Charity registration number 1204421 (England and Wales)

St Albans United Reformed Church Charity

Annual Report and Financial Statements

For the Year ended 31 December 2025

St Albans United Reformed Church Charity

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St Albans United Reformed Church Charity

Trustee Report

For the Year ended 31 December 2025

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005

Administrative information
St Albans United Reformed Church Charity is a local church of the United Reformed Church in Great Britain and is a member church of Thames North Synod of the URC. It was registered on 21st August 2009 as Charity Number 1204421.

It is based on two sites – Homewood and Greenwood - situated respectively at Homewood Rd, St Albans AL1 4BH and at Watford Road, Chiswell Green, AL2 3HG. Email secretary@stalbansurc.org.

The members of the elders' meeting are recognised as the charity trustees. The current minister and serving elders are:

Rev Naomi Young-Rodas	Lesley King	David Martin	Gillian Elliott	Helen Griffiths
Sheila Knopp	Michael Findley	Jennifer Hawkins	Philip Nixon	Anne Goldsmith
Raymond Fraser	Elizabeth Barrett			

Susan Gray resigned on 31 July 2025 and Rev Deborah Hodge resigned on 16 November 2025. Rev Naomi Young-Rodas was inducted as minister to this congregation and that of Newland URC (in Luton and Dunstable) on 30 May 2026.

The above church buildings and two manses at 2B Jersey Lane, St Albans, AL4 9AB (now occupied by the minister) and 22 Charmouth Rd St Albans AL1 4SN are all vested in Thames North Synod Trust as trustees and held for the benefit of St Albans URC in accordance with the trusts applicable to URC properties.

Structure, governance and management
The activities of St Albans United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of St Albans URC. The governing document of St Albans URC registered charity is a statement adopted at Church Meeting on 29th January 2023.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of both Church and Hall premises and the manses. The Church Meeting gives general guidance on the life and work of the Church.

The members of the Elders' Meeting of St Albans URC are the minister in pastoral charge (if any) and up to 12 members of St Albans URC nominated and elected by the members of St Albans URC in Church Meeting. Elders normally serve for 3 years, retire by rotation and are eligible for re-election. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met 9 times during 2025. It is assisted in the administration of the Church and its property by the Finance and General Purposes Committee. The Church Meeting met 5 times in 2025.

Objectives and activities
As a local congregation of the United Reformed Church, St Albans United Reformed Church seeks to advance the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church through its activities and the facilities offered to the community by its buildings.

The Trustees are aware of the Church's charitable purposes, and endeavour to make decisions that benefit all by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

St Albans United Reformed Church Charity

Trustees' Report (Continued)

For the Year ended 31 December 2025

Review of activities and achievements

In 2025 worship took place at both the Homewood and Greenwood sites, following completion of the Greenwood redevelopment. The church continued to encourage members and friends to support a range of local, national and international charities financially and, in the case of a local food bank, in kind.

A weekly Parents and Toddlers Group at Homewood and an equivalent "Stay and Play" group at Greenwood functioned during term time and there were some themed fun activity days at Homewood for children during the holidays.

A monthly café (weekly during the winter) was operated by the church at Homewood, to provide a warm and social space for church members and the local community – its social value has been greatly appreciated.

A monthly Memory Café for people with Dementia took place at Greenwood, as well as periodic "Feel Good" Sunday afternoon sessions, when people met over tea and cake, board games, and sometimes a film.

An active Green Team continued to work to improve action on and understanding of environmental issues on both sites.

Financial review

I am pleased to present the accounts for the period, which show an overall excess of income over expenditure of £21,557. Reasons for this include recompense by Thames North Synod Trust for some of the substantial rebuilding and refurbishment costs of their properties at the Greenwood site and the refurbishment of one of the manses which had been paid in previous periods from church funds.

This report was approved by the Elders on 6 August 2026

Signed ..... *Church Secretary*

St Albans United Reformed Church Charity

Independent Examiner's Report

To the Trustees of St Albans United Reformed Church Charity

I report to the trustees on my examination of the financial statements of St Albans United Reformed Church Charity (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

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 that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

RICHARD HATTRELL FCA
6 August 2026

St Albans United Reformed Church Charity

Genera Fund Statement of Financial Activities Including Income and Expenditure Account

For the Year ended 31 December 2025

	Notes	General fund 2025 £	General fund 2024 £
Income and endowments from:			
Donations and legacies	2	64,467	52,987
Charitable activities	3	139,798	77,827
Investments	4	881	2,837
Other income	5	25,028	-
Total income		230,174	133,651
Expenditure on:			
Charitable activities	6	206,795	169,665
Total expenditure		206,795	169,665
Net income/(expenditure)		23,379	(36,014)
Transfer to Legacy and Memorial Fund		(1,822)	-
Net movement in General Fund		21,557	(36,014)
Reconciliation of General Fund:			
General Fund balance brought forward		95,120	131,134
General Fund balance at 31 December 2025		116,677	95,120

The statement of financial activities includes all gains and losses recognised in the current year, the gains and losses in 2024 are for the period 1st May to 31st December 2024 and therefore do not represent a direct comparison with the 2025. All income and expenditure derive from continuing activities.

St Albans United Reformed Church Charity

General Fund Balance sheet

As at 31 December 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Cash at bank and in hand		116,677		95,120	
Net current assets			116,677		95,120
The General Fund of the charity					
General Fund	11		116,677		95,120
			116,677		95,120

The financial statements were approved by the trustees on 6 August 2026

Wesley King
Trustee

David B. Martin
DAVID B. MARTIN
Trustee

St Albans United Reformed Church Charity

General Fund Notes to the Financial Statements

For the Year ended 31 December 2025

1 Accounting policies

Charity information
St Albans United Reformed Church Charity is a Charity registered with the Charity Commissioners in England and Wales under Charity Number 1204421

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, and guidance provided by the Charity Commission for preparation of financial statements on the receipts and payments basis.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention modified to include revaluation of certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable fund

The General fund is available for use at the discretion of the trustees in furtherance of their charitable objectives.

1.4 Income

Income is recognised when the charity has received the funds.

Donations are recognised on receipt.

Legacies are recognised on receipt.

1.5 Expenditure

Expenditure is recognised when incurred.

Expenditure is classified by activity.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

2 Income from donations and legacies

	General fund 2025 £	General fund 2024 £
Donations and gifts	64,467	52,987

2 Income from donations and legacies

	General fund 2025 £	General fund 2024 £
Donations and gifts		
Church Offerings - Gift Aid	51,806	39,532
Church Offerings - Non Gift Aid	12,661	2,256
Gift Aid Refunded	-	11,198
	64,467	52,987

No Gift Aid Refunds were received during the year. A Gift Aid Refund of £15,773 was received on 14th January 2026 which related to Donations received during the tax year 2024/25.

3 Income from charitable activities

	General fund 2025 £	General fund 2024 £
Rental Income		
Rental income - Halls	78,255	46,603
Rental income - Manses	61,543	31,224
	139,798	77,827

4 Income from investments

	General fund 2025 £	General fund 2024 £
Interest receivable	881	2,837

5 **Other income**

	General fund 2025 £	General fund 2024 £
Funds from North Thames Synod Trust	24,340	-
Stay and Play	666	-
Cosy Cafe	22	-
	25,028	-

The funds received from the North Thames Synod Trust represents compensation for payments made by the church to maintain property owned by the Trust.

6 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Staff costs	21,309	12,933
Charitable donations	2,118	2,079
Insurance	1,228	22,644
Utilities	26,185	25,368
Repairs and manitenance	28,551	28,502
Garden maintenance	6,854	12,453
Cleaning	20,746	8,568
Ministry and mission	55,000	38,760
Pianist, organist fees, tuning and maintenance	3,491	1,437
Praise, preaching and pulpit supplies	2,802	1,296
IT software and consumables	899	852
Telephone and internet	1,136	760
Printing and stationery	4,015	2,835
Subscriptions	2,145	203
Repairs and maintenance - Manses	10,941	4,323
General expenses	5,335	1,962
Taxi charges	2,050	846
Other charitable expenditure	1,490	1,144
	196,295	166,965
Share of support and governance costs (see note 7)		
Governance - Accountancy fees	10,500	2,700
	206,795	169,665
Analysis by fund		
General Fund	206,795	169,665

7 Support costs allocated to activities

	2025 £	2024 £
Governance costs	10,500	2,700
Analysed between:		
Charitable activities	10,500	2,700

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or expenses during the year.

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	1	1

Employment costs	2025 £	2024 £
Wages and salaries	21,309	12,933

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

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

11 General Fund

The General Fund of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. The General Fund were transferred from the Churches now comprising St Albans United Reformed Church on 1st May 2024

	At 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2025 £
General Fund	95,120	230,174	(206,795)	(1,822)	116,677

Previous period:	At 1 May 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2024 £
Homewood Road	11,759	-	-	(11,759)	-
Trinity	95,208	-	-	(95,208)	-
Greenwood	24,167	-	-	(24,167)	-
St Albans	-	131,572	(167,586)	131,134	95,120
General funds	-	2,079	(2,079)	-	-
	131,134	133,651	(169,665)	-	95,120

12 Related party transactions

There were no disclosable related party transactions during the year.

13 URC Thames North Synod Trust

The balance of funds held by URC Thames North Synod Trust at 31st December 2025 was : £1,801,901

14 Charitable donations

Charity donations during the year:

Charity	£
A Rocha UK	108
Action for Children	115
Choir Concert Donation	271
Christain Aid	628
Commitment for Life	8,152
DEC Earthquake Appeal	1,037
Embrace the Middle East	294
Emmaus	342
Feed	31
Housing Justice	146
Mind for Mid Herts	276
Ocean Conservation Trust	95
Open Door	342
Rennie Grove Peace	250
Saltmine Trust	120
Sight Savers	216
St Albans Community Pantry	222
STEP	236
Street Storage	287
Water Aid	221
Total	13,388

St Albans United Reformed Church Charity

Legacy and Memorial Fund

For the Year ended 31 December 2025

Legacy and Memorial Fund

As at 31st December 2025 the balances in the Legacy and Memorial Fund were:

	£	£
Balance B/fwd		
St Albans		887,108
Legacies and Transfers		
Margaret Lorraine	2,000	
Trinity Bequests	1,822	
		3,822
Movements in Investments		
Loss on Investment Fund	(16,559)	
Interest received	5,411	
		(11,148)
Balance C/Fwd		
St Albans		879,782
Represented by:		
COIF Charities Ethical Investment Fund		744,002
COIF Charities Deposit Fund		135,780
Total		879,782