



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 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)	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

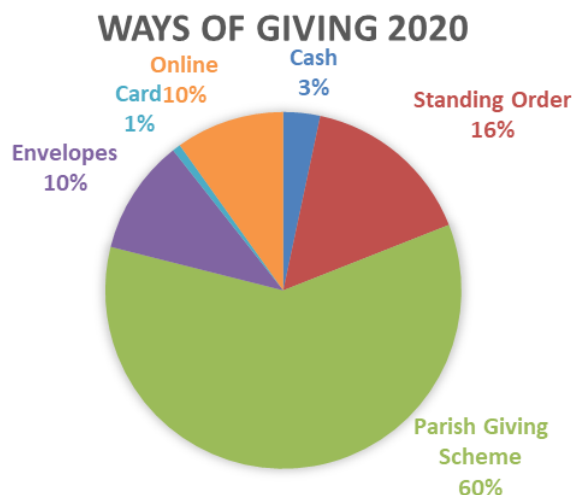
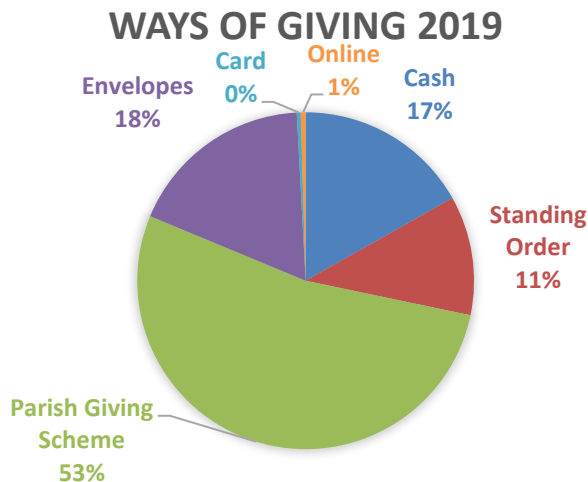
Stewardship

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.

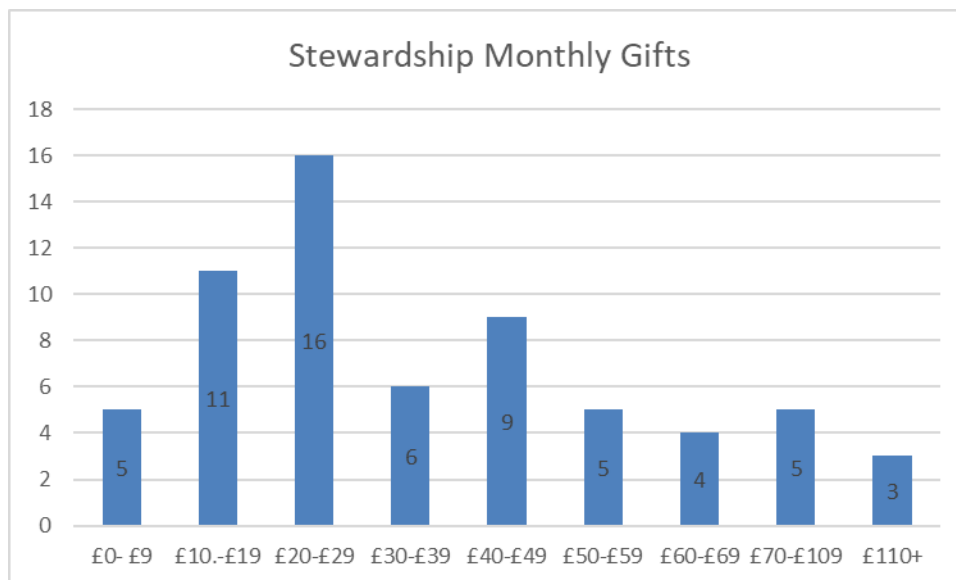
This year we again took advantage of the Gift Aid Small Donations Scheme (GASDS), which allows the parish to claim gift aid on cash payments under £20 made in collections up to a maximum of £8,000 in total. There is no need under GASDS to provide Gift Aid declarations signed by individuals. We were able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

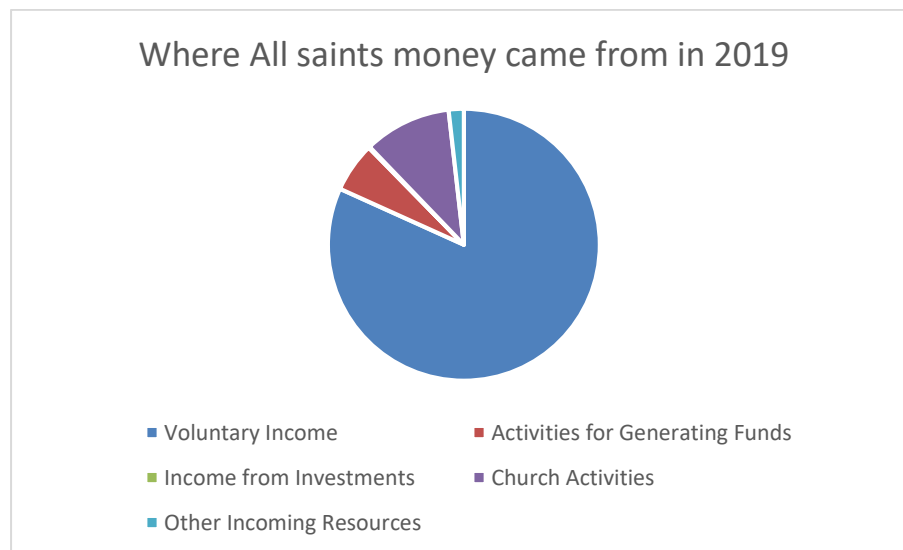
The Fabric Fund is a restricted income and can not be used for general expenditure purposes. The Roof Fund includes grants and moneys raised for the Roof replacement and redecoration. The average interest rate we received was 0.75% during the course of the year.

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.

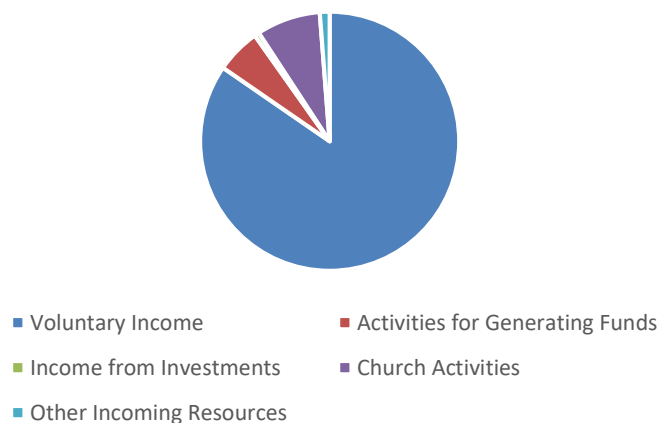
This year 0.5% of our income has gone to missionary work beyond All Saints.

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.



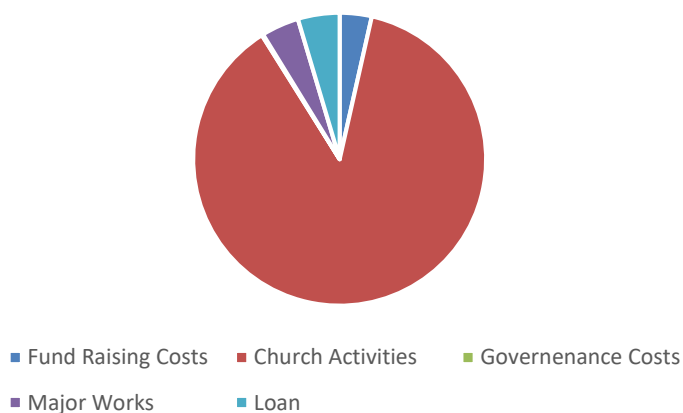
Where All Saints Money Came from in 2020



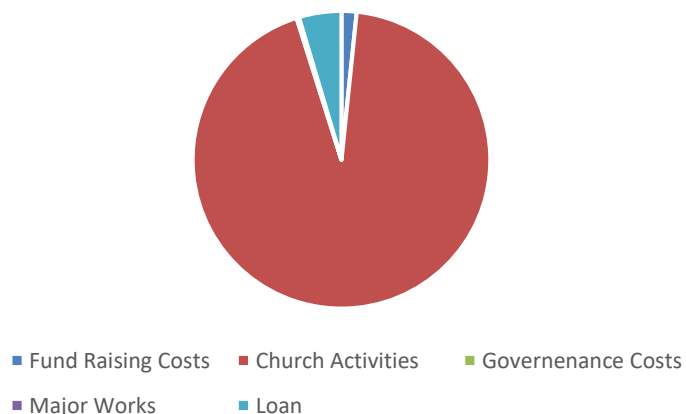
How do we spend your money ?

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 In



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