

Charity registration number 1179859



Christ Church

loving life | loving Luton

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024



Caladine

Chartered Certified Accountants

CHRIST CHURCH LUTON
FOR THE YEAR ENDED 31 DECEMBER 2024

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The Parochial Church Council of the Ecclesiastical Parish of Christ Church Luton, Chatham

Annual Report January to December 2024

Reference and administrative information

Background

Christ Church Luton Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church Centre complex of Christ Church, Luton Road, Chatham.

Membership

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year, the following people served as members of the PCC:

Ex Officio members:

Priest-in-Charge: The Reverend Andrea Leonard

Church Warden Ms Marian Relf
Assistant Church Warden Mrs Joan Coventry

Deanery Synod
representative: Miss Angel O'Nyon

Treasurer Mr Jeff Fray
Secretary Mrs Christine Kennard

Elected members:
Mrs Joan Coventry *
Mrs Jackie O'Nyon
Mr Jeff Fray
Mrs Susan Fray
Mrs Sue Cherry Matthews*
Mr Andrew Heyhow
Mr Paul Harris*

*Assistant wardens

Contact details

Correspondence may be addressed to the PCC Secretary, Christ Church, Luton Road, Chatham, Kent ME4 5BT.

Banks: Lloyds Bank, Blackheath, London BX1 1LT

Independent examiner: J R Caladine FCCA, Caladine Limited, Chartered Certified
Accountants, Chantry House, 22 Upperton Road, Eastbourne, East
Sussex BN21 1BF

Structure, governance and management

Structure

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC was registered as a Charity in England with the Charity Commission on 10 September 2018 under registered charity number 1179859. The appointment of PCC members is governed by and set out in the *Church Representation Rules* (2020, London: Church House Publishing).

Committees

The PCC met 8 times in 2024.

No other sub committees or management meetings took place during 2024.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC follows the Diocese of Rochester's safeguarding procedures and policies and has been working to ensure that these are embedded in the life of the church. Angel O'Nyon has been the safeguarding officer for 3 years now. The safeguarding mobile phone has been set up and we also have also a dedicated email.

Objectives and activities

Aims and objectives

The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC is to co-operate with the minister in promoting to the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Church life

The year of 2024 continued to be difficult with cost of living crisis and world instability. The Sunday worship services therefore continue to focus on celebration and lively worship in contrast to the news and events that surround us in the world. We continue to play a variety of African praise worship played after the recessional music which many people appreciate and join in with dancing. Music is specifically chosen to be in the mother tongue of various members of the congregation, and always has English subtitles. The pattern of services remains the same as last year. Marian Relf and Joan Coventry both attended the Archdeacon's visitation and were sworn in as wardens. Paul Harris and Sue Cherry Matthews also volunteered to be assistant wardens to help spread the load.

Luton primary School came to the church for their harvest service. The school has recently become part of a trust, the management has changed as well as a lot of the staff. Andrea resigned as a governor but continues to try to encourage links.

Andrea and Maureen Mead continue to visit Victory Care Home to take the monthly service of Holy Communion which is regularly attended by 20 or more residents. Again we sang carols for them before Christmas with a group of church volunteers.

We continue to provide emergency food via a food share table at our weekly café, funded by grants from Medway Council and donations from those who attend the café.

Achievements and performance

We maintain a regular core of committed members, and have a slight growth curve, although church attending habits have changed post pandemic and with the cost-of-living crisis, many people have to work longer hours to support their families, so it is more difficult to find volunteers to take over the tasks that increasingly older people perform. This is a major problem for us in the future. We continue to struggle financially, being in an area of the top 4% of deprivation in the country, and are indebted to Jeff Fray our Treasurer who keeps a close eye on the finances and is very good at predictions and forecasts, and saving money. Cash offerings at services are often empty. However, we continue to thank God for his provision and by careful management we have not been overdrawn, despite some hefty bills. Nevertheless financial poverty is not reflected in the sense of community and belonging the people feel, from both church attendance and belonging to the community café, which continues to do well.

We continue to rely on recorded music for all the services, except for the carol service when we had an organist play for us.

The attempt to raise enough money to have Solar Panels fitted to the roof to save money on energy bills and to move towards becoming carbon neutral continues to move forward. Currently we believe that we have enough for the panels (which is a miracle given our circumstances), but not enough for the electrical repairs /renewal work that needs to precede the installation of the panels.

Morning prayer continues to be regularly attended by a core of three people, with occasional visitors. It is a place where we pray for the life of the parish, but also where we sense the immanent presence of God as we wait on Him.

Church Attendance

There are currently 32 people on the electoral roll (33 in 2023). The average attendance in October was 39 including children. (35 in 2023)

Occasional offices

In 2024, Christ Church conducted 0 (2 infant) baptisms. During the course of the year, we took 5 (3) funerals in the church building. Andrea conducted 12 (14) funerals in total for people in the parish, or those with connections.

Anna Chaplain

In June we were delighted that Mauren Mead was commissioned by the Bishop of Rochester as an Anna Chaplain, who support the elderly and those bereaved or at end of life. Maureens vast experience in her nursing and hospice care means she is the perfect candidate for this role, and it is very helpful to have her support. Maureen regularly takes home communion to a few people in the parish who are unable to get to church.

Café Plus.

Continues to serve the community every Tuesday except for during August. There are a committed core team of church members and one person from the community who run the café, catering and befriending and encouraging activities. There are many people for whom the café is a lifeline, coming from the non-church community, finding it a welcoming place to belong and a place of friendship. There are often significant conversations and questions asked about the Christian faith. We continue to offer refreshments with a donation only to include all, crochet, craft and knitting table, hand massage, various games, and a food share table for those who need emergency food supplies, supported by Medway Council. We continue to encourage people to bring skills and hobbies to share with others. Every so often we offer full lunches for £3 which are very popular and are very grateful to Sue Fray who oversees the

cooking. Café Plus is self-financing through the donations of those who are able to contribute to their drinks.

Bible Encounter Group

This is a group particularly for those early on in their Christian journey, run by Andrea, and includes a bible study and short prayer/meditation time. It runs every fortnight on a Sunday afternoon in the church foyer.

Toytime

This continues to meet on a Monday morning from 10.00 – 11.30 during term time only as only pre-school children are allowed. Helen Kiralfy, lead evangelist at Medway Centre of Mission, continues to be the main leader for Toytime for three out of four of the sessions each month, freeing Andrea for other work. The group continues to be popular, but has more room for growth. We have a team of 3 people regularly supporting every week as well as the leader. Bible stories and songs are presented at the end of each session, and there is a strong Christian witness from those attending and supporting. We purchased a art easel during the year which is very popular with the children.

Jo's Jam Sessions

These continue to run on the first Saturday of the month with all welcome who would like to sing or play. There is a small core of committed members who have attend each time and are improving in their musical skills on both guitar and ukelele which is very exciting for the ongoing growth of the church.

The Recovery Course

In February 2024 we started running The Recovery Course on a Wednesday Evening, a 15 week course designed to help those struggling with any kind of addiction. The course was so successful and lifechanging for some who participated that we went on to do the Alpha Course together and then meet socially, and complete craft activities for the Christmas Fair.

Uniformed organisations.

Andrea continues to have a good relationship with the 12th and 17th Medway Scout group. She often attends events and helps with faith badges which are completed in church. The Squirrels, Beavers, Cubs, Scouts and Explorers attended the annual Remembrance Parade Service in November, followed by marching to the World War 2 memorial for a further act of remembrance.

Fabric, equipment, ministry and other expenditure related issues

These will be found in the Financial Report, to follow.

Public Benefit

In this report, the PCC has profiled aspects of church life that would normally take place, including meetings and services of wider public benefit, and occasional offices. In so doing the PCC sees itself as meeting the criteria of “Public Benefit” for registered charities through the activities listed.

Ongoing repairs

We continue to work to address all the issues contained in our quinquennial report. At the end of the year we had an electrical assessment of the whole building, which has revealed a significant amount of work that needs to be done to bring the building up to the current safety

standards. The PCC is working hard to find enough funds for the repairs before the solar panels can be fitted.

Financial Review

Diocesan Parish Share last year 2024 was £16,033 at £1,336.46 a month. Diocesan Parish Share for 2025 has increased to £1,470.15 giving a total of £17,641.80. The church has decided to also increase its CRF from £20 to £200 after the 5 year inspection of the building, to help with some of the work required on repairs.

Reserves Policy

The PCC continued its policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") held by them aims to be between one and two months of the resources expended. This equates to approximately between £3,500 to £6,500.

The reserves are regularly reviewed by the treasurer and discussed at the PCC from time to time. In the event of a significant drop in funding, the PCC would consider how the funding can be replaced or activities changed and may arrange for an appeal to be made to the congregation.

The PCC recognises that the current level of reserves represents about 4 months resources expended.

For 2024 the giving has increased with a small amount of the congregation signing up to direct debits, which if continues should add to the giving at the church.

Note:-

Mrs Susan Cherry has volunteered to apply for the gift aid that the church is not doing at present we are hoping that this may improve funds.

Approved by the PCC on 19th February 2025 and signed on their behalf by



Reverend Andrea Leonard, Priest In Charge.

Independent Examiner's Report to the Trustees of Christ Church Luton

I report to the charity trustees on my examination of the accounts of Christ Church Luton ('the Charity') for the year ended 31 December 2024, which are set out on pages 7 to 12.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 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

I have completed my examination. I confirm that no material matters have come to my attention in

- (1) accounting records were not kept in respect of the Charity as required by
- (2) the accounts do not accord with those records.
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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



J R Caladine FCCA CTA FCIE
Caladine Limited
Chartered Certified Accountants
Chantry House, 22 Upperton Road
Eastbourne, BN21 1BF

Date: 11 March 2025

CHRIST CHURCH LUTON
FOR THE YEAR ENDED 31 DECEMBER 2024

Receipts and Payments Account

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2024 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2023 £
Receipts									
<i>Voluntary income</i>	2a	19,689	-	4,206	23,895	18,379	-	10,053	28,432
<i>Activities for generating funds</i>	2b	881	-	-	881	1,285	-	-	1,285
<i>Investment income</i>	2c	20	123	282	425	29	152	233	414
<i>Church activities</i>	2d	28,135	-	700	28,835	26,655	-	-	26,655
		48,725	123	5,188	54,036	46,348	152	10,286	56,786
Payments									
<i>Costs of generating voluntary income</i>	3a	-	-	-	-	-	-	-	-
<i>Fund-raising trading costs</i>	3b	129	-	49	178	702	-	-	702
<i>Church activities</i>	3c	49,783	-	920	50,703	42,783	-	1,155	43,938
<i>Other expenditure</i>	3d	-	-	-	-	489.00	-	-	489.00
Total resources expended		49,912	-	969	50,881	43,974	-	1,155	45,129
Excess of Receipts over Payments		(1,187)	123	4,219	3,155	2,374	152	9,131	11,657
Transfers between funds - transfers in/(out)		3,600	(3,600)	-	-	900	(900)	-	-
		2,413	(3,477)	4,219	3,155	3,274	(748)	9,131	11,657
Bank current and deposits accounts 1 January		15,577	4,964	11,567	32,108	12,303	5,712	2,436	20,451
Bank current and deposit accounts at 31 December		17,990	1,487	15,786	35,263	15,577	4,964	11,567	32,108

CHRIST CHURCH LUTON
FOR THE YEAR ENDED 31 DECEMBER 2024

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Statement of Assets and Liabilities as at 31 December 2024

Notes	General Fund £	Designated Fund £	Restricted Funds £	2024 Total £	General Fund £	Designated Fund £	Restricted Funds £	2023 Total £
Cash and bank deposits	17,990	-	15,786	33,776	15,577	-	1,017	16,594
Cash and Current account	-	1,487	-	1,487	-	4,964	-	4,964
Church Repair Fund	-	-	-	-	-	-	10,550	10,550
Solar Panels Fund	17,990	1,487	15,786	35,263	15,577	4,964	11,567	32,108
<u>Other monetary assets</u>								
Tax claim	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<u>Investment assets</u>								
CBF Income Shares	-	-	658	658	-	-	723	723
32 Income Fund units	-	-	658	658	-	-	723	723
<u>Liabilities</u>								
Accountancy and Independent examination	900	-	-	900	300	-	-	300
	900	-	-	900	300	-	-	300

The PCC has interest in a piece of land: the Graveyard at Luton, which is vested in the Diocesan Board of Finance and therefore has no value to the PCC.

Approved by the Parochial Church Council on 9/3/25 and signed on its behalf

 Rev Andrea Leonard

Name of chairman
Chairman

The accompanying notes form a part of these financial statements.

Notes to the Accounts

1 Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis. Receipts and payments include income as received and expenditure when irrevocably paid.

The accounts include monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups which owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted funds are general funds which can be used for PCC ordinary purposes. These include designated funds which can be redesignated.

Restricted funds represent (a) donations or grants received for a specific object or invited by the PCC for a specific object, and (b) income from trusts and endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal; Land and buildings held on behalf of the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities: Bank and deposit accounts; Amounts owing from HMRC where a formal claim has been made; Investment assets.

Liabilities are recognised and a monetary value given in the Statement of Assets and Liabilities where the supply had been received by 31 December.

FOR THE YEAR ENDED 31 DECEMBER 2024**Notes to the Accounts****2 Receipts**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2024 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2023 £
a Voluntary income								
Planned giving - standing orders	16,115	-	-	16,115	14,074	-	-	14,074
Income tax recoverable on planned giving	-	-	-	-	-	-	-	-
Other planned giving	-	-	-	-	-	-	-	-
Plate collections	1,659	-	-	1,659	1,849	-	-	1,849
Donations and appeals	1,915	-	1,096	3,011	1,956	-	10,053	12,009
Grants	-	-	3,110	3,110	500	-	-	500
Legacy	-	-	-	-	-	-	-	-
	19,689	-	4,206	23,895	18,379	-	10,053	28,432
b Activities for generating funds								
General fundraising	881	-	-	881	1,285	-	-	1,285
Social Event Income	-	-	-	-	-	-	-	-
	881	-	-	881	1,285	-	-	1,285
c Investment income								
Dividends and interest	20	123	282	425	29	152	233	414
	20	123	282	425	29	152	233	414
d Income from Church Activities								
Hall lettings	23,787	-	-	23,787	23,585	-	-	23,585
Fees from weddings, funerals, etc.	2,880	-	-	2,880	2,758	-	-	2,758
Holiday Club	-	-	-	-	-	-	-	-
Coffee mornings	305	-	-	305	297	-	-	297
Afternoon club	-	-	-	-	-	-	-	-
DHS Health General	-	-	-	-	-	-	-	-
Unaccounted for cash	-	-	-	-	15	-	-	15
Other	1,163	-	700	1,863	-	-	-	-
	28,135	-	700	28,835	26,655	-	-	26,655
Total receipts	48,725	123	5,188	54,036	46,348	152	10,286	56,786

3 Payments

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS
	£	£	£	2024 £	£	£	£	2023 £
a								
<i>Costs of generating voluntary income</i>								
Stewardship costs	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
b								
Fund-raising costs	-	-	49	49	268	-	-	268
Social event costs	129	-	-	129	434	-	-	434
	129	-	49	178	702	-	-	702
c								
<i>Church Activities</i>								
Missionary and charitable giving (Hardship)	250	-	261	511	270	-	-	270
Ministry Costs				-				-
Diocesan parish contribution	16,037	-	-	16,037	13,075	-	-	13,075
Expenses	507	-	-	507	500	-	-	500
Rectory costs	1,395	-	-	1,395	1,250	-	-	1,250
Church running expenses								-
Water	555	-	-	555	429	-	-	429
Electric	3,251	-	-	3,251	4,276	-	-	4,276
Gas	5,437	-	-	5,437	6,389	-	-	6,389
Insurance	1,932	-	-	1,932	1,907	-	-	1,907
Cleaning	2,533	-	-	2,533	1,663	-	-	1,663
General	518	-	150	668	715	-	-	715
Church maintenance	11,067	-	-	11,067	5,545	-	-	5,545
Upkeep of services & Organist	450	-	-	450	756	-	-	756
Training/Mission	91	-	-	91	53	-	-	53
Church Hall running costs	350	-	-	350	93	-	-	93
Church Hall maintenance	210	-	-	210	234	-	-	234
Make Lunch	-	-	509	509	-	-	1,155	1,155
Administration	146	-	-	146	1,030	-	-	1,030
Telephone/Broadband/Website	1,905	-	-	1,905	1,702	-	-	1,702
Printing	18	-	-	18	2,124	-	-	2,124
Other expenses	2,831	-	-	2,831	472	-	-	472
Independent examiner	300	-	-	300	300	-	-	300
	49,783	-	920	50,703	42,783	-	1,155	43,938
d								
<i>Other expenditure</i>								
Building work	-	-	-	-	489	-	-	489
	-	-	-	-	489			489
Total payments	49,912	-	969	50,881	43,974	-	1,155	45,129

Notes to the Accounts

10 Statement of funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers, other gains and losses £	At 31 Dec 2024 £
Unrestricted Funds - undesignated	15,577	48,725	(49,912)	3,600	17,990
Unrestricted Funds - designated					
Church Repair Fund	4,964	123	-	(3,600)	1,487
	4,964	123	-	(3,600)	1,487
Restricted Funds					
Solar Panels Fund	10,286	4,488	(199)	-	14,575
Recover Fund	-	700	(261)	-	439
Make Lunch Fund	1,281	-	(509)	-	772
	11,567	5,188	(969)	-	15,786
Total funds	32,108	54,036	(50,881)	-	35,263

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers, other gains and losses £	At 31 Dec 2023 £
Unrestricted Funds - undesignated	12,303	46,348	(43,974)	900	15,577
Unrestricted Funds - designated					
Church Repair Fund	5,712	152	-	(900)	4,964
	5,712	152	-	(900)	4,964
Restricted Funds					
Solar Panels Fund	-	10,286	-	-	10,286
Make Lunch Fund	2,436	-	(1,155)	-	1,281
	2,436	10,286	(1,155)	-	11,567
Total funds	20,451	56,786	(45,129)	-	32,108