

ST. PAUL'S PCC, ST ALBANS
STATEMENT OF FINANCIAL RESPONSIBILITIES OF THE PAROCHIAL
CHURCH COUNCIL

The law governing the administration of charities requires the trustees to prepare accounts which give a true and fair view of the state of affairs of the charity at the annual accounting date and of its income and expenditure for the year then ended. In the case of a Church of England parish the trustees are the members of the Parochial Church Council (PCC). In preparing these accounts, the PCC is required to:

- Select suitable accounting policies and apply them consistently; and
- Meet legal accounting and reporting criteria.

The PCC is responsible for ensuring that proper accounting records are kept for all funds for which they are responsible. These books must give a true and fair view of the Church's state of affairs and explain its financial transactions. The PCC must also establish and maintain a satisfactory system of control of the Church's books of account, its cash holdings and all receipts and remittances. It is also responsible for safeguarding the assets and taking reasonable steps for the prevention and detection of fraud or other irregularities.

.....
Chairman

.....
Treasurer

Date.....

Date.....

INDEPENDENT AUDITORS' REPORT TO THE PAROCHIAL CHURCH COUNCIL, ST PAUL'S, ST ALBANS

Opinion

We have audited the financial statements of St Paul's, PCC, St Albans (the 'charity') for the year ended 31 December 2017 which comprise the statement of financial activities (incorporating an income and expenditure account), the balance sheet, cash flow statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2017 and of its net income for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011 and the Church Accounting Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 and Church Accounting Regulations 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or

Responsibilities of trustees

As explained more fully in the trustees responsibilities statement set out on page 1 the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Paul Windmill (Senior Statutory Auditor)

Dated:

For and on behalf of Myers Clark, Statutory Auditor
Egale 1, 80 St Albans Road
Watford
Hertfordshire
WD17 1 DL

**ST. PAUL'S PCC, ST ALBANS
BALANCE SHEET AT 31 DECEMBER 2017**

| | Note | 2017 | 2016 |
|--|-------------|------------------|------------------|
| | | £ | £ |
| Fixed Assets | | | |
| Tangible Fixed Assets | | | |
| Property | 7A | 3,905,819 | 3,905,819 |
| Equipment | 7B | 69,092 | 73,912 |
| Investments | 6 | 25,726 | 23,492 |
| | | <u>4,000,637</u> | <u>4,003,223</u> |
| Current Assets | | | |
| Debtors & Prepayment | | 54,399 | 57,578 |
| Short term Deposits | | 295,427 | 234,674 |
| Cash at bank and in hand | | 40,176 | 28,750 |
| | | <u>390,002</u> | <u>321,002</u> |
| Liabilities | | | |
| Amounts falling due within 1 yr | | (45,473) | (41,569) |
| Net Current Assets | | <u>344,529</u> | <u>279,433</u> |
| Net Assets | | <u>4,345,166</u> | <u>4,282,656</u> |
| Funds | | | |
| Unrestricted | 4 | | |
| - General | | 97,185 | 72,110 |
| - Building Maintenance | | 95,199 | 95,098 |
| - Development | | 59,916 | 28,080 |
| - Salaries Reserve | | 60,000 | 60,000 |
| - Unallocated mission tithe | | 30,008 | 22,315 |
| - Asset Revaluation Investment | | 5,077 | 3,807 |
| - Asset Revaluation Equipment | | 69,079 | 73,899 |
| - Asset Revaluation Property | | <u>3,905,819</u> | <u>3,905,819</u> |
| | | 4,322,283 | 4,261,128 |
| Endowments | 5 | 12,234 | 11,843 |
| Asset Revaluation: Endowment Investments | | 10,649 | 9,685 |
| | | <u>4,345,166</u> | <u>4,282,656</u> |

Approved March 2018:

Canon A Hurle
Chairman

Mrs L Mcleod
Treasurer

ST.PAUL'S PCC, ST.ALBANS**STATEMENT OF FINANCIAL ACTIVITIES**

for the year ended 31 December 2017

| | Note | Unrestricted funds £ | Restricted and Endowment funds £ | TOTAL 2017 £ | FUNDS 2016 £ |
|--|------|----------------------------|--|--------------------|--------------------|
| INCOME & ENDOWMENTS from: | | | | | |
| Donations and Legacies | 2a | 558,041 | 29,064 | 587,105 | 541,787 |
| Trading Activities | 2b | 56,111 | | 56,111 | 64,918 |
| Charitable activities | 2c | 8,556 | | 8,556 | 11,239 |
| Investments | 2d | 3,948 | 391 | 4,339 | 1,683 |
| TOTAL INCOME & ENDOWMENTS | | 626,656 | 29,455 | 656,111 | 619,627 |
| EXPENDITURE on: | | | | | |
| Charitable activities | 3a | (566,771) | (29,064) | (594,835) | (641,490) |
| Gains & losses on investments | | 1,270 | 964 | 2,234 | 2,282 |
| NET INCOME/ EXPENDITURE | | 61,155 | 1,355 | 62,510 | (19,581) |
| Total funds brought forward 1 Jan 2017 | | 4,261,128 | 21,528 | 4,282,656 | 4,302,237 |
| TOTAL BALANCES CARRIED FORWARD 31 DECEMBER 2017 | | 4,322,283 | 22,883 | 4,345,166 | 4,282,656 |

Statement of Cashflows

| | 2017 £ | 2016 £ |
|---|----------------|----------------|
| Cashflows from operating activities: | | |
| Net cash provided by/(used in) operating activities | 61,128 | (28,035) |
| Cashflows from investing activities: | | |
| Dividends, interest and rents from investments | 4,339 | 1,684 |
| Purchase of property, plant & equipment | 6,712 | 20,970 |
| Cashflows from financing activities | 0 | 0 |
| Change in cash and cash equivalents in the reporting period | 72,179 | (5,381) |
| Cash and cash equivalents at the beginning of the reporting period | 263,264 | 268,805 |
| Cash and cash equivalents at the end of the reporting period | 335,603 | 263,424 |

Reconciliation of net income/(expenditure) to cashflows from operating activities

| | 2017 £ | 2016 £ |
|--|-----------|-----------|
| Net Income/(Expenditure) for the reporting period (as Statement of Financial Activities) | 62,509 | (40,551) |
| Adjustments for: | | |
| Depreciation Charges | 4,820 | 8,537 |
| Purchase of property, plant & equipment | (6,712) | (20,970) |
| (Gains)/Losses on investments | (2,234) | (2,282) |
| Dividends, interest and rents from investments | (4,339) | (1,684) |
| (Increase)/Decrease in Debtors | 3,179 | 28,108 |
| Increase/(Decrease) in Creditors | 3,904 | 807 |
| Net cash provided by/(used in) operating activities | 61,128 | (28,035) |

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2017.

1a. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards FRS102 and the charities SORP 2015. The accounts are prepared the basis that the PCC is a going concern; and that the PCC is a public benefit entity under FRS102.

Recognition of Income and Expenditure

The statements are prepared on the accruals basis, that is to say, income and expenditure are recognised (included in the accounts) as and when they are earned or incurred, which may be before they are received or paid. Income including legacies is recognised when the inflow of benefits is probable. Income Tax reclaimed on Gift Aid donations is accrued for all amounts outstanding from the Inland Revenue.

Funds and Reserves

General "unrestricted" funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. In addition to the general fund, these include the church building maintenance fund, development fund and salaries reserve, which are designated funds set aside for these particular purposes by the PCC. Details of these reserves, including the PCC's policies regarding the level of reserves, are shown at note 4.

Restricted funds are those given for a specified purpose. They include donations for specific missions and charities.

Endowment Funds are another form of restricted fund, where money has been given to the church with the specific instruction that only the investment income may be spent by the PCC. Full details of these funds are given at notes 5 and 6.

Fixed Assets

Consecrated land and buildings and moveable church furnishings consecrated and beneficed property is excluded from the accounts by s10 (2) (c) Charities Act 2011. No value is placed on moveable church furnishings (including equipment added under faculty) until a sale takes place. The churchwardens hold this property in trust for the PCC, but are unable to authorise a sale until a faculty for disposal is granted by the Diocese. All expenditure on consecrated or beneficed buildings and moveable furnishings is written off in the year in which it is incurred.

Other Land and Buildings

Other land and buildings held on behalf of the PCC for its own purposes (the church halls and curate's house) are stated at historic cost, taken under FRS102 as the book

valued at 31 December 2013. No depreciation is charged against such properties if their residual value is greater than historic cost. At each reporting date an assessment is carried out to determine whether there is any indication that an asset should be written down (i.e. whether its carrying amount is more than its recoverable amount).

Other fixtures, fittings and office equipment.

Equipment used within the church premises is held at historic cost and depreciated on a straight line basis over its expected useful life. Items with a purchase price of £2,000 or less are written off in the year of acquisition.

Investments

Investments are valued at market value at 31 December 2017.

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Note 2 – INCOME & ENDOWMENTS

| | NOTE | Unrestricted Funds | Restricted & Endowment Funds | TOTAL 2017 | FUNDS 2016 |
|---|------|--------------------|------------------------------|----------------|----------------|
| | | £ | £ | £ | £ |
| a) Donations & Legacies | | | | | |
| Planned giving | | 365,663 | | 365,663 | 347,118 |
| Unplanned Gift Aid donations | | 65,074 | | 65,074 | 20,908 |
| Tax recovered on planned and unplanned Gift Aid | | 81,671 | | 81,671 | 76,009 |
| CAF credits | | 50 | | 50 | 2,000 |
| Collections | | 5,276 | | 5,276 | 5,197 |
| Donations | | 11,772 | | 11,772 | 6,597 |
| Donations for Mission | | | 29,064 | 29,064 | 48,208 |
| St. Peter's Church Lands | | 26,900 | | 26,900 | 33,500 |
| Legacies | 12 | 1,635 | | 1,635 | 2,250 |
| Sub Total | | 558,041 | 29,064 | 587,105 | 541,787 |
| b) Trading Activities | | | | | |
| Hall and Church lettings | | 56,111 | | 56,111 | 53,005 |
| Fundraising | | | | - | 11,913 |
| Sub Total | | 56,111 | | 56,111 | 64,918 |
| c) Charitable Activities | | | | | |
| Parish Weekend /Day | | 198 | | 198 | 2,262 |
| Youth Weekends | | 2,156 | | 2,156 | 630 |
| Social Events | | 2,388 | | 2,388 | 2,265 |
| Materials & courses | | 2,304 | | 2,304 | 2,395 |
| Fees | | 1,510 | | 1,510 | 3,687 |
| Sub Total | | 8,556 | | 8,556 | 11,239 |
| d) Investment | | | | | |
| Interest, dividends | | 1,186 | 391 | 1,577 | 1,683 |
| Rent | | 2,762 | | 2,762 | - |
| Subtotal | | 3,948 | 391 | 4,339 | 1,683 |
| TOTAL INCOME & ENDOWMENTS | | 626,656 | 29,455 | 656,111 | 619,627 |

Note 3 - Expenditure

| | Note | Unrestricted Funds | Restricted & Endowment Funds | TOTAL 2017 | FUNDS 2016 |
|--|-----------|-----------------------|---------------------------------------|----------------|----------------|
| | | £ | £ | £ | £ |
| a) Charitable activities: | | | | | |
| Mission & Charitable Giving | | | | | |
| -Church Overseas: Mission | | 28,500 | 11,496 | 39,996 | 89,300 |
| - Relief & development | | 14,275 | 10,150 | 27,725 | 11,201 |
| -Home mission etc. | | 36,185 | 559 | 36,744 | 35,181 |
| -Secular charities | | 6,250 | 362 | 6,612 | 13,155 |
| Vicar & wardens' grants | | 966 | | 966 | (8) |
| Subtotal | 13 | 86,176 | 22,567 | 108,743 | 148,829 |
| Expenses directly relating to the work of the Church: | | | | | |
| Parish Share to Diocese | | 163,175 | | 163,175 | 147,772 |
| Clergy expenses & accommodation | | 6,067 | | 6,067 | 8,452 |
| Ministry Staff salaries | 8 | 141,336 | | 141,336 | 163,248 |
| Ministry Staff expenses & accommodation | | 3,939 | | 3,939 | 4,091 |
| Interns | | 2,451 | | 2,451 | 2,070 |
| Youth /children's work | | 8,321 | | 8,321 | 8,311 |
| Lay training | | 345 | | 345 | 250 |
| Evangelism/Publicity | | 2,434 | 6,497 | 8,931 | 2,861 |
| Debt Advice Centre | | 3,000 | | 3,000 | 3,000 |
| Pastoral/Materials | | 2,247 | | 2,247 | 774 |
| Worship & Music | | 2,291 | | 2,291 | 3,126 |
| Upkeep of services/ ministry | | 1,136 | | 1,136 | 1,407 |
| Church /hall running expenses | | | | | |
| - Heat & Light | | 14,328 | | 14,328 | 12,150 |
| - Insurance | | 4,983 | | 4,983 | 4,841 |
| - Maintenance | | 16,037 | | 16,037 | 27,282 |
| Caretaker's salary & accommodation | 8 | 15,595 | | 15,595 | 14,841 |
| Administrator & secretary's salaries | 8 | 58,072 | | 58,072 | 58,766 |
| Office & Stationery | | 11,003 | | 11,003 | 8,253 |
| Governance (Audit fee) | | 4,650 | | 4,650 | 4,500 |
| Parish weekend/day | | 250 | | 250 | 1,371 |
| Youth Weekends | | 1,649 | | 1,649 | 772 |
| Cost of events | | 3,542 | | 3,542 | 4,770 |
| Books & SU Notes | | 2,213 | | 2,213 | |
| Asset Depreciation | 7 | 11,531 | | 11,531 | 8,536 |
| Subtotal | | 480,595 | 6,497 | 487,092 | 492,661 |
| TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES | | 566,771 | 29,064 | 595,835 | 641,490 |

4. Unrestricted Funds

a. The Church Building Maintenance Fund is for major repair and maintenance work on church buildings, and major equipment replacement. Repairs include works identified in the quinquennial inspection by the church's architect. The last inspection took place in 2014.

b. The Church Development Fund is for the provision of enhanced facilities and new equipment.

c. The Salaries Reserve provides a reserve to cover our commitments on employee costs. It is based on a level of three months' gross salary costs.

d. The General Purposes Fund is our general reserve for day to day expenditure. The surplus at year end will be carried forward to help fund running costs for 2018 and 2019.

e. The PCC makes donations to missions and charities from a "mission tithe", calculated as 15% of unrestricted income. The Unallocated Mission Tithe is the balance of this amount yet to be allocated to mission activities as at year end.

f. The Capitalisation/Depreciation fund represents amounts charged in the Statement of Financial Activities but not set against the general or other funds.

| | Opening Balance 1.1.17 £ | Income £ | Expenditure £ | Transfers between funds £ | Closing Balance 31.12.17 £ |
|------------------------------|---|---------------------|--------------------------|--|---|
| Church Building | 95,098 | 101 | | | 95,199 |
| Development | 28,080 | 158 | (6,712) | 38,390 | 59,916 |
| General | 72,110 | 655,462 | (584,304) | (46,083) | 97,185 |
| Salaries reserve | 60,000 | | | | 60,000 |
| Mission Tithe | 22,315 | | | 7,693 | 30,008 |
| Deprc/Cap/ Invest | 3,983,525 | 1,270 | (4,820) | | 3,979,975 |
| TOTAL | 4,261,128 | 656,991 | (595,836) | - | 4,322,283 |

5. Endowment Funds

The balances on these funds at the balance sheet date, comprising the accumulated surplus of income over expenditure, available to be spent on these purposes, were as follows:

| 2016 Net £ | | Income £ | Expenditure £ | 2017 Net £ |
|---------------------------|------------------------|---------------------|--------------------------|---------------------------|
| 5,597 | Choir and Church Music | 281 | | 5,878 |
| 3,587 | Garden of Rest | 98 | | 3,685 |
| 2,659 | Poor | 12 | | 2,671 |
| 9,685 | Investment revaluation | 964 | | 10,649 |
| <u>21,528</u> | | <u>1,355</u> | | <u>22,883</u> |

6. Investments

The PCC holds investments for the Choir & Church Music Fund and Garden of Rest Fund, each set up with a legacy from a member of the church. The capital of the Funds, which cannot be spent in the normal course of events, is invested in the Investment Fund of the Central Board of Finance of the Church of England.

The PCC also holds an investment from its general fund in the Investment Fund of the Central Board of Finance of the Church of England. The historic cost of this investment is £10,000.

The market valuations of these investments at the beginning and end of 2017 were:

| | 31.12.16 | 31.12.17 |
|---------------------------|---------------|---------------|
| | £ | £ |
| Choir & Church Music Fund | 2,587 | 2,829 |
| Garden of Rest Fund | 7,716 | 8,438 |
| General Fund | <u>14,459</u> | <u>13,189</u> |
| | 23,492 | 25,726 |

The increase in value of these investments is shown in the Statement of Financial Activities.

The Investment Revaluation Fund represents the book value of assets held for the Choir and Church Music and Garden of Rest Funds.

The Poor Fund includes income earned on the investments of the Thurnham Charity, a separate charity established by bequest for the assistance of the poor of the parish.

7. Fixed Assets

a) Land and Buildings

Property owned by the PCC for its own purposes includes the church hall complex and the curate's house, This is included in the accounts at historic cost. Under FRS102, this is taken as the market value as at 31 December 2013. There has been no movement in the cost, depreciation or net book value of property assets during 2017.

b) Equipment

The PCC owns equipment which is shown in the accounts at its depreciated value at 1 January 2017, plus any additions and less depreciation charges for the year and any disposals or impairments, as below. Equipment is depreciated over its expected useful life, normally 3 years for ICT and 10 years for other equipment.

Equipment shown below includes PVpanels, the access control system, kitchen appliances, the office photocopier and the electric piano.

During 2017 a new audiovisual system was installed in the Youth Area at a cost of £6,712.

| | |
|----------------------------------|---------------|
| | £ |
| Cost at 1 January 2017 | 127,911 |
| Additions/ (Disposals) | <u>6,712</u> |
| Cost at 31 December 2017 | 134,623 |
| | |
| Depreciation at 1 January 2017 | 53,999 |
| Depreciation in year | <u>11,532</u> |
| Depreciation at 31 December 2017 | 65,531 |
| | |
| Net Book Value 1 January 2017 | 73,912 |
| Net Book Value 31 December 2017 | 69,092 |

8. Staff Costs

During the year the PCC employed a full time Youth Minister, Children's Minister, Worship Minister, Pastoral Minister, Administrator and Caretaker; and a part time Family Minister, Connections Pastor Secretary and CAP Debt Advice support worker. Total salary costs were as below:

| | |
|---------------------------------|---------------|
| | £ |
| Direct salaries | 183,347 |
| Employer's National Insurance | 13,014 |
| Employer's Pension contribution | <u>15,197</u> |
| Total | 211,558 |

In addition to these salaries, the caretaker is provided with accommodation. No staff fall in the over £60,000 pay band.

The PCC participates in the Church of England Defined Contributions Scheme (DCS) within the Church Workers Pension Fund. The PCC contributes 8.5% of basic salary, and employees can opt, but are not required, to make a contribution.

In addition to paid staff, unpaid volunteers make a substantial contribution to all the activities of the church, including children's and youth work, music and worship, catering, small groups and administrative support. Given the difficulties of calculating a monetary value for this activity, it is not included in the accounts.

9. Commitments and liabilities

At year end, the PCC had placed an order for a digital organ. A deposit of £4,250 has been paid and the balance of £9,920 fell due when the organ was installed in January 2018.

There are no outstanding liabilities at year end.

10. PCC Members' (trustees) remuneration, expenses and donations

Staff members who are also PCC members (administrator and secretary) have received remuneration as in note 11 above.

Expenses totalling £3,860 were paid to clergy.

Apart from these payments, and the related parties transactions identified in note 11, no member of the PCC or any party related to the PCC has received any remuneration, expenses or other benefit during the year.

11. Related Party Interests

The following related party interests have been identified, and transactions incurred.

| Trustee | Related party | Transaction |
|-----------------------------------|----------------------------------|--|
| Lindsey McLeod | Trustee, Open Door St Albans | Mission donation £480 |
| Chris Hill | Trustee, SHARE Trust | Mission Donations £6,300 |
| Aidan Saunders (to April 2017) | Director, Squiffle Consulting | Provision of IT support Jan -April £400 |

During 2017 PCC members made donations to St Paul's totalling £119,573.

12. Legacies

A bequest of £21,635 from the estate of Doris Butlin was received in 2017. £20,000 of this legacy, the estimated value, had been included in the 2015 accounts and the balance is shown in 2017.

13. Capital Commitments

At 31 December, the PCC had committed to the purchase of a digital organ, at a cost of £14,170.

14. Grants to Missions and Charities

The following grants and donations were made to missions and charities during 2017

| 2016 | Organisation | From General Fund £ | From Restricted Donations £ | Total £ |
|--------|--|------------------------------|--------------------------------------|------------|
| 1,200 | 2:67 project | 2,500 | | 2,500 |
| 1,076 | A Rocha | 2,750 | | 2,750 |
| 500 | Age UK Herts | 500 | | 500 |
| | Air Ambulance, Herts | | 91 | 91 |
| 115 | Alzheimers Society | | | |
| | Asian Students (Children of the Dump) | 2,000 | | 2,000 |
| | Azalea Women's Refuge | 600 | | 600 |
| 115 | British Heart Foundation | | | |
| 250 | Alpha -HTB | 250 | | 250 |
| 1,000 | Barnabas fund | 500 | | 500 |
| 750 | Bible Society | 750 | | 750 |
| 200 | CARE | 300 | | 300 |
| 200 | CARE for the Family | 300 | | 300 |
| 500 | Childrens Society | 750 | | 750 |
| 750 | Christian Aid | 750 | | 750 |
| 5,250 | Christians against poverty | 4,000 | 7 | 4,007 |
| 700 | Credit union | 700 | | 700 |
| 1,000 | CMJ | 1,000 | | 1,000 |
| 1,000 | CMS | 1,000 | | 1,000 |
| 2,250 | Concordis | 750 | | 750 |
| 500 | CPAS | 500 | | 500 |
| 750 | Crusaders | 750 | | 750 |
| 10,863 | Downings | 2,000 | | 2,000 |
| | Double Joy Farm | 950 | | 950 |
| | Emzini School S Africa (Hartin foundation) | 1,325 | | 1,325 |
| 250 | Evangelical Alliance | 300 | | 300 |
| 90 | FEED | 200 | 289 | 489 |
| 2,800 | FRMME (Andrew White Baghdad) | 1,000 | 1,800 | 2,800 |
| 300 | Fusion | 300 | | 300 |
| 1,500 | Great Lakes Outreach | | | |
| | Guide Dogs for the Blind | | 91 | 91 |
| 500 | Grove House (Iain Rennie Hospice) | 500 | | 500 |
| 900 | Hatfield Rd day care centre | 1,000 | | 1,000 |
| | Herts welcomes Syrians | 100 | | 100 |
| 359 | Innervation Trust | 300 | | 300 |
| | Japanese Church | 135 | | 135 |
| 300 | Relationships Foundation | 300 | | 300 |
| 675 | Kiwoko Hospital | | 540 | 540 |
| 5,450 | Leakes | 6,700 | 9,610 | 16,310 |
| 2,000 | Chaco Church Trust | | | |
| 8,500 | Living Room | 3,500 | | 3,500 |

| | | | | |
|----------------|-------------------------------|---------------|---------------|----------------|
| 1,450 | Local Schools | 1,450 | | 1,450 |
| 500 | LEVEL trust | | | |
| 6,430 | Mission Without Borders | 8,500 | | 8,500 |
| | Mission Direct (Brazil) | 250 | | 250 |
| 1,000 | Mother Union Literacy | 1,000 | | 1,000 |
| 250 | New Wine Networks | 300 | | 300 |
| 1,000 | Nsumbi Trust | | | |
| 6,925 | Nichols Y (YWAM) | 5,200 | 138 | 5338 |
| 750 | OMF | 750 | | 750 |
| 475 | Open Door nightshelter | 300 | 180 | 480 |
| - | Open Doors | 500 | | 500 |
| 550 | Prison Fellowship/Angel Tree | 500 | | 500 |
| 150 | Radio Verulam | 150 | | 150 |
| 500 | Scripture Union | 500 | | 500 |
| 3,500 | SHARE Trust - Avondale | 4,000 | | 4,000 |
| 2,375 | SHARE Trust (J & C Barron) | 2,000 | 300 | 2,300 |
| 250 | St Albans Transition | | | |
| 500 | St Albans Bereavement Network | 500 | | 500 |
| 1,500 | Leo & Sam Sandu, Moldova | 2,000 | | 2,000 |
| 3,128 | St John's, Farley Hill | 1,100 | | 1,100 |
| 4,500 | STEP | 8,100 | | 8,100 |
| | Teach Beyond | 100 | | 100 |
| 750 | TEAR Fund | 750 | | 750 |
| 300 | UCCF | 300 | | 300 |
| 330 | Univ Herts CU | 250 | | 250 |
| 1,800 | WORTH | | | |
| 50 | Womens Refuge | | | |
| 17,663 | Individuals | 7,450 | 9,521 | 16,971 |
| 39,119 | Brazil Youth Mission Trip | | | |
| 148,837 | Total | 85,210 | 22,567 | 107,777 |



THE CHURCH OF ENGLAND
**DIOCESE OF
ST ALBANS**



ST PAUL'S CHURCH, ST ALBANS

Blandford Road, St Albans AL1 4JP
Registered Charity Number: 1131697

'Listen to God, enjoy Him and do what He says'

ANNUAL REPORT

and summary accounts of the Parochial Church Council

2017

Vicar: Canon Tony Hurle, The Vicarage, 7 Brampton Road, St Albans AL1 4PN

Bankers: Barclays Bank plc. PO Box 104, St Albans AL1 3AN
Central Board of Finance of the Church of England, 80 Cheapside. London EC2V 6DZ

Auditors: Myers Clark, Egale 1, 80 St Albans Road, Watford WD17 1DL

Listen to God, enjoy Him and do what He says.

Our Vision

To be a people pursuing God and expecting the extraordinary, as He works through us to transform people and places.

Our Values

Word

- We love God's incarnated Word: Jesus.
- We uphold God's unchanging written word: the Bible.
- We listen for God's word to us today: prophecy.

Presence

- We believe that God is near, living with us and in us.
- We welcome God's presence with us and seek to experience heaven on earth.
- We look to be 'presence led' – responding to where God is leading.

Connecting

- We welcome all and help newcomers feel at home.
- We seek to help people become Christians and enjoy an intimate relationship with God.
- We build community as we share our lives together.

Transforming

- We believe in God's power to transform individuals and society.
- We expect the miraculous and look to God for healing inside and outside the church.
- We celebrate continuing spiritual growth in everyone.

Blessing

- We are blessed to be a blessing.
- We spread the love and forgiveness of God wherever we go.
- We generously share our material and spiritual gifts.

Our Mission

We worship, honour and have an active relationship with God.

We hear Him through the Bible, prayer and prophecy.

We encourage people to become Christians.

We expect God to use us in evangelism, healing and setting people free in His name.

We are a community that welcomes everyone.

We support each other in our journey to become more like Jesus.

We intentionally invest in all, including children and young people.

We work together to empower people to use their individual gifts every day as God directs.

We seek to transform society by prayer, evangelism and action.

We work alongside other churches and organisations to bless St Albans and the wider world.

Introduction

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Councils (Powers) Measure 1956 as amended and is registered with the Charity Commission for England and Wales.

The PCC is responsible for the upkeep of the church building and the adjoining church halls, also for the curate's house. The charitable purpose of the PCC is to promote, in the parish of St Paul's, the whole mission of the church: pastoral, evangelistic, social and ecumenical.

St Paul's is the parish church for Fleetville, St Albans, in the Diocese of St Albans, and has a population of about 11,100 within its parish.

In 2011, the Church of England produced a short 'spotlight' review bringing together a range of information about all parishes. The spotlight for this parish showed that about 54% claim to be Christian (2011); there is a high percentage of families with the largest demographic being aged 30-44yrs. The majority are white British with a significant minority of Asian/Asian British, with 93% having English as their main language. Most homes are owner occupied, with the largest group of people being in managerial/administrative/professional employment. 57% of people have level 4 qualifications and above. 90% of people have good health and are not limited by disability in day-to-day activities.

Electoral Roll and Church Attendance

Our electoral roll, published on 16th March 2017, named 326 people as members of St Paul's Church.

The average weekly attendance during 2017 was 250 adults (16 years and over) and 86 children (under 16 years). These figures have been taken from our official Diocesan church statistics, which requests the number of individuals that attended, rather than the total number attending services, thereby taking into account those individuals that attend more than one service.

Our new electoral roll, published on 1st March 2018, names 331 people as members of St Paul's Church - 132 (40%) of whom are resident in the parish.

Vicar's Report and Review of 2017

God is Good – all the time, and if he doesn't build the house we labour in vain.

We have much to thank God for. Our motto verse for 2017 was 1 Thessalonians 5:24 'The one who calls you is faithful and He will do it', and God has indeed been faithful!

A huge thank you for all that is done both inside and outside the church, so many people do so much, serving in different ways giving time and gifts with such generosity in seen and unseen ways. In 2017, in addition to regular services there were all the regular activities such as small groups, support networks, groups for children, youth, parents, elderly, meals, art etc., and there were also one off events like Summer Lunch Breaks and Silver Fridays, Community Day and Larks in the Park. We also have people involved in ministries like CAP (Christians Against Poverty) supporting those in debt - also involved with this work is a network of volunteers in the role of befrienders. We also support other agencies like FEED – a food bank run by the Vineyard Church, Open Door - the local night shelter, and the Living Room – a place to help those with addictions. Both local and further afield there are a number of missionaries and charities we support who all do wonderful work. We encourage every member to have at least one

personal mission interest to pray for and support. There is more but I will stop there! Thank you for all you give!

A selection of individual things of note:

Jo Moody and her team and Ed Rocha's visits were highlights of 2017 - encouraging us, challenging us and inspiring us to grow. Once again over 70 church members attended New Wine, and we had our largest ever group of young people go to Soul Survivor - these weeks have been very significant influences on a lot of people both young and old. Andy Pike, who joined us part-time in 2016, became full-time Pastoral Care Minister in 2017 and he is integrating the various forms of pastoral care at St Paul's so we can offer a range from 'miracles to medicine', including prayer ministry, counselling and pastoral listening as well as liaising with medical people. Andy is familiar with mental health and trauma care and it gives real depth and expertise.

In the summer we bade farewell to James and Emma Faragher as they finished the curacy here and moved to Gloucester. They made a big impact here in all sorts of ways. James' sense of fun and creativity were good. He designed our AlterNativity service, initiated Evening Prayer broadcasts from the chapel, the prayer days and much more. Emma did great work in the Lantern in her role as a counsellor. Following James and Emma's departure, Andre Radmall, who is ordained, offered to help and his offer was quickly accepted; he has now been licensed to this parish.

Matt White developed and grew the worship at St Paul's much in the 4 years he was here. It was, therefore, a real loss when he moved on to the new HTB plant in Derby. Yet it is right we both benefit from people coming to us, but also send them too. The church there is going well. We have only now, in 2018, replaced Matt. It has been right to wait, but a huge thanks to the worship team for all the worship they have enabled, and we look forward to Ben Shave joining us from April 2018. Anna Hawken was on maternity leave with her second child for part of the year, and subsequently moved away and Jennifer Fellows added the families' role to the children's ministry role, so once more combining the two. The Children's & Families ministry has since advanced - there has been a refocusing of the strategy to make supporting parents parent their children for faith as a key aim. Jennifer's 'Nourish Café', launched in 2017, is an example of an innovative way to help this forward.

Michael Reynolds has grown the youth work and a highlight in 2017 was the baptism of four young people who had all come to faith in their teenage years from backgrounds which hadn't had an active faith. Their testimonies were both inspiring and showed a depth of understanding which reflected on the Youth Team's good discipling. It is significant because we have long aimed for the young people to bring their friends and for them to come to a clear commitment to Jesus as Saviour and Lord. On Friday evenings, Crossover and After 8 provide a good place to bring people, and Sunday sessions go deeper. Michael has been able to cover issues the young people see as important - the two top ones in one survey were relationships and mental health. Michael has covered both - the second using Andy Pike's expertise. We also host a monthly drop in group run by 2:67 for teenagers who are struggling with anxiety.

Moving Forward

We have now moved our database to ChurchSuite and are encouraging the congregation to make use of this new system and all its options; we have also increased the Wi-Fi coverage in the building for wider

use in our halls. We also plan to add the ability to make credit card payments in the coming year. The outline plans for developing the Organ Loft space are drawn up and a faculty is being applied for. There will be flexibly used space downstairs and also two rooms suitable for small meetings upstairs which will be used in many ways, including prayer ministry and counselling. The prayer room is to be developed to create an inspiring place to be used for prayer of all kinds.

As we look ahead, we have further key appointments to make. Helen Chilton, who runs so much as Administrator, retires in the summer of 2018 and Jennifer Fellows, our Children's & Families Minister is moving to St Paul's Cheltenham to be an Associate Pastor. It is important to pray, as we need the right appointments to be made in these in these key roles. But it is the whole body and every member of it, which constitutes the church. We want to grow in walking closely with God, enjoying his presence and conversing with him, and we pray that we will all grow more in working that out in the week wherever we are. In recognising the authority we have as ambassadors for Christ, we look to using that to add flavour to life as salt and to bring light into all situations.

We are looking forward to Easter, celebrating that death is defeated, that God has won! This year's Good Friday morning service will, weather permitting, be in Clarence Park and help us take our faith outside the church as well as engage with people who do not come to church. Jo Moody and her team come to St Paul's once again from April 22nd - 30th - she has inspired many from both St Paul's and surrounding churches on previous visits and we trust will continue to do so. We have moved the two day conference this year to a Friday and a Saturday and hope that will enable some to come who were unable to when it was just on weekdays. To God be the Glory!

Adults

We hold three regular services on a Sunday, each with a different style. Our main service is held at 10.30am and during this service we also run our children's and youth groups. Our other services are held at 8.00am and 6.30pm. We also have a variety of other services/meetings throughout the year e.g. a regular morning All Age service and evening Café Church, both held once a month.

Worship in our services is a key aspect and has been grown and developed during the time Matt White was with us as a Worship Minister - more are involved, including, increasingly, some of our youth group, and it has been good to see them all develop, both as a team and individually, and to continue to welcome new people to their ranks too. This growth has been particularly evident in the way that many have stepped up to take on more responsibility to cover the period that we have without a Worship Minister and to allow us to continue to seek, enter and enjoy God's presence...a key goal and value of the church.

We hold 3 Seminar Sundays a year (with a choice of talks), a Bereavement service; a number of extra services over the Christmas period (Crib services, a formal Carol service, and a more contemporary Carol service to reach those newer to church) and co-ordinate a local ANZAC service once a year. In 2017 we had 16 baptisms, 8 dedications, 5 weddings and 12 funerals at St Paul's Church plus a further 4 funerals at local crematoriums.

Groups

We have a large number of regular groups of various sorts within the church, some aimed at church members and some aimed much wider, such as Tots, Tiny Tots, Lunch Club, Tea Party Plus and our Art Group. We have 18 Small Groups that are mainly Bible study, prayer groups, and some groups just for

women and some just for men.

Events

We have had a number of events throughout the year, some mainly for church members e.g. our 'Thy Kingdom Come' Prayer Day that was held over Pentecost and social events, some aimed at all Christians e.g. visiting speakers/teaching mornings/conferences and some for everyone in our local community e.g. Lunch Breaks and Silver Fridays/our annual Community Day/Light Party.

This year we repeated our successful Pentecost prayer and worship event. This was an opportunity that saw members of the congregation signing up to pray and worship at church between 7am and 12midnight, and was again well received.

A new event in 2017 was the 'Big Church Day In' held on Harvest Sunday. This was a special day to celebrate the whole community of St Paul's and our Mission Partners around the world. People had an opportunity to learn more about our partners and their work, and also to have a time to join fun activities for the whole church family. This event was well attended and well received, an enjoyable afternoon for all those involved.

We want to see people grow in getting closer to seeing Jesus' ministry everyday, including healing and freedom from oppression. In Romans 15, Paul explains the Gospel is in both word and deed, and defines the deed as signs and wonders. Jesus' healing miracles are common in scripture and we are seeing more here. As part of this vision we hosted a return visit from Jo Moody and her team from USA. She has made lasting impacts on many at St Paul's on previous visits and continued to do so in 2017 - we are now seeing the fruit of their teaching among those at St Paul's. People from over many different churches attend the training days from across the whole Diocese, as well as many from other denominations. During her visit this year we also repeated a special day for leaders from churches in the local New Wine Network, which was well again attended.

We have also continued to encourage members of St Paul's to join with fellow Christians at events elsewhere both locally such as the regular monthly youth event, 'Fuel', and the community day in Fleetville 'Larks In the Park', and nationally, such as Christian conferences/meetings run by churches/organisations e.g. New Wine - last summer about 70-80 members of the congregation attended their summer events.

Some of our regular events continued such as our Church Breakfast, which is held once a month and offers an opportunity for church members to welcome and get to know newcomers as well as having a space to catch up with established friendships.

Courses

In 2017 we offered several courses, most of which have been run previously at St Paul's, and one that was being piloted. Some of these courses were for non-Christians e.g. 'Alpha' - which was run termly, others were aimed at encouraging Christians to learn about and grow in their faith.

Another course we repeated was 'Puzzling Questions', which was held in a welcoming local pub. This is a short course for those with no Christian faith or background, providing space to explore some of life's

deeper questions. This was replaced later in the year by 'Conversations' – a regular monthly slot, also held in the local pub, where members of the church are available to simply talk to those wishing to ask more or chat about life. The 'Hungry for God' course has been repeated, which aims at drawing on the spiritual wisdom of Christians down the ages to learn how fasting can lead us into better physical and spiritual health.

A new course offered in 2017 was 'Free to be You', combining theological teaching and prayer ministry to help people gain the freedom Christ won and to provide them with the tools needed to continue to grow in that freedom. The course incorporated some material from the 'Restoring the Foundations' healing ministry.

Children and Youth

Sunday Groups

At St Paul's, we believe that children and young people are full members of the body of Christ with us and we are to mutually encourage, disciple and challenge each other as we journey together. We hold a morning All Age service in church once a month, whilst on the other Sunday mornings the children attend their own groups, separated by age/school year: Stepping Stones (0-18 months), Tumblers (18 months-3 years), Scramblers (Pre-school/Nursery), Climbers (Reception, Years 1 & 2), Explorers (Yrs. 3-6) and Pathfinders (Yrs. 7-9). We also have a group for older youth (Yrs. 10-13) that follows our evening service each week called Deep. Pathfinders and Deep are our regular slots to impart spiritual wisdom and truth to the youth. We have over 130 children on the registers of our children's Sunday groups (aged 0-11yrs) and our average Sunday attendance is around 65 each week. The average Sunday attendance of young people in our youth groups (aged 11-18yrs) is about 35 each week, with approximately 45 individuals attending at least once a month. Over 50 volunteers, including some older members of our youth group, regularly commit to preparing, leading or helping in these Sunday Groups during term time, but we are always on the lookout for more leaders. Every effort is made to retain contact with those moving away from St Paul's to study at university / work elsewhere, to welcome them back when they return and to connect them with our 20s/30s group if they return to live in the area.

Events and Activities

In 2017 we ran a range of events and activities for children and families. Within the children's ministry our vision is to encourage and equip families to live every day with Jesus and we want to support parents as the primary spiritual disciplers of their children. In October we launched Nourish Family Cafe. This is a space which allows families to do faith together with the hope that parents and carers take home a bite size piece from the Parenting for Faith Course. In October we had loads of fun at our "Superheroes Training Academy" alternative Halloween party, followed by an older youth after party event. The whole church was filled with games, inflatables and craft activities. In December we got into the Christmas spirit holding a Christmas trail, which gave the children an opportunity to go on a mission to find out why there was a baby in the dirty, smelly stable. Older youth had regular opportunities to attend events to build community, grow faith and know God's love. These included the Friday youth clubs (which are great entry points for bringing friends), youth weekends away, midweek after school meet ups and our largest ever group attending the Soul Survivor summer conference (43 total).

Schools and Community Work

Through the year we have had contact with 9 local primary schools and this work continues to grow. There have been increasing opportunities to go into schools for assemblies and RE lessons and we have held school visits to the Church for a number of schools (primary and secondary) as well as colleges. In

December we provided a Christmas trail, which was well received by 290 Reception aged children. We also support Step's fantastic work in the area and a number of church members are involved in delivering lessons in local schools on a regular basis.

Other Groups

Our pre-school community groups, Tots and Tiny Tots, continue to thrive and grow, with Tots welcoming up to 80 adults and 100+ children each week. Tiny Tots, for families with new babies, has now grown almost to capacity and we are monitoring this carefully. We also run a Friday evening youth club called Crossover for school years 6-8, which crosses over the primary and secondary school ages. For the older youth we have the After 8 youth club for school years 9+, where we vary activities and have good contact with lots of young people who would otherwise have no church connection. The aim of these clubs is to provide a welcoming environment to which the youth can invite their friends for a fun-filled evening, yet with a clear Christian identity and short talk aiming to point them to Jesus. We have average attendances of approximately 20-25 young people at both Crossover and After 8 each week.

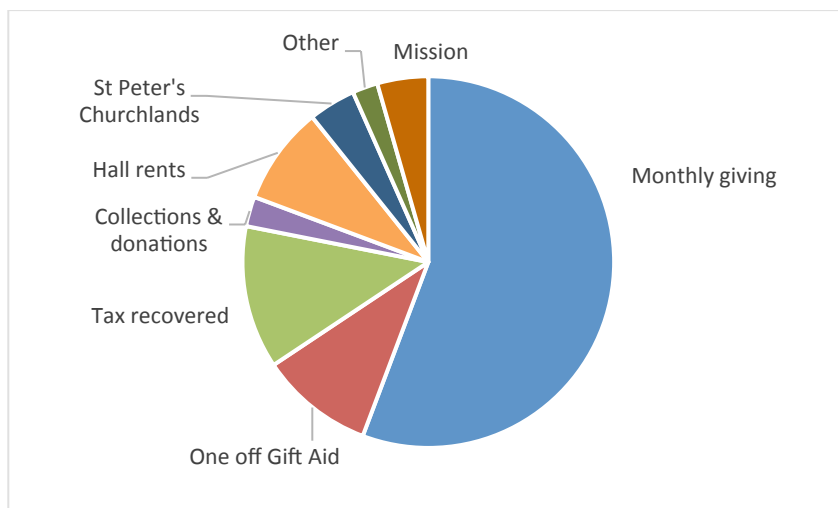
Finance Summary

The wide range of activities described in this report is sustained by the generosity of the congregation.

Our income grew in 2017 to £627k (plus £29k donations to missions), a rise of 12% from the previous year. Regular monthly giving is key, and we were also helped by a higher than expected level of one off gifts. Some of this additional giving was in response to concern at the ongoing budget deficit- we started the year with a predicted £58k shortfall.

We benefit from a healthy income from hall rents, and it's wonderful to see our building so well used. We continue to receive support from the St Peter's Churchlands Trust (we have a historic connection to St Peter's), which is of great value in helping us maintain and develop our premises.

Where the money comes from - 2017

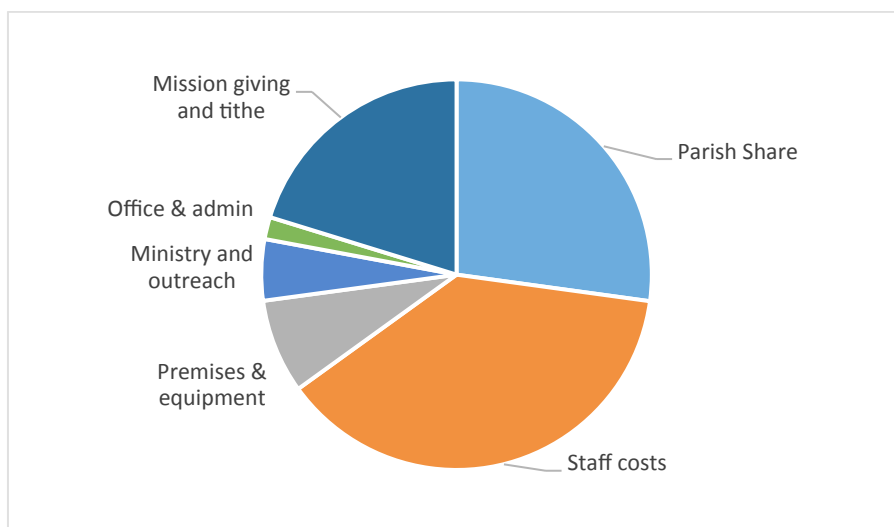


| 2016 £ | Income | 2017 £ |
|-------------------------|-------------------------------|-------------------------|
| 349,118 | Monthly giving | 365,714 |
| 20,908 | One off Gift Aid | 65,074 |
| 76,009 | Tax recovered | 81,670 |
| 5,197 | Collections | 5,275 |
| 6,597 | Other donations | 11,773 |
| 53,005 | Hall rents | 56,111 |
| 33,500 | St Peter's Churchlands | 26,900 |
| 11,239 | Activities | 8,557 |
| 2,250 | Legacies | 1,635 |
| 1,684 | Interest | 1,577 |
| 0 | Rent 46 Brampton | 2,761 |
| 559,507 | Total St Paul's Income | 627,047 |
| 60,121 | Mission donations | 29,064 |
| 619,628 | Total Income | 656,112 |

Our running costs in 2017 were less than 2016, partly due to vacancies and lower maintenance spend. In total we spent £479k, including our 'parish share' contribution to St Albans Diocese. The Diocese pay for all clergy salaries, pensions and training in the area, and parishes contribute according to their clergy numbers and attendance, weighted for income.

We continue to give away 15% of our income, plus specific fundraising and collections for missions and charities. In total £122k was given in 2017, as listed at the end of this section.

Where the money goes - 2017



| 2016 £ | Spending | 2017 £ |
|-------------------------|--------------------------------|-------------------------|
| 147,772 | Parish Share to Diocese | 163,175 |
| 251,468 | Staff salaries & expenses | 227,459 |
| 44,273 | Premises | 35,348 |
| 9,333 | Children and Youth work | 8,321 |
| 8,168 | Other ministry and outreach | 8,108 |
| 12,753 | Office & admin | 11,003 |
| 29,506 | Major Equipment & depreciation | 11,532 |
| 7,358 | Cost of events etc | 12,649 |
| 510,631 | Total Running Costs | 477, 596 |
| 151,829 | Mission giving and tithe | 118,240 |
| 662,460 | Total Spending | 595,836 |

With the growth in income and lower spend, we ended 2017 with a £60k surplus on our general budget. PCC have agreed that £37k of this be put into the Development Fund, for future enhancements to our facilities. We spent £6k from this fund to install a new sound and projection system in the youth area, and will use it to pay for or new digital organ. The fund stands at £60k at year-end.

The balance of the surplus remains in our General Fund, which stands at £96k. This provides cash flow and will be used to cover budget shortfalls in future years – our budget for 2018 (assuming full staffing) has a £18k deficit, and £40k for 2019.

We also hold £95k in our Building Fund, for future major maintenance; and a £60k Salary Reserve (it is PCC policy to hold a minimum 3 months' salary costs).

We all value and benefit from the life of St Paul's, and recognise that so much depends on the commitment of time, skills, prayer and energy of the St Paul's family. We are very grateful for the financial giving that also underpins all that goes on. It's helpful to review giving regularly, and for us to ask God what He wants us to give to St Paul's and elsewhere. Please pray for the resourcing of our activities, and your part in this.

Reserves Policy

It is PCC policy to maintain a minimum three months' gross salary costs in our salary reserve, currently at £60,000. We also retain funds for major repairs and maintenance, including works identified in our Quinquennial inspection.

Mission

We are grateful to God for those carrying forth His mission, whether in the community, at school, at work or wider. It is also great that in 2017 over £120K was given to the work of the wider church. We see

people from this church go from here to become Readers, train for ordination and go further afield on mission.

Sharing in and supporting God's work both nationally and worldwide is part of our vision at St Paul's. We continue to support our mission partners both at home and abroad and keep in touch with them through regular blogs, newsletters and visits. We have a bi-monthly prayer sheet with prayer points for our key mission partners that is given out to all the congregation as we work towards our aim that every member of St Paul's will have a meaningful link with one of our link missionaries. All those we support in mission, along with a full list of donations to missions and charitable giving, can be found at the end of this report.

St Paul's gives 15% to the mission of the wider church from general giving. PCC has two groups who advise on mission giving - MADGE (Mission, Action, Do, Give, Encourage) allocates about 80% of the giving for the following year; HOMER (Home and Overseas Mission Extra Requests) allocates what is left of the previous year's 'tithe'. PCC also makes occasional gifts, especially when there are humanitarian crises. Other mission involvement included speakers at our seminar Sundays, our Harvest Appeal supported for Step and our local food bank, supporting the door-to-door collection of Christian Aid envelopes and presents for the Angel Tree project at Christmas.

Buildings

'We are Blessed to be a Blessing
We spread the love and forgiveness of God wherever we go
We generously share our material and spiritual gifts'

We find these words within the values of our church. Our church and buildings have continued to be a blessing this year to both our members and to the local community with people welcoming the warmth and cleanliness (and we thank our caretaker Lynn Gower for the latter), even if it is more difficult to keep cool in the summer! Many organisations and private groups use the buildings on a weekly basis and approximately 1000 people pass through our doors in a typical week, which is a great evangelistic opportunity.

Buildings are also a responsibility and we need to be good stewards of what God has generously given to us. This can, occasionally, be a bit of a challenge in a building with so many rooms and systems! We have added an AV system to the youth area, which is well used, and a defibrillator in the concourse, which we hope not to have to use, but we are more prepared for an emergency. Improvements have also been made to the church Wi-Fi system to ensure easier internet access for all those using the church premises, irrespective of location.

On going maintenance has included repairs to the heating, the fire alarm system, the burglar alarm, and repairs and new equipment for the kitchen.

Much thought and prayer went into the removal of the pipe organ in church and its replacement with a digital organ, and opportunities for using the space gained. After receiving the faculty from the Diocese at the end of 2017, God and the vicar moved quickly and in January 2018, the pipe organ was offered a new home in Sicily and was taken away to be re-constructed there and, with the addition of some further pipework, to be restored to its former glory. The new digital organ was installed in St Paul's in early January.

The Lantern

St Paul's provides various pastoral outreach activities both to church members and the wider community under the umbrella of the Lantern. The activities of the Lantern are governed by the trustees of the St Paul's Church Trust (reg. charity 1004425). This is a separate charity set up to support the church and community activities. PCC funded the cost of debt advice provided by CAP, plus some local expenses, with the Trust funding the balance of expenses.

Christians Against Poverty (CAP)

CAP Debt Centre

Rachel Martin, our centre manager and Cheryl Bannatyne, a CAP Debt Coach who shares the load, have both been kept very busy this year. During the last year, the St Albans CAP Debt Centre has worked with 30 client accounts - some single people and some families. Over that time we have seen 8 people become debt free and 3 people welcomed in Baptism.

At Christmas 20 people, including their families, received a Christmas hamper or gift from us - in some cases this was their only gift! We have recently received training to run Life Skills courses and hope to partner with local food banks to get these up and running in the near future. This, alongside the CAP Money course, which aimed at those going off to university, adds to what we are able to offer through this centre.

Thank you to all in the support team. Please speak to Rachel Martin if you would like to help in this ministry in any way.

Counselling

Throughout the first part of 2017 there was only one experienced Christian counsellor at St Paul's working part time after the departure of our second counsellor in the previous year. We have now engaged another counsellor, from within our church congregation, who started in July 2017. Demand fluctuates as ever, but there appears to be a reasonably steady flow of clients needing this service and so the two counsellors are fully employed with the limited hours they can offer.

Since July 2017, Dr Andy Pike our Pastoral Care Minister started to screen referrals on behalf of the counsellors to make sure clients are aligned to the right help and understand what they can expect from counselling at St Paul's. Introductions have come from a variety of sources - mostly referrals (various sources), St Paul's Church members, leaflets at the back of church, via the church website and word of mouth. Our counsellors saw 16 clients and two couples over the year, which equates to 142 counselling hours.

Pastoral Listening/Bereavement Support

There are many situations when you might experience a loss and need time to talk things through. We provide a confidential 'Listening service' for anyone who is experiencing any sort of loss, whether the death of a family member or friend, loss of a job, the loss of a pet or other situation such as breakdown of a relationship. We hope this can provide an opportunity for people to take control of the situation and help to make sense of things. We have 8 trained 'listeners' who will give people time and space to talk and 'tell their story'. The listener is able to visit people in their homes, or a place they feel comfortable,

and the listening session would be for one hour. The number and frequency of subsequent visits can vary according to need. People may contact us via the church office or through the website and leaflets at the back of church. There is no charge for this service.

Word is still getting out about this service and probably needs to be more regularly publicized. However, they received 17 bereavement referrals from the church office following funerals at the church. Of these three wanted to be visited and the rest were either happy with support, were out of area or were already receiving support from counsellors or Grove House. They also proactively contacted anyone in the congregation that was recently bereaved. As a predominantly "listening" team they also visited seven people with serious illness or relationship loss as well as bereavement. This group also plays a part in our annual Bereavement Service in offering easily accessed support for those in all stages of grieving.

Prayer Ministry

St Paul's has had a long history of offering prayer ministry after our two main Sunday services. Following the employment of a Pastoral Care Minister it is our ambition to see prayer ministry in some shape or form as an offering under the Lantern. Often it is too time constrained and impersonal to conduct extended prayer ministry at the end of a service, and so an extended time and confidential space is necessary as well as the right training. We are therefore currently exploring a number of options and would hope to be in a position at some point this year to trial this and report back in the next report.

Risk Management

We have identified the major risks, e.g. Health and Safety, Safeguarding (where we endeavour to keep up to date with all current, and changing, procedures) to which the PCC is exposed and these are discussed and/or reviewed on an annual basis and the assessment documents kept updated. We also hold a register to log any incidents. We have also been working towards ensuring we are prepared for the coming changes to the Data Protection Act in 2018, transferring to ChurchSuite for our database has been part of this process.

The PCC takes out adequate insurance cover against fire, theft, employer's and public liability and other insurable risks. Clear procedures are in place for the authorisation of expenditure and secure receipt and recording of income.

Church Governance and Structure

St Paul's Church is guided by and responsible to the Synods of the Church of England and to its appointed Bishops and their officers.

PCC members are trustees under charity law in relation to the legal and financial responsibilities. The PCC has a Standing Committee made up of the Vicar, both Church Wardens, Lay Chair of the PCC, Treasurer and the PCC Secretary. The Finance Committee has the Vicar, Church Wardens, Lay Chair and Treasurer. There is also a Maintenance Committee with members appointed by the PCC, including the Administrator and a Church Warden.

PCC complies with legal obligations and best practice; that the financial systems are effective, accounts are properly kept and presented, budgets monitored and that due care is taken over any investments; that the church records are kept properly; that Health and Safety, Fire Safety, Child Protection and Vulnerable Adult, Disability Discrimination and Data Protection have policies and that these are upheld and regularly reviewed; that legal records are well kept and that proper insurance is provided.

PCC appoints all staff except the Vicar or curate. The diocese provides legal advice on contracts and employment issues. We have a Staff Handbook that clarifies policies and is updated and reviewed annually by the PCC. The Archdeacon checks these legal aspects annually.

Some financial decisions are delegated; the Administrator can spend sums up to £500; the Maintenance Group has a ceiling of £2,000 and can go higher with the approval of the Standing Committee. It then reports spending to the PCC quarterly. Standing Committee can be asked for quick decisions if they are necessary.

Other Groups

The Vicar's Advisory Group: this group advises the Vicar on all issues and oversees Human Resources (HR). Membership currently is Dr Tony Davies (Churchwarden), Mr Nick Salisbury (Churchwarden), Mrs Lesley Kempford (Lay Chair) & Mr Philip Habershon (Deanery Synod).

Staff

There have been a few personnel changes during the year January-December 2017. We said goodbye to Anna Hawken, our Families & Joint 20s/30s Pastor, in February, as she and husband Matt had their second child and moved away from the area; our curate, James Faragher, and family, in June as he stepped into the role of Vicar of a church near Gloucester; farewell too to Matt White, our Worship Minister, in July as he and Sarah moved on to be part of a church plant in Derby; and finally goodbye also to our interns at the end of July. On a happier note, Jennifer McKnight, our Children's Minister, married another church member this year and changed her name to Jennifer Fellows. She also took over some aspects of Anna's role, namely the Families work, which had previously been part of the Children's Minister before being expanded. Jennifer's job title was changed to reflect the change of emphasis of the role to Children & Families Minister in February 2017.

Vicar: Canon Tony Hurlé

Curate: Vacant

Worship Minister: Mr Ben Shave (starts Apr 2018) *Youth Minister:* Mr Michael Reynolds

Families & Joint 20s/30s Pastor: Role Discontinued

Children's & Families Minister: Mrs Jennifer Fellows (nee McKnight)

Pastoral Care Minister: Dr Andy Pike

Connections Pastor: Mrs Sabine Sellmann (part-time)

Administrator: Miss Helen Chilton

Church Secretary: Mrs Lesley Kempford (part-time)

Caretaker: Mrs Lynn Gower

Interns from Jan 2017 – Jul 2017

Children's Intern: Miss Rachel Frost

Youth & Worship Intern: Mr Joshua Yip

No interns were taken on for the rest of this year (i.e. from September 2017) due to the staff team being in much flux.

Staff members give brief monthly updates to PCC with items for praise and prayer and there are also regular and more detailed ministry updates throughout the year.

Once appointed, all the management of staff is delegated by the PCC to the Vicar (or someone he delegates it to) and to the Advisory Group, which deals with all HR issues on behalf of PCC, including any grievance or disciplinary process. Ordained staff are responsible to the Vicar and also responsible and accountable to the Bishop.

PCC Members

The appointment of PCC members is governed by and set out in the Church Representation Rules. Most members have either been elected to PCC or Deanery Synod; Deanery Synod representatives are ex officio members of PCC as are the Churchwardens. New members of the PCC are appointed at the Annual Church Meeting (ACM) and are required to complete a trustee registration form.

The following people served on PCC for all or part of the financial year Apr 2017 - Apr 2018:

Ex Officio members

| | | |
|----------------|--------------------------------------|-------------|
| Vicar: | Canon Tony Hurle | |
| Curate: | Rev James Faragher (until June 2017) | |
| Churchwardens: | Dr Anthony Davies | |
| | Mr Nick Salisbury | |
| Deanery Synod: | Dr Mike Ford | to 2020 ACM |
| | Mr Philip Habershon | to 2020 ACM |
| | Dr Andy Pike | to 2020 ACM |
| | Mrs Jane Wilson | to 2020 ACM |

Co-Opted Members

| | |
|----------------|--------------------|
| Administrator: | Miss Helen Chilton |
| Treasurer: | Mrs Lindsey McLeod |

Elected Members

| | |
|---------------------------------------|-------------|
| Miss Susie Dagnall | to 2020 ACM |
| Mrs Caroline Gatland | to 2020 ACM |
| Mr Chris Hill | to 2019 ACM |
| Mrs Lesley Kempsford (Lay Vice-Chair) | to 2018 ACM |
| Mr Sameer Kumar | to 2019 ACM |
| Mr Al Lines | to 2020 ACM |
| Mr John Lowe | to 2018 ACM |
| Dr Martin Marriott (Secretary) | to 2019 ACM |
| Mr David Thomas | to 2020 ACM |
| Mr Alex Veal | to 2018 ACM |
| Mrs Sarah Wynne | to 2019 ACM |

PCC Advisors (non-voting members)

| |
|--|
| Miss Jennifer Fellows (nee McKnight) (Children's Minister) |
| Mr Michael Reynolds (Youth Minister) |

There were 9 meetings held during the year. The PCC Committees (Finance and Maintenance) were in contact throughout the year, reporting back to the main meeting. Standing Committee made decisions between meetings as necessary, also reporting back as appropriate.

Deanery Synod

A total of five lay members of St Paul's are able to serve on Deanery Synod at any given time, providing an important link with the wider structures of the church. However this year we have only had four lay representatives, so our representatives during 2017 were Tony Hurle and James Faragher (as clergy), Philip Habershon, Mike Ford, Andy Pike and Jane Wilson.

For the future, the work of the Deanery is developing and the Deanery MAP (Mission Action Plan) has been published and distributed.

Ecumenical Relationships

We are privileged in St Albans to have a lot of good churches, there is a rich mix of over forty churches all told, and we are friends and supportive of each other. Mark Slater our Rural Dean has done a lot with the Anglican churches to plan how we operate more successfully as a deanery.

We also meet as churches across the denominations and during 2017 have had Pastor Clive Corfield from City Church to preach and teach in a number of contexts in a way, which has blessed us. Jo Moody and her team have helped both us by their visits, but also a good number of other churches too. Tony Hurle with Mike and Ruth Jones of St Mary's Luton host the termly local area New Wine Network Leaders group that aims to encourage leaders in a relational way. The Leaders Days for this group happen either here at St Paul's or at St Mary's Luton and have encouraged a number of leaders.

Interfaith Relationships

Our interfaith relationships continue to be good. We had a gap when there was no Masorti rabbi and it has been a great delight to get to know the new Rabbi, Adam Zaggoria-Moffet. Adam is very committed to interfaith and our next meeting will be on Theology and Technology. Akhtar Zaman is now a Deputy Lieutenant as well as being a busy businessman and President of the local mosque. The new President of the Jamie Mosque and Bangladesh Islamic Centre is Abdul Kadir, and it has been good to have more involvement from that mosque.

We have also met for meals, which give an opportunity to get to know each other. Canon Tim Bull runs another initiative called Interfaith St Albans, which has good speakers and so adds another dimension.

Grants to Mission and Charities 2017

| 2016 | Organisation | From General Fund £ | From Restricted Donations £ | Total £ |
|--------|--|------------------------------|--------------------------------------|------------|
| 1,200 | 2:67 project | 2,500 | | 2,500 |
| 1,076 | A Rocha | 2,750 | | 2,750 |
| 500 | Age UK Herts | 500 | | 500 |
| | Air Ambulance, Herts | | 91 | 91 |
| 115 | Alzheimer's Society | | | |
| | Asian Students (Children of the Dump) | 2,000 | | 2,000 |
| | Azalea Women's Refuge | 600 | | 600 |
| 115 | British Heart Foundation | | | |
| 250 | Alpha-HTB | 250 | | 250 |
| 1,000 | Barnabas fund | 500 | | 500 |
| 750 | Bible Society | 750 | | 750 |
| 200 | CARE | 300 | | 300 |
| 200 | CARE for the Family | 300 | | 300 |
| 500 | Children's Society | 750 | | 750 |
| 750 | Christian Aid | 750 | | 750 |
| 5,250 | Christians against poverty | 4,000 | 7 | 7,007 |
| 700 | Credit union | 700 | | 700 |
| 1,000 | CMJ | 1,000 | | 1,000 |
| 1,000 | CMS | 1,000 | | 1,000 |
| 2,250 | Concordis | 750 | | 750 |
| 500 | CPAS | 500 | | 500 |
| 750 | Crusaders | 750 | | 750 |
| 10,863 | Downing Family | 2,000 | | 2,000 |
| | Double Joy Farm | 950 | | 950 |
| 500 | Emzini School S Africa (Hartin foundation) | 1,325 | | 1,325 |
| 250 | Evangelical Alliance | 300 | | 300 |
| 90 | FEED | 200 | 289 | 489 |
| 2,800 | FRMME (Andrew White, Baghdad) | 1,000 | 1,800 | 2,800 |
| 300 | Fusion | 300 | | 300 |
| 1,500 | Great Lakes Outreach | | | |
| | Guide Dogs for the Blind | | 91 | 91 |
| 500 | Grove House (Iain Rennie Hospice) | 500 | | 500 |
| 900 | Hatfield Rd Day Care Centre | 1,000 | | 1,000 |
| | Herts Welcomes Syrians | 100 | | 100 |
| 359 | Innervation Trust | 300 | | 300 |
| | Japanese Church | 135 | | 135 |
| 300 | Relationships Foundation | 300 | | 300 |
| 675 | Kiwoko Hospital | | 540 | 540 |
| 5,450 | Leakes (incl via CMS) | 6,700 | 9,610 | 16,310 |
| 2,000 | Chaco Church Trust | | | |
| 8,500 | Living Room | 3,500 | | 3,500 |

| | | | | |
|----------------|-----------------------------------|---------------|---------------|----------------|
| 1,450 | Local Schools | 1,450 | | 1,450 |
| 500 | LEVEL trust | | | |
| 6,430 | Mission Without Borders | 8,500 | | 8,500 |
| | Mission Direct (Brazil) | 250 | | 250 |
| 1,000 | Mother Union Literacy | 1,000 | | 1,000 |
| 250 | New Wine Networks | 300 | | 300 |
| 1,000 | Nsumbi Trust | | | |
| 6,925 | YN (YWAM) | 5,200 | 138 | 5338 |
| 750 | OMF | 750 | | 750 |
| 475 | Open Door nightshelter | 300 | 180 | 480 |
| - | Open Doors | 500 | | 500 |
| 550 | Prison Fellowship/Angel Tree | 500 | | 500 |
| 150 | Radio Verulam | 150 | | 150 |
| 500 | Scripture Union | 500 | | 500 |
| 3,500 | SHARE Trust - Avondale | 4,000 | | 4,000 |
| 2,375 | SHARE Trust (J Barron) | 2,000 | 300 | 2,300 |
| 250 | St Albans Transition | | | |
| 500 | St Albans Bereavement Network | 500 | | 500 |
| 1,500 | Leo & Sam Sandu, Moldova | 2,000 | | 2,000 |
| 3,128 | St John's, Farley Hill | 1,100 | | 1,100 |
| 4,500 | STEP | 8,100 | | 8,100 |
| | Teach Beyond | 100 | | 100 |
| 750 | TEAR Fund | 750 | | 750 |
| 300 | UCCF | 300 | | 300 |
| 330 | University Herts CU | 250 | | 250 |
| 1,800 | WORTH | | | |
| 50 | Women's Refuge | | | |
| 17,663 | Individuals | 7,450 | 9,521 | 16,971 |
| 39,119 | Brazil Youth Mission Trip | | | |
| 3,000 | CAP Debt Advice Centre, St Paul's | 3,000 | 6,497 | 9,497 |
| | Vicar and Warden's fund | 965 | | 965 |
| 151,837 | Total | 89,175 | 29,064 | 113,239 |

