ST MICHAEL WITH ST MARY

Living God, we pray for growth in St Michael's and St Mary's:
make us effective evangelists,
deepen our spirituality,
and strengthen us for service,
in your name and to your glory.
Amen.

Annual Report and Accounts 2025

including the Agenda for the Annual Meeting
10.30 am Sunday, 17th May 2026 in St Michael's Church

UK Registered Charity 1132915

The Parish Office
The Vicarage
St Michael's Street
St Albans, AL3 4SL

www.stmichaels-parishchurch.org.uk/

Governed by the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules

ST MICHAEL WITH ST MARY

AGENDA

THE ANNUAL PARISH MEETINGS

Sunday 17th May 2026

10.30am THE ANNUAL MEETING OF PARISHIONERS

- Appointment of Clerk
- Election of Churchwardens

10.35am THE ANNUAL PAROCHIAL CHURCH MEETING

- Apologies
- To receive the revised Electoral Roll
- To confirm the minutes of the meeting held on 18th May 2025
- Delegation of Churchwardens' powers in respect of St Mary, Childwick Green to those elected as Deputy Churchwarden(s)
- Election of Deputy Churchwarden(s)
- Election of members to St Albans Deanery Synod
- Election of members to the PCC
- Election of St Mary's sub-committee
- Election of Stewards (Sidesmen)
- Election of Assistant Churchwarden(s) for St Michael's
- To receive the Annual Report of the PCC including Accounts for the year ended 31st December 2025
- Appointment of Reviewing Accountant
- Chairman's remarks
- Matters arising from minutes of 18th May 2025 or discussion of matters of general parochial interest – *to be sent in advance to Jonny at vicar@parishofstmichaels.org.uk*
- Date of Next Meeting
- Grace

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Vicar's Introduction

It is with deep gratitude to God that I present this report to the Annual Parochial Church Meeting for 2025. As we reflect on the life of St Michael's over the past year, there is much to celebrate, much to give thanks for, and much to look forward to with hope and confidence in God's continuing faithfulness.

This is my 4th APCM in the parish. The past year has again seen an encouraging increase in the number of people attending worship across our services Sunday by Sunday, as well as at the great festivals of Christmas and Easter. Signs indicate that 2026 will continue to show growth in this area. Growth in numbers is never an end in itself, but it is a sign of spiritual vitality. That we have continued to grow at the same time as saying farewell to a significant number of our friends, either because they have moved from St Albans or moved to heavenly glory is a cause for real thanks and recognition. This can't be taken for granted, and it is incumbent on all of us to pray for growth in ourselves and in our churches, and to continue to foster a spirit of welcome that encourages new people to find ways to consider St Michael's and St Mary's 'home'.

Nor does this happen by accident. The life of this church depends upon the work of countless volunteers who give their time, energy, and gifts so freely. One of the greatest privileges of serving as Vicar is witnessing the dedication of so many people who contribute to the life of St Michael's in ways both visible and invisible.

First, we say thank you to Nigel who after his term of office is standing down as PCC treasurer at this APCM. I said last year how much we owed him for his stewardship of this role, and that remains true. Thanks too to Vitor for taking up this ministry going forward, and for already bringing his considerable skills to the job.

Lynn Ashmore is standing down as PCC secretary after 4 years at the helm, and we must say thank you to her as well. She has marshalled the PCC and all attendant paperwork superbly and will be sorely missed. Thanks to Guy who has stepped into the role of Church Warden, alone, and is a great support to me as Vicar. To all our volunteers, and members of the PCC. To Ken, Steph and Kathryn who chair our PCC sub-committees, and to William for his chairing of the St Mary's committee. To John for his continued support as Assistant Priest. To Alison for her continued role as Safeguarding Officer, and all the work that takes. To Colin for his leadership of our musical life and for the vibrancy of the worship we are able to offer here as a result. To our Bell Ringers, Welcomers, Church and Churchyard Working Parties, Administrators, Lay Visitors, Flower Team, Friends of St Michael's, Readers, Intercessors, Webmasters, members of our committees, our Junior Church leaders, and the many others who support our common life selflessly. Thanks too to those who give generously in financial support of the parish.

St Michael's School says farewell to Alison Rafferty as head after a long and distinguished tenure. Please pray for the school and its leadership in the year ahead.
This has also been a significant year in the care and stewardship of our church buildings.

We rejoice that the major tower and drainage works at St Michael's have now been successfully completed. These projects required patience, expertise, fundraising, careful planning, and considerable determination over many months. Our friend John

Mathews was instrumental in all this. After so many years 'up the ladders' in St Michael's he rests now in the peace and love of God.

Alongside practical stewardship, our wider mission and ministry continue to develop. Over the past year we have strengthened relationships within the local community and sought to deepen our commitment to prayer, discipleship, and outreach. We continue to explore how the church can speak meaningfully into the lives of people today while remaining rooted in the Gospel and the rich traditions of Anglican worship.

As we look ahead, there are exciting opportunities before us. 2026 sees the 400th anniversary of the death of Francis Bacon. This year will be not only an opportunity for historical commemoration but also to engage with the wider community through events, learning, and hospitality. Such occasions remind us that our churches are places where faith, history, culture, and public life continue to meet. Long may they remain so.

Whatever else though, our central calling remains unchanged: to follow Jesus Christ together and to make his love known in the world. Numbers, buildings, projects, and plans all matter, but they are not our ultimate purpose. To grow in holiness, love, service, and faithfulness as disciples of Christ, this is what we are for. And to do that most counter-cultural of things which is to choose, Sunday by Sunday, to prioritise the worship of God who gives us so much, and to join in prayer with this strange community of people we call the 'church' in this parish.

There is much more to say but I will leave it there for now. As your Vicar, I remain deeply grateful for the support, encouragement, wisdom, and prayers of so many people across the congregation and wider community. Ministry is never the work of one person alone; it is always shared. God be with us in all that is to come.

Jonathan Lloyd

Church Wardens' Report

I was elected Churchwarden at the APCM in May 2025, so this Report will cover the 6 months to the end of the year. As I have only lived in the Parish since 2014, I have not always attended St Michael's Church, so I have had a lot of catching up to do and it has been a 'steep learning curve'.

However, I should say that I have for many years been a regular worshiper at Evensong in St Mary's, Childwickbury, as due to my personal circumstances I had not been able to attend a local church on Sunday mornings during that time.

There should have been two people elected as Churchwardens last year when Val Chiesa retired and Mark Pedroz moved away. However, this was not to be, as no-one else stepped forward to undertake the role, which I have tried to fulfil with the considerable help of Val and others.

I would like to thank those on the church committees for their dedication and hard work during the year. The Mission and Community committee have worked extremely hard on organising events during the year such as the Bonfire Night and the Christmas Fair.

I attended my first meeting of the Stewardship Committee in September. They were very sad to lose the expertise and enthusiasm of John Mathews who died during the year but are grateful for the continued support and knowledge of Roy Brooks.

As Val said last year, Worship remain at the heart of St Michael's and St Mary's, with a strong musical tradition attracting talented young Scholars and musicians to boost Colin's consistent high standards. Preaching and teaching from both Jonny and John Bannister are the core of the Ministry. Churchyard church and a developing ministry for our people are an important part of our welcome and education. As are the frequently heard, but seldom seen, Change Ringers from their room in the Tower ringing the bells before services.

I am grateful to Alison Ferreira, our Safeguarding Officer, for promptly organising my DBS when I was appointed. It wasn't long before I was told about training courses that the Diocese run and which I have been joining, either in person or remotely on Zoom. I've also fallen into the swing of attending meetings of the various Committees that run the church, including Mission & Community, Stewardship, St Mary's and of course the PCC. I've also had the joy of meeting some of the engineers who help to keep the places running smoothly, like John who replaced the gas meters; Philip who comes to maintain the Clock in the Tower; and Craig who checks the fire extinguishers.

Finally, I would like to thank Jane Cotton for taking on the role of Parish Administrator following on from Georgie Ray, who sadly died earlier in the year. Thanks also go to Danielle Argent who nobly looks after the Hall bookings.

The year finished with a delightful service of Advent Carols at St Mary's sung by the St Michael's choir and the Christmas Parish Lunch at Burston's with many thanks to Sue Vaughan and her team.

We now look forward to more celebrations as we remember Sir Francis Bacon in the 400th year since his death.

Guy Marshall

Statement of Public Benefit

The Ecclesiastical Parish of St Albans St Michael (UK Registered Charity 1132915) exists to offer Christian worship, teaching and pastoral care. Our provisions are open to those of all faiths and none and are free at the point of delivery. (Some occasional offices do incur statutory fees, although we strive to ensure that none are excluded on the grounds of economic or other disadvantage.)

During the past year, public benefit has been advanced in many ways, including:

1. the provision of regular and seasonal worship in sacrament, liturgy and song;

2. the provision of occasional offices - baptisms, weddings, funerals - to mark important stages in the journey of life;

3. the provision of opportunities to engage with Christian doctrine in public preaching, teaching, small groups and children's activities, both inside and outside of church, including in and for local schools;

4. the provision of services to vulnerable groups, including to care homes in the parish

5. the provision of training in musical performance and theory through our choir, organ scholarship, choral scholarships and bell-ringing;

6. the provision of numerous formal and informal acts of pastoral care;

7. the maintenance of St Michael's and St Mary's as buildings of listed heritage in stone, wood, glass and metal;

8. the supply of St Michael's and St Mary's as venues for reflection, prayer, and tourism, open most days of the year;

9. the maintenance and supply of the Parish Centre, Memorial Hall, and Childwick Schoolroom as spaces for community gathering and hire, including at discounted rates to partner charities;

10. the raising of funds for partner charities and donations in kind for FEED, St Albans Foodbank

Subsequent entries in this Annual Report expand on the above.

Parochial Church Council Members 2025

Members of the Parochial Church Council and Trustees of the Charity during 2025 were:

Ex Officio

- Jonathan Lloyd
- Guy Marshall, Churchwarden
- John Bannister

Elected to Deanery Synod

3 elected triennially [2023-2026] and sit on PCC also:

- Graham Willey
- Lynn Ashmore [elected by PCC during '23]

Elected to PCC

Elected at **APCM 2025** to serve on a rolling triennial basis:

- Chris Allen
- Ken Young
- Lynn Ashmore
- Anne Bannister
- Nigel Voyce
- Jane Larman
- Dione Verulam
- Michael Poobalan
- John Mathews

Council Report (PCC Secretary)

The PCC has held 6 meetings during the past year with an average attendance of 7 people. The following sub-committees have met on alternate months reporting back to the PCC:

- Misson & Community
- Stewardship
- St Mary's

The PCC includes members of the Standing Committee [clergy and wardens], the Deanery Synod, Diocesan Synod [present vacancy] and Friends of St. Michael's. The former Pastoral and Worship sub-committee was dissolved by the PCC in a unanimous vote on 18th March 2026.

Over the past year, 2 meetings of the Safeguarding committee were held, once to agree policy, and then again to review matters arising. The Safeguarding Officer reports directly to the PCC.

Lynn Ashmore

Mission and Community Committee Report

2025 was another busy year for your Mission and Community committee. We welcomed new committee members Ann, Shirley, Kathryn and Pauline, who brought a collective of creative minds, organisation and much-needed additional pairs of hands.

Thank you to Sue Vaughan, Jane Larman and Alison Ferreira for their secretarial skills, from minute taking to texted reminders to the Chair to ensure nothing slipped the net.

Key events were duly planned and delivered:

Litter Pick; March's Keeping Britain Tidy saw an astonishing amount of rubbish collected from Verulamium Park, Bluehouse Hill and the surrounding verges … what a different it makes to our environment when we are able to provide support to our community in this way. While the weather was somewhat inclement, we did have a few brave souls.

We were lucky again with the weather for Folk Night, with great music from the Swan Vesta Social Club and excellent food and drink that drew in the crowds. Thanks to all the volunteers who worked tirelessly, we raised £2529 and c£5000 in total over all the events last year.

Thanks to Jane Larman for her indefatigable organisation of church cleaning and to the cleaning team, to Kathryn Mathews and Anita Lindeman for running the Flower Power team and masterminding the spectacular floral decorations at Christmas and Easter.

Kathryn and Sue arranged four Parish Walks between April and October, followed by delicious lunches at Inn on the Park and the Café at Rothamsted, averaging nine people for lunch.

We held a Christmas Lunch at Burston Garden Centre, which attracted 27 people and was good fun, with a surprise visit from Santa (aka John Bannister).

We have been delighted to support Guy, who despite flying solo, has been at all our events to offer support and advice as Church Warden.

Fosse House was undergoing a refurbishment during 2025 so we didn't have the opportunity to visit with the dogs, but we will re-start in 2026 by popular demand. We have already had two dog-patting visits in 2026 and will continue with tea, cake and the pooches, who love being cuddled by the residents.

The Bonfire Party in November was a huge success, with significant contributions and ongoing support from the school. Mulled wine and mince pies were served at the Advent Service on 30 November, which always goes down well.

This year we supported the school as part of their Christmas Fayre, hosting a bouncy castle, Santa's grotto and other games in the church, as well as refreshments in the Parish Centre and Church Porch. Such events have been a fabulous opportunity to work in collaboration with the school to support both the endeavours of the PTA and the Church.

Across all our events we raised approaching £5000 for St Michaels ongoing restoration projects. We couldn't do it without the support of our congregation and community - thank you!

We were sorry to see the stepping down of Lynn Ashmore after a number of years on the committee, her efforts and creativity have been invaluable and our thanks to Lynn and her husband Robert for their support. We also lost Emily who we enjoyed having with us, all too briefly, as she left for St Savour's.

2026 is looking to be just as busy as we look forward to Bacon400, with our Tudor Fayre and Flower Fiesta in St Michael's. These events do not happen without a host of volunteers to create, organise and get stuck-in. Do come and support when and how you can – We need you!

Stephanie Rainbow

Music Report

Our choir continues to enhance our Sunday worship at St Michael's Church through the leading of the hymns and other music appropriate to the liturgy.

I am grateful to all our adult choristers and our Choral Scholars for their contributions and commitment.

We have broadened the age range of our Choral Scholar scheme, and this has provided an opportunity for continuity of regular choir participation for younger teenagers after finishing in the Cathedral choir; this is of great value as they develop their adult voices. Some 14 scholars have participated at St Michaels over the year.

In addition, Sedona has continued as Organ Scholar, and we also appointed a second scholar, Alby. Both have regular opportunities to develop their accompaniment skills, alongside their formal organ studies.

I am grateful to Andrew who gives me invaluable support as associate conductor.

We were fortunate to have been donated a grand piano.

Our organ is now over 45 years old, and has this year required attention to its action. Bakelite bushes related to the pedals had cracked and broken; the manufacturer of these had ceased trading but we were fortunate to locate some old stock for repair. We should take this as a warning that other parts of the action will at some time fail (it is showing signs of wear), together with leather components. Repairs to these will be expensive. The organ was built in line with trends of its time, suited particularly for performance of early and baroque organ music, and it is an adequate practice and teaching instrument; we have a number of players regularly using it for this purpose. However, it does have severe limitations for its primary use of leading worship and accompanying the choir. Considering the above I shall be encouraging the development of a longer-term vision for the organ, and indeed for its somewhat industrial-looking case, space within which is inefficiently used and difficult to access for tuning and maintenance. But this is for the future...

Colin Hamling

Safeguarding Report

2025 was a significant and challenging year for the Church of England as far as safeguarding is concerned. In February this year the General Synod, after rigorous debate, agreed to move some of the elements of safeguarding to an independent model. These changes are likely to be gradual to ensure that everyone is properly supported while detailed policy development work is completed and legislative processes implemented. In the meantime, there is no change to the way parishes, parish safeguarding officers and the incumbent work and support safeguarding.

St Michael's Church continues to be committed to the safeguarding, care and nurture of children, young people and vulnerable adults in our church community. It is important to us that all our parishioners are able to worship with encouragement and safety.

In line with current safeguarding guidance, we continue to:

- make use of the Parish Safeguarding Dashboard as a tool to monitor all requirements as well as our progress.
- undertake an annual safeguarding review of our policy and other requirements. The policy is approved by our PCC and can be viewed on our website, as well as being displayed in church and other church buildings.
- adopt and implement the Church of England policy for safer recruitment.
- obtain DBS clearances for all volunteers working with children, young people, and vulnerable adults, as well as PCC members.
- ensure that all volunteers mentioned above, as well as other elected or appointed church officers, undertake appropriate safeguarding training depending on their roles. This training is to be refreshed every 3 years.
- ensure that all regular hirers of our church premises adhere to our safeguarding requirements.

St Michael's PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to the House Of Bishops guidance on safeguarding children, young people, and vulnerable adults.

Alison Ferreira

Stewardship Committee Report

This time last year we reported the church resembling a building site, with the tower shrouded in scaffold and circuitous drainage ditches surrounding the building.

This major disruption is now largely in the past, the project completing on time and on budget. Now all that remains is the lime plaster to dry out, and this is being monitored to ensure that the drainage remedial work has been effective.

Thanks are due to many for their good stewardship of our trust funds; also, to our generous donors from within the diocese, the Beds and Herts Historic Churches Trust, the Grimethorpe Fund and especially to our treasurer for his skilful and persistent management of the budget, cash flow and architect's staged completion certificates!

The committee will greatly miss Nigel's knowledgeable and patient presence now he hands the mantal to another most capable practitioner in Vitor Ferreira. The transition appears to be predictably seamless.

In May, Jonny brokered an agreement with St Michael's school which has resulted in much needed parking being available to the school employees, in the vicarage drive, during the week and for the church worshippers on Sunday mornings in the school playground. We are all grateful to those who manage and assist with this service.

The Stewardship Committee has focused considerable effort this year on maximising the potential of our valuable accommodation to generate income from tenants and hirers. We now enjoy substantial income streams from the Memorial Hall, the Parish Centre and the School Room at St. Mary's. We wish to note our gratitude to Danielle Argent for her engagement with the committee and for ensuring we remain focussed on this busy activity, keeping it competitive and accessing opportunity as it arises.

There has been much-needed investment in certain areas which, in turn, facilitates higher rents and has potential hirers queuing up to occupy our space. During the year the Parish Centre has received a new fire system, as has the Memorial Hall which has also benefitted from replacement doors and improved heating and parking. There remains a continued need for both reactive and planned maintenance; especially in areas of high usage and with rightly demanding tenants, and we are grateful to committee members and our newly acquired handyman to keep abreast of these.

Recently the Diocesan income generation officer visited us and commented on how well-run and effective the lettings operation is.

We struggled this year to find reliable tenants for the School House Flat and when we did, the unusual on-going costs of repairs and maintenance significantly reduce the net income. Management and occupancy of this asset is currently under review by the committee.

Sadly, during the year, we mourned the loss of John Matthews. John had served the committee for very many years and was one of only a few unrecognised, unpaid handymen. John managed both minor and major works projects and co-ordinated the innumerable, periodic compliance inspections. We will miss John greatly.

During the year, Val Chiesa left the post of church warden but remains an ad hoc member of the committee for now. Her knowledge and organisational skill, let alone her minute taking has left a gap. By November, the committee had shrunk to just six members.

It is therefore very encouraging to report that Guy Marshall and Tony Fisher have joined our ranks and that the most recent meeting was attended by all eight members. For a parish of our size, complexity and potential ambition however, this is still too small. Service brings many blessings and I encourage all to avail themselves of this opportunity by joining us. Your talents will be used to good effect. Just ask any of us.

Ken Young

St Mary, Childwick Green Report

St Mary's continues to offer prayer and sacrament in its beautiful setting at the northern end of the parish.

The church is open daily, and comments left in the visitors' book show that its peace and tranquillity are much valued by those visiting the Childwickbury Estate.

Holy Communion is celebrated on the first Sunday of every month, with Evensong on all other Sundays. St Mary's is a member of the Prayer Book Society and offers worship according to the Book of Common Prayer.

The outdoor animal service in September and the Christmas carol service both proved popular, with increased attendance this year. The committee has decided to install a new church noticeboard to publicise services and church opening times.

Next year the committee plans to explore the possibility of re-establishing a Prayer Book Society Chapter for St Albans Diocese with other interested churches in a similar tradition.

William Davies

Minutes of the Annual Meetings 2025

Parish of St Michael with St Mary's

Sunday 18th May 2025 – St Michael's Parish Centre

11.00am THE ANNUAL MEETING OF PARISHIONERS

On behalf of the Debenham Bell Fund (a bell restoration fund supporting churches in the St Albans district), Alison Evans, Secretary and Treasurer of the Fund, presented a cheque to Jonny towards the Creaky Tower Fund, with special thanks for dealing with the leaks with which the Bell Ringers have had to contend. Jonny thanked the Fund for this generous donation and the Bell Ringers for their wonderful talents and dedication to St Michael's.

1. **Appointment of Clerk**
   Lynn Ashmore is willing to continue to serve in this capacity. Carried nem con.

2. **Election of Churchwarden**
   Val Chiesa and Mark Pedroz have stepped down and unanimous thanks were given from Jonny and all present for their commitment and immensely valuable work over the years. Guy Marshall had been proposed as new Churchwarden by Val Chiesa, seconded by Roy Brooks. This was carried nem con and he was duly elected. There is one vacancy.

11.05 THE ANNUAL PAROCHIAL CHURCH MEETING

1. **Apologies**
   Thanks to those who had sent their apologies.

2. **To receive the revised Electoral Roll**
   The Electoral Roll is defined as a list of eligible people to vote at such meetings. Those who are not on the electoral roll and not resident in the Parish are not eligible to vote. Clergy are not eligible to vote in the elections of laity. The total number on the Electoral Roll is 85. We are now able to add more. Carried nem con.

3. **To confirm the minutes of the meeting held on 19th May 2024**
   The minutes were approved by the meeting nem con.

4. **Delegation of Churchwardens' power in respect of St Mary's, Childwick Green to those elected as Deputy Churchwarden(s)**
   Churchwardens' power has been delegated to Deputy Churchwarden(s) for over 30 years. This shall continue – carried nem con.

5. **Election of Deputy Churchwarden(s)**
   William Davis continues to serve in this respect - carried nem con.

6. **Election of members to St Albans Deanery Synod**
   Synod meets three times a year and links St Michael's to the next level for church governing. Graham Willey is willing to remain in this role, and Lynn

Ashmore has offered to join him - proposed by Graham Wiley, seconded by Ken Young, carried nem con. This leaves one vacancy.

7. Election of members to the PCC

There are 15 elected members on a rolling triennial basis and three people have come to the end of their terms: Lynn Ashmore, David Carter and Sue Vaughan. The following new members had been proposed:

Michael Poobalan, proposed by Val Chiesa seconded by Mark Pedroz
Anne Bannister, proposed by Val Chiesa seconded by Mark Pedroz
John Mathews, proposed by Val Chiesa seconded by Mark Pedroz

Carried nem con. Jonny thanked all outgoing and incoming members for their loyal service.

This leaves PCC vacancies in total:

2 for the triennium APCM ending 2025
2 for the triennium APCM ending 2026
2 for the triennium APCM ending 2027

PCC retains the power to fill vacancies between APCMs. Vacancies filled are dependent upon Electoral Roll figures. Next year, in accordance with PCC Representation Rules, the APCM feels it appropriate to reduce the number of ley representatives according to the Electoral Roll, eg to nine representatives if the Electoral roll is less than 100.

It is noted that one of the four sub-committees has an Interim Chair, Stephanie Rainbow, who is not on the PCC. As committees need to report to the PCC at the six meetings held during the year, it would be necessary to share PCC minutes and other papers with Stephanie on the Mission and Community Committee. Carried nem con.

Nigel Voyce will update the Charity Commission website with our latest trustee details.

8. Election of St Mary's sub-committee

Lay members wishing to remain in place include William Davis (Chair), Carolyn Barnes, Paul Barnes, Eike Davis, Richard Rushman and Ingrid Rushman.

9. Election of Stewards (Welcomers)

To Jonny's knowledge all wish to continue in place, as below, though some amendments may be made at the next PCC meeting. The meeting accepted this nem con.

Chris Allen	Bob May
Carolyn Barnes	Kathryn Matthews
Roy Brooks	John Matthews
Margaret Brooks	Sarah McJannet
Val Carberry	Richard North
Guido Chiesa	Yolissa Palmer

Justin Costin	Russell Palmer
Eike Davis	Stephanie Rainbow
Susan Drummond	Neil Rainbow
Di Edworthy	Imogen Slaughter
Alison Ferreira	Jenny Tarvet
Mike Ford	Anthony Taylor
Geoff Goodall	Nigel Voyce
Jenny Hehl	Maureen Voyce
Bronwen Hewer	Graham Willey
Jacqueline Hoddy	Gordon Wright
Gill Huckerby	Barbara Young
Margaret Hughes	Ken Young
John Hughes	Kevin Yiu
Penny Kent	Anne Yiu
Wendy Klein	Kathryn Mathews
Jane Larman	John Mathews
Cornelia Lawrence	Sophie Levitt
Fiona Males	Total of 47 Stewards

10. Election of Assistant Churchwarden(s) for St Michael's

Chris Allen, Anita Lindeman and Stephanie Rainbow continue to serve in this capacity. Jonny advised that Sue Dyson has stepped down for this and other ministries, though continues to be a fabulous and wonderful person and a hugely valuable member of our church. He thanked Sue, to a round of tumultuous applause. This leaves two vacancies.

11. To receive the Annual Report of the PCC including Accounts for the year ended 31st December 2024

Jonny introduced Nigel Voyce into the meeting, phoning in from Hampshire, who reported that it had been a good year financially, particularly as the General Fund had broken even. Fund-raising for the Tower renovations had gone well, including a very generous donation from the Friends. The final figure was £17,000 in deficit, which will come from the Goldhawk Fund, meaning the General Fund did not take the hit. Gift Aid was good and up-to-date thanks to Tony Fisher our GA Administer. Our thanks to Brendan Chambers who inspected and passed the accounts, which now go to the Diocese and Charity Commission. There were no questions and the Accounts were accepted nem con. Jonny thanked Nigel for an excellent result, considering the estimated cost of work on the tower and drainage is £180,000. He thanked him for his exemplary and sterling service, given with a cheerful grace not often to be found in Treasurers! His successor will be announced soon.

12. Appointment of Reviewing Accountant

Brendan Chambers has agreed to stand again. Proposed by Nigel Voyce, carried nem con.

13. Chairman's remarks

Jonny reprised the Vicar's introduction, with much thanks offered for the many who support the work of the parish and her people. He also reviewed the parish's statement of public benefit as detailed on page 8 of the APCM documentation. The Mission Action Plan prayer was offered in conclusion.

'God of Mission, who alone brings growth to your church. Send your Holy Spirit to give vision to our planning, wisdom to our actions, and power to our witness. Help our churches to grow in spiritual commitment to you, in service of our local communities, and by increasing our numbers. All this we ask through Jesus Christ our Lord. Amen.'

14. Matters arising from minutes of 19th May 2024 or discussion of matters of general parochial interest

Geoff Goodall remarked that as a 'pew-sitter', when he walks into our beautiful church he realises its uniqueness and how it is not just bricks and mortar. It's a wonderful place and the number of visitors attests to this. In response to a question from Kathryn Mathews about the Francis Bacon celebrations, Jonny said that 9th April 2026 would be the 400th anniversary of his death (in 1626) and a number of events both here and internationally are planned. Our main event will be a church fair with a Tudor theme on the second weekend in July.

15. Date of Next Meeting

The next APCM will be on Sunday 17th May 2026.

16. The Grace

The meeting closed at 11.30am.

Sue Vaughan
Secretary

Accounts for the Ecclesiastical Parish of St Michael, St Albans

Treasurer's Review for the period

	Period start date				Period end date		
From	1st	January	2025	To	31st	December	2025

I present the accounts for the year ended 31st December 2025 of St Michael's Church with St Mary's, Childwick Green for consideration and reception by the APCM, having been approved by the PCC on 15th June 2026. The accounts have been inspected and their report is annexed to these accounts. The PCC express their grateful thanks for this undertaking.

These accounts have been prepared under the Charities Commission Statement of Recommended Practice (SORP) 2005 for Accrual Accounts using the format of the Charity Accounting Templates and accompanying notes.

Review of Financial position at year end

This year has been dominated largely by the two major factors. Firstly, the sad and sudden loss of our Parish Administrator on whom so much of our efficiency and integrity was founded. A true loss and a void whilst we sought to find a replacement. Secondly, the structural repairs to the tower main supports and the drains were completed in Quarter 3. The project cost was £181k and income from donations, grants, legacies and appeals raised £139k. The shortfall of £42k is being met by the unrestricted Goldhawk Fund for Church Maintenance.

General (operating) Fund - Unrestricted

The General Fund movement deficit for this year further increased by £(9)k (2024 £(0)k) to show a deficit of £(60)k. During the year there was a greater emphasis of raising funds for the Tower project and this captured a greater element of our regular fund raising as evidenced by a drop in our Planned giving and Gift Aid recoveries of £(7)k. General operating expenditure increased by £(2)k.

Designated Funds - Unrestricted

These funds showed an overall reduction of £(45)k (2024 £7k increase) principally due to the Tower project shortfall of £(41)k which was offset against the GoldHawk Fund for Church maintenance. The Parish Centre continues to show a deficit whilst we amortise the cost of the 2024 improvements. Rent and Letting income for the Memorial Hall remains strong with the fund increasing by £3k despite the continued planned refurbishment of new windows and doors costing £14k.

Designated Funds - Restricted

The Restricted Funds for the Tower Project £(42)k and Traidcraft £2k have now been closed and the balances moved to the unrestricted funds.

Reserves Policy

The long-term investments in Note 6 comprise of 4 separate investments in investment income and property units. These investments are stated in the Balance Sheet (Note 17) with combined market values as at 31st December 2025 of £365,806 (2024 £374,288). These investments valuations had a net decrease during the year of £8,482 (2024 £7,702), in a cumulative unrealised revaluation reserve over original cost at the year-end of £197,171 (2024 £205,653).

Nigel Voyce ACMA (Retired)
PCC Treasurer

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	**The Parochial Church Council of the Ecclesiastical Parish of St Michaels, St Albans**		
On accounts for the year ended	**31st December 2025**	**Charity no (if any)**	**1132915**
Set out on pages	**1 to 2**		

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

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

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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

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

Signed: [signature] **Date:** 28/9/26

Name: JONATHAN PENNY

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

Address:	21 ST MICHAELS ST
	ST ALBANS
	AL3 4SP

Section B Disclosure

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

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

CHARITY COMMISSION FOR ENGLAND AND WALES

St Michael's Parochial Church Council			Charity No (if any)	1132915	
Annual accounts for the period					
Period start date	01/01/2025	To	Period end date	31/12/2025	

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	101,941	19,748	-	121,689	138,860
Charitable activities	S02	8,512	-	-	8,512	3,920
Other trading activities	S03	11,898	- 2,467	-	9,431	11,907
Investments	S04	108,997	-		108,997	112,775
Separate material item of income	S05	-	95,475	-	95,475	-
Other	S06	-	-	-	-	-
Total	S07	231,348	112,756	-	344,104	267,462
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	104,625	5,381	-	110,006	97,025
Charitable activities	S09	140,516	-	-	140,516	143,949
Separate material item of expense	S10	-	149,296	-	149,296	29,338
Other	S11	-	-	-	-	-
Total	S12	245,141	154,677	-	399,818	270,312
Net income/(expenditure) before investment gains/(losses)	S13	- 13,793	- 41,921	-	- 55,714	- 2,850
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	- 13,793	- 41,921	-	- 55,714	- 2,850
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	- 13,793	- 41,921	-	- 55,714	- 2,850
Reconciliation of funds:						
Total funds brought forward	S21	346,963	65,669	-	412,632	415,482
Total funds carried forward	S22	333,170	23,748	-	356,918	412,632

Section B Balance sheet

		Guidance Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Fixed assets							
Intangible assets	**(Note 15)**	B01	-	-	-	-	-
Tangible assets	**(Note 14)**	B02	-	-	-	-	-
Heritage assets	**(Note 16)**	B03	-	-	-	-	-
Investments	**(Note 17)**	B04	365,806	-	-	365,806	374,288
Total fixed assets		B05	365,806	-	-	365,806	374,288
Current assets							
Stocks	**(Note 18)**	B06	-	-	-	-	599
Debtors	**(Note 19)**	B07	1,959	-	-	1,959	1,273
Investments	**(Note 17.4)**	B08	-	-	-	-	-
Cash at bank and in hand	**(Note 24)**	B09	129,545	65,070	-	194,615	245,162
Total current assets		B10	131,504	65,070	-	196,574	247,034
Creditors: amounts falling due within one year	**(Note 20)**	B11	8,291	-	-	8,291	3,037
Net current assets/(liabilities)		B12	123,213	65,070	-	188,283	243,997
Total assets less current liabilities		B13	489,019	65,070	-	554,089	618,285
Creditors: amounts falling due after one year	**(Note 20)**	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	489,019	65,070	-	554,089	618,285
Funds of the Charity							
Endowment funds	**(Note 27)**	B17	-	-	-	-	-
Restricted income funds	**(Note 27)**	B18	-	63,905		63,905	61,721
Unrestricted funds		B19	293,013	-	-	293,013	350,911
Revaluation reserve		B20	197,171	-	-	197,171	205,653
Total funds		B21	490,184	63,905	-	554,089	618,285

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	Reverend Jonathan Lloyd Vicar	24.06.2026
N.Voyce	Nigel Voyce ACMA(ret'd) PCC Treasurer	24.06.26

Section C Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*		the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*		the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*	

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	***Not Applicable***
Disclosure of any uncertainties that make the going concern assumption doubtful;	***Not Applicable***
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	***Not Applicable***

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note ( ).

Yes*		* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the change in accounting policy;	***Not Applicable***
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	***Not Applicable***
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	***Not Applicable***

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*		* -Tick as appropriate
No*		

Please disclose:

(i) the nature of any changes;	***Not Applicable***
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	***Not Applicable***
(iii) where practicable, the effect of the change in one or more future periods.	***Not Applicable***

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*		* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the prior period error;	***Not Applicable***
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	***Not Applicable***
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	***Not Applicable***

Note 2 Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

		Yes	No	N/a
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • it is more likely than not that the trustees will receive the resources; and • the monetary value can be measured with sufficient reliability.	✓		
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.		✓	
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	✓		
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).			✓
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.			✓
Government grants	The charity has received government grants in the reporting period	✓		
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	✓		
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.			✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.			✓
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.			✓
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'			✓
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.			✓
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.			✓
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.			✓
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.			✓
Support costs	The charity has incurred expenditure on support costs.			✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	✓		
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	✓		
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.			✓
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	✓		

		Yes	No	N/a
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.			
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.			

2.3 EXPENDITURE AND LIABILITIES

		Yes	No	N/a
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.			
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.			
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.			
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.			
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.			
Redundancy cost	The charity made no redundancy payments during the reporting period.			
Deferred income	No material item of deferred income has been included in the accounts.			
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts			
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date			
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.			

2.4 ASSETS

			Yes	No	N/a
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least				
	They are valued at cost.				
	The depreciation rates and methods used are disclosed in note 9.2.				
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5				
	They are valued at cost.				
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.				
	They are valued at cost.				
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.				
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments				
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.				
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.				
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.				
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.				

Current asset investments

The charity has has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.

Yes	No	N/a

They are valued at fair value except where they qualify as basic financial instruments.

Yes	No	N/a

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE

Note 3 Analysis of income

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	80,449	-	-	80,449	103,917
	Gift Aid	18,042	-	-	18,042	22,553
	Legacies and donations	1,000	19,748	-	20,748	10,000
	General grants provided by government/other charities	2,450	-	-	2,450	2,390
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	
	Total	101,941	19,748	-	121,689	138,860
Charitable activities:		-	-	-	-	-
		-	-	-	-	-
	Activities for generating/raising funds	8,512	-	-	8,512	3,920
	Other	-	-	-	-	-
	Total	8,512	-	-	8,512	3,920
Other trading activities:		-	-	-	-	-
	Traidcraft	-	- 2,467	-	- 2,467	-
	PCC Fees	11,898	-	-	11,898	11,907
	Other	-	-	-	-	-
	Total	11,898	- 2,467	-	9,431	11,907
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	17,074	-	-	17,074	18,894
	Rental and letting income	91,923	-	-	91,923	93,881
	Other	-	-	-	-	-
	Total	108,997	-	-	108,997	112,775
Separate material item of income:	Donations towardsTower Reconstruction	-	95,475	-	95,475	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	95,475	-	95,475	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		231,348	112,756	-	344,104	267,462

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

£34,202 - Tower repairs £24,202; Legacy £10,000;

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Not Applicable

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Restricted Tower Fund. Donations raised from many sources to replace structural tower supports £95,475 (2024 £24,202) Legacies and Donations towards this project £19,748

Note 6 **Analysis of expenditure**

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants	-	-	-	-	-
	Operating membership schemes and social lotteries	-	-	-	-	-
	Staging fundraising events	4,614	631	-	5,245	9,773
	Fudraising agents	-	-	-	-	-
	Operating charity shops	-	-	-	-	-
	Operating a trading company undertaking non-charitable trading activity	-	-	-	-	-
	Advertising, marketing, direct mail and publicity	110	-	-	110	96
	Start up costs incurred in generating new source of future income	-	-	-	-	-
	Database development costs	-	-	-	-	-
	Other trading activities	85,016	3,376		88,392	85,772
	Investment management costs:	-	-	-	-	-
	Portfolio management costs	-	-	-	-	-
	Cost of obtaining investment advice	-	-	-	-	-
	Investment administration costs	-	-	-	-	-
	Intellectual property licencing costs	-	-	-	-	-
	Rent collection, property repairs and maintenance charges	14,885	1,374	-	16,259	1,384
		-	-	-	-	-
	Total expenditure on raising funds	104,625	5,381	-	110,006	97,025
Expenditure on charitable activities	Missionary and Charitable Giving	1,574	-	-	1,574	1,343
	Parish Share	94,803	-	-	94,803	95,565
	Ministry	6,635	-	-	6,635	6,193
	Worship/Choir/Organ	17,939	-	-	17,939	19,795
	Administration	19,565	-	-	19,565	21,053
	Total expenditure on charitable activities	140,516	-	-	140,516	143,949
Separate material item of expense	Tower and Drain structural repairs	-	149,296	-	149,296	29,338
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	149,296	-	149,296	29,338
Other						
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total other expenditure	-	-	-	-	-
TOTAL EXPENDITURE		245,141	154,677	-	399,818	270,312

Other information:

Analysis of expenditure on charitable activities

Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	*Total prior year*
	£	£	£	£	£
Activity 1	Missionary and Charitable Giving - UK		0	1,287	1,343
Activity 2	Missionary and Charitable Giving - Overseas		0	287	0
Other	Parish, Ministry, Worship and Administration		0	138,942	142,606
Total			0	140,516	143,949

Prior year expenditure on charitable activities can be analysed as follows:	Giving to recognised Registered Charities
Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)	Tower Structural and drainage repairs complete at end of 2025 at cost of £181,087.(2025 £150,383; 2024 £30,254)

Section C Notes to the accounts

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

	This year £	Last year £
Independent examiner's fees	200	200
Assurance services other than audit or independent examination		
Tax advisory fees		
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner		

Section C	Notes to the accounts	(cont)

Note 11 **Paid employees**

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	29,854	31,748
Social security costs	204	-
Pension costs (defined contribution scheme)	-	-
Other employee benefits	-	-
Total staff costs	30,058	31,748

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Not Applicable

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	-	-
Governance	-	-
[illegible]	4	4
Total	4	4

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

Please state the legal authority or reason for making the payment

Please state the amount of the payment (or value of any waiver of a right to an asset)

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

The nature of the payment (cash, asset etc.)	
The extent of redundancy funding at the balance sheet date	
Please state the accounting policy for any redundancy or termination payments	

Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	374,288	-	-	-	374,288
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	- 8,482	-	-	-	- 8,482
Carrying (fair) value at end of year	-	365,806	-	-	-	365,806

*Please specify additions resulting from acquisitions through business combinations, if any.

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowlegable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	365,806	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	365,806	-
Grand total (Fair value at year end+Cost less impairment)		

17.3 If your charity holds investment properties, please complete the following note:

(i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity	Not Applicable
(ii) Name or independent valuer, if applicable, and relevant qualifications	Not Applicable
(iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds	Not Applicable
(iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements	Not Applicable

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments	This year	Last year
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	365,806	374,288
Social investments	-	-
Other investments	-	-
Total	-	-
	365,806	374,288

Note 18 Stocks

Please complete this note if the charity holds any stock items

18.1 Please state the carrying amount of stock and work in progress analysed between activities.

	Stock		Donated goods		Work in progress
	For distribution	For resale	For distribution	For resale	
	£	£	£	£	£
Charitable activities:					
Opening	-	-	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	-	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Other trading activities:					
Opening	-	599	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	- 599	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Other:					
Opening	-	-	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	-	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Total this year	-	- 599	-	-	-
Total previous year	-	599	-	-	-

18.2 Please specify the carrying amount of any stocks pledged as security for liabilities

Not Applicable

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

	This year £	Last year £
Trade debtors	1,959	1,273
Prepayments and accrued income	-	-
Other debtors	1,959	1,273
Total		

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	-	-
	-	-
Total	-	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	-	-	-	-
Taxation and social security	-	-	-	-
Other creditors	8,291	3,037	-	-
Total	8,291	3,037	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts released to income from previous periods	-	-
Balance at the end of the reporting period	-	-

Section C Notes to the accounts (cont)

Note 21 Provisions for liabilities and charges

Please complete this note if you have included in charity expenditure any provisions. A provision is made when the charity has a liability of uncertain timing or amount.

21.1 Please provide:

- a brief description of any obligations on the balance sheet and the expected amount and timing of resulting payments;
- an indication of the uncertainties about the amount or timing of those outflows; and
- the amount of any expected reimbursement, stating the amount of any asset that has been recognised for that expected reimbursement.

21.2 Movements in recognised provisions and funding commitment during the period

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts charged against the provision in the current period	-	-
Unused amounts reversed during the period	-	-
Balance at the end of the reporting period	-	-

21.3 For any funding commitment that is not recognised as a liability or provision, provide details of commitment made, the time frame of that commitment, any performance-related conditions and details of how the commitment will be funded (with contracts for capital expenditure separately identified).

21.4 Where unrestricted funds have been designated to a fund commitment, please disclose the nature of any amounts designated and the likely timing of that expenditure.

Note 24 **Cash at bank and in hand**

	This year £	Last year £
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	107,254	107,254
Cash at bank and on hand	86,181	134,236
Other Deposit Accounts	1,180	3,672
Total	194,615	245,162

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
General Fund	UR	General Operating Fund	- 51,403	142,201	- 150,741	-	-	- 59,943
Parish Centre	UR	Operation/Lettings	- 16,291	15,196	- 17,640	-	-	- 18,735
Organ Fund	UR	Organ Maintenance	11,960	683	- 535	-	-	12,108
Tower West -Grimthorpe	UR	Tower Maintenance	- 1,635	131	1,504	-	-	-
Churchyard - Forrester	UR	Churchyard Maintenance	11,741	-	-	-	-	11,741
Change Ringers	UR	Society of Change Ringers	3,572	542	- 545	-	-	3,569
School House Flat	UR	Rental and maintenance of Flat	22,981	17,118	- 21,579	-	-	18,520
Goldhawk Capital Fund	UR	Specific Church Maintenance	306,933	1,000	- 41,630	-	-	266,303
Goldhawk Woodwork Fund	UR	Restore woodwork in church	3,323	-	-		-	3,323
Choral Scholarship	UR	Encourage Choral Scholars	- 1,678	1,566	112	-	-	-
Choristers Fund	UR	Choir	5,047	303	- 5,350	-	-	-
Memorial Hall	UR	Lettings	38,188	52,609	- 48,895	-	-	41,902
Redecoration Fund	UR	Church Redecoration	14,225	-	-	-	-	14,225
Health and Safety	R	H & S equipment and maintenance	58,655	-	- 4,391	-	-	54,264
Church Clock	R	Maintenance of Church Clock	10,000	-	- 359	-	-	9,641
Tower/Drain repairs	R	Structural repairs	- 6,052	115,223	- 109,171			-
Traidcraft	R	Trading of Eco Conscious goods	3,066	- 2,467	- 599	-	-	-
Total Funds			412,632	344,105	- 399,819	-	-	356,918

Note 27 Charity funds (cont)

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	1/1/24 Fund balances b/f £	Income £	Expenditure £	Transfers £	Gains and losses £	31/12/24 Fund balances c/f £
General Fund	UR	General Operating Fund	- 51,667	149,037	- 148,773	-	-	- 51,403
Parish Centre	UR	Lettings/Maintenance	22,756	13,237	- 52,284	-	-	- 16,291
Redecoration Fund	UR	Church Redecoration	14,225	-	-	-	-	14,225
Memorial Hall	UR	Lettings/Maintenance	10,092	57,336	- 29,240	-	-	38,188
Goldhawk Capital Fund	UR	Church Maintenance	306,933	-	-	-	-	306,933
Tower West Grimthorpe Fund	R	Major Build Project	-	24,202	- 30,254	-	-	- 6,052
Health and Safety	R	H&S equipment and maintenance	58,655	-	-	-	-	58,655
Other funds	**UR/R**	**N/A**	54,488	23,650	- 9,761	-	-	68,377
		Total Funds	415,482	267,462	- 270,312	-	-	412,632

Note 29 **Additional Discosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts.

Endowment Fund Assets - Held in trust for the PCC by the Diocese

These assets have been left to St Michael's PCC by our benefactors in trust for the invested income to be used for restricted purposes by the church.
The PCC can change the investment but is not authorised to spend the capital comprising those funds without Diocese authority

(i) Capital
The market value of such Endowment funds at the balance sheet date was as follows:

		CBF Investmnt Fund (UK equity stocks Value at 31/12/25	Withdrawn	CBF Investmnt Fund (UK equity stocks Value at 31/12/24	Total 2025 Unrealised Gain/(Loss)	CBF Deposit Accrued Interest 31/12/24	2025 Interest rec'd and withdrawn	CBF Deposit Accrued Interest 31/12/25
St Michael's		£		£	£	£	£	£
(1)	Chancel Fund	1,376		1,434	-58			
(2)	Dashwood bequest (Upkeep Gdn of	6,659		6,937	-278			
(3)	Forrester bequest (Churchyard Upkeep)	22,582		23,523	-941			
(4)	Grimthorpe bequest (Church Repair Fund)	-	19,748	19,099	649			
St Mary's								
(1)	Joel bequest	68,747		71,610	-2,863	9,603	2,442	12,045
	Total at Year End	99,364	19,748	122,603	-3,491			

(ii) Income
Dividends from equity investments are included in the Statement of Financial Acivities on Section C Note 3
Interest on the St Mary's CBF Deposit Account is held by the Diocesan Office and does not form part of the capital
(iii) Joshua Lomax (For a Sermon)
The value at 31/12/25 was £290 (2024 £304)
(iv) Grimthorpe Bequest
Investment was liquidated early in 2025 to help fund the Tower repairs, amount realised £19,748