Christ Church

THE CHURCH OF ENGLAND

CHRIST CHURCH PCC, ST ALBANS

Registered Charity No 1132925

ANNUAL REPORT AND UNAUDITED ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2025

SIGNING COPY

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Griffin Stone Moscrop & Co

CHARTERED ACCOUNTANTS & REGISTERED AUDITORS

100 YEARS

Building better business

Aim and purpose

Christ Church St Albans Parochial Church Council (PCC) is responsible for co-operating with the incumbent, the Rev Dr Jeremy Follett, in promoting in the parish the whole mission of the church - pastoral, evangelistic, social and ecumenical.

Objectives and activities

The PCC is committed to enabling as many people as possible to know God through his son, Jesus Christ, and to live in the power of his Spirit both in the church and in their lives in the wider community.

The incumbent and the PCC have been mindful of the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. All are welcome to our activities, where we seek to know God better, and work out the implications in our lives. We are very conscious that as a Church we exist more for the benefit of those outside the church than those within.

This is expressed through the Church Vision:

to be an ***ALL AGE COMMUNITY***

on a ***SHARED JOURNEY OF FAITH***

making ***THE EDGE THE CENTRE***

so that ***JESUS CAN BE KNOWN.***

In practice this is a challenging vision. As the world and our community change, so the words we use and our life together must adapt so that the eternal message is still relevant to those around us. As each generation develops its own, different culture, so the challenge of being an all-age Church increases. Specific activities include:

- Worship and prayer, learning about the Gospel and developing our knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Outreach work
- Support of Christian mission elsewhere in the UK and globally

To facilitate this work, it is important that we maintain the fabric and improve the facilities of the Church Centre.

Worship and Evangelism

The PCC is committed to providing worship services that congregation and wider community find both beneficial and spiritually fulfilling. We currently choose to operate just one worship service which is live-streamed. With an emphasis on families this has enabled us to all be together as often as possible. The Vicar is presently supported by a ministry team of 3 Readers, an Assistant Curate (self-supporting) and 1 retired Clergyperson. A key part of all our worship events is music in which we are served by skilled and dedicated musicians.

On weekdays smaller groups (known as Connect Groups) meet which take the opportunity for worship, study, prayer and fellowship/mutual support. We also undertake regular mission projects to the local community including Seniors, Parent and Toddlers (CC Tots), an Open Youth Club (Shack) and Monday Suppers offering a warm space and food to any who want it.

All are welcome to attend our regular activities. We are joined online by people from around the world, or who cannot make a particular service, with average viewing figures for live-stream or ensuing recording being around 30.

As well as our regular services we have continued to enable the community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of new life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. During the year the church and its clergy conducted 3 funerals and 2 baptisms.

Prayer plays a very important part in the life of the church. A monthly Saturday prayer breakfast continues and a regular, yet ad-hoc, Sunday evening prayer gathering is well supported. An email prayer chain continues to alert church members to specific needs within the Church community. Several Prayer Triplets still thrive.

Other activities

Other activities take place in the church or hall with discipleship and outreach objectives. They normally include:

- CC Families meet as part of our main Sunday worship, a pattern in which parents & children learn together
- CC Youth meet alongside families on Sunday mornings to relate Scripture to the issues of Science & Faith being taught at school
- 'CC Tots'- a parent & toddler group on Wednesdays
- 'Seniors' outreach lunches, teas and study groups for senior members of church and community
- 'Shack' - an open youth club including Christian teaching session on Fridays
- 'Monday Suppers' - a free hot meal in a warm space for any who need it

Other charitable and community organisations also make regular use of the Church premises including:

- Wacky Wheels for wheelchair bound young people on Mondays
- A Trussell Trust Foodbank on Tuesdays
- Model Engineers monthly on Wednesdays
- Brownies on Thursdays
- Women's Institute Belles monthly on Wednesday evenings
- 'Friday drop-in' over lunch for disabled adults on Fridays
- 'Performing Herts' every Tuesday
- Saturday Pickers - litter picking around the New Greens estate

Global Mission

Helping those in need, whether physical or spiritual, is a demonstration of our faith with 12% of our overall expenditure given to mission causes. During 2025 we continued to support long-term mission partners working in Argentina and the UK with financial and/or prayer support. Church members also continue to sponsor school children at Crown of Life School in Zambia enabling them to continue their educations. Some individuals sponsor other children across Africa through Compassion UK.

Inter-Church activities

The church supports two Christian outreach projects to youth in our community. We support the work of Step, which trains and takes volunteer Christian workers into the schools in St Albans and Harpenden with the aim of presenting a relevant example of Christianity to the young people they meet. We also support the work of the 2:67 Project; a St Albans based Christian charity which provides advice, support, encouragement, resources and training to churches in the St Albans area in all aspects of youth and children's work. 2:67 also use our building to run monthly youth celebrations. We have continued to support the Living Room project, a fruitful organisation working with those who have long term addictions. We continue to give long term support to each of these three projects.

The church is a member of the Evangelical Alliance and Churches Together for St Albans.

Buildings and Grounds

The use of our building continued to increase throughout 2025. The Church Centre has enviable facilities which normally lead to its heavy use by the church and local community alike. It is equipped with photo voltaic panels to reduce the Church's carbon footprint and energy expenditure.

Planning for phase 2 of the building project (replacing the problematic flat roof of the original worship centre with a new pitched roof and re-ordering the interior of the original worship centre) is on-going. Various specialists have been engaged who have produced a robust design along with a cost estimate. We have also been granted planning permission to proceed and so fund-raising is now the priority.

The grounds are constantly being developed with a variety of plans to engage the community in eco-friendly "creation care".

Staff

With reduced income it has not been viable to appoint for any fulltime roles. However Damian Gaskin has continued successfully in his part-time role of Communications Co-ordinator and Debbie Dorman continues to flourish in her role as Church Administrator. Both part-time staff greatly enhance the life of Christ Church. Cleaning is undertaken by a cleaning company.

Financial review

General Fund

The table below shows the General Fund income and expenditure result for 2025 and the budget for 2026.

	Actual 2025 £'000	Budget 2025 £'000	Budget 2026 £'000
Income			
Donations	148	146	150
Other income	35	35	37
	183	**181**	**187**
Expenditure			
Staff costs (including quota share for vicar)	(96)	(98)	(97)
Worship	(3)	(5)	(5)
Community activities	(9)	(12)	(12)
Resources (building and administration)	(48)	(56)	(54)
Outreach	-	-	-
Donations	(17)	(17)	(18)
	(173)	**(188)**	**(185)**
Surplus/(Deficit) on expenditure for the year	**10**	**(7)**	**1**

The church ended the year with a surplus as a result of a one-off donation.

Building Fund

Pledges for phase 1 have all been received, any income received is set aside for phase 2 of the build which is under consideration.

Reserves policy

It is the policy of the PCC to maintain, if possible, free reserves which equate to at least three months unrestricted payments, plus £10,000 for emergency repairs (and if budgeting for a deficit, two years of expected deficit in addition). At present this would amount to £67,724; free reserves (general and designated) are currently £222,480.

Conclusion

God's provision is clear. Our careful stewardship of these resources is paramount for the forthcoming year and beyond.

Many thanks to all who are involved in the finances of the Church throughout the year, especially Dawn Walker, Doreen Collins, Mary Cottrell, Debbie Dorman, Paul Collis and Sarah Patrick. Thanks also to the stewardship of the budget holders for their careful use of the church's financial resources.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. Membership of the PCC includes *ex-officio* our Vicar, churchwardens, and members of the Diocesan and General Synods who are on the electoral roll of the Church. Those members of the congregation who are on the electoral roll elect 9 PCC members (3 each year) and 2 Deanery Synod members for three-year terms.

The electoral roll numbered 77 at the 2025 APCM. After each APCM, new PCC members are given briefings on the roles of the PCC, its officers and members, and standing Terms of Reference for its Standing Committee and Action Groups.

The PCC met 9 times during the year. Several committees report to the PCC: the Standing Committee and Action Groups covering Buildings & Grounds, Global Mission and Staffing.

The PCC employs the staff mentioned earlier on page 4.

Our Safeguarding policies for children and vulnerable adults are reviewed annually and there are approval procedures for all who work with children and young people including the obtaining of Disclosure and Barring Service clearances.

The PCC have complied, under section 5 of the Clergy Safeguarding and Discipline Measure (2016), in its duty concerning the House of Bishop's guidance in safeguarding children and vulnerable adults.

Reference and administrative details

Christ Church St Albans is part of the Diocese of St Albans within the Church of England.

The address is Christ Church Centre, 3 High Oaks, St Albans, Herts AL3 6DJ. The Diocese owns the freehold of the property.

The Church website is at http://www.ccstalbans.org.uk/.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006), and is a charity registered with the Charity Commission under charity registration number 1132925. Registration is in the name of The Parochial Church Council of the Ecclesiastical Parish of Christ Church, St Albans. All PCC members are trustees for the registered charity.

The PCC members who have served during the year until the date this report was approved were:

Vicar:	Jeremy Follett
Church Wardens:	David Boyce (until April 2025) Janet Anstee (from April 2025) Malcolm Blaxland
Deanery Synod:	Meriel Dixon John Truscott Jonathan Carter
Diocesan Synod:	Meriel Dixon
Elected members:	Iyabo Agbelusi (from April 2025) Hilary Boyce Paul Collis Jackie Kenealy Dawn Kennedy (until April 2025) Sarah Patrick (Treasurer) Beverley Taylor-Doe (until April 2025) Andy Walker Brian Williams

Approved by the PCC on 26 April 2026 and signed on its behalf:



Rev. Jeremy Follett

Christ Church St Albans
Statement of Financial Activities
For the year ended 31st December 2025

	Note	Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
		£	£	£	£
Income and Endowments from:					
Donations and legacies	2	149,419	13,191	162,610	156,067
Fundraising Income	3	-	-	-	
Investments	4	6,235	-	6,235	2180
Charitable Activities	5	27,712	-	27,712	26,969
Total income and endowments		183,366	13,191	196,557	185,217
Expenditure on:					
Charitable activities expenses	6-10	173,172	19,739	192,911	194,499
Total expenditure		173,172	19,739	192,911	194,499
Net income/(expenditure)		10,194	(6,549)	3,646	(9,282)
Total funds brought forward		212,285	547,587	759,872	769,155
Total funds carried forward		222,479	541,038	763,518	759,872

All activities relate to continuing operations

The notes on pages 9 to 19 form part of these financial statements

Christ Church St Albans
Balance Sheet
As at 31st December 2025

	Note	£	2025 £	£	2024 £
Fixed assets					
Tangible assets	12		513,197		529,605
Current assets					
Debtors	13	71,598		59,564	
Cash at bank and in hand	14	191,891		194,938	
		263,489		254,502	
Creditors: amounts falling due within one year	15	(13,168)		(9,234)	
Net Current Assets			250,321		245,268
Creditors: amounts falling due after one year	16		-		(15,000)
Net Assets			763,518		759,872
Charity Funds					
Unrestricted funds	16				
General fund			151,317		141,123
Designated funds			71,163		71,163
Restricted funds	16		541,038		547,587
Total Funds			763,518		759,872

Approved by the Parochial Church Council 26 April 2026 and signed on its behalf by:

The Reverend Jeremy Follett (Chair)

Sarah Patrick (Treasurer)

The notes on pages 9 to 19 form part of these Financial Statements.

Griffin Stone Moscrop & Co
CHARTERED ACCOUNTANTS & REGISTERED AUDITORS

1 Accounting Policies

a) Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance 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) updated in October 2019 and Charities Act 2011.

The financial statements have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair" view. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) updated in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Christ Church St Albans constitutes a public benefit charity as defined by FRS 102.

b) Funds

General Funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the church and which have not been designated for any other purposes.

Designated Funds are funds whose use is not legally restricted, but whose purpose has been designated by the PCC. The aim and use of each designated fund is set out in the notes to the financial statements. The PCC is entitled to change its mind and to use these funds in whatever way it sees fit.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the church for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

c) Income

All income is recognised once the church has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to donations receivable under Gift Aid donations or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

d) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

e) Fixed assets

Consecrated and beneficed property is not included in accordance with s10 (2) (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2000, there is insufficient cost information available; therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 are capitalised and depreciated over their currently anticipated future economic life.

All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Leasehold land and buildings comprise the New Building, which was brought into use from October 2011.

Tangible fixed assets are depreciated on a straight line basis over their estimated useful lives. The periods used are as follows; -

Leasehold land and buildings	50 years
Furniture and fittings	5-10 years
Other equipment	3-5 years

f) Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

g) Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

h) Creditors and Provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are normally recognised at their settlement amount after allowing for any trade discounts due.

i) Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2 Income from Donations and Legacies

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Tax efficient planned giving	111,803	3,240	115,043	108,229
Other planned giving	8,480	-	8,480	10,120
Collections at services	6,237	8,451	14,688	4,827
Tax recoverable through Gift Aid	21,949	-	21,949	21,626
Legacy income	-	-	-	10,000
Grant income	950	1,500	2,450	1,265
Total donations and legacies	149,419	13,191	162,610	156,067

3 Fundraising Income

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Building fund income	-	-	-	-
Specific fundraising events and activities	-	-	-	-
	-	-	-	-

4 Investment Income

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Interest receivable	6,235	-	6,235	2,180

5 Income from Charitable Activities

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Wedding and similar fees	382	-	382	217
Rental income	26,897	-	26,897	26,752
Other	433	-	433	-
	27,712	-	27,712	26,969
Total incoming resources	183,366	13,191	196,557	185,217

6 **Analysis of Resources expended by Expenditure Type**

	Staff Costs 2025 £	Other costs 2025 £	Total 2025 £	Total 2024 £
Church Activities	16,086	175,025	191,111	192,819
Governance - Independent examiners' fees	-	1,800	1,800	1,680
	16,086	**175,084**	**192,911**	194,499

Fees of £1,800 (2024 - £1,680) were payable in the year to the independent examiner for the examination of the financial statements, and fees of £612 (2024 - £300) were payable to the examiner for other services provided, included within support costs.

7 **Church Activities**
Summary of expenditure by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Church activities (as analysed in notes 8 -10)	**171,372**	**19,739**	**191,111**	192,819

8 **Analysis of Resources expended by activities**

	Activities undertaken directly 2025 £	Support Costs 2025 £	Total 2025 £	Total 2024 £
Church Activities	**129,886**	**61,225**	**191,111**	192,819

9 **Direct Church Activities**

Direct costs:	**Total 2025**	Total 2024
	£	£
Parish Share	75,938	76,608
Refunded HMRC costs	-	(4,938)
Other staff costs	16,086	13,325
Vicars expenses	4,238	4,223
Worship	3,258	3,740
Outreach	574	1,533
Youth and community activities	9,898	10,410
Gifts	540	1,852
Mission giving		
Home		
St Albans Schools Worker (STEP)	1,050	650
The Living Room	900	500
267 Project	1,100	750
Donations through GMAG		
Mission work of M & S Browne	6,200	4,000
Mission work of S Young	3,235	2,500
Mission work of R Howson	3,235	2,500
Mission work of Homes of Promise	1,399	2,000
Mission work of Mission Direct	2,235	1,500
	129,886	121,153

10 **Overhead costs in support of direct church activities**

Support Costs:	**Total 2025**	Total 2024
	£	£
Buildings and grounds	20,621	30,686
Utilities	9,586	11,289
Administration	8,106	8,743
Insurance	1,497	1,363
Catering	1,720	1,609
Depreciation	19,695	17,976
	61,225	71,666

The cost of utilities is stated after offsetting £5,501 (2024 - £5,122) of income from solar generation feed in tariff.

11. **Staff Costs**

	Total 2025	Total 2024
	£	£
Wages and salaries	15,597	12,778
Pension costs	489	547
	16,086	13,325

All staff costs have been allocated to the ordinary ministry of the church. Staff costs in relation to any other activities are not considered material.

Key Management Personnel, consisting of the PCC members, received total consideration in the year of nil (2024 - £nil)

The average number of staff employed by the PCC throughout the year was 1 (2024 - 1). This equates to 0.6 full time equivalent staff (2024 - 0.6).

The costs of the vicar are accounted for in payments of the Parish Share to the Diocese of St Albans, with the exception of the vicar's expenses which are disclosed above in Note 9.

No member of staff was paid a salary in excess of £60,000 (2024 - none).

12 **Fixed Assets - Tangible Assets**

	Leasehold land and buildings	Improvements, Furniture and Fittings	Other equipment	Total
	£	£	£	£
Asset cost				
Balance brought forward	689,113	75,289	77,843	842,245
Additions	-	-	3,288	3,288
Disposals	-	-	(3,120)	(3,120)
Balance carried forward	689,113	75,289	78,011	842,413
Accumulated depreciation				
Balance brought forward	(181,504)	(64,508)	(66,629)	(312,641)
Charge for the year	(13,782)	(1,499)	(4,414)	(19,695)
Disposals	-	-	3,120	3,120
Balance carried forward	(195,286)	(66,007)	(67,923)	(329,216)
Net Book Value				
Brought forward	507,609	10,781	11,214	529,605
Carried forward	493,827	9,282	10,088	513,197

13 Debtors

	Total 2025	Total 2024
	£	£
Debtors and prepayments	33,955	21,924
Gift aid owed by HMRC	37,643	37,640
Total	71,598	59,564

14 Cash at bank and in hand

	Total 2025	Total 2024
	£	£
The CBF Church of England Deposit Fund	126,532	121,054
Bank accounts and cash	65,359	73,884
Total	191,891	194,938

15 Creditors: amounts falling due within one year

	Total 2025	Total 2024
Amounts due within one year:	£	£
Creditors and accruals	13,168	9,234
Total	13,168	9,234

16 Creditors: amounts falling due in greater than one year

	Total 2025	Total 2024
Amounts due in more than one year:	£	£
Interest free loans	-	15,000
	-	15,000

18. **Statement of funds**

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
Designated funds					
Maintenance fund	10,000	-	-	-	10,000
Bequest fund	21,163	-	-	-	21,163
Building fund (designated)	40,000	-	-	-	40,000
	71,163	-	-	-	71,163
General fund					
General	141,123	183,366	(173,172)	-	151,317
Total Unrestricted funds	212,286	183,366	(173,172)	-	222,480
Restricted funds					
Building fund	27,473	-	-	-	27,473
Capital depreciation fund	518,770	-	(15,470)	-	503,299
Hardship fund	1,344	1,000	-	-	2,344
Missionary fund	-	2,240	(2,240)	-	-
Local Mission fund	-	7,500	-	-	7,500
Council grant fund	-	2,451	(2,029)	-	422
	547,587	13,191	(19,739)	-	541,038
Total of funds	759,872	196,557	(192,911)	-	763,518

Maintenance fund - The PCC reserves policy continues to be to have £10,000 in a maintenance fund at any time as a contingency for emergency maintenance.

Hardship fund - Money donated by the congregation to help those struggling in this period of rising cost of living.

Bequest fund - Accumulation of legacies.

Building Fund (designated) - The PCC agreed to maintain a designated building fund to fund any future work as part of the "Building together project".

The Building fund (restricted) contains monies set aside for the "Building Together" Project which is on-going.

The Capital Depreciation fund was established to allow the cost of all assets purchased as part of the 'Building Together' project to be spread over their useful economic lives, separately from the Building fund. All assets that were historically depreciated to the General fund will continue to do so. The balance of the capital depreciation fund matches the NBV of building fund assets.

The Missionary fund shows monies received which are passed on to specific nominated mission based charities.

The Local Mission fund is monies restricted for local mission in St Albans.

The Council grant fund is monies from Trusts and grant making bodies that are received for specific purposes. These grants are only spent for the purposes for which they were given.

19 Summary of funds

	Brought Forward	Income	Expenditure	Transfers between funds	Carried Forward
	£	£	£	£	£
Designated funds	71,163	-	-	-	71,163
General fund	141,123	183,366	(173,712)	-	151,317
	212,286	183,366	(173,712)	-	222,480
Restricted funds	547,587	13,191	(19,739)	-	541,038
	759,872	196,557	(192,911)	-	763,518

20 Analysis of net assets between funds

	Unrestricted General	Unrestricted Designated	Restricted	Total 2025	Total 2024
	£	£	£	£	£
Fixed assets	(8,942)	-	522,139	513,197	529,605
Current Assets	171,513	71,163	20,813	263,489	254,502
Creditors and accruals	(11,255)	-	(1,914)	(13,168)	(24,234)
	151,317	71,163	541,038	763,518	759,872

21 Related Parties transactions

No members of the PCC were reimbursed any expenses incurred as members of the PCC during 2025. No members were remunerated in the year in their role as trustees (2024 - the same).

Individuals who were members of the PCC during the year and therefore trustees of the charity made donations without conditions to the church totalling £24,500 (2024 - £35,375).

22 **Prior year Statement of Financial Activities**

	Note	Unrestricted funds	Restricted funds	Total funds 2024
		£	£	£
Income and Endowments from:				
Donations and legacies	2	144,752	11,315	156,067
Fundraising Income	3	-	-	-
Investments	4	2,180	-	2,180
Charitable Activities	5	26,969	-	26,969
Total income and endowments		173,902	11,315	185,217
Expenditure on:				
Charitable activities expenses	6-10	175,777	18,722	194,499
Total expenditure		175,777	18,722	194,499
Net income/(expenditure)		(1,875)	(7,407)	(9,282)
Fund transfers		-	-	-
Total funds brought forward		214,161	554,994	769,155
Total funds carried forward		212,285	547,587	759,872

Christ Church St Albans
Independent examiner report
For the year ended 31st December 2025

Independent Examiner's Report to the Parochial Church Council of the Parish of Christ Church, St Albans

I report on the financial statements of the church for the year ended 31st December 2025.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

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

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

Your attention is to drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1st April 2005 which is referred to in the extant regulations but has been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1st January 2015.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Robert Smith, FCA
GRIFFIN STONE MOSCROP & CO
CHARTERED ACCOUNTANTS
21-27 Lamb's Conduit Street
London WC1N 3GS

Date 12th May 2026