The Parochial Church Council of the Ecclesiastical Parish of Holy Trinity, Frogmore

Annual Report and Financial Statements
For the year ended 31 December 2025

HOLY TRINITY CHURCH, FROGMORE

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HOLY TRINITY CHURCH, FROGMORE

REFERENCE AND ADMINISTRATIVE DETAILS

FULL NAME

The Parochial Church Council of the Ecclesiastical Parish of Holy Trinity, Frogmore

WORKING NAME

Holy Trinity Church, Frogmore

CHARITY REGISTRATION NUMBER

1154053

OFFICE ADDRESS

Holy Trinity, Frogmore
37 Frogmore, St Albans AL2 2JU
Tel: 01727 873974

BANKERS

Lloyds Bank
36 Chequer Street
St Albans
AL1 3YQ

CCLA Investment Management
1 Angel lane
London EC4R 3AB

INDEPENDENT EXAMINER

John Caladine FCCA CTA FCIE
Caladine Chartered Certified Accountants
Chantry House
22 Upperton Road
Eastbourne
East Sussex BN21 1BF

HOLY TRINITY CHURCH, FROGMORE

TRUSTEES' ANNUAL REPORT

For the year ended 31 December 2025

PCC INFORMATION

Members of the Parochial Church Council (PCC) are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. PCC members who served at any time from 1 January 2025 to 31 December 2025 are:

PCC MEMBERS

Ex-Officio
Nicholas Weir (Vicar, Chairman)
Ruth Ward (Churchwarden, Deanery Synod Representative and Safeguarding)
John Edwards (Vice-Chairman, Churchwarden, Deanery Synod Representative)

Elected
Jonathan Arr
Georgina Brown (from 11 May 2025)
Esther Davis
Stephen Fraser (until 15 September 2025)
Cynthia Gabriel
Steve Harbert
Zoe Hill
Brian O'Keeffe
Ted Savill
Jordan Thomas (until 11 May 2025)
Peter Ward

Co-Opted
Shirley Ward (PCC Treasurer)

HOLY TRINITY CHURCH, FROGMORE

TRUSTEES' ANNUAL REPORT
For the year ended 31 December 2025

OBJECTS OF THE CHARITY

The primary objective of the Parochial Church Council (the "PCC") is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 states that the PCC *"is to cooperate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical".*

The PCC is also specifically responsible for the effective operation and maintenance of the Church and Parish Centre including the buildings.

AIMS AND OBJECTIVES OF THE CHURCH

The Church is not a building, but a gathering of people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The PCC is committed to enabling as many people as possible to worship at Holy Trinity, Frogmore. When planning our activities, we have considered the Commission's guidance on public benefit, and in particular, the supplementary guidance on charities for the advancement of religion.

Holy Trinity Mission Action Plan commits us to these aims and priorities:

Our Aims:

To **Sow**, making contact with individuals and seeking to bring the Gospel of Jesus into their lives;

To pray that they may come to **Know** Jesus for themselves and have a personal relationship with him;

To help each person **Grow** as a disciple of Jesus in the family of the church;

To **Go** as a church family in service of him.

Our Priorities:

Proclamation of God's word, the bible, through public preaching, personal bible study and conversations;

Prayer: depending on the Holy Spirit to empower this work;

People: God's family of disciples who love others, both inside and outside the church;

Perseverance: as God's work bears fruit in his timing and involves long-term commitment.

TRUSTEES' REPORT (continued)
For the year ended 31 December 2025

AIMS AND OBJECTIVES OF THE CHURCH (continued)

This means we will aim at:

- Having Bible-centred, prayerful and welcoming church services and groups that God can use to bring about transformation in people's lives;

- Reaching out to all kinds of people with the Gospel of Jesus Christ, through creative evangelism that involves every church member, being ready to break out of our comfort zone, always depending on God;

- Encouraging members to see Christian service as an integral part of discipleship and equipping them to grow their God-given gifts and use them;

To facilitate this, it is important to ensure the continued maintenance of the fabric of the Church building and Parish Centre.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a charity (registered number 1154053) registered with the Charity Commission. The appointment of PCC members is governed by the Synodical Government Measure: Church Representation Rules. All baptised Christians attending the church are encouraged to register on the Electoral Roll enabling them to vote at the APCM and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members receive initial training in the workings of the PCC. The PCC met 6 times during 2025 all in person but with a Zoom link option with an average of 87% attendance.

The PCC has a Standing Committee which meets from time to time in between main meetings for more urgent decisions. It met 5 times in 2025. The Vicar and churchwardens are responsible for the day-to-day management of the church within the overall policy established by the PCC. With the PCC's approval the Vicar and churchwardens have appointed three others to be a part of a Leadership Team with them. Policy is carried out by the clergy, staff and a host of volunteers.

ACHIEVEMENTS AND PERFORMANCE

2025 has been another good year of seeing God at work in our church and community, and we are grateful for the large body of volunteers who have worked so hard to facilitate these activities. The church enjoyed a busy and happy 2025 and welcomed lots of visitors to its ministries.

TRUSTEES' REPORT (continued)
For the year ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE (continued)

Mission and Evangelism
During 2025 we celebrated 0 thanksgiving services, 4 baptisms, 0 confirmations and 1 wedding. We held 2 funerals in the church premises, 4 funerals at a Crematorium, and 10 committals/burial of ashes.

For Preschoolers
Totshots is our weekly drop-in group for parents and carers of preschool children. The aim is a first contact point for families in the area with a brief and simple Bible slot at the end of each week aimed at the children. We also plug any church family-friendly events that are running at other points in the week and invite families to join us on Sundays.

The group runs every Wednesday from 9:15am-11am, with free-play and craft until 10:45am, followed by a group tidy-up time, a Bible story and songs.

The main changes since our last report would be:

Our new Ministry Trainee has joined the team (the Curate's wife having moved away) and been a great asset - she's great at getting Jesus into a conversation! Otherwise we continue to run with a team of 4 regular helpers.

Numbers have slowly started to pick up, though continue to be small (up to 6 adults each week) but this has continued to enable good relationships to be built. We do however have 22 families on the register, with most coming very sporadically.

We now have a permanent poster on the front notice board which has definitely already encouraged one or two to come along. We continue to put out our pavement sign (which is the reason one mum has finally made it along after driving past for over a year!).

In terms of spiritual fruit, we have had some opportunity to have very open conversations about our faith but please pray that this would continue. One mum attended multiple Christmas events and brought friends with her.

In terms of challenges, we have no church families with pre-school aged children able to attend and help run Totshots, so having our Ministry Trainee on the team is hugely helpful. The Vicar's wife continues to be willing to be involved and, wonderfully, Park Street School has organised her working hours around being able to run Totshots on a Wednesday. For the time being, therefore, this arrangement is working well.

We give thanks to God that, despite being small, this is a very happy group and we are able to run it safely with the little team available, and welcome all those who come.

TRUSTEES' REPORT (continued)
For the year ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE (continued)

For Primary School Age Children
Our club for primary age children called 'Hotshots' continued this year, meeting each Friday with around 15 - 20 children from years 1-6. In 2025 we had over 60 individual children come and enjoy craft, games, sport and a short bible talk. The children have enjoyed interactions with all of the leaders and most have grown in friendships with each other throughout the year. They also, importantly, have heard about the Lord Jesus, in some capacity, every time that the club is run. Some young teenage leaders of Hotshots have lead 'up front' bible talk.

In the summer we held a holiday club from 09:30-12:30 from 28th July to 1st August. It had a Secret Agents theme which was linked investigating who Jesus is. Approximately 70 children joined us over the course of the week. Each day consisted of some activities, some specific group time to look at the bible with a snack and altogether time with some sketches and a bible-based talk by one of the leaders. We had many and varied activities linked to the theme. Each child heard from up front and in group times about who Jesus is and what it looks like to follow him and be in His kingdom.

For Schools
Holy Trinity Church continues to enjoy a close relationship with Park Street Primary School. This year we've taken weekly Collective Worship each Wednesday morning for Reception, Key Stage 1 and Key Stage 2 pupils. The Vicar, Curate, Ministry Trainee and Children's Worker have shared in this ministry. We have also welcomed the Pastor of Park Street Baptist Church (the other church in the parish) to share in this work. These have been opportunities to grow links with the school, enrich in their Collective Worship, especially through bringing stories from the Bible.

In addition, we've continued to host their Easter, Christmas, Harvest Festival and Leavers' Service in the church.

'Life Expo' exhibition was hosted at church once again. Approximately 600 children from local primary schools visited this educational exhibition about the life and teachings of Jesus Christ. This multimedia presentation was hosted by Holy Trinity and four other local churches helped to run it.

Links continue with the local secondary school, Marlborough Science Academy, through the charity STEP (St Albans and Harpenden Christian Education Project). A new Children's and Youth Worker was appointed who will continue to visit the school as a STEP volunteer and help with a group called 'Explore' which helps students think about the Christian faith together.

TRUSTEES' REPORT (continued)
For the year ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE (continued)

For Seniors
The In Touch lunch club met 21 times in 2025 including Easter, Harvest and Christmas services led by the clergy. We welcome members with a glass of orange juice, then serve a 2-course meal with tea or coffee, benefitting from the work of a member of the congregation who is a professional caterer. The food is always appreciated and there is a lively, friendly atmosphere round the tables. Then there is a 'Pause for Thought' - a short Christian story, poem or prayer - led by a member of the team, followed by a speaker on some topic of general interest, a musical entertainment or quiz. We enjoyed a ukulele band, a children's school choir and a community choir where we joined in singing old favourites. Talks included eco-church, a Christian magician, the Christian Police Association and VE Day 'street party'. Membership runs at about 30, many well into their eighties and 3 in their nineties. Some members attend church events from time to time and 2 are now regular attenders. We provide transport for infirm members using volunteers from the congregation and some give lifts to each other.

Members clearly enjoy In Touch and express gratitude for the efforts made to serve them and the team enjoy the work, showing, we hope, the love of Jesus in word and action.

Equipping and Training
Our Growth Groups have continued to be a place of support and fellowship for church members. Each of the five main groups continued to meet throughout 2025. A women's and a men's group also met regularly. Two of the main groups have hybrid zoom/in person meetings. The rest of the groups are met in person in homes or the church.

In 2025 in place of our usual midweek Lent Series, we held three Sunday teaching days. These consisted of two talks on a Sunday morning, which incorporated a shortened church service and Communion. The first two Sundays were entitled: "From Eden to Eternity: the story of God's covenants" Our vicar gave four talks on this subject. It was inspired by reading he had undertaken during his three-month extended study leave in 2024. The final teaching day took place in June and was called: "This is our father's world: the Christian Call to Creation Care." A member of the congregation with expertise in carbon footprints gave one of the lectures alongside the Curate.

In 2025 we held a Church Weekend Away at High Leigh Conference Centre. 42 Adults and 24 Children attended. We received teaching from the book of Ruth from Christopher Tapp. There were three main talks and a seminar on the subject of Contentment. Once again our children's and youth work was provided by Spicer Street Church. The weekend was a success. It was a profitable occasion to build up the church community and strengthen relationships so that we can be more effective in our mission.

TRUSTEES' REPORT (continued)
For the year ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE (continued)

Worship and Prayer
Our regular Sunday services continued at 9am and 10:45 am. The 9.00 service is more traditional and reflective in style. The 10.45 service attracts younger families and is more lively worship in style. It is also live streamed. These services provided opportunities to welcome guests, inform enquirers, nurture new believers, and spur on those who have been Christians for some time.

In January 2025 we launched a new Sunday evening meeting for prayer and praise. This was entitled "Fanning the Flame". It met weekly during school term time for one hour at 6.45. Each meeting consisted of worship songs, evening prayer liturgy, a bible reading (usually from the psalms), a short devotional talk and time for the group to pray together. The meeting gained a regular committed core of about a dozen and was felt as a blessing to the entire church and its mission.

Throughout 2025, Holy Trinity continued children's provision at the 10:45 service each Sunday morning. This included a creche for those aged 0-2, a group called Sparklers for 3-7 year olds, Flames for 8-11 year olds and Ignite for school years 7-9. These were attended by 25-30 children most weeks. Sparklers, Flames and Ignite all, taught the same Bible passages as the adults were looking at in the sermons, which meant they started the year reading 1 Samuel, then looked at Exodus and the Ten Commandments in the summer term and John's Gospel in the Autumn. They also covered seasonal series on Easter and Christmas.

Ignite is our weekly club for school years 7-13. We enjoy playing games and reading the Bible with around 15 young people each Sunday evening. In 2025 we've enjoyed bible studies and talks in Colossians, 2 Peter, Genesis, and Luke's account of the nativity in the run up to Christmas, as well as topical teaching on mental health.

In October we had a good time at our Ignite Bright Light party on Halloween with some guests. We played games, ate hotdogs, and thought about the darkness we experience in this world and the light which Jesus offers.

Pastoral Care
Our Pastoral Committee of five was led by our curate until his departure, and then by the vicar. It meets every two to three months to share any new information about the vulnerable people in the parish, those who are sick, in hospital or care homes. At Harvest and Christmas small gifts are given to any members of the Church who have been experiencing difficult circumstances in the recent past. We hosted a Service for Remembering in November and invited any who may have bereaved since the previous Service. (35 People attended)

TRUSTEES' REPORT (continued)
For the year ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE (continued)

Pastoral Care (continued)
At our two services every Sunday we try to note anyone who is unexpectedly missing. An effort is made to contact those in these groups either through their Home Groups, one of the staff or a committee member. Many of the members of the congregation visit or contact each other during the week and inform committee members of any changes in their condition. Parishioners are encouraged to attend the various groups and events that are arranged by the church. At each Pastoral Care Meeting time is spent praying for people. We also now have a Prayer Corner in the church and people available to pray with anyone who requests this.

Safeguarding
The Statutory Documents were all adopted at our PCC meeting on 17 November 2025 and the notices on the boards have all been updated. We now have a Social Media Policy.

There have been various changes to the Safeguarding Policies of the Church of England made recently. Three policies have been removed from the National Website: "Promoting a Safer Church", "Promoting a Safe Church", and "All God's Children", The "Parish Safeguarding Handbook" has also been removed from the National Website. This is going to be replaced together with "Safer Activities" and the " Code of Safer Working Practice" by a "Parish Safeguarding Toolkit" This has not yet been received.

The new Service Agreement for the Safeguarding Hub and Portal provided by Clearly Simpler Ltd was discussed by the PCC and signed. This enables the Diocesan Staff to be able to access personal data on our Hub with our permission in order to provide system support, safeguarding advice or to audit safeguarding records.

Other Partnerships
Revd. Nick Weir is a member of General Synod as well as both the Diocesan and Deanery Synod. 2 members of our congregation have also been elected to Deanery Synod. We meet 3 times a year in different churches in St Alban's Deanery. The meetings in 2025 were held as follows:

Tuesday 11 February at St John the Baptist, Aldenham. The Presentation was "Wellbeing for All" and "The Year of Spiritual Renewing and Wellbeing".

Wednesday 4 June at St Saviour's, St Albans. The Presentation was "Support in Ministry"

Wednesday 8 October at St Mary's, St Albans. There was no Presentation.

In September members had the opportunity to vote for a representative for a short-term vacancy at General Synod.

TRUSTEES' REPORT (continued)
For the year ended 31 December 2024

ACHIEVEMENTS AND PERFORMANCE (continued)

Other Partnerships (continued)
We are actively involved in the Anglican Church Worldwide with ongoing links through Anglican mission agencies (Crosslinks, CMJ) to Christian workers in a number of other countries including the Republic of Ireland and Israel. We pray for these individuals, receive regular updates (and occasionally very heartening visits). In 2025 we began a partnership with a new Crosslinks mission partner, Adam and Nomfundo Tomalin, who are serving in South Africa in local church ministry.

We are also supporters of the Tearfund relief agency, St Albans and Harpenden Christian Education Project, and CPAS. Volunteers from our church serve each summer on CPAS Ventures for young people. The church also prays for Stephen and Sherry Lilico who live and work in Japan.

The church leaders also attend a St Albans city group for prayer and mission activities and the Diocesan Evangelical Fellowship and ReNew network groups.

BUILDINGS REPORT

The PCC ensures that the parish centre is available to our local community, serving the public and facilitating activities that promote the good of others. Several groups meet each week with access to a well equipped kitchen and on site car park. During 2025, we hosted the St Albans and District Foodbank every Wednesday so that those in need in our community can access food, toiletries and other essentials. We also act as a polling station each May for St Albans District Council. Our hire charges were raised from 1 October 2025 from £21 to £24 per hour for use of the large hall and from £14 to £16 per hour for use of the small hall. There is no fee for the food bank who we welcome free of charge. We continue to hire out 30 car parking spaces to a local business at a rate of £2.50 per car per day.

The Parish Centre is regularly used by Church groups including a toddler group and youth groups for primary and secondary aged children. Growth Groups continue to meet for members of the congregation (and others) to read the bible together and pray. Great care is taken to ensure that Church mission takes priority whilst maintaining our commitment to hosting external community groups. The Parish Centre is still enjoyed by congregation members for hosting celebrations and other meetings. No fee is applied for the first 4 hours of this form of hire, whereafter the standard hourly rates apply.

The past year has seen minor repairs to the plumbing in the parish centre. Taps in the parish centre toilets were replaced together with a water heater. The pump for the church central heating system was replaced early in the year. The kneelers and the preacher's chair were disposed of.

TRUSTEES' REPORT (continued)
For the year ended 31 December 2025

BUILDINGS REPORT (continued)

Two security lights and the rear car park floodlight were replaced in March 2025. Since then no more failures of the security lights have occurred, as most of the other lights were replaced over 2022 to 2024. The gravel strip in the car park was dug up and fresh gravel laid in May 2025. Visits from our gardeners every three weeks keep the weeds in check

In May 2025 an area of spalling in the concrete section of the car park was repaired following an accident where a church member tripped on it. This was reported to the HSE as required by RIDDOR.

LOOKING FORWARD

The PCC is keen to ensure that the current range of activities are maintained where they are needed and are of benefit to the church and the community. However, it is important that other opportunities continue to be sought.

FINANCIAL REVIEW

It is the policy of the PCC to hold the equivalent of six months' general running costs, including salary costs, in unrestricted cash reserves. The PCC further resolves to use any restricted funds where possible in order to simplify the church's reserves.

Receipts for the year were £326,592 *(2024: £234,841)* with £257,339 of the current year income unrestricted and £69,253 restricted. Payments amounted to £224,337 *(2024: 216,291)*. Before movements in investments this gave rise to a surplus of £102,255 *(2024: £18,550)* of which £99,782 were unrestricted. The loss on investments in the year was £5,690 *(2024: gain £3,185).*

Closing reserves as at 31 December 2025 were £418,159 *(2024: £321,594)* represented by £232,609 of unrestricted reserves (including designated), £48,897 of restricted reserves with the balance of £136,653 represented by the endowment.

RESERVE POLICY

It is PCC policy to maintain a balance on unrestricted funds (if possible), which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance on unrestricted funds at the year end exceeds this target; it is the policy of the PCC to maintain unrestricted fund levels to meet this target.

TRUSTEES' REPORT (continued)
For the year ended 31 December 2025

INVESTMENT POLICY

It is our policy to invest our funds balances with the CBF Church of England Deposit Fund and to ensure that investments are in line with the Church of England's ethical investment policy. The CBF Deposit Fund offers a competitive rate of interest and enables us to limit our exposure to bank default risk. Shorter-term working capital is held in our current account at Lloyds Bank. Listed investments are managed by CCLA who are a leader in stewardship and ethics and are a signatory of the United Nations Principles for Responsible Investment (UN PRI) and the UK Stewardship Code. Shorter-term working capital is held in our current account at Lloyds Bank.

GOING CONCERN

At the time of approving the financial statements, the PCC members have a reasonable expectation that the PCC has adequate resources to continue in operational existence for the foreseeable future. Thus the PCC members continue to adopt the going concern basis of accounting in preparing the financial statements.

RISK MANAGEMENT

All major insurable risks are subject to normal churches' and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the church's ability to fulfil its objectives. An annual review of areas of risk is undertaken by the Parochial Church Council in conjunction with staff and volunteers responsible for the area of activity.

HOLY TRINITY CHURCH, FROGMORE

STATEMENT OF RESPONSIBILITIES OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 23 March 2026 and signed on its behalf by the Rev'd Dr Nicholas Weir, PCC Chairman.



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Rev'd Dr Nicholas Weir

HOLY TRINITY CHURCH, FROGMORE

INDEPENDENT EXAMINER'S REPORT

I report to the members of the Parochial Church Council (who are also the charity's trustees) on my examination of the accounts of the Charity for the year ended 31 December 2025 on pages 17 to 19 following, which have been prepared on the basis of the accounting policies set out on pages 20 to 31.

Responsibilities and basis of report

As members of the PCC 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

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants in England and Wales, which is one of the listed bodies.

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

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.

John Caladine FCCA CTA FCIE  Date: 31/03/2026

Caladine Chartered Certified Accountants, Chantry House, 22 Upperton Road, Eastbourne BN21 1BF

HOLY TRINITY CHURCH, FROGMORE

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	**TOTAL 2025 £**	TOTAL 2024 £
Income						
Donations and legacies	3	208,135	55,166	-	**263,301**	178,877
Income from Church activities	4	41,577	9,711	-	**51,288**	47,409
Income from Investments	5	7,627	4,376	-	**12,003**	8,555
TOTAL INCOME		**257,339**	**69,253**	**-**	**326,592**	**234,841**
Expenditure						
Church activities						
Ministry	6	92,918	64,230	-	**157,148**	152,119
Support Costs	7	64,639	2,550	-	**67,189**	64,172
TOTAL EXPENDITURE		**157,557**	**66,780**	**-**	**224,337**	**216,291**
NET INCOME BEFORE INVESTMENT (LOSSES)/GAINS		**99,782**	**2,473**	**-**	**102,255**	**18,550**
Net (losses)/gains on investments		-	-	(5,690)	**(5,690)**	3,185
NET INCOME/(EXPENDITURE)		**99,782**	**2,473**	**(5,690)**	**96,565**	**21,735**
Transfer between funds		1,217	(1,217)	-	**-**	-
NET MOVEMENT IN FUNDS		**100,999**	**1,256**	**(5,690)**	**96,565**	**21,735**
Total funds brought forward		131,610	47,641	142,343	**321,594**	299,859
Total funds carried forward		**232,609**	**48,897**	**136,653**	**418,159**	**321,594**

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure is derived from continuing operations.

HOLY TRINITY CHURCH, FROGMORE

BALANCE SHEET AT 31 DECEMBER 2025

	Note	2025	2024
		£	£
Fixed Assets			
Investments	9	**136,653**	142,343
Current Assets			
Debtors and Prepayments	10	**33,074**	39,794
Short-term deposits		**237,654**	120,299
Cash at bank and in hand		**19,677**	23,603
		290,405	**183,696**
Creditors - amounts falling due within one year	11	**8,899**	4,445
Net current assets		**281,506**	**179,251**
Total assets		**418,159**	**321,594**
Parish Funds	12/13		
Unrestricted		**229,604**	131,610
Designated	15	**3,005**	**-**
Restricted	14	**48,897**	47,641
Endowment	16	**136,653**	142,343
Total Reserves		**418,159**	**321,594**

The financial statements on pages 17 to 31 were approved by the trustees on 23 March 2026 and signed on its behalf by:



Rev Dr Nicholas Weir
Trustee and Chairman of the Parochial Church Council
Charity Registration Number: 1154053

The notes on pages 20 to 31 form part of these financial statements.

HOLY TRINITY CHURCH, FROGMORE

CASH FLOW STATEMENT

For the year ending 31 December 2025

	Note	**2025**	2024
		£	£
Cash flow from operating activities			
Net income		**96,565**	**21,735**
Adjustments for non cash and non operating activities			
Investment income	5	(12,003)	(8,555)
Revaluation of investments		5,690	(3,185)
		90,252	**9,995**
Working capital adjustments			
Decrease/(increase) in debtors	10	6,720	(4,856)
Increase/(decrease) in creditors	11	4,454	(4,423)
Net cash inflow from operating activities		**101,426**	**716**
Cash flow from investment activities			
Interest receivable	5	8,048	4,692
Dividend income	**5**	3,955	3,863
Net cash inflow from investing activities		**12,003**	**8,555**
Net increase in cash and cash equivalents		**113,429**	**9,271**
Cash and cash equivalents at 1 January		143,902	134,631
Cash and cash equivalents at 31 December		**257,331**	**143,902**

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2025

1. Statutory information

The Parochial Church Council of the Ecclesiastical Parish of Holy Trinity, Frogmore is a charity registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2. Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

The Parochial Church Council of the Ecclesiastical Parish of Holy Trinity, Frogmore meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value except unless otherwise stated in the note(s) to these accounts.

Going concern

At the time of approving the financial statements, the PCC members have a reasonable expectation that the PCC has adequate resources to continue in operational existence for the foreseeable future. Thus the PCC members continue to adopt the going concern basis of accounting in preparing the financial statements.

Judgements

The trustees have not made any judgements in the process of applying the entity's accounting policies that have had a significant effect on the amounts recognised in the financial statements.

Key sources of estimation uncertainty

There are no key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

NOTES TO THE FINANCIAL STATEMENTS (continued)

for the year ended 31 December 2025

Income

Voluntary income including donations, gifts and legacies that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Gift aid

Gift aid income is recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income

Interest income is recognised on an earned basis with interest earned but not received at the Balance Sheet date accrued. Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be reliably measured. All expenditure is accounted for on an accruals basis. All expenditure, including support costs and governance costs are allocated to the applicable expenditure headings. Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support cost. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity. The charity is not registered for VAT and therefore all expenditure is shown inclusive of VAT.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements. The only such cost is the Independent Examiner's fee, which is reflected as a separate line in Support costs.

NOTES TO THE FINANCIAL STATEMENTS (continued)

for the year ended 31 December 2025

Debtors

Debtors are included in the settlement amount due. Prepayments are valued at the amount prepaid.

Liabilities

Liabilities are recognised where the charity has a present obligation at the Balance Sheet date arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Heritage assets

Consecrated and benefice property is not included in the financial statements, in accordance with section 10(2)(a) 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 inalienable property, listed in the church's inventory, which can be inspected at any reasonable time. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off.

Tangible fixed assets

Individual fixed assets costing £1,500 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses. On conversion to FRS 102, tangible fixed assets identified as acquired prior to 31 December 2021 were not considered either material or reliably measurable to be recognised in the opening balance sheet at fair value. Furthermore the Church halls (rebuilt in the 1997) are a fully integrated extension, integral to the main Church, and therefore not separable from the Heritage assets for fair value consideration.

Investments

Investments are valued at market value at the year end.

Cash at bank and in hand

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

NOTES TO THE FINANCIAL STATEMENTS (continued)

for the year ended 31 December 2025

Pensions

The charity offers a defined contribution pension scheme to every employee. The assets of the scheme are invested and managed independently of the finances of the Charity. Employees are automatically enrolled into the pension scheme, if they are paid above a certain value, and are entitled to opt into the pension scheme if paid below the threshold. The Charity pays an agreed contribution to a separate entity, relieving it from any liability for future payments.

Fund accounting

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the Trustees' Report. The PCC has the right to "un-designate" funds.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

3. Donations and legacies

	Unrestricted funds £	Restricted funds £	**TOTAL 2025 £**	TOTAL 2024 £
Regular giving and collections	85,429	-	**85,429**	81,313
Gift Aid	16,064	9,645	**25,709**	31,291
Other Donations	4,093	45,521	**49,614**	66,273
Legacies	102,549	**-**	**102,549**	**-**
	208,135	**55,166**	**263,301**	**178,877**

NOTES TO THE FINANCIAL STATEMENTS (continued)

for the year ended 31 December 2025

4. Income from Church activities

	Unrestricted funds £	Restricted funds £	**TOTAL 2025 £**	TOTAL 2024 £
Grants	-	9,569	**9,569**	1,302
Church clubs & events	3,809	-	**3,809**	3,845
Wedding & Funeral Fees	6,661	-	**6,661**	8,087
Parish Centre - Hall lettings	11,372	-	**11,372**	11,992
Parish Centre - Car park rent	17,784	-	**17,784**	18,375
Other	35	142	**177**	1,171
Youth events	1,916	-	**1,916**	2,637
	41,577	**9,711**	**51,288**	**47,409**

5. Income from investments

	Unrestricted funds £	Restricted funds £	**TOTAL 2025 £**	TOTAL 2024 £
Interest	7,627	421	**8,048**	4,692
Dividends	-	3,955	**3,955**	3,863
	7,627	**4,376**	**12,003**	**8,555**

NOTES TO THE FINANCIAL STATEMENTS (continued)

for the year ended 31 December 2025

6. Expenditure of ministry

	Unrestricted funds £	Restricted funds £	**TOTAL 2025 £**	TOTAL 2024 £
Parish share	59,411	-	**59,411**	54,930
Clergy expenses (incl.retreat)	1,979	-	**1,979**	1,525
Worship costs	2,725	-	**2,725**	2,547
Church activities and events	7,783	-	**7,783**	4,608
Youth club & events	2,781	-	**2,781**	3,790
Church school	249	-	**249**	400
Curate accommodation and expenses	12,281	-	**12,281**	18,513
Other ministry costs	-	36	**36**	5,048
Youth worker costs	-	12,272	**12,272**	18,337
Mission	-	12,674	**12,674**	12,999
Burials	5,709	-	**5,709**	7,688
Ministry trainee costs	-	34,177	**34,177**	21,734
Church weekend	-	5,071	**5,071**	-
	92,918	**64,230**	**157,148**	**152,119**

7. Expenditure on support costs

	Unrestricted funds £	Restricted funds £	**TOTAL 2025 £**	TOTAL 2024 £
Church building and hall	26,027	2,550	**28,577**	29,794
General administration costs	6,216	-	**6,216**	3,982
Support staff salaries	31,286	-	**31,286**	29,796
Governance costs	1,110	-	**1,110**	600
	64,639	**2,550**	**67,189**	**64,172**

NOTES TO THE FINANCIAL STATEMENTS (continued)

for the year ended 31 December 2025

8. Staff costs

	2025	2024
	£	£
Wages and salaries	**53,877**	64,221
Pension cost	**1,092**	1,927
	54,969	**66,148**

No employee received emoluments of more than £60,000 (*2024: None*). The average monthly numbers of employees during the year, calculated on the basis of full time equivalents, was 2.3 (*2024: 3*). Key management comprised the PCC members named on the Charity Information page. The Vicar & Curate receive stipends from the Diocese and so are not employees. The Curate's rent and related expenses, etc. were paid for by the church, amounting to £12,281 in 2025 *(2024: £16,800)* of which, approx., three quarters is offset in a reduced Parish Share. The Ministry Trainee and Youth Worker roles received remuneration, free accommodation, related expenses and training etc. which totalled £30,139 and £11,837 respectively in 2025 *(2024: £21,734 and £18,337).* Lay trustees, where applicable, who acted as agents to the PCC in making approved payments on its behalf, were reimbursed for expenses on presentation of suitable documentary evidence. Clergy working expenses were reimbursed in accordance with CofE guidelines.

9. Investments

	2025	2024
	£	£
Market value at 1 January	**142,343**	139,158
(Losses)/gains	**(5,690)**	3,185
Market value at 31 December	**136,653**	**142,343**

10. Current assets

	2025	2024
	£	£
Tax recoverable	**25,879**	31,291
Accrued income	**1,981**	120
Prepayments	**5,083**	8,382
Sundry debtors	**131**	-
Balance at 31 December	**33,074**	**39,794**

NOTES TO THE FINANCIAL STATEMENTS (continued)

for the year ended 31 December 2025

11. Current liabilities

	2025	2024
	£	£
Accruals	**3,227**	2,111
Deferred Income	**672**	714
Other creditors	**5,000**	1,620
Balance at 31 December	**8,899**	**4,445**

12. Summary of fund movements

	Unrestricted	Designated	Restricted	Endowment	**Total**
	£	£	£	£	**£**
Balance at 1 January 2025	131,610	-	47,641	142,343	**321,594**
Incoming resources	253,579	3,760	69,253	-	**326,592**
Resources expended	(142,304)	(15,253)	(66,780)	-	**(224,337)**
Investment (losses)/gains	-	-	-	(5,690)	**(5,690)**
Transfer between funds	(13,281)	14,498	(1,217)	-	-
Balance at 31 December 2025	**229,604**	**3,005**	**48,897**	**136,653**	**418,159**

13. Summary of assets by fund

	Unrestricted	Designated	Restricted	Endowment	**Total 2025**
	£	£	£	£	**£**
Investment fixed assets	-	-	-	136,653	**136,653**
Current assets	238,503	3,005	48,897	-	**290,405**
Liabilities: amounts falling due in one year	(8,899)	-	-	-	**(8,899)**
Total	**229,604**	**3,005**	**48,897**	**136,653**	**418,159**

NOTES TO THE FINANCIAL STATEMENTS (continued)

for the year ended 31 December 2025

14. Restricted funds

Fund	Balance at 1 Jan 2025	Incoming Resources	Outgoing Resources	Transfers	**Balance at 31 Dec 2025**
	£	£	£	£	**£**
In Touch	1,217	-	-	(1,217)	**-**
Cuate Gift	1,500	-	-	-	**1,500**
Youth Worker	9,993	24,381	(12,272)	-	**22,102**
Ebbs Trust	10,528	4,376	(2,550)	-	**12,354**
Grave Trust	300	-	-	-	**300**
Mission - General	1,432	12,396	-	(10,512)	**3,316**
Crosslinks	911	750	(5,104)	3,443	**-**
Mission Aviation Fellowship	140	-	-	-	**140**
Tearfund	48	310	(1,839)	1,481	**-**
Ministry Trainee	21,089	22,309	(34,177)	-	**9,221**
Weekend away	483	4,588	(5,071)	-	**-**
Just Cards	-	143	(143)	-	**-**
Wycliffe	-	-	(360)	360	**-**
STEP	-	-	(800)	800	**-**
CMJ	-	-	(1,839)	1,839	**-**
Church Pastoral Aid Society	-	-	(1,839)	1,839	**-**
London City Mission	-	-	(150)	150	**-**
Archdeacons Discretionary Fund	-	-	(150)	150	**-**
Unlock	-	-	(180)	180	**-**
Scripture Union	-	-	(120)	120	**-**
St Luke's Healthcare	-	-	(150)	150	**-**
Disabled Travel Fund	-	-	(36)	-	**(36)**
Total	**47,641**	**69,253**	**(66,780)**	**(1,217)**	**48,897**

NOTES TO THE FINANCIAL STATEMENTS (continued)

for the year ended 31 December 2025

14. Restricted funds (continued)

Fund	Balance at 1 Jan 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	**Balance at 31 Dec 2024 £**
In Touch	1,217	-	-	-	**1,217**
Curate Gift	1,500	-	-	-	**1,500**
Youth Worker	4,330	24,000	(18,337)		**9,993**
Ebbs Trust	7,961	4,447	(1,880)	-	**10,528**
Organ Fund	5,226	-	-	(5,226)	**-**
Grave Trust	300	-	-	-	**300**
Mission - General	1,198	12,750	-	(12,516)	**1,432**
Crosslinks	191	720	-	-	**911**
Mission Aviation Fellowship	140	-	-	-	**140**
Tearfund	134	288	(3,160)	2,786	**48**
Ministry Trainee	20,141	22,682	(21,734)	-	**21,089**
Church away day	-	483	-	-	**483**
Church Pastoral Aid Society	-	-	(3,160)	3,160	**-**
Church's Ministry among Jewish People	-	-	(3,160)	3,160	**-**
STEP	-	-	(800)	800	**-**
Wycliffe Bible Translators	-	-	(360)	360	**-**
Scripture Union (Eastern Europe)	-	-	(120)	120	**-**
Archdeacon's Discretionary Fund	-	-	(150)	150	**-**
London City Mission	-	-	(150)	150	**-**
St Luke's Healthcare for the Clergy	-	-	(150)	150	**-**
Just Cards Direct	-	109	(109)	-	**-**
Barnabas Fund	-	-	(500)	500	**-**
UnLock	-	-	(180)	180	**-**
Yule Trust	-	1,302	(1,302)	-	**-**
Agape UK	-	-	(1,000)	1,000	**-**
Total	**42,338**	**66,781**	**(56,252)**	**(5,226)**	**47,641**

In Touch fund - fund for the Seniors group which meets twice a month.

Curate Gift fund - congregational gifts to a previous curate, who is now located in another country. This is held for his use and only utilised at his request.

Youth Worker and Ministry Trainee funds - donations from the congregation to pay for a Children and Youth Worker and a Ministry Trainee both who receive a salary, accommodation and theological training.

NOTES TO THE FINANCIAL STATEMENTS (continued)

for the year ended 31 December 2025

14. Restricted funds (continued)

Ebbs Trust fund - Investment income from an Endowment that can only be used for expenditure on the fabric of church building.

15. Designated funds

Fund	Balance at 1 Jan 2025	Incoming Resources	Outgoing Resources	Transfers	**Balance at 31 Dec 2025**
	£	£	£	£	£
Curate	-	-	(12,281)	12,281	**-**
In Touch	-	3,760	(2,972)	1,217	**2,005**
Wagg (In memory)	-	-	-	1,000	**1,000**
Total	**-**	**3,760**	**(15,253)**	**14,498**	**3,005**

Fund	Balance at 1 Jan 2024	Incoming Resources	Outgoing Resources	Transfers	**Balance at 31 Dec 2024**
	£	£	£	£	**£**
Curate	8,854	-	(8,854)	-	**-**
Total	**8,854**	**-**	**(8,854)**	**-**	**-**

16. Endowment funds

The endowment fund is referred to as the Ebbs Trust. The capital cannot be accessed under any circumstances with the investment income allocated to restricted reserves for use on the fabric of the church building.

The Hosier Bequest is a Trust held on behalf of the PCC by St Alban's Diocesan Board of Finance as custodian trustee. The Trust capital is held in CBF Investment Fund Income shares with a value of £7,081 as at 31 December 2025. The purpose of the trust is to apply the income for the maintenance of the churchyard so long as the grave of Mr and Mrs Hosier is kept in good order. This fund is not included in these Accounts.

NOTES TO THE FINANCIAL STATEMENTS (continued)

for the year ended 31 December 2025

16. Endowment funds (continued)

The Yule Trust Fund is held on behalf of Vicar and Churchwardens for the benefit of the PCC for any ecclesiastical purpose. The Trust capital is held in a CBF Church of England Deposit Fund Account. The Trust does not belong to the PCC and is not included in these Accounts.

The Frogmore Sunday School Fund is a Trust held on behalf of Vicar and Churchwardens by St Alban's Diocesan Board of Finance as custodian trustee. The Trust capital is held in the CBF Church of England Deposit Fund. The purpose of the Trust is to apply the income and capital for the provision of religious education by means of a Sunday School. The Trust does not belong to the PCC and is not included in these Accounts.

17. Related party transactions

During the year, PCC members made donations to the charity as members of the congregations. In 2025 donations totalling £80,062 (2024: 13 PCC Members gave £81,845) were made by 13 members of the PCC. These amounts include donations from married couples of which one is a member of the PCC.

18. Controlling party

The Charity was under the control of the Parochial Church Council throughout the period under review as described in the Annual Report.

19. Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes**.**