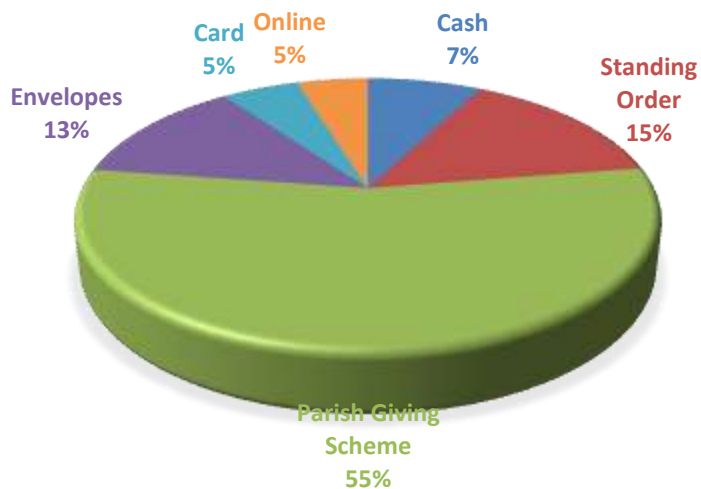
The payments which we receive from HMRC by way of Gift Aid are critical to our finances. During 2022 we were able to reclaim a total of £10574 from HMRC, which made a vital contribution to our finances.

This year the way people give gifts to All Saints Church continued to change as we settled into a new financial pattern, we offer a blend of options to suit different people's needs. An example of this is the weekly Brown envelopes were discontinued in 2021. A total of 8 people are giving by way of the blue envelope scheme and another 19 were giving by standing order at the end of 2022.

WAYS OF GIVING 2021



WAYS OF GIVING 2022



In previous reports we have mentioned that the Planned Giving Scheme (PGS), offers a far more efficient way of handling donations with payments collected by direct debit and a central body making tax reclaims on our behalf and sending payments to the Treasurer on a monthly basis. 27 people have signed up to the PGS, and it is working very well with Gift Aid repayments being made at monthly intervals without the need for annual returns at parish level. As we have said before, we would be grateful if those still giving by standing order would consider moving to the PGS. New donors are, of course, always welcome.

This year we again took advantage of the Gift Aid Small Donations Scheme (GASDS), which allows the parish to claim gift aid on cash payments under £20 made in collections up to a maximum of £8,000 in total. There is no need under GASDS to provide Gift Aid declarations signed by individuals.

We shall, of course, continue to make claims in respect of individual donations made using the blue envelopes. We need to remind you again that whenever you use the blue envelopes for single donations the declaration on the front has to be signed and dated with the address and postcode shown. We have had to forego some claims because the declaration has not been completed fully.

As in previous years we need to repeat the important reminder for all of you who have completed Gift Aid declarations. Gift Aid claims are only valid where the donor has paid more tax than the amount which has been claimed by the parish on your gifts. If you are a non-taxpayer, therefore, you cannot complete a Gift Aid declaration. As the basic tax allowance has increased substantially in the past few years it remains very important that you check that you are still paying enough tax to offset the claims which we are making. If you are not, please let us know.

The church is also now able to take card payments this is a convenient way of making a one off or regular donation using your card for those who do not carry cash. Gift aid is collected by filling in a

blue envelope and marking it with Card and the amount, for taxpayers who specify this criteria when making the donation and handing it to the device operator when making your donation. The church also uses Justgiving as a convenient online way of making a one off or regular donation via the link on our website www.allsaintslife.com or going to our just giving page using <https://www.justgiving.com/allsaintschurchleavesden> Gift aid is collected for automatically for taxpayers who specify this criteria when making the donation.



We have previously looked at generosity in the hope to create a solid financial future. If everyone on the electoral roll gave regularly and moved up one step on the graph above, it would go a long way in reducing the deficit in income we have and reduce the amount of reserves we use for the day to day running of our church.

To those who don't, but could - please think, pray and act! To those that do, have you reviewed how you give and what you give this year - please think pray and act!.

CATHERINE LAWRENCE

Social and Fundraising

To coordinate events in the life of the parish to encourage community building and have an overview of events intended to raise funds for the work of the Church and the building up of God's Kingdom.

This committee is currently in abeyance

Chair: Vacant

1.4 Church Attendance

There are 117 parishioners on the Church Electoral Roll.

Our weekly services are varied with SUNDAY having 8a.m. Communion (1662), 10a.m. Parish Eucharist (2nd Sunday Family Service), There are various midweek services.

During 2022 as and when allowed by COVID restrictions the 8am and 10am have allowed people to attend in person and been streamed. A monthly outdoor service has also allowed singing and a lower risk environment. By the end of the year only our Wednesday midweek service continued for the vulnerable with mask wearing.

The average Sunday attendance in person in October 2022 was 43 adults and 4 children

Electoral Roll Officer: Andy Melling

1.5 Review of Year

The PCC met 5 times during 2022 usually on the 3rd Wednesday of the month either in person or via zoom. Business was also conducted via email. A monthly PCC briefing was circulated There was an

average attendance level of 49%.

Committees met between PCC meetings according to need and reports of the deliberations and activities were made to the full PCC. Each PCC meeting had a subject for full discussion in areas such as:

- Stewardship
- Safeguarding
- Mission Action Plan
- Health and Safety
- Church Yard
- Loan of Vestments from St Peter's
- COVID
- Quinquennial
- Volunteering
- Arch Deacon Inspection
- Licensing of Readers
- Pop Up Café
- Reordering of Lady chapel
- Lay members administering Holy Communion

The Standing Committee generally met monthly on the 1st Wednesday of the month to plan the PCC agenda for the next meeting and occasionally at other times if there was an urgent matter to discuss or decision to be made.

In 2022 10 Baptisms, 10 Weddings 2 and 20 Funerals were conducted

The Parish Safe Guarding Office reports:

At All Saints we take the safeguarding of Children and vulnerable persons very seriously and seek to encourage good practice amongst the whole congregation.

Its important we provide a safe and caring environment not only for our Church family but all who use our Church.

We are now using the Parish Dashboard as requested by the Diocese and have completed 75% on level 2 and have been moved to level 3. To achieve 100% we need everyone to have completed their safeguarding courses.

We continue to ensure all those who require it are up to date with their safeguarding training and have current Disclosure and Barring checks (DBS).

There is a current list of all persons who have been DBS checked in the parish office.

There is also a list of safeguarding- "useful contact numbers" also kept in the Parish office and on the church notice boards.

The PCC review annually our Safeguarding and Domestic Abuse Policy.

Thank you all for your continued support.

Cynthia Campbell (Parish Safeguarding Officer) and
Catherine Lawrence (Deputy Safeguarding Officer)

1.6 Church Wardens Report

Andy Melling and Barry Wenham are your Churchwardens.

We endeavour to represent the best interests of each of our congregations and groups, alongside supporting Eddie and the rest of the ministry team. As we have moved on from most of the pandemic restrictions and resumed the majority of our normal activities, we continue to try and make our church, our worship and our other activities safe, accessible and welcoming for everyone.

We are grateful for all the people who have contributed throughout the year and we are particularly blessed with Eddie's technical capability which has enabled us to continue to broadcast worship and other events. We still maintain an online congregation and plan to continue the broadcast for the time being.

During the last year we have been returning to more in-person events and hope that this will continue throughout 2023 whilst taking on what we have learnt from the past few difficult years.

Church Building

We are responsible for maintaining the church building and its contents. The church was set up to accommodate 'socially distanced' worship with a temporary lectern for the broadcast, but we have now gradually returned to 'normal' worship and updated most of these arrangements.

Work to simplify and update lighting within the church is still ongoing.

We had to replace the rear projector this year after the old one failed, but this was funded by a specific donation.

The quinquennial inspection of the church building and churchyard was undertaken, and we will be looking at the report and actions over the next year.

Lady Chapel

We have submitted a faculty application, which has been approved, to remove the raised pew platform in the Lady Chapel. The approval process took longer than anticipated, but we hope to progress these works in 2023.

Sidespeople

Sadly, our team of regular volunteers has shrunk over the year and we now often have only one person or nobody to welcome the congregation depending on the service. We hope that more people will be inspired to provide a warm welcome this coming year at our regular service and for people attending Baptisms, Weddings and Funerals.

We are grateful to all those who undertake this important role for the church and the flexibility and willingness that they have shown over the last year as our services have changed. Also, for undertaking the safeguarding procedures and training that are required.

Other Activities

We remained active in Leavesden Green in accordance with the government rules. The Lighthouse Café is covered in a separate report.

Churchyard

The maintenance of the churchyard and boundaries is the responsibility of Watford Borough Council, although various volunteers continue to help to keep nature under control by clearing leaves and tidying graves. We continue to maintain a positive relationship with the council maintenance team, and we now have a smaller number of green bins which are paid for annually. The maintenance team are gradually getting the various boundary hedges under control and doing some work to manage the trees in the churchyard.

Boundary Walls

Following the boundary wall renovation in 2020, there is no further update at the time of writing on plans to improve the wall in the car park or any other renovations to the churchyard.

Church Hall

The Churchwardens continue to support the PCC and Hall Committee, who are responsible for the maintenance and running of the Hall. See Hall Committee report.

Andy Melling Barry Wenham

1.7 Financial

Brief Commentary

There is no Government funding for the Church nationally, so funds for the day to day running of the church to support its ministry and mission is provided by our congregations. We currently still have £4000 of our roof loan to repay and in 2022 paid £53609 Parish Share to the Diocese, this increased £8000 from 2021 as the Support Grant from the Diocese finished and we still have a shortfall of £15,000 from 2018. The cost of running the church in 2022 was £305 per day, an increase from £230 from 2021 with regular income slightly decreasing by £5 per day to £164 per day. A major impact this year was the rising costs as we began to run near normally with events and reopening the Church Hall on a pre pandemic basis for the majority of the year meant we also had some maintenance to catch up on. We were able to run the Christmas market for the first time since 2019. This shortfall in our income meant we did not meet our commitments and used £20000 from reserves. This is an unsustainable position

and based on current income, we would not fulfil our commitment and the Loan repayment in 2023 if we do not look to re-establish our income streams. Going forward this is a cause for concern which the PCC have been discussing at great length.

Financial support is very much welcomed, although there is absolutely no church 'membership fee' Biblical guidelines make clear that Christian giving to God's work through the church is a priority, and should be planned, regular and a suitable proportion of our income.

Whilst you always put money in the Collection when you come to church, as the pandemic highlighted, the church continued to provide ministry, week by week, even when you are unable to be at services in person, and it costs the same to provide ministry in this place whether you are here in person or not and we are hugely grateful to all those who have supported the church during this difficult time. This is why ***we encourage everyone to join the Planned Giving scheme***, or alternatively, supporting the church via a regular monthly Standing Order with your bank or by using weekly envelopes, whereby you help to ensure a regular source of income for this church. We have also introduced the ability to take card payments in the Collection or using Justgiving for online

<https://www.justgiving.com/allsaintschurchleavesden>. We would therefore ask you to prayerfully consider your contribution to All Saints for 2023.

Priorities for 2022 are to continue fund raising the money to service our £40,000 loan to the Diocese and for General funds to pay the Share this year.

➤ Reserves:

- General Fund £3244
- Fabric Fund £300
- Giving Fund £1250
- Roof Fund £28
- Loan Repayment Fund £9378
- Legacy Fund £13000

The Fabric Fund is a restricted income and can not be used for general expenditure purposes. The Roof Fund includes grants and moneys raised for the Roof replacement and redecoration. The average interest rate we received was 2.5% during the course of the year.

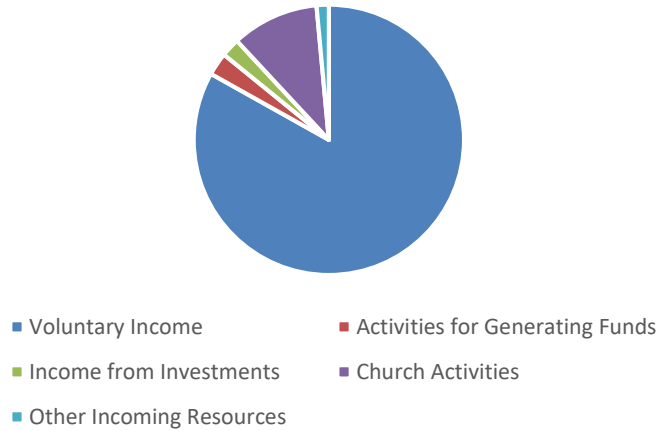
The Giving Fund was set up following a large legacy bequest and the PCC agreed to set aside 10% (£8500) of the gift to give to charitable causes, in 2022 nil was dispersed. The PCC received a large legacy in 2019.

This year 0.95% of our income has gone to missionary work beyond All Saints.

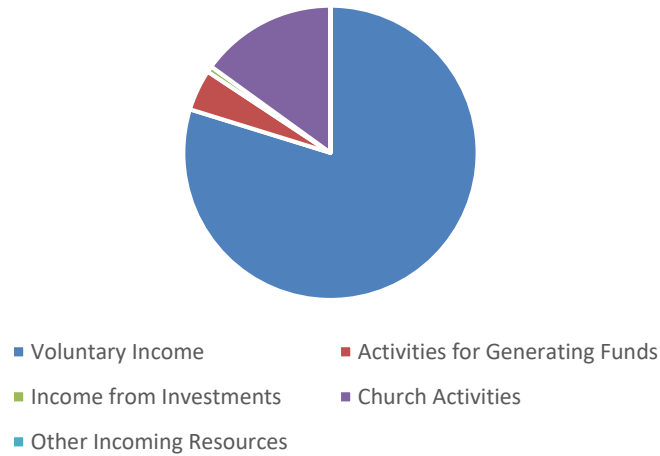
Where does the money come from ?

For our day to day running costs, most of the money comes from you in planned giving, collections and the associated tax recovery.

Where All Saints money came from in 2021



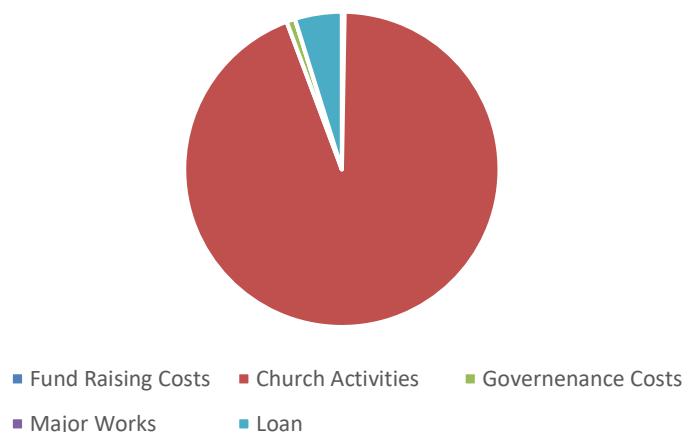
Where All Saints money Came From in 2022



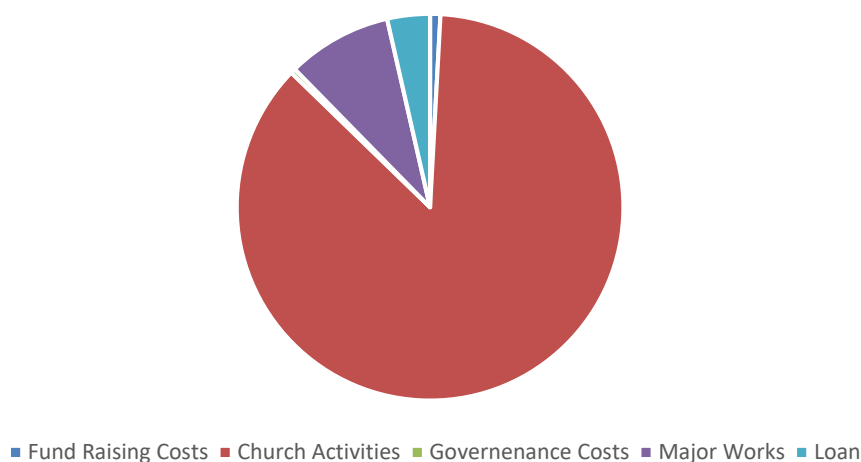
How do we spend your money ?

From our general income, over half is paid to the Diocese to pay our clergy and the wider work of the Diocese and the Church

How All Saints Spent it's money in 2021



How All Saints spent it's money in 2022



Accounting Policy

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and under the Charity Commission's revised Statement of Recommended Practice (SORP) 2005.

These financial statements have been prepared on an accruals basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members. An independent examiner has examined these statements whose report is attached.

Reserves Policy

It is the PCC policy to maintain a balance on general unrestricted funds (if possible) which equates to approximately three months unrestricted payments, to cover emergency situations that may arise from time to time.

It is our policy to hold reserves in short term deposit accounts and long term savings with CCLA Investment Management Limited who manage funds on behalf of the Church of England. In particular,

it is our policy to invest our Reserves in the interest paying CBF Deposit Account and the Paul Grey Trust Fund in the CBF Investment Fund.

CCLA, as part of the Church of England Ethical Investment Advisory Group, monitors its investments according to the Groups ethical investment policy, which includes avoiding investment such as armaments, gambling or tobacco. The Group carries out ethical investment research, develops policy and communicates this to the wider Church.

Investment Policy

In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF Investment Fund managed by CCLA Investment Management Limited. In 2022 a further £10000 was gifted to the Trust Fund. Current Valuations are in line with general market conditions. Investing in equities is a higher risk policy but over a period it was the view that these funds would gain in value at a greater level than had they been invested in sole interest paying funds.

Related Party Transactions

During the year, the following transactions occurred with related parties to the PCC:

- Eddie Green received reimbursement of expenses incurred as incumbent.
- Phillipa Maddox received reimbursement of expenses incurred as curate.
- PCC Members received reimbursement of various expenses.
- Catherine Lawrence received payment for employment as the Parish Administrator.
- Wendy Simpson, Sue Oxlade and Charles Porter received reimbursement of expenses incurred as the lay ministry team.

Funds

Restricted Funds:

Represent a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and b) donations or grants received for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in a Restricted General Fund and as these funds are only held on a short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds:

These are general funds which can be used for PCC ordinary purposes.

Incoming Resources

Planned giving, collections, donations and tax refunds are recognised when received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when received.

Resources Expended

Grants and donations are accounted for when they are paid over, or when awarded if that award creates a binding or constitutive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT)

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

The PCC holds one Trust fund in equity funds (stocks and shares) managed by CCLA Investment Management Limited. These assets are valued at market value at 31 December.

Church Workers Pension fund (CWPF) FRS102 December 2022 Year End

All Saints Leavesden participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2022: £983.49).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31 December 2019 was under way as at 31 December 2020.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, All Saints Leavesden could become responsible for paying a share of that employer's pension liabilities.

Budget for 2023

The Parish share for 2022 is £54900. This is what All Saints pays to the Diocese to cover the costs of:

1. Our clergy
2. The ministry costs. These are the costs associated with administrative and legal overheads, with the clergy training, General Synod and providing Diocesan staff who are a resource for the church.

A 8% cost of living increase has been used when compiling the budget.

#N/A

Financial Statement for the Year Ended 31 December 2022
Receipts and Payments Accounts

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2022 £	Total 2021 £
Receipts							
Voluntary receipts:							
Collections at Services	3	2,588.68	-	-	-	2,588.68	1,705.73
Planned giving	3	32,866.56	-	-	-	32,866.56	32,236.67
All other giving/voluntary receipts	3	27,195.17	-	-	-	27,195.17	9,352.44
Grant Income	3	400.00	-	1,593.41	-	1,993.41	-
Legacies Received (Capital Value)		-	-	6,000.00	-	6,000.00	84.09
Gift Aid recovered		10,574.11	-	-	-	10,574.11	9,259.04
		73,624.52	-	7,593.41	-	81,217.93	52,637.97
Activities for generating funds	3	4,171.21	-	-	-	4,171.21	1,733.41
Investment income		619.08	-	857.77	857.38	2,334.23	31.09
Church activities	3	13,860.08	-	-	-	13,860.08	6,615.25
Other income	3	120.15	-	-	-	120.15	927.93
Total receipts		92,395.04	-	8,451.18	857.38	101,703.60	61,945.65
Payments							
Church activities:							
Parish share		53,609.00	-	-	-	53,609.00	45,392.00
Clergy and Staffing costs	4	18,508.55	-	-	-	18,508.55	16,708.75
Church running expenses	4	12,189.22	-	350.00	-	12,539.22	10,644.29
Mission giving and donations	4	879.58	-	-	-	879.58	405.25
Building work and repairs	4	13,993.90	-	1,512.00	-	15,505.90	4,222.55
Administration Costs	4	6,546.34	-	-	-	6,546.34	2,218.14
Other expenditure	4	4,673.04	-	-	-	4,673.04	3,939.87
		110,399.63	-	1,862.00	-	112,261.63	83,530.85
Cost of generating funds	4	1,132.56	-	-	-	1,132.56	396.89
Total Payments		111,532.19	-	1,862.00	-	113,394.19	83,927.74
Excess of payments over receipts		- 19,137.15	-	6,589.18	857.38	- 11,690.59	- 21,982.09
Transfers between funds		14,000.00	-	- 4,000.00	-	10,000.00	- 437.27
		- 5,137.15	-	2,589.18	857.38	- 1,690.59	- 22,419.36
Cash at bank and in hand at 1 Jan		11,658.33	-	52,679.84	-	64,338.17	85,626.45
Cash at bank and in hand at 31 Dec		6,521.18	-	55,269.02	857.38	62,647.58	63,207.09

Statement of Assets and Liabilities

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2022 £	Total 2021 £
Cash Funds							
Bank Current Account	5	3,263.04	-	5,731.41	-	8,994.45	4,019.27
Petty Cash		13.45	-	-	-	13.45	13.45
Bank Savings Account		-	-	-	-	-	-
Deposit Fund	6	3,244.69	-	39,537.61	-	42,782.30	59,611.64
		6,521.18	-	45,269.02	-	51,790.20	63,644.36

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2022 £	Total 2021 £
Investment Assets at market value							
Paul Grey Trust	7	-	-	-	-	33,820.29	23,153.11
Total Investments		-	-	-	-	33,820.29	23,153.11

		Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2022 £	Total 2021 £
Liabilities							
Roof Loan due within 1 year	2	-	-	4,000.00	-	4,000.00	4,000.00
Roof Loan due after 1 year	2	-	-	3,000.00	-	3,000.00	7,000.00
Total Liabilities		-	-	7,000.00	-	7,000.00	11,000.00

Notes

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.

2. The movement in designated and restricted funds during the year were:

	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Restricted					
Reserves Fabric Fund	300.75	-	-	-	300.75
Reserves Giving Fund	1,250.00	-	-	-	1,250.00
Utilities	-	1,279.41	350.00	-	929.41
Reserves RNP	-	314.00	-	-	314.00
Roof Loan	13,378.86	-	-	4,000.00	9,378.86
Roof Loan No 2	28.74	0.39	-	-	29.13
Paul Grey Trust	4,026.44	857.38	-	10,000.00	15,571.87
Reserves Legacy	33,007.00	-	-	20,000.00	13,007.00
Reordering	-	6,000.00	1,512.00	-	4,488.00
	51,991.79	8,451.18	1,862.00	- 14,000.00	45,269.02

Reserves Fabric Fund - Restricted for the upkeep of the Fabric of the Church

Reserves Giving Fund - Restricted for Charitable Giving by the PCC

Utilities - A Diocese Grant with use on payment of utility bills

Reserves RNP - Restricted for the setting up and running of Reaching New People Projects - Pop Up Café

Roof Loan - Restricted for the payment of the Diocese Roof Loan

Roof Loan No 2 - Restricted for the upkeep of the Church Roof

Paul Grey Trust - In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF

Reserves Legacy - 0

Reordering - Restricted for the use of the Reordering of the Lady Chapel

3. Receipts

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2022 £	Total 2021 £
<u>COLLECTIONS AT SERVICES</u>						
Sunday Collections	2,321.28	-	-	-	2,321.28	1,392.73
Weekday Collections	-	-	-	-	-	18.00
Wedding and Funeral Collections	267.40	-	-	-	267.40	295.00
	2,588.68	-	-	-	2,588.68	1,705.73

PLANNED GIVING

Standing Order	6,717.00	-	-	-	6,717.00	6,880.00
Regular Giving Envelopes	375.00	-	-	-	375.00	100.00
Parish Giving Scheme	25,774.56	-	-	-	25,774.56	25,256.67
	32,866.56	-	-	-	32,866.56	32,236.67

GIFT AID RECOVERED

Gift Aid Reclaim	4,366.54	-	-	-	4,366.54	3,184.79
Parish Giving Gift Aid	6,207.57	-	-	-	6,207.57	6,074.25
	10,574.11	-	-	-	10,574.11	9,259.04

ALL OTHER GIVING/VOLUNTARY RECEIPTS

CAF & GAYE giving	270.40	-	-	-	270.40	620.40
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Donations	10,626.68	-	-	-	10,626.68	369.82
Gift Aid Envelopes	11,640.40	-	-	-	11,640.40	2,819.10
Card Payments	2,424.00	-	-	-	2,424.00	947.00
Just Giving	2,226.57	-	-	-	2,226.57	3,960.59
Giving.com	7.12	-	-	-	7.12	635.53
	27,195.17	-	-	-	27,195.17	9,352.44

ACTIVITIES FOR GENERATING FUNDS

Bookstall	216.95	-	-	-	216.95	175.15
Fete	1,821.48	-	-	-	1,821.48	-
Churches Together Bike Ride	157.04	-	-	-	157.04	194.00
Other Fundraising	1,383.84	-	-	-	1,383.84	580.67
Christmas Raffle	591.90	-	-	-	591.90	783.59
	4,171.21	-	-	-	4,171.21	1,733.41

CHURCH ACTIVITIES

Fees - Statutory	3,612.00	-	-	-	3,612.00	2,550.00
Hall Rental	8,798.08	-	-	-	8,798.08	3,615.25
Hall Deposit	1,450.00	-	-	-	1,450.00	450.00
	13,860.08	-	-	-	13,860.08	6,615.25

INVESTMENT INCOME

Dividends and Interest	619.08	-	857.77	857.38	2,334.23	31.09
	619.08	-	857.77	857.38	2,334.23	31.09

GRANT INCOME

Non-Recurring Grants	400.00	-	1,593.41	-	1,993.41	-
	400.00	-	1,593.41	-	1,993.41	-

OTHER INCOME

Misc	120.15	-	-	-	120.15	927.93
	120.15	-	-	-	120.15	927.93

4. Payments

CLERGY AND STAFFING COSTS

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2022 £	Total 2021 £
Clergy Expenses	3,501.06	-	-	-	3,501.06	2,250.99
Salaries	14,024.00	-	-	-	14,024.00	13,576.35
Pension & PAYE	983.49	-	-	-	983.49	881.41
	18,508.55	-	-	-	18,508.55	16,708.75

CHURCH RUNNING EXPENSES

Gas and Electricity Bill	1,988.95	-	350.00	-	2,338.95	2,066.55
Insurance	3,375.56	-	-	-	3,375.56	2,996.11
Service Costs	4,096.42	-	-	-	4,096.42	4,233.11
Maintenance	1,912.00	-	-	-	1,912.00	308.00
Water Bill	312.00	-	-	-	312.00	294.57
Safeguarding	45.00	-	-	-	45.00	-
Governance	459.29	-	-	-	459.29	745.95
	12,189.22	-	350.00	-	12,539.22	10,644.29

MISSION GIVING AND DONATIONS

Charities - Home (UK)	198.07	-	-	-	198.07	100.00
Peace	-	-	-	-	-	50.00
Watford Foodbank	279.44	-	-	-	279.44	50.00
Childrens Society	402.07	-	-	-	402.07	205.25
	879.58	-	-	-	879.58	405.25

BUILDING WORK AND REPAIRS

Church - Major repairs and Redecorations	4,932.00	-	1,512.00	-	6,444.00	185.28
Hall/Other Buildings - Major Repairs and Redecorations	5,012.40	-	-	-	5,012.40	-
Loan	4,000.00	-	-	-	4,000.00	4,000.00
Loan Interest	49.50	-	-	-	49.50	37.27
	13,993.90	-	1,512.00	-	15,505.90	4,222.55

COSTS OF GENERATING FUNDS

Fund raising	978.36	-	-	-	978.36	236.54
Bookstall	154.20	-	-	-	154.20	160.35
Hall Running Costs	3,904.11	-	-	-	3,904.11	1,986.21
	5,036.67	-	-	-	5,036.67	2,383.10

ADMINISTRATION COSTS

Bank charges	4,952.14	-	-	-	4,952.14	138.81
Printing	-	-	-	-	-	915.56
Stationery	229.25	-	-	-	229.25	308.94

Support Costs	1,337.36	-	-	-	1,337.36	844.00
Card donation costs	27.59	-	-	-	27.59	10.83
	6,546.34	-	-	-	6,546.34	2,218.14

OTHER EXPENDITURE

Mission and Evangelism Costs	-	-	-	-	-	238.77
Churchyard Expenses	532.93	-	-	-	532.93	557.27
Gifts	236.00	-	-	-	236.00	108.00
	768.93	-	-	-	768.93	904.04

5. Bank Current Account	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2022	Total 2021
	£	£	£	£	£	£
General Account	3,263.04	-	-	-	3,263.04	4,019.27
Utilities	-	-	929.41	-	929.41	-
Reserves RNP	-	-	314.00	-	314.00	-
Reordering	-	-	4,488.00	-	4,488.00	-
	3,263.04	-	5,731.41	-	8,994.45	4,019.27

6. Deposit Fund	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2022	Total 2021
	£	£	£	£	£	£
Reserves General Fund	3,244.69	-	-	-	3,244.69	7,619.85
Reserves Fabric Fund	-	-	300.75	-	300.75	300.75
Reserves Giving Fund	-	-	1,250.00	-	1,250.00	1,250.00
Roof Loan	-	-	9,378.86	-	9,378.86	13,378.86
Roof Loan No 2	-	-	29.13	-	29.13	28.74
Paul Grey Trust	-	-	15,571.87	-	15,571.87	4,026.44
Reserves Legacy	-	-	13,007.00	-	13,007.00	33,007.00
	3,244.69	-	39,537.61	-	42,782.30	59,611.64

7. Investments

Further Details

Paul Grey Trust (Endowment) - In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF Inv

All Saint's Leavesden



Written Reports to the Annual Parochial Church Meeting for the year 2022

Sunday 23rd April 2023

1. All Saints Leavesden - Annual Report 2022

This report is Part Two of a two-part report for the Annual Meeting. Part One fulfils the requirements of the Charities Act 1993. This part reports further on the life of All Saint's Church and its associated groups.

This report reflects most areas of our church life and, it is hoped, reflects the wide range in our community life. We give thanks to God for what is happening in each area.

2. Services

2.1. Flower Arrangers

Flowers are in the church throughout the year apart from Lent and Advent normally.

2.2. Server

The servers have been able to return to being at all the services in the church this year. However, due to the small number of people on the rota it has not always been possible to fill all the positions as previously so we have been changing the way we do things based on the number of people available for a service.

Ted left for university this year though still comes back at the holidays to help out. Jamileh joined the servers' team this year and has become proficient in all she has been asked to do, quickly becoming a valued member of the team.

As always I would like to thank all the servers for their support and dedication and the enthusiasm that they bring to their role.

Barry Wenham

2.3. Home Worship

We have continued to produce and distribute a simple home worship sheet every month for about 10 church members who are unable to attend in person or access on-line worship. The sheet includes the Sunday service bible readings and prayer as well as the anniversaries of death over that month. In addition to this sheet, we also distribute the latest pew sheet so that people feel in touch with church news and events. The Home Worship sheet includes a reminder that everyone is welcome to phone the church office with prayer requests or to ask for a pastoral visit or home communion. Phillipa will now be looking for someone to take on the small role of updating the sheet and co-ordinating the distribution.

2.4. All Saints for All Seasons

Our monthly outdoor service continued until November 2022, jointly led by Phillipa and Sue Oxlade. We had some very enjoyable and meaningful all-age services, utilising the benefits of our beautiful churchyard and

often including some Celtic-inspired liturgy and an open fire. Numbers, however, were consistently low, with only about 5 or 6 attending on each occasion. It was therefore decided that this event would be discontinued in 2023.

Phillipa Maddox

2.5. Music/Choir

2022 was the year that singing returned properly at church. It was a relief for The All-Saints Singers to meet with no restrictions. Despite a touch of post pandemic malaise we are still able to provide a weekly Sunday choir that practices once a week, at least for the time being,

We are too few to perform many concerts but we put together an enjoyable program at Christmas, where we had three guest performers without whom we would have been unable to go ahead. I am very grateful to them for helping us out. I am also grateful for the assistance of Frances and Andy, who sing and provide administrative and technical help on Sunday mornings.

Our plans in 2023 are to survive and boost numbers We have between 2 to 3 people who attend choir practice each week but they cannot do it alone. If you are willing and able please talk to me or the ministry team about singing. It does not have to be a weekly commitment. All backgrounds are welcome.

Joe Leslie, Director of Music

3. Our Young People

3.1. Tiny Saints

Currently we don't have enough volunteers willing to help run the sessions and so a larger space has been created in the church to allow toddlers to congregate and play. This is resourced with season relevant craft and stickers, books etc. to engage them during the service.

3.2. Little Saints

The number of families with children attending church on a Sunday morning has slowly grown and we now regularly have 7+ children in the service. The children are well engaged in worship, enjoying their roles of candle-lighting, bell-ringing and flag distribution. Eddie and Phillipa take turns to plan a craft activity for the children to do during the sermon. A couple of other adults support the children's work by supervising and encouraging the children during the services. Two of the children have been baptised during the Sunday service and it was a lot of fun to share these special events with the church community.

3.3. Little Saints Wednesday Club

In response to demand, Phillipa started a mid-week children's club last summer. The group now includes 7 children who meet during term-time

in the church for bible teaching, games, craft and a picnic tea. Susan Bail and Debbie Howarth support Phillipa in helping to lead the group. One of the newer group members has expressed an interest in being baptised and starting to attend church on a Sunday which is very encouraging.

3.4. Tots and Teddies

We are now back to having Tots and Teddies every week. It has been a slow uptake on tots and their carers coming, but we have a regular core that come every week. It's lovely to see the young children enjoy what we do and their carers enjoying the fellowship as well. We worship God with singing, movement and play. Pam and Sue stepped back during the year so anyone who wants to help please see Eddie or Rita

Pam Bishop, Rita Pritchard, Susan Bail

3.5. Open Space

Open Space continued to meet regularly in the Summer term of 2022, but with usually only 2 or 3 young people attending. Three of the previous members have now moved away or begun University in September 2022, so the group has only met occasionally since then during holiday periods for food, games and catching up.

4. Adult Church Groups

4.1. Bible Study

In the weeks leading up to and including Advent 2022 our bible study group met to discuss how we are preparing ourselves for the coming of the birth of our Saviour Jesus Christ at Christmas. We followed a course entitled Coming of the Saviour coupled with various passages from the bible. We met on a Wednesday afternoon. There was a small number in our group but as always we were able to explore and discuss our faith in a relaxed atmosphere in the comfort of our home. Having confidential discussions and enjoying fellowship.

Our Lent group followed a few months later when our discussions followed the course The Hour Has Come. Once again together we were able to prepare ourselves spiritually for the coming of our Lord's Passion at Eastertide.

Wendy Simpson

4.2. Lent Group

Wendy ran a Lent group.

4.3. Advent Course

Two advent courses ran during December at All Saints. Wendy led an afternoon group and Eddie ran an evening group at Peter's with a light supper and discussion.

4.4. House Group

The Tuesday House Group normally meets on the second and fourth Tuesday evenings each month.

Kay Leyshon

5. Community and Outreach

5.1. CAMEO

During the last 12 months we have had a full programme of speakers and entertainment. Speakers included David Schofield from the Watford Chaplaincy, Revd. Phillipa Maddox - My life in Ministry and Peter Dawson The history of All Saints Church Leavesden. All three were very interesting speakers and subjects and we thank them all for their time in preparing and giving these talks. Our entertainers included Hand Bells, The Treebridge Troupe. Karen Bell as "Victoria Sponge" The Friday Singers. We had three bingo afternoons and a Christmas Party where we were entertained by Ann and Michael Wenham. We also had a canal boat outing.

Once again, I would like to thank all of our dedicated volunteers who give their time to set up tables and chairs, make tea and cakes, chat, wash up and help with transport. Chrystal McGee, Jenny Janes, Pamela Bishop, Brian Beavis and Colin Simpson. Also thanks to many other of our cameo group members who on the day also help in the kitchen. Also grateful thanks to all our members who have contributed raffle prizes during the past year.

Our attendance at our second Monday of the month meetings (entertainment) has remained stable but attendance at our fourth Monday which is Eucharist followed by soup, dessert and coffee/.tea has unfortunately declined over the last 12 months. Special thanks to Jenny who has provided delicious homemade soup and desserts for each of these latter meetings.

A reminder that we hold these meetings on the second Monday of each month between 2-4pm. for our speakers/ entertainers and on the fourth Monday of each month between 12.30 and 2.30pm for our Eucharist and soup lunch. Everyone is welcome and we look forward to seeing you

Wendy Simpson

5.2. Church Watch

Following our midweek service on a Wednesday the Church is open for private prayer and reflection from 12.30pm - 2pm

5.3. Leavesden Green Hub

Lighthouse Café

Lighthouse Café continued during Term Time

Community Carol service

The Carol Service was back this year and well attended.

5.4. Churches Together in Watford

I wonder if you noticed the new title? At the beginning of the year it was becoming clear that we could not continue as Churches Together in North Watford & Garston - we simply did not have enough people able and willing to run the organisation. Therefore, discussions were held with the Churches Together group in West and South Watford, thinking that the time had come to form one group.

With the important focus at first of getting to know each other and our different churches, an outline plan of how this may work, was put forward and discussed. Occasional informal Social Gatherings at the Southern Cross, were already taking place. Each church is encouraged to appoint a rep. or 'champion' to promote Churches Together and keep everyone informed about their joys and prayer needs, etc. There could be regular 'At Home' evenings when we could gather in different churches to learn more about their history and style of worship, and share prayer and worship. In time, with this feeling of 'togetherness' developed, the time would come when the important work of reaching out and ministering to the people of Watford should come to the fore. We remember Jesus' words as He prayed for His friends before His Crucifixion that they may all be one.

Sue Oxlade

5.5. Remembrance Sunday

Following an early service at All Saints, Father Eddie and members of the congregation joined the local community for a remembrance service at the War Memorial in the High Road which was live streamed.

5.6. Pop Up Café

In response to the recent cost of living crisis, we began a community café in October 2022. This even aims to run twice a week during school holidays and offers a free two-course hot meal to anyone who attends. There are also some low-key children's activities provided. However, we are not providing a child-care provision and carers are requested to supervise their children during the session. The event is run by a group of volunteers from the church with Jenny Janes taking responsibility for co-ordinating the food provision. Several community charities have attended sessions, providing free items such as children's games, toiletries and trainers. The event is advertised widely on social media and through all the local schools. Attendance has been good with numbers varying from 17 to 55. Once the Pop-up Café became a regular event, we registered with the Council Environmental Health department in accordance with legal requirements. The Environmental Health Officer subsequently attended in February and has given the Pop-up Café a Food Hygiene rating of 4 out of 5.

Phillipa Maddox

5.7. Death of Her Majesty Queen Elizabeth

We were well prepared for the death of the Queen, thanks to the foresight of Catherine and Eddie as well as timely reminders from Bishop

Alan. This was just as well as Eddie was on leave and Phillipa was curate in charge! The church was opened with a book of condolence for members of the community to sign all of first weekend and selected times after that. Thanks to Barry for extensive bell ringing (helped by Mike and Lynn). The Sunday morning Eucharist service was changed to use liturgy supplied by the Church of England and appropriate hymns. On the day of the funeral, we opened the church hall for people to attend to watch the event live. Peter Dawson kindly set up all the equipment and others supplied generous quantities of sandwiches and cakes. Only about a dozen people attended, but these were all people who would otherwise have been watching by themselves, so the event was much appreciated.

5.8. South West Herts Railway Club Open Day

A team from Church helped with refreshments for the Open Day and welcomed visitors

5.9. Heritage Day

In September the church hosted a Heritage Open Day with the theme of Astounding Inventions. Visitors were able to learn about the history of the church and the people who have worshipped there. For the Astounding Inventions aspect there was a display on the history of flight focusing on the former Leavesden Airfield and the inventor Dr Franklin who conducted research into making milk from cabbages and vegetable scraps at the Seventh Day Adventist school on St Albans Road. Thanks must go particularly to Peter Dawson who gave an engaging talk about the history and fabric of the church whilst showing some of his own photographs and also to everybody who supported the event.

Barry Wenham

5.10. World Day of Prayer

Each year, on the first Friday in March, Christians unite in prayer with people throughout the world. This day used to be called 'Women's World Day of Prayer', as it was conceived and started by women in the U.S.A. at a time when women were less empowered - but they knew that at least they could pray. The movement grew to include countries all over the world and to welcome all who wished to join the services - not just women: hence the change of name. However, it remains a women-led organisation. The service is prepared by women in different countries, chosen several years in advance, on a theme - often a Bible quotation, also chosen in advance. As you may imagine, we were very excited that England, Wales & Northern Ireland were to be the country to prepare and write the 2022 service, with its theme, 'I know the plans I have for you. Moreover, Stephanie, leader of the Friends (Quakers) in Watford, and, at that time on the National Committee, would be on the writing committee.

As usual, Watford Committee planned and hosted a Preparation Day (when anyone who may be involved in putting on a WDP Service in their church or area, can come along to learn more about the thinking behind the Service and how it is intended to be organised) in the previous

autumn. This is very helpful when preparing for our own service. Again, as usual, a Bible Study was offered which helps us as we study the theme text, Jeremiah 29.1-14. The Service took place at Beechen Grove Baptist Church, and was much appreciated.

Sue Oxlade, Susan Bail

5.11. Churchyard

Over the year recordings were made in the churchyard for the Beautiful Burial Ground project run by Caring for God's Acre with over 180 observations of the flora, fauna and fungi of the churchyard being recorded including the near threatened snowdrop and waxcap fungi, a flagship species for the organisation.

We were grateful to receive a grant from our local councillor early in the year for the purchase of some leaf clearing equipment which has been put to good use in our annual leaf clearing efforts.

In November we had a good number of volunteers along with the local Woodside Local Councillors and County Councillor to help clear leaves from the churchyard. Although it feels like there are always more leaves to clear removing the bulk of them helps the flowers and grass come through in the springtime as the churchyard bursts back into life once more. Thanks again to everybody who gave their time to do this

Barry Wenham

5.12. Deanery Synod

Deanery Synod usually meets three times a year, in February, May and October. Parishes take turns to host the meetings, providing refreshments and an act of worship. The meeting is then led by Revd. Dr. Peter Waddell, the Area Dean for Watford Deanery. The meetings are usually open to anyone wishing to attend, however, if a vote needed to be taken on an agenda item, only those elected members would be eligible to vote.

The February 2022 meeting was hosted by St Mary's in the town centre. **David White, the new Diocesan Secretary** was the main speaker. If you thought of the Bishop as being a bit like a Prime Minister, the Diocesan Secretary is the equivalent of the head of the Civil Service.

David was going round each Deanery to introduce himself, and explain how the central diocesan structures can support parishes. He was also keen to hear about the characteristics and challenges facing the different deaneries. And Eddie gave an excellent presentation on behalf of the Synod Standing Committee covering each parish and the main features of the area.

The May meeting was moved to June, and was hosted by St Matthew's, Oxhey. The meeting focussed on the review of the **Parish Share Factor** which had recently been carried out and a presentation was given to explain more about this. This is one part of the input which goes into

calculating the amount each parish pays to the Diocese each year. Church memberships are averaged over 3 years then multiplied by the share factor for the parish. Another element is the Ministerial Stipend Contribution. **The headline for us is that our factor will not change.**

The outcome for the various parishes which make up Watford Deanery is as follows:

- Abbots Langley, St Luke's, St. John's, St Andrew's, and St. Matthew's all see their factor raised by differing amounts;
- Langleybury, Leavesden, Christchurch, St. Michael's, St. Peter's, and All Saints South Oxhey all stand still; and
- Bushey, Bushey Heath, and St. Mary's all see reductions of differing amounts.

The October meeting was cancelled due to illness, so there were only two meetings for the year.

Looking to 2023, we have just hosted the February Synod meeting. Phillippa, Mike and Frances served welcome refreshments and Eddie led worship before the meeting began.

Frances Holmes

6. Mission Support

6.1. Christian Aid

For several years now, there has not been the support available to enable a door-to-door collection to be arranged during Christian Aid Week, even pre-Covid. Material provided by Christian Aid was, as usual, included in the 10.0 Eucharist on the Sunday of Christian Aid Week. Envelopes were provided so that people could make their personal donations - by 'phone, on-line, etc.

Sue Oxlade

6.2. Foodbank

We continue to support this good cause, and thanks come from the Watford Food Bank and myself for your donations of money in the jar at the back of church, also for your continued food donations you give also in the containers in church, During 2022 you have donated £279 in cash and food amounted to 418kgs from April 2022 up until the end of 2022 which included our annual Harvest Appeal. .

Brian Beavis

6.3. Bike and Hike

Bike 'n' Hike 2022 was slightly different for All Saints. The church was open as usual to receive 'Bike 'n' Hikers' i.e., folks from congregations all over Beds & Herts, being sponsored to visit churches in order to raise money for Herts & Beds Historic Churches Trust who give grants to churches for repairs etc. (All Saints have been grateful for funding in the

past towards more than one project.) However, as the date coincided with the dates when the public is encouraged to visit buildings and other interesting places under the scheme called “Heritage Open Days”, Barry Wenham, Church Warden and son of our Archivist, suggested we could combine the two. This meant that the ‘welcomers’ could meet and provide refreshments for a larger number of people, and participants in Bike ‘n’ Hike found the church not only open, but containing a host of interesting exhibits and information about the history of the Church and the area, which Barry had put together.

There was a bowl out, so visitors could donate to Bike ‘n’ Hike. Sue was the only actual participant, enjoying hiking between several churches in the countryside south of Hitchin. Altogether we sent £143.07 as All Saints’ contribution this year.

Sue Oxlade

6.4. The Children’s Society

Box Holders donations for 2022 were £229.57. Christingle collection raised £80.00. A big thank you on behalf of the Children’s Society to all who donated, especially Box Holders who help to raise more than 1million pounds in vital funds to help children and young people get the hope they need today and fight for tomorrow. New Box Holders are always welcome.

The Children’s Society was founded in 1881 by Edward Rudolph, who was appalled by the growing numbers of children living in poverty and the lack of help offered to them. Society may have changed since then, but the Children’s Society has never lost sight of Edward Rudolph’s vision of a world where every child can enjoy a good childhood

.Linda Cray

7. Links with St Albans Abbey

7.1. Easter Pilgrimage

This year we were a Hub church for walkers and a select group of pilgrims met on Easter Monday in the Churchyard for a short act of worship before walking to St Albans Abbey, enjoying the sights and sounds of spring. At the Abbey we had a picnic lunch on the orchard lawn with other pilgrims before a service in the Abbey which was the first proper Easter Monday Pilgrimage service since 2019. During the service one of our pilgrims was lucky enough to be given an Easter egg from Bishop Alan.

8. Events

8.1. Social Events

Following the Baptism of Rufus Green in October we saw the return of the All Saints Bring and Share Lunch

8.2. Summer BBQ

Our annual BBQ was not held this year

8.3. Family Curry Lunch

No lunches were held this year

8.4. Fund Raising

Fundraising of the church was severely limited this year. We held both a Summer Hamper draw and concluded the year with a Christmas raffle with tickets sold both online and in person.

8.5. Burn's Night Ball

We were unable to hold the event this year.

8.6. Christmas Market

The Christmas Market returned this year for the first time since 2019. We scaled it back to just being in the Hall this year encase we had COVID restrictions. Both church members and the community well supported it.

9. Use of the Parish Centre

The Hall remains a valuable asset and source of income. This year saw the installation of a new door and we welcomed a new hirer in Baby Sensory. The Parish Centre availability is available on our website for potential hirers to view.

Catherine Lawrence

Accounts



The Parish of All Saints, Leavesden
Annual Report
and
Financial Statements
of the
Parochial Church Council
For the year ending 31st December 2021

Correspondence Address:

The Parish Office,
All Saints Crescent,
Garston,
Watford,
Herts,
WD25 0LU
email: office@allsaintslife.com
Registered Charity Number 1160135

Incumbent:

Father Eddie Green
Leavesden Vicarage,
Horseshoe Lane,
Watford,
Herts,
WD25 7HJ

Bankers:

Lloyds plc,
Garston Park Parade,
Garston,
Watford,
Herts,
WD25 9LQ

Insurers:

Ecclesiastical Insurance plc,
Beaufort House,
Brunswick Road,
Gloucester, GL1 1JZ

All Saints' Leavesden - Annual Report 2021

This report is part one of a two part report for the Annual Meeting. This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the Annual Meeting each year.

1.1 Background

The church of All Saints is situated in Leavesden
In the deanery of Watford in the Diocese of St Albans.

All Saints Parochial Church Council (PCC) has the responsibility of co-operating with the Incumbent, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC also has maintenance responsibilities for the Parish Centre, All Saints Crescent, Garston. The PCC is a charity registered with the Charities Commission.

1.2 Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

During the year the following served as members of the PCC

Incumbent and Chair	The Reverend Edward Green (from December 2013)	
Assistant Curate	The Reverend Phillipa Maddox	
Readers	Mrs Wendy Simpson Mr Charles Porter Miss Sue Oxlade Mr Stephen Davidson	
Wardens	Mr Andy Melling Mr Charles Porter	(elected 2017) (elected 2017)
Deanery Synod Members	Ms Frances Holmes Ms Karen Storms	(elected 2020-23) (elected 2020-23)
Elected Members (Year elected)	Mr Barry Wenham Mrs Susan Bail Mrs Pam Bishop Miss Bailey Hewitt Mrs Rita Pritchard Mrs Diane Brooks Mr Brian Beavis Mrs Cynthia Campbell Mr John Waller	(2019-22) (2021-22) (2019-22) (2020-23) (2020-23) (2021-23) (2021-24) (2021-24) (2021-24)
Co-opted Members	Mrs Catherine Lawrence (Treasurer and Secretary)	

1.3 Committees

PCC

The constitution of the PCC is governed by the Church Representation Rules. The PCC conducts major business as a whole committee.

Alongside the legal requirements of the PCC, its terms of reference require it to lead the Church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to a range of committees and teams who are accountable to the PCC. The intention is to provide quality space on the PCC's agenda for major discussions and development of the Church's Life. The PCC seeks also to develop and sustain good communication through publishing the PCC priorities on the website and pew sheet. The PCC endeavours to encourage the congregation to take its full share of responsibility helping to live out the vision that it believes to be the fulfilment of the Church's response to the Christian Gospel.

Chair: Father Eddie Green

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. It meets on the first Wednesday in the month prior to a PCC meeting. This is so that it can consider and plan items of business for the subsequent full Council. It has the authority to conduct other items of PCC business between meetings.

Chair: Father Eddie Green

Finance Committee

This team has a clear brief to manage the finances of the PCC and report back to the PCC regularly on spending and budget. The team meets as necessary.

Chair: Malcolm Sellen

Hall Committee

Chair: Karen Storms

Secretary Frances Holmes

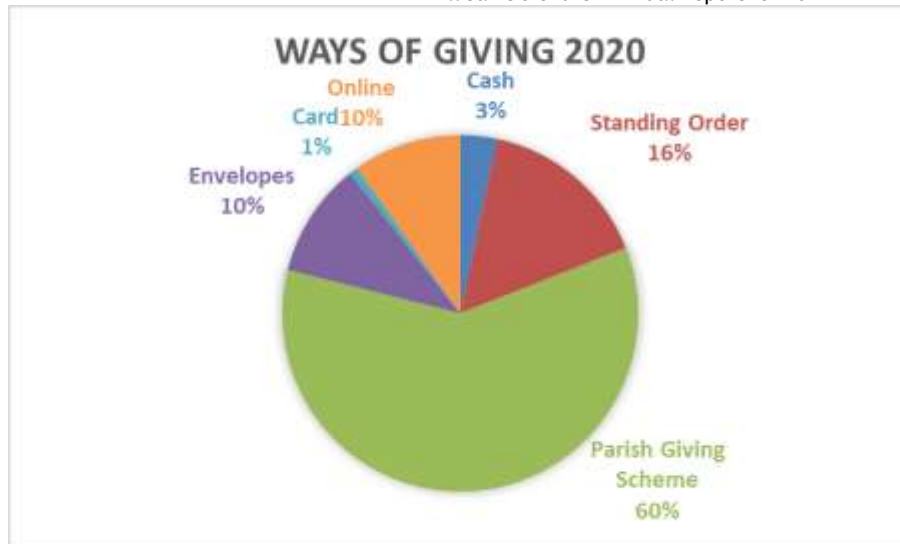
Stewardship

As ever, the first thing which we want to do is to thank all those who give to All Saints either financially or by contributions of time and talents. Fellow members of the congregation continue to support the work of All Saints in a huge variety of ways. Financial support remains, of course, vital to our continued operation, but contributions of time and talents remain equally essential if All Saints is to continue to serve the community as its parish church especially as we recover from the challenging times of COVID.

We would also like to take this opportunity to thank Diane Brooks for the vital contribution she makes to the work on Stewardship. Diane collates all the information for brown envelopes in addition to the work she has been doing on standing orders.

The payments which we receive from HMRC by way of Gift Aid are critical to our finances. During 2020 we were able to reclaim a total of £9259 from HMRC, which made a vital contribution to our finances.

This year the way people give gifts to All Saints Church continued to change as we settled into a new financial pattern, we offer a blend of options to suit different people's needs. An example of this is the weekly Brown envelopes were discontinued in 2021. A total of 8 people are giving by way of the blue envelope scheme and another 19 were giving by standing order at the end of 2021.



In previous reports we have mentioned that the Planned Giving Scheme (PGS), offers a far more efficient way of handling donations with payments collected by direct debit and a central body making tax reclaims on our behalf and sending payments to the Treasurer on a monthly basis. 31 people have signed up to the PGS, and it is working very well with Gift Aid repayments being made at monthly intervals without the need for annual returns at parish level. As we have said before, we would be grateful if those still giving by standing order would consider moving to the PGS. New donors are, of course, always welcome.

This year we again took advantage of the Gift Aid Small Donations Scheme (GASDS), which allows the parish to claim gift aid on cash payments under £20 made in collections up to a maximum of £8,000 in total. There is no need under GASDS to provide Gift Aid declarations signed by individuals. We were able to obtain a payment of £3184 for the tax year 2020-21 in total this year for Gift Aid.

We shall, of course, continue to make claims in respect of individual donations made using the blue envelopes. We need to remind you again that whenever you use the blue envelopes for single donations the declaration on the front has to be signed and dated with the address and postcode shown. We have had to forego some claims because the declaration has not been completed fully.

As in previous years we need to repeat the important reminder for all of you who have completed Gift Aid declarations. Gift Aid claims are only valid where the donor has paid more tax than the amount which has been claimed by the parish on your gifts. If you are a non-taxpayer, therefore, you cannot complete a Gift Aid declaration. As the basic tax allowance has increased substantially in the past few years it remains very important that you check that you are still paying enough tax to offset the claims which we are making. If you are not, please let us know.

The church is also now able to take card payments this is a convenient way of making a one off or regular donation using your card for those who do not carry cash. Gift aid is collected by filling in a blue envelope and marking it with Card and the amount, for taxpayers who specify this criteria when making the donation and handing it to the device operator when making your donation.

The church also uses Justgiving as a convenient online way of making a one off or regular donation via the link on our website www.allsaintslife.com or going to our just giving page using <https://www.justgiving.com/allsaintschurchleavesden> Gift aid is collected for automatically for taxpayers who specify this criteria when making the donation.



In the Autumn we looked at generosity and the hope to create a solid financial future. If everyone on the electoral roll gave regularly and moved up one step on the graph above, it would go a long way in reducing the deficit in income we have and reduce the amount of reserves we use for the day to day running of our church.

To those who don't, but could - please think, pray and act! To those that do, have you reviewed how you give and what you give this year - please think pray and act!.

CATHERINE LAWRENCE

Social and Fundraising

To coordinate events in the life of the parish to encourage community building and have an overview of events intended to raise funds for the work of the Church and the building up of God's Kingdom.

This committee is currently in abeyance

Chair: Vacant

1.4 Church Attendance

There are 119 parishioners on the Church Electoral Roll.

Our weekly services are varied with SUNDAY having 8a.m. Communion (1662), 10a.m. Parish Eucharist (2nd Sunday Family Service), 4-30 p.m. Evensong. There are various midweek services.

During 2021 in periods of lockdown we had a different pattern of a streamed 10am service. As and when allowed by COVID restrictions the 8am and 10am have allowed people to attend in person and been streamed. Evensong has been suspended for the time being. A monthly outdoor service has also allowed singing and a lower risk environment.

The average Sunday attendance in person in October 2021 was 40 adults and 4 children

Electoral Roll Officer: Andy Melling

1.5 Review of Year

The PCC met 4 times during 2021 usually on the 3rd Wednesday of the month either in person or via zoom. Business was also conducted via email. A monthly PCC briefing was circulated. There was an average attendance level of 75%.

Committees met between PCC meetings according to need and reports of the deliberations and activities were made to the full PCC. Each PCC meeting had a subject for full discussion in areas such as:

- Stewardship
- Safeguarding
- Hall Committee
- Mission Action Plan
- Health and Safety
- Domestic Abuse Policy
- Church Yard
- Loan of Vestments from St Peter's
- COVID
- Suspension of Public Worship
- Recommencing Activities
- Volunteering
- Arch Deacon Inspection
- Succession planning
- Licensing of Readers

The Standing Committee generally met monthly on the 1st Wednesday of the month to plan the PCC agenda for the next meeting and occasionally at other times if there was an urgent matter to discuss or decision to be made.

In 2021 10 Baptism, 3 Weddings and 13 Funerals were conducted

The Parish Safe Guarding Office reports:

We currently have 25 DBS (Disclosure and Barring Service) disclosures approved. One is being processed 14 are due renewal this year.

Online safeguarding courses are a work in progress as those outstanding complete them as and when they can. Reminders are sent out periodically.

It is important we stay up to date with safeguarding as we are slowly moving back to in person worship as restrictions are lifted and we return to some sort of normality. Volunteers will not be able to return if the relevant training has not been completed.

There is a current list of all persons who have been DBS checked in the parish office.

There is a list of all people who have attended the safeguarding training in the Parish office which will be updated monthly.

There is also a list of safeguarding- "useful contact numbers" also kept in the Parish office and on the church notice boards.

The PCC review annually our Safeguarding and Domestic Abuse Policy.

Thank you all for your continued support.

Cynthia Campbell

REFLECTION BY THE VICAR

1.6 Church Wardens Report

Andy Melling and Charles Porter are your Churchwardens. The past year has been very challenging - again; whilst we continue to navigate our way safely through the pandemic, with the changing rules, lockdowns and risks.

We endeavour to represent the best interests of each of our congregations and groups, alongside supporting Eddie and the rest of the ministry team. Subject to the guidance from the CofE and the changing legal restrictions we have managed to return to in person worship for much of the year. We still continue to review the situation on a regular basis, so we can maintain as many activities (in-person or virtually) as possible in a safe and legal manner. We took the decision to cut back our Christmas services and plans, but given the surge in Omicron cases, this was necessary.

Aside from the legal restrictions and guidance, it is clear that everyone has different views on the level of risk from the pandemic and what activities they are comfortable with. These views change, sometimes on a daily basis. We also have many people in the congregation who are clinically vulnerable and/or who are primary carers (so can't even risk a mild illness). We have had to bear all of this in mind while we try and make our church, our worship and our other activities safe, accessible and welcoming for everyone.

We are grateful for all the people who have contributed throughout the year and we are particularly blessed with Eddie's technical capability which has enabled us to continue to broadcast worship and other events. We have continued to maintain an online congregation, some across the country, and plan to continue the broadcast for the time being.

We are looking forward to returning to normal as much as we can during this coming year, but we will take it one step at a time.

Church Building

We are responsible for maintaining the church building and its contents. The church has been set up to accommodate 'socially distanced' worship with a temporary lectern for the broadcast. We continue to review these arrangements as we gradually return to 'normal' worship.

We have replaced and simplified some of the lighting in the church in the last year, but access is difficult, and this is a work in progress.

We have also acquired a small portable PA kit, which facilitates our outdoor services and will be used for events elsewhere. Some of this equipment also supports the music in the 10am and other services.

Sidespeople

The welcoming role has clearly changed throughout the pandemic, but a small team of volunteers has helped with services whilst we were partially open. The volunteers need special thanks as this year has presented many challenges for the welcomers because the rules were constantly changing back and forth. As we come out of lockdown, we will be looking for new volunteers as we will essentially be starting from scratch. We will always require volunteers for Baptisms, Weddings and Funerals.

Other Activities

We remained active in Leavesden Green in accordance with the government rules. The Lighthouse Café is covered in a separate report.

Churchyard

The maintenance of the churchyard and boundaries is the responsibility of Watford Borough Council, although various volunteers continue to help to keep nature under control by clearing leaves and tidying graves. We continue to maintain a positive relationship with the council maintenance team, and we now have a smaller number of green bins which are paid for annually. The maintenance team are gradually getting the various boundary hedges under control and doing some work to manage the trees in the churchyard.

Boundary Wall

Following the boundary wall renovation in 2020, there is no further update at the time of writing on plans to improve the wall in the car park or any other renovations to the churchyard.

Church Hall

The Churchwardens continue to support the PCC and Hall Committee, who are responsible for the maintenance and running of the Hall. See Hall Committee report.

Andy Melling Charles Porter

1.7 Financial

Brief Commentary

There is no Government funding for the Church nationally, so funds for the day to day running of the church to support its ministry and mission is provided by our congregations. We currently still have £11000 of our roof loan to repay and in 2021 paid £45392 Parish Share to the Diocese for which we are in receipt of a Support Grant from the Diocese leaving a shortfall of £15,000 from 2018. The cost of running the church in 2021 was £230 per day a 4% increase from 2020 with regular income remaining static at £169 per day. A major impact was the closure of the Church Hall for 6 months of the year and the inability to hold any large fund raising events due to the changing COVID restrictions. This shortfall in our income meant we did not meet our commitments and used £14000 from reserves. This is an unsustainable position and based on current income, we would not fulfil our commitment and the Loan repayment in future if we do not look to re-establish our income streams post COVID. Going forward this is a cause for concern which the PCC have been discussing at great length.

Financial support is very much welcomed, although there is absolutely no church 'membership fee! Biblical guidelines make clear that Christian giving to God's work through the church is a priority, and should be planned, regular and a suitable proportion of our income.

Whilst you always put money in the Collection when you come to church, as this past year whilst suffering a pandemic has highlighted, the church continued to provide ministry, week by week, even when you are unable to be at services in person, and it costs the same to provide ministry in this place whether you are here in person or not and we are hugely grateful to all those who have supported the church during this difficult time. This is why ***we encourage everyone to join the Planned Giving scheme***, or alternatively, supporting the church via a regular monthly Standing Order with your bank or by using weekly envelopes, whereby you help to ensure a regular source of income for this church. We have also introduced the ability to take card payments in the Collection or using Justgiving for online <https://www.justgiving.com/allsaintschurchleavesden>. We would therefore ask you to prayerfully consider your contribution to All Saints for 2022.

Priorities for 2021 are to continue fund raising the money to service our £40,000 loan to the Diocese and for General funds to pay the Share this year.

➤ Reserves:

- General Fund £7625
- Fabric Fund £300
- Giving Fund £1250
- Roof Fund £28
- Loan Repayment Fund £13378
- Legacy Fund £33000

The Fabric Fund is a restricted income and can not be used for general expenditure purposes. The Roof Fund includes grants and moneys raised for the Roof replacement and redecoration. The average interest rate we received was 0.75% during the course of the year.

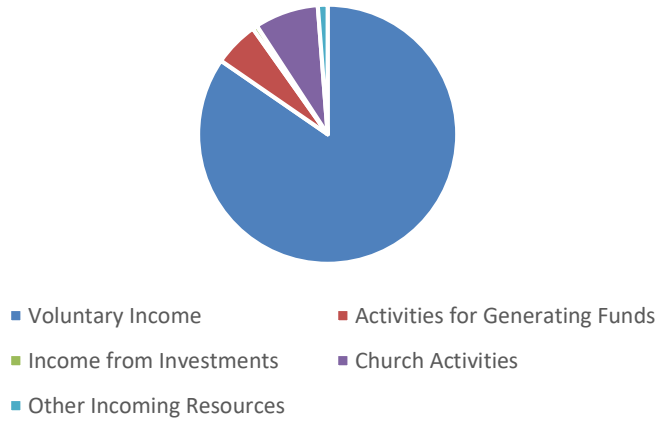
The Giving Fund was set up following a large legacy bequest and the PCC agreed to set aside 10% (£8500) of the gift to give to charitable causes, in 2021 nil was dispersed. The PCC received a large legacy in 2019.

This year 0.65% of our income has gone to missionary work beyond All Saints.

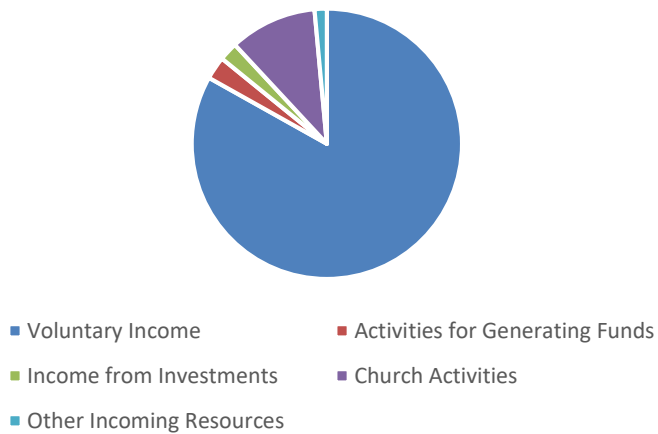
Where does the money come from ?

For our day to day running costs, most of the money comes from you in planned giving, collections and the associated tax recovery.

Where All Saints Money Came from in 2020



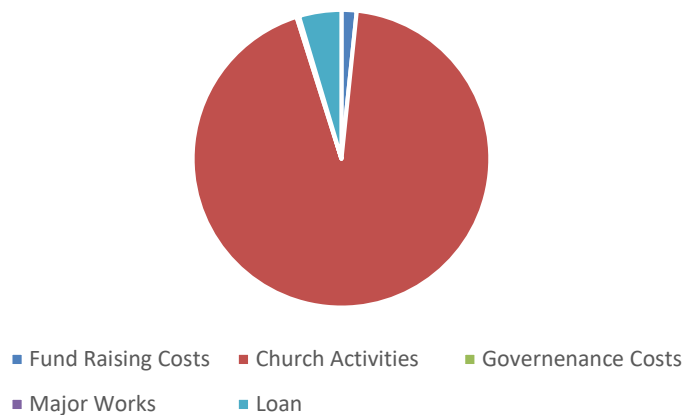
Where All Saints money came from in 2021

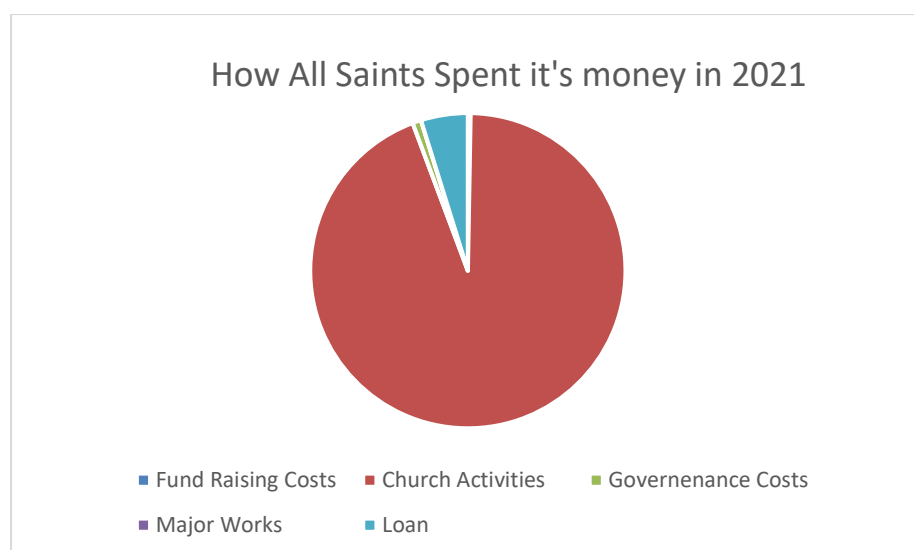


How do we spend your money ?

From our general income, over half is paid to the Diocese to pay our clergy and the wider work of the Diocese and the Church

How All Saints spent it's money in 2020





Accounting Policy

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and under the Charity Commission's revised Statement of Recommended Practice (SORP) 2005.

These financial statements have been prepared on an accruals basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members. An independent examiner has examined these statements whose report is attached.

Reserves Policy

It is the PCC policy to maintain a balance on general unrestricted funds (if possible) which equates to approximately three months unrestricted payments, to cover emergency situations that may arise from time to time.

It is our policy to hold reserves in short term deposit accounts and long term savings with CCLA Investment Management Limited who manage funds on behalf of the Church of England. In particular, it is our policy to invest our Reserves in the interest paying CBF Deposit Account and the Paul Grey Trust Fund in the CBF Investment Fund.

CCLA, as part of the Church of England Ethical Investment Advisory Group, monitors its investments according to the Groups ethical investment policy, which includes avoiding investment such as armaments, gambling or tobacco. The Group carries out ethical investment research, develops policy and communicates this to the wider Church.

Investment Policy

In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF Investment Fund managed by CCLA Investment Management Limited. Current Valuations are in line with general market conditions. Investing in equities is a higher risk policy but over a period it was the view that these funds would gain in value at a greater level than had they been invested in sole interest paying funds.

Related Party Transactions

During the year, the following transactions occurred with related parties to the PCC:

- Eddie Green received reimbursement of expenses incurred as incumbent.
- Phillipa Maddox received reimbursement of expenses incurred as curate.
- PCC Members received reimbursement of various expenses.
- Catherine Lawrence received payment for employment as the Parish Administrator.
- Wendy Simpson, Sue Oxlade and Charles Porter received reimbursement of expenses incurred as the lay ministry team.

Funds

Restricted Funds:

Represent a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and b) donations or grants received for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in a Restricted General Fund and as these funds are only held on a short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds:

These are general funds which can be used for PCC ordinary purposes.

Incoming Resources

Planned giving, collections, donations and tax refunds are recognised when received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when received.

Resources Expended

Grants and donations are accounted for when they are paid over, or when awarded if that award creates a binding or constitutive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT)

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

The PCC holds one Trust fund in equity funds (stocks and shares) managed by CCLA Investment Management Limited. These assets are valued at market value at 31 December.

Church Workers Pension fund (CWPF) FRS102 December 2021 Year End

All Saints Leavesden participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2020: £939.88, 2021: £839.61).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31 December 2019 was under way as at 31 December 2020.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, All Saints Leavesden could become responsible for paying a share of that employer's pension liabilities.

Budget for 2022

The Parish share for 2022 is £53609. This is what All Saints pays to the Diocese to cover the costs of:

1. Our clergy
2. The ministry costs. These are the costs associated with administrative and legal overheads, with the clergy training, General Synod and providing Diocesan staff who are a resource for the church.

A 2% cost of living increase has been used when compiling the budget.

#N/A

Financial Statement for the Year Ended 31 December 2021
Receipts and Payments Accounts

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2021 £	Total 2020 £
Receipts							
Voluntary receipts:							
Collections at Services	3	1,705.73	-	-	-	1,705.73	1,276.69
Planned giving	3	32,236.67	-	-	-	32,236.67	29,951.38
All other giving/voluntary receipts	3	9,352.44	-	-	-	9,352.44	8,712.45
Grant Income	3	-	-	-	-	-	450.00
Legacies Received (Capital Value)		84.09	-	-	-	84.09	3,000.00
Gift Aid recovered		9,259.04	-	-	-	9,259.04	9,231.23
		52,637.97	-	-	-	52,637.97	52,621.75
Activities for generating funds	3	1,733.41	-	-	-	1,733.41	3,477.10
Investment income		36.84	-	688.06	688.05	1,412.95	1,730.31
Church activities	3	6,615.25	-	-	-	6,615.25	4,967.50
Other income	3	927.93	-	-	-	927.93	760.00
Total receipts		61,951.40	-	688.06	688.05	63,327.51	63,556.66
Payments							
Church activities:							
Parish share		45,392.00	-	-	-	45,392.00	43,172.00
Clergy and Staffing costs	4	16,708.75	-	-	-	16,708.75	16,124.90
Church running expenses	4	10,644.29	-	-	-	10,644.29	8,977.59
Mission giving and donations	4	405.25	-	-	-	405.25	330.80
Building work and repairs	4	4,222.55	-	-	-	4,222.55	4,141.20
Administration Costs	4	2,218.14	-	-	-	2,218.14	2,857.08
Other expenditure	4	3,939.87	-	-	-	3,939.87	3,475.76
		83,530.85	-	-	-	83,530.85	79,079.33
Cost of generating funds	4	396.89	-	-	-	396.89	1,686.07
Total Payments		83,927.74	-	-	-	83,927.74	80,765.40
Excess of payments over receipts	-	21,976.34	-	688.06	688.05	- 20,600.23	- 17,208.74
Transfers between funds		4,437.27	-	-	4,874.54	-	-
		- 17,539.07	-	-	4,186.48	688.05	- 21,037.50
Cash at bank and in hand at 1 Jan		29,197.40	-	56,429.05	-	85,626.45	103,514.39
Cash at bank and in hand at 31 Dec		11,658.33	-	52,242.57	688.05	64,588.95	86,305.65

Statement of Assets and Liabilities

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2021 £	Total 2020 £
Cash Funds							
Bank Current Account	5	4,019.27	-	-	-	4,019.27	7,595.18
Petty Cash		13.45	-	-	-	13.45	13.45
Bank Savings Account		-	-	-	-	-	-
Deposit Fund	6	7,625.61	-	52,679.84	-	60,305.45	78,017.82
		11,658.33	-	52,679.84	-	64,338.17	85,626.45

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2021 £	Total 2020 £
Investment Assets at market value							
Paul Grey Trust	7	-	-	-	-	26,982.41	23,590.38
Total Investments		-	-	-	-	26,982.41	23,590.38

		Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2021 £	Total 2020 £
Liabilities							
Roof Loan due within 1 year	2	-	-	4,000.00	-	4,000.00	4,000.00
Roof Loan due after 1 year	2	-	-	7,000.00	-	7,000.00	11,000.00
Total Liabilities		-	-	11,000.00	-	11,000.00	15,000.00

Notes

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.

2. The movement in designated and restricted funds during the year were:

	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Restricted					
Reserves Fabric Fund	300.75	-	-	-	300.75
Reserves Giving Fund	1,250.00	-	-	-	1,250.00
Roof Loan	17,378.86	-	-	4,000.00	13,378.86
Roof Loan No 2	28.73	0.01	-	-	28.74
Paul Grey Trust	4,463.71	688.05	-	437.27	4,714.49
Reserves Legacy	33,007.00	-	-	-	33,007.00
	56,429.05	688.06	-	4,437.27	52,679.84

Reserves Fabric Fund - Restricted for the upkeep of the Fabric of the Church

Reserves Giving Fund - Restricted for Charitable Giving by the PCC

Roof Loan - Restricted for the payment of the Diocese Roof Loan

Roof Loan No 2 - Restricted for the upkeep of the Church Roof

Paul Grey Trust - In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF

Reserves Legacy - 0

3. Receipts

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2021 £	Total 2020 £
<u>COLLECTIONS AT SERVICES</u>						
Sunday Collections	1,392.73	-	-	-	1,392.73	1,119.25
Weekday Collections	18.00	-	-	-	18.00	127.44
Wedding and Funeral Collections	295.00	-	-	-	295.00	30.00
	1,705.73	-	-	-	1,705.73	1,276.69

PLANNED GIVING

Standing Order	6,880.00	-	-	-	6,880.00	5,996.00
Regular Giving Envelopes	100.00	-	-	-	100.00	1,050.00
Parish Giving Scheme	25,256.67	-	-	-	25,256.67	22,905.38
	32,236.67	-	-	-	32,236.67	29,951.38

GIFT AID RECOVERED

Gift Aid Reclaim	3,184.79	-	-	-	3,184.79	3,785.75
Parish Giving Gift Aid	6,074.25	-	-	-	6,074.25	5,445.48
	9,259.04	-	-	-	9,259.04	9,231.23

ALL OTHER GIVING/VOLUNTARY RECEIPTS

CAF & GAYE giving	620.40	-	-	-	620.40	437.80
Donations	369.82	-	-	-	369.82	1,154.10
Gift Aid Envelopes	2,819.10	-	-	-	2,819.10	2,947.00
Donations - Gift Aided	-	-	-	-	-	110.00
Card Payments	947.00	-	-	-	947.00	285.00
Just Giving	3,960.59	-	-	-	3,960.59	3,187.56
Giving.com	635.53	-	-	-	635.53	590.99

	9,352.44	-	-	-	9,352.44	8,712.45
<u>ACTIVITIES FOR GENERATING FUNDS</u>						
Bookstall	175.15	-	-	-	175.15	157.80
Churches Together Bike Ride	194.00	-	-	-	194.00	49.00
Other Fundraising	580.67	-	-	-	580.67	317.05
Church Ball	-	-	-	-	-	2,747.25
Christmas Raffle	783.59	-	-	-	783.59	206.00
	1,733.41	-	-	-	1,733.41	3,477.10
<u>CHURCH ACTIVITIES</u>						
Fees - Statutory	2,550.00	-	-	-	2,550.00	1,584.00
Hall Rental	3,615.25	-	-	-	3,615.25	3,383.50
Hall Deposit	450.00	-	-	-	450.00	-
	6,615.25	-	-	-	6,615.25	4,967.50
<u>INVESTMENT INCOME</u>						
Dividends and Interest	36.84	-	688.06	688.05	1,412.95	1,730.31
	36.84	-	688.06	688.05	1,412.95	1,730.31
<u>GRANT INCOME</u>						
Non-Recurring Grants	-	-	-	-	-	450.00
	-	-	-	-	-	450.00
<u>OTHER INCOME</u>						
Other Recurring Income	-	-	-	-	-	218.36
Misc	927.93	-	-	-	927.93	541.64
	927.93	-	-	-	927.93	760.00
4. Payments	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2021	Total 2020
	£	£	£	£	£	£
<u>CLERGY AND STAFFING COSTS</u>						
Clergy Expenses	2,250.99	-	-	-	2,250.99	1,961.72
Salaries	13,576.35	-	-	-	13,576.35	13,223.30
Pension & PAYE	881.41	-	-	-	881.41	939.88
	16,708.75	-	-	-	16,708.75	16,124.90
<u>CHURCH RUNNING EXPENSES</u>						
Gas and Electricity Bill	2,066.55	-	-	-	2,066.55	2,495.13
Insurance	2,996.11	-	-	-	2,996.11	2,763.62
Service Costs	4,233.11	-	-	-	4,233.11	3,259.24
Maintenance	308.00	-	-	-	308.00	-
Water Bill	294.57	-	-	-	294.57	221.60
Governance	745.95	-	-	-	745.95	238.00
	10,644.29	-	-	-	10,644.29	8,977.59
<u>MISSION GIVING AND DONATIONS</u>						
Charities - Home (UK)	100.00	-	-	-	100.00	80.00
Peace	50.00	-	-	-	50.00	61.00
Watford Foodbank	50.00	-	-	-	50.00	189.80
Childrens Society	205.25	-	-	-	205.25	-
	405.25	-	-	-	405.25	330.80
<u>BUILDING WORK AND REPAIRS</u>						
Church - Major repairs and Redecorations	185.28	-	-	-	185.28	-
Loan	4,000.00	-	-	-	4,000.00	4,000.00
Loan Interest	37.27	-	-	-	37.27	141.20
	4,222.55	-	-	-	4,222.55	4,141.20
<u>COSTS OF GENERATING FUNDS</u>						
Fund raising	236.54	-	-	-	236.54	1,477.22
Bookstall	160.35	-	-	-	160.35	158.85
Hall Running Costs	3,035.83	-	-	-	3,035.83	2,161.78
	3,432.72	-	-	-	3,432.72	3,797.85
<u>ADMINISTRATION COSTS</u>						
Bank charges	138.81	-	-	-	138.81	263.05
Printing	915.56	-	-	-	915.56	558.55
Stationery	308.94	-	-	-	308.94	553.26
Support Costs	844.00	-	-	-	844.00	1,478.84
Card donation costs	10.83	-	-	-	10.83	3.38
	2,218.14	-	-	-	2,218.14	2,857.08
<u>OTHER EXPENDITURE</u>						

Mission and Evangelism Costs	238.77	-	-	-	238.77	198.09
Churchyard Expenses	557.27	-	-	-	557.27	-
Gifts	108.00	-	-	-	108.00	-
	904.04	-	-	-	904.04	198.09

	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2021	Total 2020
	£	£	£	£	£	£
5. Bank Current Account						
General Account	4,019.27	-	-	-	4,019.27	7,595.18
	4,019.27	-	-	-	4,019.27	7,595.18

	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2021	Total 2020
	£	£	£	£	£	£
6. Deposit Fund						
Reserves General Fund	7,625.61	-	-	-	7,625.61	21,588.77
Reserves Fabric Fund	-	-	300.75	-	300.75	300.75
Reserves Giving Fund	-	-	1,250.00	-	1,250.00	1,250.00
Roof Loan	-	-	13,378.86	-	13,378.86	17,378.86
Roof Loan No 2	-	-	28.74	-	28.74	28.73
Paul Grey Trust	-	-	4,714.49	-	4,714.49	4,463.71
Reserves Legacy	-	-	33,007.00	-	33,007.00	33,007.00
	7,625.61	-	52,679.84	-	60,305.45	78,017.82

7. Investments

Further Details

Paul Grey Trust (Endowment) - In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF Inv

#N/A

Financial Statement for the Year Ended 31 December 2021
Receipts and Payments Accounts

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2021 £	Total 2020 £
Receipts							
Voluntary receipts:							
Collections at Services	3	1,705.73	-	-	-	1,705.73	1,276.69
Planned giving	3	32,236.67	-	-	-	32,236.67	29,951.38
All other giving/voluntary receipts	3	9,352.44	-	-	-	9,352.44	8,712.45
Grant Income	3	-	-	-	-	-	450.00
Legacies Received (Capital Value)		84.09	-	-	-	84.09	3,000.00
Gift Aid recovered		9,259.04	-	-	-	9,259.04	9,231.23
		52,637.97	-	-	-	52,637.97	52,621.75
Activities for generating funds	3	1,733.41	-	-	-	1,733.41	3,477.10
Investment income		36.84	-	688.06	688.05	1,412.95	1,730.31
Church activities	3	6,615.25	-	-	-	6,615.25	4,967.50
Other income	3	927.93	-	-	-	927.93	760.00
Total receipts		61,951.40	-	688.06	688.05	63,327.51	63,556.66
Payments							
Church activities:							
Parish share		45,392.00	-	-	-	45,392.00	43,172.00
Clergy and Staffing costs	4	16,708.75	-	-	-	16,708.75	16,124.90
Church running expenses	4	10,644.29	-	-	-	10,644.29	8,977.59
Mission giving and donations	4	405.25	-	-	-	405.25	330.80
Building work and repairs	4	4,222.55	-	-	-	4,222.55	4,141.20
Administration Costs	4	2,218.14	-	-	-	2,218.14	2,857.08
Other expenditure	4	3,939.87	-	-	-	3,939.87	3,475.76
		83,530.85	-	-	-	83,530.85	79,079.33
Cost of generating funds	4	396.89	-	-	-	396.89	1,686.07
Total Payments		83,927.74	-	-	-	83,927.74	80,765.40
Excess of payments over receipts	-	21,976.34	-	688.06	688.05	- 20,600.23	- 17,208.74
Transfers between funds		4,437.27	-	-	4,874.54	-	-
	-	17,539.07	-	-	4,186.48	688.05	- 21,037.50
Cash at bank and in hand at 1 Jan		29,197.40	-	56,429.05	-	85,626.45	103,514.39
Cash at bank and in hand at 31 Dec		11,658.33	-	52,242.57	688.05	64,588.95	86,305.65

Statement of Assets and Liabilities

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2021 £	Total 2020 £
Cash Funds							
Bank Current Account	5	4,019.27	-	-	-	4,019.27	7,595.18
Petty Cash		13.45	-	-	-	13.45	13.45
Bank Savings Account		-	-	-	-	-	-
Deposit Fund	6	7,625.61	-	52,679.84	-	60,305.45	78,017.82
		11,658.33	-	52,679.84	-	64,338.17	85,626.45

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2021 £	Total 2020 £
Investment Assets at market value							
Paul Grey Trust	7	-	-	-	-	26,982.41	23,590.38
Total Investments		-	-	-	-	26,982.41	23,590.38

		Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2021 £	Total 2020 £
Liabilities							
Roof Loan due within 1 year	2	-	-	4,000.00	-	4,000.00	4,000.00
Roof Loan due after 1 year	2	-	-	7,000.00	-	7,000.00	11,000.00
Total Liabilities		-	-	11,000.00	-	11,000.00	15,000.00

Notes

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.

2. The movement in designated and restricted funds during the year were:

	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Restricted					
Reserves Fabric Fund	300.75	-	-	-	300.75
Reserves Giving Fund	1,250.00	-	-	-	1,250.00
Roof Loan	17,378.86	-	-	4,000.00	13,378.86
Roof Loan No 2	28.73	0.01	-	-	28.74
Paul Grey Trust	4,463.71	688.05	-	437.27	4,714.49
Reserves Legacy	33,007.00	-	-	-	33,007.00
	56,429.05	688.06	-	4,437.27	52,679.84

Reserves Fabric Fund - Restricted for the upkeep of the Fabric of the Church

Reserves Giving Fund - Restricted for Charitable Giving by the PCC

Roof Loan - Restricted for the payment of the Diocese Roof Loan

Roof Loan No 2 - Restricted for the upkeep of the Church Roof

Paul Grey Trust - In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF

Reserves Legacy - 0

3. Receipts

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2021 £	Total 2020 £
<u>COLLECTIONS AT SERVICES</u>						
Sunday Collections	1,392.73	-	-	-	1,392.73	1,119.25
Weekday Collections	18.00	-	-	-	18.00	127.44
Wedding and Funeral Collections	295.00	-	-	-	295.00	30.00
	1,705.73	-	-	-	1,705.73	1,276.69

PLANNED GIVING

Standing Order	6,880.00	-	-	-	6,880.00	5,996.00
Regular Giving Envelopes	100.00	-	-	-	100.00	1,050.00
Parish Giving Scheme	25,256.67	-	-	-	25,256.67	22,905.38
	32,236.67	-	-	-	32,236.67	29,951.38

GIFT AID RECOVERED

Gift Aid Reclaim	3,184.79	-	-	-	3,184.79	3,785.75
Parish Giving Gift Aid	6,074.25	-	-	-	6,074.25	5,445.48
	9,259.04	-	-	-	9,259.04	9,231.23

ALL OTHER GIVING/VOLUNTARY RECEIPTS

CAF & GAYE giving	620.40	-	-	-	620.40	437.80
Donations	369.82	-	-	-	369.82	1,154.10
Gift Aid Envelopes	2,819.10	-	-	-	2,819.10	2,947.00
Donations - Gift Aided	-	-	-	-	-	110.00
Card Payments	947.00	-	-	-	947.00	285.00
Just Giving	3,960.59	-	-	-	3,960.59	3,187.56
Giving.com	635.53	-	-	-	635.53	590.99

	9,352.44	-	-	-	9,352.44	8,712.45
<u>ACTIVITIES FOR GENERATING FUNDS</u>						
Bookstall	175.15	-	-	-	175.15	157.80
Churches Together Bike Ride	194.00	-	-	-	194.00	49.00
Other Fundraising	580.67	-	-	-	580.67	317.05
Church Ball	-	-	-	-	-	2,747.25
Christmas Raffle	783.59	-	-	-	783.59	206.00
	1,733.41	-	-	-	1,733.41	3,477.10
<u>CHURCH ACTIVITIES</u>						
Fees - Statutory	2,550.00	-	-	-	2,550.00	1,584.00
Hall Rental	3,615.25	-	-	-	3,615.25	3,383.50
Hall Deposit	450.00	-	-	-	450.00	-
	6,615.25	-	-	-	6,615.25	4,967.50
<u>INVESTMENT INCOME</u>						
Dividends and Interest	36.84	-	688.06	688.05	1,412.95	1,730.31
	36.84	-	688.06	688.05	1,412.95	1,730.31
<u>GRANT INCOME</u>						
Non-Recurring Grants	-	-	-	-	-	450.00
	-	-	-	-	-	450.00
<u>OTHER INCOME</u>						
Other Recurring Income	-	-	-	-	-	218.36
Misc	927.93	-	-	-	927.93	541.64
	927.93	-	-	-	927.93	760.00
4. Payments	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2021	Total 2020
	£	£	£	£	£	£
<u>CLERGY AND STAFFING COSTS</u>						
Clergy Expenses	2,250.99	-	-	-	2,250.99	1,961.72
Salaries	13,576.35	-	-	-	13,576.35	13,223.30
Pension & PAYE	881.41	-	-	-	881.41	939.88
	16,708.75	-	-	-	16,708.75	16,124.90
<u>CHURCH RUNNING EXPENSES</u>						
Gas and Electricity Bill	2,066.55	-	-	-	2,066.55	2,495.13
Insurance	2,996.11	-	-	-	2,996.11	2,763.62
Service Costs	4,233.11	-	-	-	4,233.11	3,259.24
Maintenance	308.00	-	-	-	308.00	-
Water Bill	294.57	-	-	-	294.57	221.60
Governance	745.95	-	-	-	745.95	238.00
	10,644.29	-	-	-	10,644.29	8,977.59
<u>MISSION GIVING AND DONATIONS</u>						
Charities - Home (UK)	100.00	-	-	-	100.00	80.00
Peace	50.00	-	-	-	50.00	61.00
Watford Foodbank	50.00	-	-	-	50.00	189.80
Childrens Society	205.25	-	-	-	205.25	-
	405.25	-	-	-	405.25	330.80
<u>BUILDING WORK AND REPAIRS</u>						
Church - Major repairs and Redecorations	185.28	-	-	-	185.28	-
Loan	4,000.00	-	-	-	4,000.00	4,000.00
Loan Interest	37.27	-	-	-	37.27	141.20
	4,222.55	-	-	-	4,222.55	4,141.20
<u>COSTS OF GENERATING FUNDS</u>						
Fund raising	236.54	-	-	-	236.54	1,477.22
Bookstall	160.35	-	-	-	160.35	158.85
Hall Running Costs	3,035.83	-	-	-	3,035.83	2,161.78
	3,432.72	-	-	-	3,432.72	3,797.85
<u>ADMINISTRATION COSTS</u>						
Bank charges	138.81	-	-	-	138.81	263.05
Printing	915.56	-	-	-	915.56	558.55
Stationery	308.94	-	-	-	308.94	553.26
Support Costs	844.00	-	-	-	844.00	1,478.84
Card donation costs	10.83	-	-	-	10.83	3.38
	2,218.14	-	-	-	2,218.14	2,857.08
<u>OTHER EXPENDITURE</u>						

Mission and Evangelism Costs	238.77	-	-	-	238.77	198.09
Churchyard Expenses	557.27	-	-	-	557.27	-
Gifts	108.00	-	-	-	108.00	-
	904.04	-	-	-	904.04	198.09

	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2021	Total 2020
	£	£	£	£	£	£
5. Bank Current Account						
General Account	4,019.27	-	-	-	4,019.27	7,595.18
	4,019.27	-	-	-	4,019.27	7,595.18

	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2021	Total 2020
	£	£	£	£	£	£
6. Deposit Fund						
Reserves General Fund	7,625.61	-	-	-	7,625.61	21,588.77
Reserves Fabric Fund	-	-	300.75	-	300.75	300.75
Reserves Giving Fund	-	-	1,250.00	-	1,250.00	1,250.00
Roof Loan	-	-	13,378.86	-	13,378.86	17,378.86
Roof Loan No 2	-	-	28.74	-	28.74	28.73
Paul Grey Trust	-	-	4,714.49	-	4,714.49	4,463.71
Reserves Legacy	-	-	33,007.00	-	33,007.00	33,007.00
	7,625.61	-	52,679.84	-	60,305.45	78,017.82

7. Investments

Further Details

Paul Grey Trust (Endowment) - In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF Inv

Accounts



The Parish of All Saints, Leavesden
Annual Report
and
Financial Statements
of the
Parochial Church Council
For the year ending 31st December 2020

Correspondence Address:

The Parish Office,
All Saints Crescent,
Garston,
Watford,
Herts,
WD25 0LU
email: office@allsaintslife.com
Registered Charity Number 1160135

Incumbent:

Father Eddie Green
Leavesden Vicarage,
Horseshoe Lane,
Watford,
Herts,
WD25 7HJ

Bankers:

Lloyds plc,
Garston Park Parade,
Garston,
Watford,
Herts,
WD25 9LQ

Insurers:

Ecclesiastical Insurance plc,
Beaufort House,
Brunswick Road,
Gloucester, GL1 1JZ

All Saints' Leavesden - Annual Report 2020

This report is part one of a two part report for the Annual Meeting. This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the Annual Meeting each year.

1.1 Background

The church of All Saints is situated in Leavesden
In the deanery of Watford in the Diocese of St Albans.

All Saints Parochial Church Council (PCC) has the responsibility of co-operating with the Incumbent, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC also has maintenance responsibilities for the Parish Centre, All Saints Crescent, Garston. The PCC is a charity registered with the Charities Commission.

1.2 Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

During the year the following served as members of the PCC

Incumbent and Chair	The Reverend Edward Green (from December 2013)	
Assistant Curate	The Reverend Phillipa Maddox	
Readers	Mrs Wendy Simpson Mr Charles Porter Miss Sue Oxlade Mr Stephen Davidson (in training)	
Wardens	Mr Andy Melling	(elected 2017)
	Mr Charles Porter	(elected 2017)
Deanery Synod Members	Ms Frances Holmes	(elected 2020-23)
	Ms Karen Storms	(elected 2020-23)
Elected Members (Year elected)	Mrs Cynthia Campbell (2018-21) Mr Ian Forbes (2018-21) Mr Brian Beavis (2018-21) Mr Barry Wenham (2019-22) Mr Bob Baker (2019-22) Mrs Pam Bishop (2019-22) Miss Bailey Hewitt (2020-23) Mrs Rita Pritchard (2020-23) Vacant	
Co-opted Members	Mrs Catherine Lawrence (Treasurer and Secretary)	

1.3 Committees

PCC

The constitution of the PCC is governed by the Church Representation Rules. The PCC conducts major business as a whole committee.

Alongside the legal requirements of the PCC, its terms of reference require it to lead the Church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to a range of committees and teams who are accountable to the PCC. The intention is to provide quality space on the PCC's agenda for major discussions and development of the Church's Life. The PCC seeks also to develop and sustain good communication through publishing the PCC agenda and minutes and through articles in the Church Magazine. The PCC endeavours to encourage the congregation to take its full share of responsibility helping to live out the vision that it believes to be the fulfilment of the Church's response to the Christian Gospel.

Chair: Father Eddie Green

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. It meets on the first Wednesday in the month prior to a PCC meeting. This is so that it can consider and plan items of business for the subsequent full Council. It has the authority to conduct other items of PCC business between meetings.

Chair: Father Eddie Green

Finance Committee

This team has a clear brief to manage the finances of the PCC and report back to the PCC regularly on spending and budget. The team meets as necessary.

Chair: Malcolm Sellen

Hall Committee

Like the rest of church life, the work of the parish hall significantly decreased due to the COVID lockdown.

While the parish office has been used on a very limited basis by church staff and the ministry team, the building has not been accessible to the public since March 2020.

A risk assessment was carried out in preparation for a gradual reopening after the first lockdown period, and following a deep clean by a professional cleaning company, longtime users the NHS Blood Donation Service ran a session in July, however no further hiring use was possible within the official guidance parameters.

The status of the hall and the absence of bookings was included in each Standing Committee meeting through 2020, and the risk assessment has been reviewed regularly in line with changes to official guidance.

Arrangements were put in place in the autumn to make access to a toilet available to those attending services in the church. Due to the cramped layout of both the male and female cloakrooms, it has not been possible to provide access in compliance with distancing requirements, so only the accessible toilet is being made available. This will continue to be a challenge going forward.

A new cleaning contract is now in place, and additional requirements are being added to the conditions of hire for when bookings recommence, to ensure users clean down surfaces before exiting the building. The cleaners are scheduled by the parish administrator.

When the current national lockdown completely ends later in 2021, the hall will be able to be rented for events and one-off functions as well as be used for church-related events, subject to any remaining guidance on restrictions which must be followed.

We very much look forward to the returning income from hall bookings, the benefits it brings to the community, and the fellowship we enjoy in the hall as a congregation.

Chair: Karen Storms

Secretary Frances Holmes

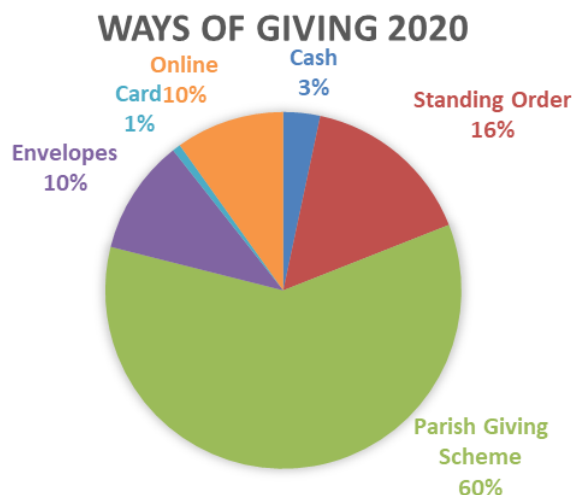
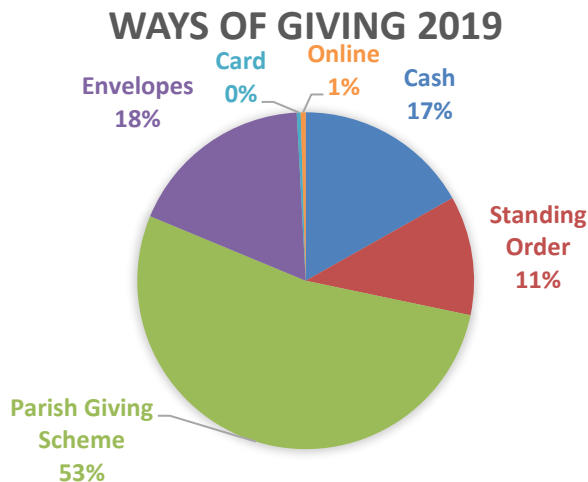
Stewardship

As ever, the first thing which we want to do is to thank all those who give to All Saints either financially or by contributions of time and talents. Fellow members of the congregation continue to support the work of All Saints in a huge variety of ways. Financial support remains, of course, vital to our continued operation, but contributions of time and talents remain equally essential if All Saints is to continue to serve the community as its parish church especially in these currently challenging times of COVID.

We would also like to take this opportunity to thank Diane Brooks for the vital contribution she makes to the work on Stewardship. Diane collates all the information for brown envelopes in addition to the work she has been doing on standing orders.

The payments which we receive from HMRC by way of Gift Aid are critical to our finances. During 2020 we were able to reclaim a total of £9231 from HMRC, which made a vital contribution to our finances.

This year the inability to meet in person has been a huge catalyst to shift the way people give gifts to All Saints Church from envelopes and cash in collections to monthly online giving using the blend of options that we have to suit different people's needs. An example of this is the weekly Brown envelopes which had been in a major decline in popularity and going forward in 2021 we will not be offering this option. A total of 8 people are giving by way of the blue envelope scheme and another 25 were giving by standing order at the end of 2020.



In previous reports we have mentioned that the Planned Giving Scheme (PGS), offers a far more efficient way of handling donations with payments collected by direct debit and a central body making tax reclaims on our behalf and sending payments to the Treasurer on a monthly basis. 31 people have signed up to the PGS, and it is working very well with Gift Aid repayments being made at monthly intervals without the need for annual returns at parish level. As we have said before, we would be grateful if those still giving by standing order would consider moving to the PGS. New donors are, of course, always welcome.

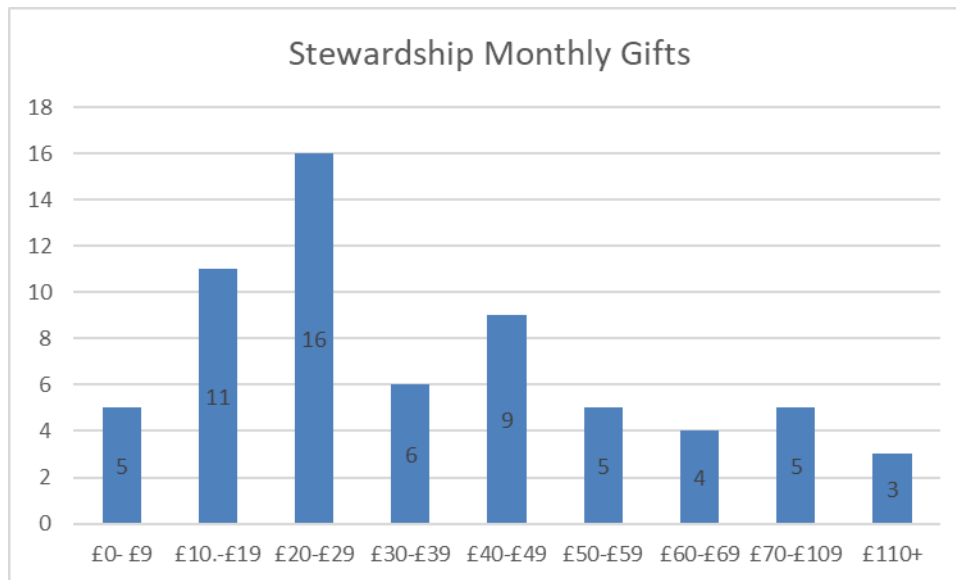
This year we again took advantage of the Gift Aid Small Donations Scheme (GASDS), which allows the parish to claim gift aid on cash payments under £20 made in collections up to a maximum of £8,000 in total. There is no need under GASDS to provide Gift Aid declarations signed by individuals. We were able to obtain a payment of £1,300 for the tax year 2019-20.

We shall, of course, continue to make claims in respect of individual donations made using the blue envelopes. We need to remind you again that whenever you use the blue envelopes for single donations the declaration on the front has to be signed and dated with the address and postcode shown. We have had to forego some claims because the declaration has not been completed fully.

As in previous years we need to repeat the important reminder for all of you who have completed Gift Aid declarations. Gift Aid claims are only valid where the donor has paid more tax than the amount which has been claimed by the parish on your gifts. If you are a non-taxpayer, therefore, you cannot complete a Gift Aid declaration. As the basic tax allowance has increased substantially in the past few years it remains very important that you check that you are still paying enough tax to offset the claims which we are making. If you are not, please let us know.

The church is also now able to take card payments this is a convenient way of making a one off or regular donation using your card for those who do not carry cash. Gift aid is collected by filling in a blue envelope and marking it with Card and the amount, for taxpayers who specify this criteria when making the donation and handing it to the device operator when making your donation.

The church also uses Justgiving as a convenient online way of making a one off or regular donation via the link on our website www.allsaintslife.com or going to our just giving page using <https://www.justgiving.com/allsaintschurchleavesden> Gift aid is collected for automatically for taxpayers who specify this criteria when making the donation.



If everyone on the electoral roll gave regularly and moved up one step on the graph above, it would go a long way in reducing the deficit in income we have and reduce the amount of reserves we use for the day to day running of our church.

To those who don't, but could - please think, pray and act! To those that do, have you reviewed how you give and what you give this year - please think pray and act!.

CATHERINE LAWRENCE

Social and Fundraising

To coordinate events in the life of the parish to encourage community building and have an overview of events intended to raise funds for the work of the Church and the building up of God's Kingdom.

This committee is currently in abeyance

Chair: Vacant

1.4 Church Attendance

There are 119 parishioners on the Church Electoral Roll.

Our weekly services are varied with SUNDAY having 8a.m. Communion (1662), 10a.m. Parish Eucharist (2nd Sunday Family Service), 4-30 p.m. Evensong. There are various midweek services.

During 2020 in periods of lockdown we had a different pattern of a streamed 10am service. As and when allowed by COVID restrictions the 8am and 10am have allowed people to attend in person and been streamed. Evensong has been suspended for the time being.

The average Sunday attendance in person in October 2020 was 32 adults and 3 children

Electoral Roll Officer: Andy Melling

1.5 Review of Year

The PCC met 3 times during 2020 usually on the 3rd Wednesday of the month either in person or via zoom. Business was also conducted via email. A monthly PCC briefing was circulated. There was an average attendance level of 75%.

Committees met between PCC meetings according to need and reports of the deliberations and activities were made to the full PCC. Each PCC meeting had a subject for full discussion in areas such as:

- Stewardship
- Safeguarding
- Hall Committee
- Mission Action Plan
- Health and Safety
- Domestic Abuse Policy
- Social and Fundraising
- Church Yard
- Magazine
- Loan of Vestments from St Peter's
- COVID

The Standing Committee generally met monthly on the 1st Wednesday of the month to plan the PCC agenda for the next meeting and occasionally at other times if there was an urgent matter to discuss or decision to be made.

In 2020 2 Baptism, and 11 Funerals were conducted

The Parish Safe Guarding Office reports:

We currently have 25 DBS (Disclosure and Barring Service) disclosures approved. One is being processed. None are due renewal this year.

Online safeguarding courses are a work in progress as those outstanding complete them as and when they can. Reminders are sent out periodically. These courses are in lieu of the in person Safeguarding Course that had been scheduled for May 2020, but was cancelled due to Covid 19.

It is important we stay up to date with safeguarding even though we are not meeting in person at present. We will then be ready for when we are able to return to Church safely. Volunteers will not be able to return if the relevant training has not been completed.

There is a current list of all persons who have been DBS checked in the parish office.

There is a list of all people who have attended the safeguarding training in the Parish office which will be updated monthly.

There is also a list of safeguarding- "useful contact numbers" also kept in the Parish office and on the church notice boards.

The PCC review annually our Safeguarding and Domestic Abuse Policy.

Cynthia Campbell

REFLECTION BY THE VICAR

It has been an incredible privilege to be the Vicar at All Saints over the last year in such challenging times. The church as a whole community has pulled together during the pandemic, and whilst we have been unable to meet in person it is encouraging that 30-50 households join together on Sunday mornings online.

We have also welcomed Phillipa and Mike to All Saints with their family. Both have come with lots of experience and gifts, and engaged readily with the parish.

A huge amount of background work has gone on, especially from Catherine who has kept up to date on the shifting sands of what is possible and led the development of our risk assessments. The Standing committee and Wardens have taken a greater responsibility for the weekly running of the Parish - it should be noted that the stewarding of in person worship is particularly tiring! We should all value their work over the last year.

As we hope for the lifting restrictions moving forward I am very aware that so much of what we do we have been unable to do, especially in the wider community. We have also lost some much loved members of the congregation, without the fulness of farewell we would have liked. There is rightfully a feeling of loss and grief.

My hope is that going forward we can be kind to one another and to ourselves as we listen for the voice of God in this new season for All Saints.

With much love,
Fr. Eddie

1.6 Church Wardens Report

Andy Melling and Charles Porter are your Churchwardens. The past year has been very challenging; whilst we have had to find the best way to continue our activities safely throughout the pandemic.

We endeavour to represent the best interests of each of our congregations and groups, alongside supporting Eddie and the rest of the ministry team. The very real risks imposed by the pandemic, alongside the guidance from the CofE and the legal restrictions has meant that the church and hall have had to remain closed for much of the year, which none of us are happy about. We have continued to review the situation throughout the year, so we could continue as many activities (in-person or virtually) as possible in a safe and legal manner. It hasn't been easy to maintain our regular services when members of our ministry team and volunteers have been required to shield or self-isolate; and our buildings and activities are not well suited to social-distancing or one-way systems.

We are grateful for all the people who have contributed throughout the year and we are particularly blessed with Eddie's technical capability which has enabled us to broadcast worship and other events throughout. We have even attracted a wider congregation in the process.

We will return to in-person worship, but this is likely to be gradual as the vaccination programme develops, case numbers reduce, and restrictions are lifted.

Church Building

We are responsible for maintaining the church building and its contents. While the church hasn't been fully open for most of the past year, we are using it regularly for producing the broadcast services as well as for private prayer and funerals.

The church has been set up to accommodate 'socially distanced' worship with a temporary lectern for the broadcast. We will review these arrangements as we gradually return to 'normal' worship.

A few shingles have slipped off the church spire leaving a visible hole. There is a separate 'roof' beneath the belfry, so any rainwater will drain away. We continue to monitor the situation and check for leaks inside the church.

Sidespeople

The welcoming role has clearly changed throughout the pandemic but a small team of volunteers has helped with services whilst we were partially open. As we come out of lockdown we will be looking for new volunteers as we will essentially be starting from scratch. We will always require volunteers for Baptisms, Weddings and Funerals.

Other Activities

We remained active in Leavesden Green in accordance with the government rules. The Lighthouse Café is covered in a separate report.

Churchyard

The maintenance of the churchyard and boundaries is the responsibility of Watford Borough Council, although various volunteers continue to help to keep nature under control by clearing leaves and tidying graves. We continue to maintain a positive relationship with the council maintenance team, but we are in negotiation over the way forward as the free green bin collection has now ceased.

Boundary Wall

The boundary wall alongside Horseshoe Lane was finally renovated last summer, which is a welcome improvement both for the appearance and the safety aspects. There is no update at the time of writing on plans to improve the wall in the car park or any other renovations to the churchyard.

Church Hall

The Churchwardens continue to support the PCC and Hall Committee, who are responsible for the maintenance and running of the Hall. See Hall Committee report.

Andy Melling Charles Porter

1.7 Financial

Brief Commentary

There is no Government funding for the Church nationally, so funds for the day to day running of the church to support its ministry and mission is provided by our congregations. We currently still have £15000 of our roof loan to repay and in 2020 paid £43,172 Parish Share to the Diocese for which we are in receipt of a Support Grant from the Diocese leaving a shortfall of £15,000 from 2018. The cost of running the church in 2020 was £221 per day following cost saving measures of 11% during the COVID pandemic but this was largely offset by a 30% reduction in our regular income to £169 per day. A major impact was the closure of the Church Hall for 9 months of the year and the inability to hold any large fund raising events. This shortfall in our income meant we did not meet our commitments and used £15000 from reserves. This is an unsustainable position and based on current income, we would not fulfil our commitment and the Loan repayment in future if we do not look to re-establish our income streams post COVID. Going forward this is a cause for concern which the PCC have been discussing at great length.

Financial support is very much welcomed, although there is absolutely no church 'membership fee! Biblical guidelines make clear that Christian giving to God's work through the church is a priority, and should be planned, regular and a suitable proportion of our income.

Whilst you always put money in the Collection when you come to church, as this past year whilst suffering a pandemic has highlighted, the church continued to provide ministry, week by week, even when you are unable to be at services in person, and it costs the same to provide ministry in this place

whether you are here in person or not and we are hugely grateful to all those who have supported the church during this difficult time. This is why ***we encourage everyone to join the Planned Giving scheme***, or alternatively, supporting the church via a regular monthly Standing Order with your bank or by using weekly envelopes, whereby you help to ensure a regular source of income for this church. We have also introduced the ability to take card payments in the Collection or using Justgiving for online <https://www.justgiving.com/allsaintschurchleavesden>. We would therefore ask you to prayerfully consider your contribution to All Saints for 2021.

Priorities for 2021 are to continue fund raising the money to service our £40,000 loan to the Diocese and for General funds to pay the Share this year.

➤ Reserves:

- General Fund £21588
- Fabric Fund £300
- Giving Fund £1250
- Roof Fund £28
- Loan Repayment Fund £17378
- Legacy Fund £39000

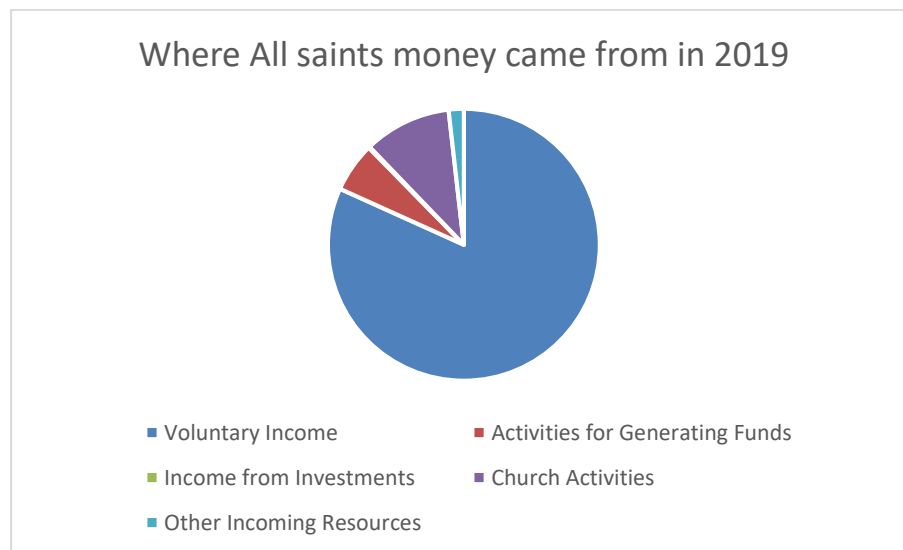
The Fabric Fund is a restricted income and can not be used for general expenditure purposes. The Roof Fund includes grants and moneys raised for the Roof replacement and redecoration. The average interest rate we received was 0.75% during the course of the year.

The Giving Fund was set up following a large legacy bequest and the PCC agreed to set aside 10% (£8500) of the gift to give to charitable causes, in 2020 nil was dispersed. The PCC received a large legacy in 2019.

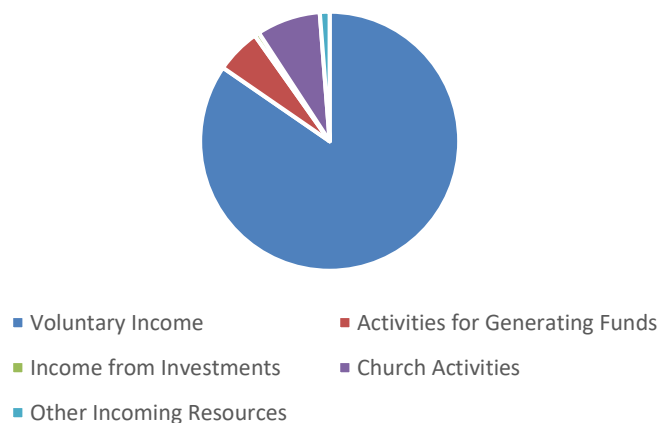
This year 0.5% of our income has gone to missionary work beyond All Saints.

Where does the money come from ?

For our day to day running costs, most of the money comes from you in planned giving, collections and the associated tax recovery.



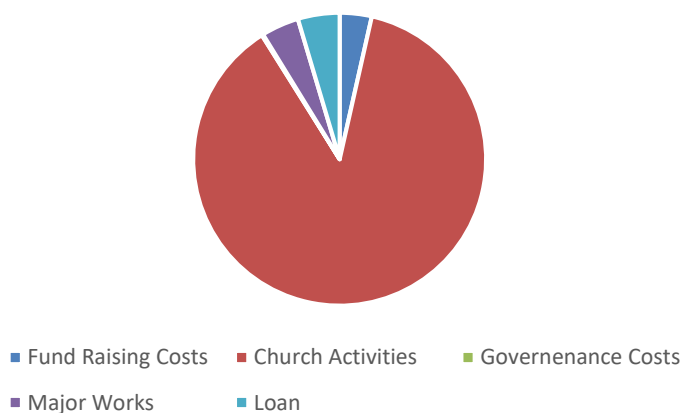
Where All Saints Money Came from in 2020



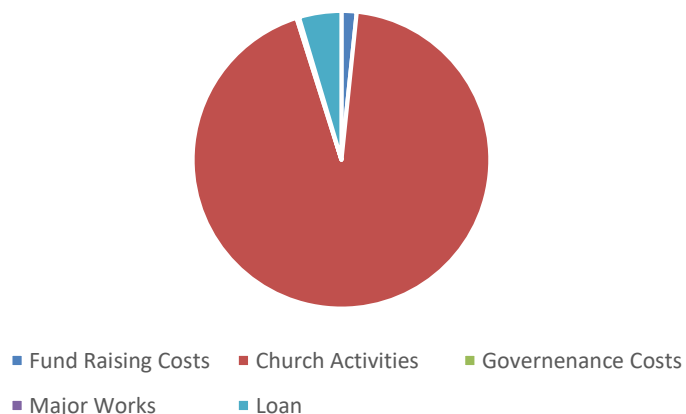
How do we spend your money ?

From our general income, over half is paid to the Diocese to pay our clergy and the wider work of the Diocese and the Church

How All Saints spent it's money in 2019



How All Saints spent it's money in 2020



Accounting Policy

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and under the Charity Commission's revised Statement of Recommended Practice (SORP) 2005.

These financial statements have been prepared on an accruals basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

An independent examiner has examined these statements whose report is attached.

Reserves Policy

It is the PCC policy to maintain a balance on general unrestricted funds (if possible) which equates to approximately three months unrestricted payments, to cover emergency situations that may arise from time to time.

It is our policy to hold reserves in short term deposit accounts and long term savings with CCLA Investment Management Limited who manage funds on behalf of the Church of England. In particular, it is our policy to invest our Reserves in the interest paying CBF Deposit Account and the Paul Grey Trust Fund in the CBF Investment Fund.

CCLA, as part of the Church of England Ethical Investment Advisory Group, monitors its investments according to the Groups ethical investment policy, which includes avoiding investment such as armaments, gambling or tobacco. The Group carries out ethical investment research, develops policy and communicates this to the wider Church.

Investment Policy

In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF Investment Fund managed by CCLA Investment Management Limited. Current Valuations are in line with general market conditions. Investing in equities is a higher risk policy but over a period it was the view that these funds would gain in value at a greater level than had they been invested in sole interest paying funds.

Related Party Transactions

During the year, the following transactions occurred with related parties to the PCC:

- Eddie Green received reimbursement of expenses incurred as incumbent.
- Phillipa Maddox received reimbursement of expenses incurred as curate.
- PCC Members received reimbursement of various expenses.
- Catherine Lawrence received payment for employment as the Parish Administrator.
- Wendy Simpson, Sue Oxlade and Charles Porter received reimbursement of expenses incurred as the lay ministry team.

Funds

Restricted Funds:

Represent a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and b) donations or grants received for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in a Restricted General

Fund and as these funds are only held on a short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds:

These are general funds which can be used for PCC ordinary purposes.

Incoming Resources

Planned giving, collections, donations and tax refunds are recognised when received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when received.

Resources Expended

Grants and donations are accounted for when they are paid over, or when awarded if that award creates a binding or constitutive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT)

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

The PCC holds one Trust fund in equity funds (stocks and shares) managed by CCLA Investment Management Limited. These assets are valued at market value at 31 December.

Church Workers Pension fund (CWPF) FRS102 December 2020 Year End

All Saints Leavesden participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2020: £939.88, 2019: £882.58).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31 December 2019 was under way as at 31 December 2020.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, All Saints Leavesden could become responsible for paying a share of that employer's pension liabilities.

Budget for 2021

The Parish share for 2020 is £45392. This is what All Saints pays to the Diocese to cover the costs of:

1. Our clergy
2. The ministry costs. These are the costs associated with administrative and legal overheads, with the clergy training, General Synod and providing Diocesan staff who are a resource for the church.

A 2% cost of living increase has been used when compiling the budget.

#N/A

Financial Statement for the Year Ended 31 December 2020
Receipts and Payments Accounts

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2020 £	Total 2019 £
Receipts							
Voluntary receipts:							
Collections at Services	3	1,276.69	-	-	-	1,276.69	6,644.58
Planned giving	3	29,951.38	-	-	-	29,951.38	27,408.61
All other giving/voluntary receipts	3	8,712.45	-	-	-	8,712.45	5,950.07
Grant Income	3	450.00	-	-	-	450.00	-
Legacies Received (Capital Value)		3,000.00	-	-	-	3,000.00	89,007.94
Gift Aid recovered		9,231.23	-	-	-	9,231.23	9,626.96
		52,621.75	-	-	-	52,621.75	138,638.16
Activities for generating funds	3	3,477.10	-	-	-	3,477.10	10,026.95
Investment income		371.78	-	679.33	679.20	1,730.31	1,570.71
Church activities	3	4,967.50	-	-	-	4,967.50	17,631.75
Other income	3	760.00	-	-	-	760.00	3,055.13
Total receipts		62,198.13	-	679.33	679.20	63,556.66	170,922.70
Payments							
Church activities:							
Parish share		43,172.00	-	-	-	43,172.00	36,950.00
Clergy and Staffing costs	4	16,124.90	-	-	-	16,124.90	15,671.15
Church running expenses	4	9,012.59	-	-	-	9,012.59	13,226.31
Mission giving and donations	4	330.80	-	-	-	330.80	1,451.96
Building work and repairs	4	4,141.20	-	-	-	4,141.20	7,839.46
Administration Costs	4	2,872.08	-	-	-	2,872.08	3,521.05
Other expenditure	4	3,475.76	-	-	-	3,475.76	7,213.06
		79,129.33	-	-	-	79,129.33	85,872.99
Cost of generating funds	4	1,636.07	-	-	-	1,636.07	3,431.45
Total Payments		80,765.40	-	-	-	80,765.40	89,304.44
Excess of payments over receipts	-	18,567.27	-	679.33	679.20	- 17,208.74	81,618.26
Transfers between funds	-	1,055.76	-	1,055.76	-	- -	0.00
	-	19,623.03	-	1,735.09	679.20	- 17,208.74	81,618.26
Cash at bank and in hand at 1 Jan		48,820.43	-	54,693.96	-	103,514.39	22,564.59
Cash at bank and in hand at 31 Dec		29,197.40	-	56,429.05	679.20	86,305.65	104,182.85

Statement of Assets and Liabilities

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2020 £	Total 2019 £
Cash Funds							
Bank Current Account	5	7,595.18	-	-	-	7,595.18	12,589.99
Petty Cash		13.45	-	-	-	13.45	13.45
Bank Savings Account		-	-	-	-	-	-
Deposit Fund	6	21,588.77	-	56,429.05	-	78,017.82	90,910.91
		29,197.40	-	56,429.05	-	85,626.45	103,514.35

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2020 £	Total 2019 £
Investment Assets at market value							
Paul Grey Trust	7	-	-	-	-	23,590.38	25,851.13
Total Investments		-	-	-	-	23,590.38	25,851.13

		Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2020 £	Total 2019 £
Liabilities							
Roof Loan due within 1 year	2	-	-	4,000.00	-	4,000.00	4,000.00
Roof Loan due after 1 year	2	-	-	11,000.00	-	11,000.00	15,000.00
Total Liabilities		-	-	15,000.00	-	15,000.00	19,000.00

Notes

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.

2. The movement in designated and restricted funds during the year were:

	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Restricted					
Reserves Fabric Fund	300.75	-	-	-	300.75
Reserves Giving Fund	1,250.00	-	-	-	1,250.00
Roof Loan	21,378.86	-	-	- 4,000.00	17,378.86
Roof Loan No 2	28.60	0.13	-	-	28.73
Paul Grey Trust	3,784.51	679.20	-	-	4,463.71
Reserves Legacy	27,951.20	-	-	5,055.76	33,007.00
	54,693.92	679.33	-	1,055.76	56,429.05

Reserves Fabric Fund - Restricted for the upkeep of the Fabric of the Church

Reserves Giving Fund - Restricted for Charitable Giving by the PCC

Roof Loan - Restricted for the payment of the Diocese Roof Loan

Roof Loan No 2 - Restricted for the upkeep of the Church Roof

Paul Grey Trust - In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF

Reserves Legacy - 0

3. Receipts

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2020 £	Total 2019 £
<u>COLLECTIONS AT SERVICES</u>						
Sunday Collections	1,119.25	-	-	-	1,119.25	5,257.21
Weekday Collections	127.44	-	-	-	127.44	936.31
Wedding and Funeral Collections	30.00	-	-	-	30.00	451.06
	1,276.69	-	-	-	1,276.69	6,644.58

PLANNED GIVING

Standing Order	5,996.00	-	-	-	5,996.00	4,518.40
Regular Giving Envelopes	1,050.00	-	-	-	1,050.00	1,987.00
Parish Giving Scheme	22,905.38	-	-	-	22,905.38	20,903.21
	29,951.38	-	-	-	29,951.38	27,408.61

GIFT AID RECOVERED

Gift Aid Reclaim	3,785.75	-	-	-	3,785.75	5,139.03
Parish Giving Gift Aid	5,445.48	-	-	-	5,445.48	4,487.93
	9,231.23	-	-	-	9,231.23	9,626.96

ALL OTHER GIVING/VOLUNTARY RECEIPTS

CAF & GAYE giving	437.80	-	-	-	437.80	240.00
Donations	1,154.10	-	-	-	1,154.10	200.00
Gift Aid Envelopes	2,947.00	-	-	-	2,947.00	5,073.80
Donations - Gift Aided	110.00	-	-	-	110.00	-
My donate	-	-	-	-	-	102.10
Card Payments	285.00	-	-	-	285.00	148.15
Just Giving	3,187.56	-	-	-	3,187.56	186.02

Giving.com	590.99	-	-	-	590.99	-
	8,712.45	-	-	-	8,712.45	5,950.07
<u>ACTIVITIES FOR GENERATING FUNDS</u>						
Bookstall	157.80	-	-	-	157.80	236.48
Magazine	-	-	-	-	-	400.20
Fete	-	-	-	-	-	2,594.51
Churches Together Bike Ride	49.00	-	-	-	49.00	65.00
Other Fundraising	317.05	-	-	-	317.05	2,335.76
Church Ball	2,747.25	-	-	-	2,747.25	3,973.00
Christmas Raffle	206.00	-	-	-	206.00	422.00
	3,477.10	-	-	-	3,477.10	10,026.95
<u>CHURCH ACTIVITIES</u>						
Fees - Statutory	1,584.00	-	-	-	1,584.00	4,275.00
Hall Rental	3,383.50	-	-	-	3,383.50	13,356.75
	4,967.50	-	-	-	4,967.50	17,631.75
<u>INVESTMENT INCOME</u>						
Dividends and Interest	371.78	-	679.33	679.20	1,730.31	1,570.71
	371.78	-	679.33	679.20	1,730.31	1,570.71
<u>GRANT INCOME</u>						
Non-Recurring Grants	450.00	-	-	-	450.00	-
	450.00	-	-	-	450.00	-
<u>OTHER INCOME</u>						
Other Recurring Income	218.36	-	-	-	218.36	935.06
Misc	541.64	-	-	-	541.64	2,120.07
	760.00	-	-	-	760.00	3,055.13
4. Payments						
	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2020	Total 2019
	£	£	£	£	£	£
<u>CLERGY AND STAFFING COSTS</u>						
Clergy Expenses	1,961.72	-	-	-	1,961.72	1,875.11
Salaries	13,223.30	-	-	-	13,223.30	12,913.46
Pension & PAYE	939.88	-	-	-	939.88	882.58
	16,124.90	-	-	-	16,124.90	15,671.15
<u>CHURCH RUNNING EXPENSES</u>						
Gas and Electricity Bill	2,495.13	-	-	-	2,495.13	5,666.29
Insurance	2,763.62	-	-	-	2,763.62	3,547.24
Service Costs	3,294.24	-	-	-	3,294.24	2,965.19
Maintenance	-	-	-	-	-	466.00
Water Bill	221.60	-	-	-	221.60	423.82
Safeguarding	-	-	-	-	-	21.00
Governance	238.00	-	-	-	238.00	136.77
	9,012.59	-	-	-	9,012.59	13,226.31
<u>MISSION GIVING AND DONATIONS</u>						
Charities - Home (UK)	80.00	-	-	-	80.00	180.00
Charities - Overseas	-	-	-	-	-	450.00
Peace	61.00	-	-	-	61.00	399.15
Watford Foodbank	189.80	-	-	-	189.80	52.00
Childrens Society	-	-	-	-	-	370.81
	330.80	-	-	-	330.80	1,451.96
<u>BUILDING WORK AND REPAIRS</u>						
Hall/Other Buildings - Major Repairs and Redecorations	-	-	-	-	-	3,719.00
Loan	4,000.00	-	-	-	4,000.00	4,000.00
Loan Interest	141.20	-	-	-	141.20	120.46
	4,141.20	-	-	-	4,141.20	7,839.46
<u>COSTS OF GENERATING FUNDS</u>						
Fund raising	1,477.22	-	-	-	1,477.22	3,159.51
Bookstall	158.85	-	-	-	158.85	169.35
Magazine	-	-	-	-	-	44.99
Hall Running Costs	3,277.67	-	-	-	3,277.67	2,458.74
	4,913.74	-	-	-	4,913.74	5,832.59
<u>ADMINISTRATION COSTS</u>						
Bank charges	263.05	-	-	-	263.05	454.69
Printing	558.55	-	-	-	558.55	1,161.75
Stationery	553.26	-	-	-	553.26	639.52
Support Costs	1,493.84	-	-	-	1,493.84	1,265.09

Card donation costs	3.38	-	-	-	3.38	-
	2,872.08	-	-	-	2,872.08	3,521.05

OTHER EXPENDITURE

Mission and Evangelism Costs	198.09	-	-	-	198.09	2,291.52
Gifts	-	-	-	-	-	250.00
	198.09	-	-	-	198.09	2,541.52

	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2020	Total 2019
	£	£	£	£	£	£
5. Bank Current Account						
General Account	7,595.18	-	-	-	7,595.18	12,589.99
	7,595.18	-	-	-	7,595.18	12,589.99

	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2020	Total 2019
	£	£	£	£	£	£
6. Deposit Fund						
Reserves General Fund	21,588.77	-	-	-	21,588.77	36,216.99
Reserves Fabric Fund	-	-	300.75	-	300.75	300.75
Reserves Giving Fund	-	-	1,250.00	-	1,250.00	1,250.00
Roof Loan	-	-	17,378.86	-	17,378.86	21,378.86
Roof Loan No 2	-	-	28.73	-	28.73	28.60
Paul Grey Trust	-	-	4,463.71	-	4,463.71	3,784.51
Reserves Legacy	-	-	33,007.00	-	33,007.00	27,951.20
	21,588.77	-	56,429.05	-	78,017.82	90,910.91

7. Investments

Further Details

Paul Grey Trust (Endowment) - In 1998 a £3000 Paul Grey Trust Fund was set up specifically for the upkeep of the Churchyard and the money invested in the CBF Inv



Section A

Independent Examiner's Report

Report to the trustees/
members of

THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ALL SAINTS LEAVESDEN

On accounts for the year
ended

31 Dec 2020

Charity no
(if any)

1160135

Set out on pages

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended

Responsibilities and
basis of report

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

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

Independent
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to
undertake the examination by being a qualified member of [insert name of
applicable listed body]]. *Delete [] if not applicable.*

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

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

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

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

Signed:

Date:

6/5/21

Name:

S.G. Williams

Relevant professional
qualification(s) or body

FCA