Friends of Luton Parish Church

(Registered Charity in England & Wales No. 240750)

Trustees' Annual Report and Audited Financial Statements for the

Year ended 31st December 2025

Friends of Luton Parish Church

Trustees' Annual Report for the year ended 31 December 2025

Charity Reference and Administrative Details

Charity Registration Number 240750

Officers of the Charitable Trust

Trustees who served during the financial year

Nicolas Pestell TEP	(Chairman)
Andrew Beale	(Communications)
Nicola Denton-Masih	(Secretary)
J R Spurgeon	(Treasurer)

Executive Committee in addition to the Trustees who served during the financial year.

Reverend M Jones	(Vicar)
Anthony Moss	(Buildings)

Auditors / Independent Examiners: Miller & Co., 5 Imperial Court, Laporte Way, Luton, LU4 8FE

Bankers: Barclays Bank Plc, 28 George Street, Luton. LU1 2AE

Administrative Office: St Mary's Church Office, Church Street, Luton, Bedfordshire, LU1 3JF

Treasurer: J R Spurgeon, 58 Bembridge Gardens, Luton, Bedfordshire, LU3 3SJ

Friends of Luton Parish Church

Trustees' Annual Report for the year ended 31 December 2025

The Trustees present their report and the audited 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" (FRS 102) 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 the 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Objects of the Charity

As required by the Deed of Constitution dated 18th January 1965, the Trustees shall in their absolute discretion make payments to the Parochial Church Council of the Parish of St. Mary Luton to be applied by such Council for the preservation, repair, restoration, improvement and ornamentation of the fabric on the Parish Church of St. Mary Luton.

Meetings

The Executive Committee met on three occasions during the year in addition to the Annual General Meeting.

Annual Accounts

The attached accounts disclose income for the year of £67,259 (2024 £8,514). Details of the income received is shown in the accounts. The major source of revenue this year is a legacy. At the year end the charity had cash held at banks of £217,123 and total funds of £217,940 (2024: £153,959.)

During the year a request was received and agreed by the Trustees for £2,480 (2024 £174) relating to repair work.

Risk Management

The Trustees continue to keep under review the major risks to which the charity is exposed, in particular those connected with the finances of the charity. The Trustees are satisfied that systems are in place to mitigate the charity's exposure to major risks.

Investment Policy

The Trustees have taken the decision, that for the purpose of funding approved requests from the Parochial Church Council of St. Mary's Parish Church, that in the short term, funds should be invested in ready accessible investments, rather than longer term investments.

Reserves Policy

The Trustees agree a Reserves Policy annually and have agreed a level of £50,000 which takes account of amounts to meet approved financial requests for emergency needs. However, this figure is well below the present reserves figure of £217,940 due principally to a large bequest and a lower call on the funds by the Parochial Church Council during the year. It is not yet considered necessary nor appropriate to raise the Reserve figure as it is expected that projected works are likely to be forthcoming in the near future and that the Charity may be called upon to assist the finance for major re-ordering works to the back of the church.

Public Benefit

The Trustees confirm that they have complied with their duty, set out in the 2011 Charity Act, to have due regard to Charity Commission guidance and public benefit.

Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Under the Charities Act 2011, the Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

. select suitable accounting policies and apply them consistently;

. observe the methods and principles in the Charities SORP 2019 (FRS 102);

. make judgements and estimates that are reasonable and prudent;

. state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;

. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

Friends of Luton Parish Church

Trustees' Annual Report for the year ended 31 December 2025

The Trustees are 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. The Trust Deed also requires the Trustees to arrange for an audit of the accounts once in every three years. The 2025 accounts have been subject to audit. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Structure, Governance and Management

The charity was established by Deed of Constitution on 18 January 1965 as amended by order 1 March 2006 and Deed of Variation dated 13 October 2006.

The Trust Deed provides for the appointment of 4 Trustees, with new appointments to be made by the Subscribers in Annual General Meeting.

Independent Examiners / Auditors

A resolution proposing the re-appointment of Miller & Co. as Independent Examiners / Auditors will be put to the Annual General Meeting.

Fundraising

Once again, the charity welcomed Luton Music Service ensemble to its Annual Concert which was held in the church on 11th July before a large appreciative audience. The forthcoming Annual Concert is scheduled to take place on 3rd July 2026.

Annual Service

The Annual Service was held on 28th September when Alan Smith, First Church Estates Commissioner of the Church of England, was interviewed. He addressed subjects such as his ethnic and banking background, how St Mary's is one of the most exciting church spaces he has visited, how the church can respond to the opportunities of a new football stadium next door, and other potential sources of funding for the envisaged major schemes ahead. Following the service Canon Peter Adams conducted a tour of the church. The Service for the forthcoming year is scheduled to take place on 27th September 2026.

Friends of Luton Parish Church

Trustees' Annual Report for the year ended 31 December 2025

Website and Publicity

Andrew Beale continues to oversee and maintain the content of the charity's website. The address is www.friendsoflutonparishchurch.org. On this site, information concerning the activity and affairs of the charity are displayed and updated. Andrew Beale also edits the Newsletter which is issued to all subscribers.

Signed on behalf of the Trustees:



Nicolas Pestell

Chairman.

Date: 12 March 2026

FRIENDS OF LUTON PARISH CHURCH (Registered Charity No. 240750)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

		2025			2024
		Unrestricted	**Restricted**	**Total**	**Total**
	Note	£	£	£	£
Income and endowments from:					
Subscriptions		2,090	-	2,090	1,742
Donations		460	-	460	25
Legacies		59,234	-	59,234	1,000
Investment Income		4,356	-	4,356	4,720
Annual Service		136	-	136	80
Summer concert		665	-	665	664
Gift aid recoverable		318	-	318	283
Total income and endowments		**67,259**	**-**	**67,259**	**8,514**
Expenditure on:					
Charitable activities	2	2,480	-	2,480	174
		2,480	-	2,480	174
Other Expenditure					
Insurance		322	-	322	322
Administration expenses		80		80	38
Web hosting		306	-	306	-
Annual concert expenses		-	-	-	65
Newsletter production		90	-	90	88
		798	-	798	513
Total expenditure		**3,278**	**-**	**3,278**	**687**
Net movement in funds		**63,981**	**-**	**63,981**	**7,827**
Reconciliation of funds					
Funds at 1 January 2025		153,959	-	153,959	146,136
Funds at 31 December 2025		**£217,940**	**£-**	**£217,940**	**£153,959**

All the charity's activities are classed as continuing.

FRIENDS OF LUTON PARISH CHURCH (Registered Charity No. 240750)

BALANCE SHEET AT 31 DECEMBER 2025

	Note	2025	2024
		£	£
Current Assets			
Gift Aid tax reclaimable		269	235
Accrued interest		548	544
Cash on Current Account		18,650	9,059
Cash on Deposit Account		698	689
Cash on fixed deposit		142,964	89,165
National Savings Account		54,811	54,267
		£217,940	**£153,959**
Current Liabilities			
Grants Payable	3	-	-
		£-	**£-**
Net Assets		**£217,940**	**£153,959**
Funds			
Unrestricted General Fund		**£217,940**	**£153,959**

The financial statements on pages 1 to 4 were approved by the board of trustees on 12 March 2026 and were signed on its behalf by:

N. PESTELL
Chairman

J. SPURGEON
Treasurer

FRIENDS OF LUTON PARISH CHURCH (Registered Charity No. 240750)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. **Accounting Policies**

Basis of Accounting
The charity constitutes a public benefit entity as defined by FRS 102. The Financial Statements have been prepared on a going concern basis under the historical cost convention. The Financial Statements have been prepared in accordance with 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 in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), statutory requirements, the Charity's governing document and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 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 in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are presented in pounds sterling and rounded to the nearest pound. The address of the principal office is given in the charity information in the Annual Report.

Funds
Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets the criteria are allocated against these funds.

Unrestricted funds are general funds which can be used by the charity for ordinary purposes.

Income recognition
All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

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

Grants payable
Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants.

Debtors and creditors receivable / payable within one year
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

FRIENDS OF LUTON PARISH CHURCH (Registered Charity No. 240750)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

2. **Charitable Activities**

	2025	2024
	£	£
Grants to PCC:		
Drainage works	1,380	-
Roof repair	1,100	174
	£2,480	£174

3. **Current Liabilities - Grants Payable**

	2025	2024
	£	£
Grants payable at 1 January	-	-
Grants committed to in year	2,480	174
Grants paid in year	(2,480)	(174)
Grants payable at 31 December	£-	£-
Allocated as follows:		
PCC – n/a	-	-
	£-	£-

Provision is made for grants payable to the PCC, to fund projects, when an obligation exists at the balance sheet date, to fund these projects.

4. **Transactions with Trustees**

No trustees were remunerated and no trustees were reimbursed expenses (2024: same).

5. **Related Party Transactions**

There were no related party transactions during the period (2024: £nil).

6. **Staff costs**

No staff are employed by the charity.

7. **Financial instruments**

All the investment income arises from money held in interest bearing deposit accounts. The total interest income for financial assets that are not measured at fair value was £4,356 (2024: £4,720).

FRIENDS OF LUTON PARISH CHURCH (Registered Charity No. 240750)

Independent Auditor's Report to the Trustees of Friends of Luton Parish Church

Opinion

We have audited the financial statements of Friends of Luton Parish Church (the 'Charity') for the year ended 31 December 2025 which comprise the statement of financial activities, balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

FRIENDS OF LUTON PARISH CHURCH (Registered Charity No. 240750)

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to these risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

Identifying and assessing potential risks related to irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the sector, control environment and financial performance;
- the results of our enquiries of management about their own identification and assessments of the risks of irregularities;
- any matters we identified having obtained and reviewed the Charity's policies and procedures relating to:

  - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
  - the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

In common with all audits under ISAs (UK) we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the Charity operates in, focussing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements such as the Charities Act 2011.

In addition, we considered the provisions of other laws and regulations that do not have a direct effect of the financial statements but compliance with which may be fundamental to the Charity's ability to operate or to avoid a material penalty.

Audit response to risk identified

Our procedures to respond to risks identified included the following:

- Reviewing the financial statement disclosures to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate material misstatement due to fraud;
- In addressing the risk of fraud through management override of controls, the testing of the appropriateness of journal entries and other adjustments and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Other matters

In the previous accounting period, the trustees of the charity took advantage of audit exemption under the provisions of the governing document. Therefore, the prior period financial statements were not subject to audit.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Miller & Co Chartered Accountants (Statutory Auditor)

5 Imperial Court, Laporte Way, Luton, Bedfordshire, LU4 8FE

13 March 2026

Miller & Co is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.