Annual Report

and

Financial Statements

Year ended 31 December 2025

Registered Charity No. 1133066

St Paul's Letchworth

Annual report and financial statements
Year ended 31 December 2025

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PCC Annual Report for the year to 31 DECEMBER 2025

	The Parochial Church Council of St Paul's Letchworth
Registered charity number (if any)	1133066
Charity's principal address	179 Pixmore Way, Letchworth, Hertfordshire. SG6 1QT

Names of the PCC Members who manage the charity:

Name	Office (if any)	Dates acted if not for whole year	Notes
Rev Jeni McQuaid	Incumbent		
Rev Nick Smith	Associate Vicar		From February 2023
Rev Jess Batten	Assistant Curate		From July 2023
John Cliff	Churchwarden		From April 2025
Andrew Spendlove	Churchwarden		From April 2025
Chris Dingwall	Treasurer	Co-opted May 2025	From December 2021
Judith Nash	Deanery Synod Representative.	To July 2025	
Andrew Gillard	Deanery Synod Representative.	From July 2025	To June 2026
Sam Brazier			Elected Member to 2026
Louise Rawlings			Elected Member to 2026
Ben Grierson-Hill			Elected Member to 2026
Irene Adam			Elected Member to 2027
Keith Blundell	PCC Secretary		Elected Member to 2027
Emma Hitchin-Reeves			Elected Member to 2027
Nigel Pickett			Elected Member to 2027
Wendy Hague		From May 2025	Elected Member to 2028
Chris Hulme			Elected Member to 2028
Andrew John		From May 2025	Elected Member to 2028
Wendy Wray		From May 2025	Elected Member to 2028
Hannah Dengate		To March 2025	
Philippa Dowson		To March 2025	
Beccie Galloway		To May 2025	
Anne Hignell		To May 2025	
Miriam John		To May 2025	
Helen Pattinson		To May 2025	
Dan Pinco		To May 2025	
Emma Vernon	Children and Families Worker		Observer
Claire McDonnell	Youth Worker		Observer

Names and addresses of advisors:

Architects	Jack Klinck, 16 Skylark Road, Cambridge. CB2 9AQ
Bankers	National Westminster Bank, Station Place, Letchworth. SG6 3AL
Deanery Synod representatives (entitled to attend PCC)	Andrew Gillard

The Trustees present their report and the independently examined financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

Structure, governance and management

Description of the charity's trusts

How the Church is constituted	St Paul's Letchworth is a registered charity as well as being part of the Church of England. The structure and governance arrangements of the charity are set out by the Church of England and St Albans Diocese. The church sits within the Hitchin Deanery and the Archdeaconry of St Albans. Full details of governance arrangements are set out on the St Albans Diocese website. St Paul's is part of a Joint Benefice with All Saints' Willian & St Mary's, jointly served by the incumbent, associate minister, curate, and readers. All Saints' is administered by its own PCC, appointed from its own membership, and has separate financial records and accountability. St Paul's PCC has no responsibility for the pastoral or administrative affairs of All Saints'.
PCC and Committees	The responsibilities of St Paul's PCC are enshrined in the Parochial Church Councils (Powers) Measure 1956. As such, the purpose of the PCC is to cooperate with the incumbent in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. The PCC is responsible for the maintenance of all church buildings and grounds, ensuring the smooth running of the church and for ensuring that the church is compliant with all relevant legislation relating to its functions – health and safety, data protection, safeguarding and employment law. The ordained ministers, curates, readers, and church wardens become members of the PCC on appointment. Elected members are appointed by ballot of church members at the APCM on 3-year terms, with vacancies during the year being filled by PCC. PCC meets its objectives achieved through: • Full PCC meetings 6 times a year, bi-monthly

- Standing Committee, which has powers to act on behalf of PCC, meeting 6 times a year bi-monthly, alternating with PCC
- Ad hoc task groups, formed during the year as required.

None of St. Paul's objectives would have been achieved without the dedication and support of our 3 staff members (our Children and Family's worker, our Youth Worker, and our Parish Administrator) and the very many church members who give their time voluntarily and unstintingly in all areas of church life.

Objectives and activities

Summary of the objects of the charity set out in its governing and the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit) document

Overall, it has been an amazing year in the life of the church. Thank you to all who have made it possible both inside and outside St Paul's.

Attendance - It has been gratifying to see that church attendance is very much on the rise over the last year with numbers now equalling or exceeding pre-Covid numbers.

Discipleship and support - This year has been a very fruitful one.

As well as maintaining our existing home groups, we have added three new home groups to the church. The new home groups include groups that will help our Alpha attendees find a real sense of belonging in the church.

Our Connect Groups have also continued, and a particularly joyful part of that has been the groups meeting in the church building for discipleship courses including Practicing the Way, for which there was really good feedback.

Other key parts of our discipleship have included our church family holiday to New Wine and our annual overnight retreat.

Pastoral care also continues - both through the home groups, whose leaders are the front line of care at St Paul's - and through initiatives such as Daily Bread, the Practical Needs Group and Home Communion Team.

Staffing – In some ways it has been a difficult year staff wise with the incumbent away for three months on her well-deserved sabbatical and a key member of the team on long term leave. On the positive side St Paul's was blessed with the funding to secure the very necessary Associate Vicar post for the next couple of years.

Children and Families - The general story is one of growth - numbers of children attending on Sunday; additional leaders on Sunday; more people attending monthly Community Café; greater school involvement (Christmas and Easter journeys plus an enhanced holiday club in the summer); and improved links with local organisations to whom those in need can be referred for advice and support.

Youth - The year included the usual Easter Pilgrimage and Staycation with the young people raising a significant amount of money towards their Youth stage project through various events. They are also taking an increasingly active role in helping and leading some church services and doing so in a committed and professional manner.

Other developments over the last year include:

Mission Action Plan (MAP) – St Paul's now has a more forward-looking Mission Action Plan to enable the church to focus on a small number of key

areas in the coming year. This will now be used to drive the development of future budgets and, as this process is embedded, future MAPs can be extended to take a more strategic approach. There is also a supporting plan covering non-spiritual aspects of church life (H&S, maintenance, etc).

Newcomers Working Group – This has been working for a year now and was set up to identify the best ways to support those new to the church and / or being a Christian to fully involve themselves in the life of the church. There have been welcome lunches, and a newcomers' magazine is being produced.

Fundraising - There is now a well-established fundraising team which includes professional fundraisers, and the team can now link their efforts to the priorities in the Mission Action Plan.

Communications - There is now a nearly ten strong communications team covering website, social media, flyers, the new email monthly update and photos etc.

Infrastructure - There is an improved audio visual set up to support in service provision and livestreaming via Youtube. New CCTV cameras have been installed as a pre-cursor to opening the church during the week. Work has started to make better use of the functionality in our specialist software – Churchsuite.

Buildings - The key works this year include – new lighting in the church, new boiler in the church hall, and refurbishment of the main offices (which has helped team working). All three of these projects have been totally funded by spontaneous one-off donations and therefore not impacted on other spending. Storage (an ongoing challenge) is being rationalised and work has also started on fitting out the stage for use as a youth space.

In all that we do, the PCC, as trustees, have had regard to the guidance issued by the Charity Commission on public benefit document.

Summary of the main activities during the year	Our activities are: Regular public worship open to all; administration of the sacraments, including preparation for baptism and marriage; conducting funerals; the provision of sacred space for personal prayer and contemplation; pastoral work, including visiting the sick and bereaved; Christian teaching through talks, courses and small groups; taking religious assemblies in schools; youth work with a Christian ethos; promoting the whole mission of the church though a range of activities for older people; work with young children and their families - parents and toddlers; collaborating with our Ecumenical brothers and sisters in Letchworth on a range of community activities, including the provision of a Food Bank and The Ark, a drop in centre for homeless and vulnerable adults; supporting other charities in the UK and overseas.
Safeguarding	The PCC has complied with its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults).

Financial review

Brief statement of the charity's policy on reserves	The PCC is committed to maintaining the following reserves: • A Capital Fund of £9,912 representing the PCC's equity in the curate's accommodation. • A Working Capital reserve of £55,000 to cover operating expenses • The free reserves at 31 December 2025 are £31,482 and total funds held are £158,059. Free reserves exclude restricted and designated funds and therefore are equal to the general fund balance.
• Financial results	The principal sources of income and expenditure are set out in the financial statements for the year. The funds available to the PCC at year-end remain adequate to achieve its objectives in 2026. Total income for the year was £369,225 (2024: £322,911) and total expenditure was £338,803 (2024: £292,279). Before transfers, there was net expenditure for the year on unrestricted funds of £5,390 (2024: £10,727) and net income on restricted funds of £35,812 (2024: £41,359).

Declaration

The members declare that they have approved the PCC Annual Report above.

Signed on behalf of the PCC

On 14 April 2026

	
Rev Jeni McQuaid	Keith Blundell
Minister	Secretary

St Paul's Letchworth

Statement of financial activities Year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Income		£	£	£	£
Voluntary Income	2	226,763	102,250	329,013	280,964
Income from fees and charges	2	34,428	0	34,428	31,051
Income from local mission activities		0	1,179	1,179	1,610
Income from investments		4,323	0	4,323	8,143
Other		282	0	282	1,143
Total incoming resources		**265,796**	**103,429**	**369,225**	**322,911**
Expenditure					
Ministry	3	62,286	31,843	94,129	90,184
Parish share		100,705	0	100,705	96,983
Support provided to missionaries		16,463	0	16,463	19,678
Cost of generating fees and charges		31,015	0	31,015	31,928
Costs of local mission activities		3,421	9,301	12,722	18,395
Buildings and other runnings cost	3	57,296	26,473	83,769	35,111
Total resources used		**271,186**	**67,617**	**338,803**	**292,279**
Net income/(expenditure)		(5,390)	35,812	30,422	30,632
Transfer between funds		0	0	0	0
Net movement in funds		**(5,390)**	**35,812**	**30,422**	**30,632**
Reconciliation of funds:					
Total funds brought forward		108,673	18,964	127,637	97,005
Total funds carried forward		**103,283**	**54,776**	**158,059**	**127,637**

St Paul's Letchworth

Balance Sheet Year ended 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	6	9,912	9,912
Total fixed assets		**9,912**	**9,912**
Current assets			
Debtors	7	20,337	17,903
Cash and cash equivalents	8	138,302	129,593
Total curret assets		**158,639**	**147,496**
Creditors: amounts falling due within one year	9	10,492	29,771
Net current assets		**148,147**	**117,725**
Total assets less current liabilities		**158,059**	**127,637**
Total net assets		**158,059**	**127,637**
Funds			
Restricted funds	11	54,776	18,964
Unrestricted funds	11	103,283	108,673
Total funds		**158,059**	**127,637**

Approved and authorised for issue by the board on
Signed on behalf of the board of trustees:

CJDingwall
.....
Chris Dingwall
Treasurer

Date: 15/04/2026

Notes to the financial statements

1 Significant accounting policies

Basis of accounting

The PCC is a body corporate and a charity registered with the Charities Commission. The address of the registered office is given in the administrative details section of the trustees annual report.

The charity constitutes a public benefit entity as defined by FRS 102. The accounts have been prepared in accordance with Accounting and Reporting by Charities - the Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, UK Generally Accepted Accounting Practice and comply with the PCC's governing document and the Church Accounting Regulations 2006.

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 the 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) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared on a going concern basis under the historical cost convention.
The financial statements are presented in pounds sterling rounded to the nearest pound. There has been no change to the accounting policies (valuation rules and method of accounting) since last year.

Recognition of income

Income is included in the Statement of Financial Activities (SOFA) when:

- The church becomes entitled to the resources;
- The church is virtually certain to 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 charity has unconditional entitlement to the resources.

Gift Aid 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.

Gifts in kind, donated services and volunteer help

Gifts in kind, donated services and volunteer help are not included in the SOFA.

Investment income
This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost 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.

Tangible fixed assets

Consecrated land and beneficed property is excluded from the accounts by the Charities Act 2011. Individual tangible fixed assets costing in excess of £5,000 will be capitalised over the estimated useful life of the asset. Expenditure below £5,000 is treated as expenditure in the year taking place.

Freehold property represents the interest of the PCC in 89 Howard Drive and is carried at cost. Depreciation is charged at 2% on cost less estimated residual value on a systematic basis over the expected useful life of the asset. The market value is considered to be not less than cost. As the estimated residual value is not less than cost, no depreciation is provided for.

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.

Cash and cash equivalents

Cash and cash equivalents comprise on hand and demand deposits that are subject to an insignificant risk of changes in value.

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.

Provisions for liabilities and charges

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

2 Analysis of Income

	Unrestricted £	Restricted £	2025 £	2024 £
Voluntary Income				
Covenanted giving	179,857	2,675	182,532	163,338
Collections	4,788	0	4,788	3,685
Donations, gifts and grants	6,706	94,173	100,879	83,143
Gift Aid tax recoverable	35,412	5,402	40,814	30,797
Total	**226,763**	**102,250**	**329,013**	**280,964**

Voluntary income in 2024 was £280,964 of which £83,918 was attributable to restricted funds and £197,045 was attributable to unrestricted funds.

Income from fees and charges				
Weddings and funerals	4,170	0	4,170	2,338
Church hall lettings	30,258	0	30,258	28,713
Total	**34,428**	**0**	**34,428**	**31,051**

Income from fees and charges in 2024 was £31,051 of which £50 was attributable to restricted funds and £31,001 was attributable to unrestricted funds.

3 Expenditure Analysis

	Unrestricted £	Restricted £	2025 £	2024 £
Ministry				
Clergy	9,680	25,000	34,680	33,589
Children and families	24,625	3,701	28,326	26,104
Youth work	27,981	3,142	31,124	30,491
Total	**62,286**	**31,843**	**94,129**	**90,184**

Expenditure on ministry in 2024 was £90,184 of which £29,861 was attributable to restricted funds and £60,322 was attributable to unrestricted funds.

	Unrestricted	Restricted	2025	2024
	£	£	£	£
Buildings and other running costs				
Church building	18,824	21,807	40,631	(1,592)
Equipment non capital and maintenance	6,289	4,666	10,955	5,004
Administration costs	31,253	0	31,253	30,859
Independent examiner fee	930		930	840
Total	**57,296**	**26,473**	**83,769**	**35,111**

Expenditure on buildings and other running costs in 2024 was £35,111 of which £111 was attributable to restricted funds and £35,000 was attributable to unrestricted funds.

4 Staff costs

	2025	2024
Staff Costs	£	£
Wages and salaries	70,514	69,706
Social security costs	936	111
Pension costs	4,299	4,183
Total	**75,750**	**73,999**

St Paul's contributes 6% of salaries to employee personal pension schemes. No employees received total employee benefits (excluding employer pension costs) of more than £60,000.

Average number of employees in the year:

	No.	No.
Ministry team	2.0	2.0
Administration	0.6	0.6
Total	**2.6**	**2.6**

5 Trustees' remuneration and expenses

Members of the PCC received no fees, allowances or travelling expenses for serving on the PCC (2024 same). During the year, the PCC entered into a Locally Supported Ministry agreement with the Diocese relating to the Associate Vicar, Nicholas Smith, who is a member of the PCC. The total contribution from the PCC towards this post for this financial period was £32,944 which was made up of payroll costs of £21,034 (paid to the Diocese), including pension of £3,203 and payments to the Associate Vicar towards housing costs of £11,910. The Diocese provided a £25,000 grant in the year to the PCC to support the annual costs of the appointment of the Associate Vicar.

6 Tangible assets

	2025	2024
Freehold property	£	£
Cost at 1 January 2025	9,912	9,912
Cost at 31 December 2025	**9,912**	**9,912**

7 Debtors

	2025	2024
	£	£
Trade debtors	0	0
Gift Aid tax recoverable	13,786	16,083
Taxation and social security	0	0
Other debtors	0	0
Prepayments and accrued income	6,551	1,821
Total	**20,337**	**17,903**

8 Cash and cash equivalents

	2025	2024
	£	£
Short term deposits	123,072	118,335
Cash at bank and in hand	15,230	11,258
Total	**138,302**	**129,593**

9 Creditors and accruals falling due within one year

	2025	2024
	£	£
Trade creditors	727	1,388
Accruals and deferred income	5,408	24,815
Other creditors	4,357	3,568
Total	**10,492**	**29,771**

10 Provisions for liabilities

	2025	2024
	£	£
Balance at the start of the reporting period	0	246,239
Amounts added in current period	0	0
Amounts charged against the provision in the current period	0	226,737
Unused amounts reversed	0	19,502
Balance at the end of the reporting period	**0**	**0**

11 Fund reconciliation

Unrestricted funds

Fund Name	Type	Balance at 01/01/2025	Income	Expenditure	Balance at 31/12/2025
		£	£	£	£
General Fund	Unrestricted	34,733	265,796	269,047	31,482
Capital	Designated	9,912	0	0	9,912
Working Capital	Designated	55,000	0	0	55,000
Legacy	Designated	9,028	0	2,138	6,889
		108,673	**265,796**	**271,186**	**103,283**

Fund Name	Type	Balance at 01/01/2024	Income	Expenditure	Balance at 31/12/2024
		£	£	£	£
General Fund	Unrestricted	(1,739)	284,533	248,061	34,733
Capital	Designated	9,912	0	0	9,912
Working Capital	Designated	55,000	0	0	55,000
Legacy	Designated	9,028	0	0	9,028
		72,200	**284,533**	**248,061**	**108,673**

Capital fund represents the cost of the Church's equity interest in 89 Howard Drive.
Working Capital reserve represents approximately 3 months' costs, excluding funded building works.

Restricted funds

Fund Name	Type	Balance at 01/01/2025	Income	Expenditure	Balance at 31/12/2025
		£	£	£	£
Associate Vicar Grant	Restricted	3,125	50,000	25,000	28,125
Audio Visual Equipment	Restricted	61	3,000	3,061	0
Buildings	Restricted	0	21,676	21,512	165
Children's Welfare	Restricted	554	1,520	620	1,454
Children's Work	Restricted	3,094	4,887	5,264	2,717
Church Holidays and Retreats	Restricted	2,889	2,523	1,348	4,063
Community Café	Restricted	2,623	178	2,121	680
Connect Diocese	Restricted	62	0	0	62
Emerge	Restricted	0	37	0	37
Flowers	Restricted	73	0	0	73
Home Worship Packs	Restricted	154	50	131	73
Little Eden (Transferred)	Restricted	40	0	40	0
Luncheon Club	Restricted	2,193	4,090	3,402	2,881
Toddlers	Restricted	1,416	236	821	832
Uniform Bank (Transferred)	Restricted	18	0	18	0
Welfare	Restricted	1,766	158	875	1,050
WLTDO	Restricted	311	0	25	286
Youth Stage Renovation	Restricted	0	10,826	295	10,531
Youth Worker	Restricted	585	4,305	3,142	1,748
		18,964	**103,487**	**67,676**	**54,776**

The PCC transferred the balance of the Little Eden and Uniform Bank restricted funds to the Welfare restricted fund following the completion of those projects.

11 Fund reconciliation (continued)

Restricted funds

Fund Name	Type	Balance at 01/01/2024	Income	Expenditure	Balance at 31/12/2024
		£	£	£	£
Associate Vicar Grant	Restricted	3,125	25,000	25,000	3,125
Audio Visual Equipment	Restricted	35	138	111	61
Buildings	Restricted	0	47,200	0	47,200
Buildings (Provision)	Restricted	0	0	47,200	(47,200)
Children's Welfare	Restricted	629	0	75	554
Children's Work	Restricted	4,164	2,799	3,869	3,094
Church Holidays and Retreats	Restricted	5,631	1,851	4,593	2,889
Community Café	Restricted	4,297	821	2,496	2,623
Connect Diocese	Restricted	62	0	0	62
Flowers	Restricted	308	50	285	73
Home Worship Packs	Restricted	155	50	51	154
Little Eden	Restricted	40	0	0	40
Luncheon Club	Restricted	1,842	4,096	3,745	2,193
Toddlers	Restricted	1,714	788	1,086	1,416
Uniform Bank	Restricted	18	0	0	18
Welfare	Restricted	2,120	0	354	1,766
WLTDO	Restricted	323	35	46	311
Youth Worker	Restricted	343	2,750	2,508	585
		24,805	**85,578**	**91,419**	**18,964**

The building fund is restricted to major building works, including the major works arising from the Quinquennial report.

12 Analysis of net assets between funds

		General funds	Designated Funds	Restricted Funds	Total 2025
		£	£	£	£
Fixed assets		0	9,912	0	9,912
Current assets		41,974	61,889	54,776	158,639
Creditors and provisions		(10,492)	0	0	(10,492)
Transfers between funds		0	0	0	0
Total net assets	**Total**	**31,482**	**71,801**	**54,776**	**158,059**

12 Analysis of net assets between funds (continued)

		General funds	Designated Funds	Restricted Funds	Total 2024
		£	£	£	£
Fixed assets		0	9,912	0	9,912
Current assets		17,304	64,028	66,164	147,496
Creditors and provisions		(29,771)	0	0	(29,771)
Transfers between funds		47,200	0	(47,200)	0
Total net assets	**Total**	**34,733**	**73,940**	**18,964**	**127,637**

13 Transactions with related parties

The Church of England and its Diocese in St Albans is a related party. Payments were made to the Diocese of St Albans as follows:

	2025	2024
	£	£
Parish Share	100,705	96,983
Total	**100,705**	**96,983**

Parish share is a contribution to the running costs of the Diocese and includes Ministry stipendiary costs.

	2025	2024
	£	£
Wedding and funeral fees	2,911	1,892
Total	**2,911**	**1,892**

Diocesan fees are collected in full as part of the fees charged. PCC fee income is included in note 2: - income from fees and charges.

Voluntary income includes donations from church members, including PCC members. Donations received without conditions from PCC members totalled £40877.

Church members, including PCC members, are reimbursed for costs incurred whilst helping with church activities.

A trustee is contracted by the PCC as Associate Vicar. Refer note 5 for details.

There were no other transactions with related parties.

INDEPENDENT EXAMINER'S REPORT
to the Trustees of St Paul's Letchworth

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2025, which are set out on pages 7 to 16.

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 preparing their accounts in accordance with the Financial Reporting Standard 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 1 April 2005 which is referred to in the extant regulations but has since 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 1 January 2015.

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



R A Cox FCA
Miller & Co. Chartered Accountants
5 Imperial Court, Laporte Way
Luton, Bedfordshire
LU4 8FE

Date: 15 April 2026