Charity registration number 253762 (England and Wales)

ST MARY'S WITH ST GEORGE'S GERMAN LUTHERAN CHURCH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Caladine

Chartered Certified Accountants

ST MARY'S WITH ST GEORGE'S GERMAN LUTHERAN CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Reverend Silke Halfmann (Chairperson) Mr M Noak Ms F Constable Dr Martin Liebscher (Minutes Secretary) Dr Gundrun Stenbeck (Deputy Chairperson) Dr Matthias Klammer (Deputy Treasurer)
Charity number (England and Wales)	253762
Principal address	10 Sandwich Street London WC1H 9PL
Independent examiner	John Caladine FCCA CTA FCIE Caladine Limited Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF
Bankers	Barclays Bank PLC 126 Station Road Edgeware Middlesex HA8 7RY
Solicitors	Gunnercooke 1 Cornhill London EC3V 3ND

ST MARY'S WITH ST GEORGE'S GERMAN LUTHERAN CHURCH

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ST MARY'S WITH ST GEORGE'S GERMAN LUTHERAN CHURCH

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The “Deutsche Evangelisch-Lutherische Kirche St. Marien mit St. Georg - St. Mary's with St. George's German Lutheran Church” is registered with the Charity Commission under Number 253762. The associated small charities (see below) are separately registered.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The purpose of St. Mary's with St. George's is to worship God, proclaim the good news of His love in Jesus Christ, administer the sacraments, provide spiritual care, and support the wider Church, Christian mission, and humanitarian aid. A key focus of our congregation is to serve those who need or wish to worship in the German language and to uphold the Evangelical Lutheran Church’s understanding of the Christian faith.

All activities described above are carried out in alignment with our charitable purpose and to serve the public benefit

Foundation, Merger and Governing Document

St. Mary's was founded in 1694 and has had several locations throughout London. In 1978, a joint church building was completed in cooperation with the Lutheran Council of Great Britain (CLC), serving as St. Mary’s fifth church premises and also housing the International Lutheran Student Centre until 2021.

St. George's German Lutheran Church was founded in 1762, with its church building located at 55 Alie Street, Whitechapel, London E1 8EB. As the congregation became too small to sustain the building’s upkeep, it merged with St. Mary’s after sharing the same pastor since 1986. Joint services have been held at St. Mary’s since 1996, and the merger was formalized with the adoption of a joint constitution on 28 March 1999. The St. George’s church building was transferred to the Historic Chapels Trust. In 2025 the HCT sole the building to the CLC.

The governing document of St. Mary's with St. George's is the Constitution (Kirchenordnung). It provides inter alia that preaching and teaching in the congregation is to conform to the Confessional Writings of the Evangelical Lutheran Church and that St. Mary's with St. George's is a member of the Synod of German-Speaking Lutheran, Reformed and United Congregations in Great Britain ("the Synod").

Associated Charities

St. Mary’s with St. George’s administers two registered charities:

- The Benevolent Fund in connection with St. Mary's with St. George's German Lutheran Church (Registered Charity No. 253765)
- The Charity of John Christian Schreiber for Widows of Ministers (Registered Charity No. 253763).

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Affiliations and Governance

St. Mary's with St. George's is affiliated with the Synod of German-Speaking Lutheran, Reformed, and United Congregations in Great Britain.

In 2025, The Revd Silke Halfmann, together with Dr Matthias Klammer as lay representative, represented the congregation at the Synod. The Revd Silke Halfmann has served as Chair of the Synod since April 2024.

Until June 2025, the congregation also held direct membership in the Council of Lutheran Churches (CLC). Following the Synod Assembly in April 2025, the Synod rejoined the CLC, and representation has since been organised through the Synod.

The Congregational Meeting is responsible for elections, accounts, budget approval and the appointment of auditors. The Church Council oversees governance, finances, worship arrangements, and investment decisions in agreement with the custodian trustees.

Members of the Church Council serve in a voluntary, unpaid capacity.

Benevolent Fund and Grants

Grants are awarded from the Benevolent Fund based on financial need. The Fund is supported by transfers from general funds in addition to dividend income.

Achievements and performance

Significant activities and achievements against objectives

1. Introduction

St. Mary's with St. George's is part of the pastoral area of London-East within the Synod and shares its pastor with the German Lutheran Congregation of St. Albans/Luton and the German Church Sydenham (Dietrich Bonhoeffer Church).

German pastors are seconded from the regional churches (Landeskirchen) in Germany via their federation, the Evangelische Kirche in Deutschland (EKD). Their stipends are paid by the Synod. The Revd Silke Halfmann began her ministry as pastor on 1 August 2022.

Since 1 September 2024, St. Mary's has had a Service Level Agreement with St. Anne's Lutheran Church Ltd., which, as of 1 September 2025, was transferred to the Lutheran Church in Great Britain (LCiGB) at denominational level, thereby enabling The Revd Dr. Sebastian Matzner to continue serving as pastor of St. Mary's with St. George's.

The congregation engages a number of individuals on a self-employed, freelance, fee-for-service basis. Edith Rosenthal provides financial and administrative support (up to five hours per week), including publications, communications, coordination, and booking enquiries. Mauricio Garcia Ustoa is engaged as caretaker (up to eight hours per week). Organist services are provided on a fee-for-service basis and are currently shared on a rota between two organists, Richard Brasier and Ophelia Amar, in response to the increased number of services.

The Congregational Meeting was held on 18 May, focusing on financial matters, including the 2024 accounts, the 2025 budget, updates on ongoing work and information on the Synod.

Governance and Church Council Work

The Church Council met five times in 2025, alongside three meetings of a joint subcommittee comprising representatives of the three congregations within the London-East pastoral area to coordinate shared activities.
Key agenda items included:

- welcoming new members and supporting the training of voluntary preachers
- strengthening collaboration with the CLC, the LCiGB, and the neighbouring pastoral area of London-West
- continuing to host the Spanish-speaking congregation on the premises
- securing the transfer of the existing licence agreement with the Historic Chapel Trust (HCT) to the CLC, as the new owner of St. George's
- acquisition of equipment to enable electronic donation collection
- initiating collaboration with the Camden Food Bank
- agreement to participate as a net contributing parish within the newly introduced synod-wide financial solidarity system, replacing the previous equal cost-sharing model
- further collaboration with St. Anne's Lutheran Church through the ministry of The Revd Dr. Sebastian Matzner
- participation in the Being Human Festival
- oversight and organisation of musical events, including regular Organ Vespers at St George's
- establishment of a children's corner in the worship space
- addressing leaseholder disputes regarding maintenance issues
- consideration of a request from the CLC, as incoming owner of St. George's, regarding an application for a same-sex marriage licence; the Church Council resolved to support and approve the application (unanimously)
- decision to appoint a new accountant

The Church Council also continued to develop the "Lutheran Hub", which is attracting a range of groups to use the facilities. The congregation was pleased to host numerous events organised by the CLC and the Anglican-Lutheran Society.

The Health and Safety Policy has been implemented and is reviewed as part of the congregation's governance framework.

Services and Other Activities

All main services normally included the celebration of Holy Communion. In 2025, St. Mary's held services regularly on-site, following a schedule of three in-person services per month and one online service per month. In addition, a weekly Vesper service took place on Thursday evenings. The congregation also participated in joint services with the pastoral area of London-West on the first Sunday of each month, held at Christ Church, Knightsbridge, and via Zoom.

Other regular activities included the weekly Bible in Conversation group on Wednesdays at 9.00 am, confirmation classes organised jointly with German congregations in East Anglia, social gatherings and talks following Sunday services as well as ecumenical collaboration with the CLC Student Chaplaincy and The Revd Rebecca Daniel, including services and events for Reformation Day, the World Day of Prayer, and Maundy Thursday.

Synod and Representation

The 72nd Synod Assembly took place on 25–27 April 2025 in High Leigh, Hoddesdon. The Synod service was held on site and via Zoom on Sunday, 27 April.

In 2025, The Revd Silke Halfmann, together with Dr Matthias Klammer as lay representative, represented the congregation at the Synod. Following the Synod Assembly in April 2025, the Synod rejoined the Council of Lutheran Churches (CLC), and representation at CLC level was subsequently organised at synodical level rather than by individual congregations. The Revd Silke Halfmann continues to serve on the CLC in her capacity as Vice-Chair.

Property and Operations

During the year, leaseholder-related maintenance issues were addressed, including legal advice where necessary. The existing licence agreement with the Historic Chapels Trust (HCT) was transferred to the CLC following its acquisition of St. George's, ensuring continuity of access arrangements.

A children's corner was established in the worship space, and work continued on the development of the "Lutheran Hub" as a shared community space.

The Health and Safety Policy was implemented and reviewed alongside existing policies.

Membership

As of 31 December 2025, the congregation had 81 registered members. 6 new members joined the congregation during the year.

Worship Statistics:

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Number of services	108	87	32	34	40	49	44	40	43	44
Average attendance	18	15	27	31	46	37	26	27	31	25

Financial review

During the year, the Church made a deficit of £183,699, compared to a surplus of £181,300 in 2024; this drastic change is primarily due to the moving value of our investments. Excluding unrealised investment gains and losses, the Church made a surplus of £12,771, with a surplus of £51,260 in 2024.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

At the end of the year, total funds were £6,780,631 (2024: £6,964,330), of which £3,266,794 (2024: £3,367,498) was unrestricted. £13,462 (2024: £13,511) was held in restricted funds, with the remaining £3,500,375 (2024: £3,582,321) held in endowment funds.

Structure, governance and management

Governing Body

The governing bodies of St. Mary's with St. George's are the Congregational Meeting and the Church Council, with the Church Council serving as the executive body.

The members of the Church Council are the (Managing) Trustees of both the Church and its property. They hold the specific office roles listed below, which are elected by the Church Council (with the exception of the Pastor, who serves as the Chairperson by virtue of their role). Additionally, three Custodian Trustees are appointed.

The land and buildings of the Church are vested in the Official Custodian for Charities, who holds legal responsibility for them.

ST MARY'S WITH ST GEORGE'S GERMAN LUTHERAN CHURCH

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees who served during the year and up to the date of signature of the financial statements were:

Reverend Silke Halfmann (Chairperson)
Mr M Noak
Ms F Constable
Dr Martin Liebscher (Minutes Secretary)
Dr Gundrun Stenbeck (Deputy Chairperson)
Dr Matthias Klammer (Deputy Treasurer)

The Treasurer, Mr Uli Koall, resigned due to illness in December 2025. His duties had been carried out by the Deputy Treasurer, Dr Matthias Klammer, throughout the year. He was formally succeeded thereafter.

The Trustees of the two Linked Charities remain the same as the Church Council members.

The trustees report was approved by the Board of Trustees.

Silke Halfmann (Jun 4, 2026 10:56:20 GMT+1)
Reverend Silke Halfmann (Chairperson)
Trustee

Matthias Klammer (Jun 3, 2026 00:23:06 GMT+1)
.....
Dr Matthias Klammer (Deputy Treasurer)
Trustee

Date: .....

ST MARY'S WITH ST GEORGE'S GERMAN LUTHERAN CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST MARY'S WITH ST GEORGE'S GERMAN LUTHERAN CHURCH

I report to the trustees on my examination of the financial statements of St Mary's with St George's German Lutheran Church (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

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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.

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

Date: .....

ST MARY'S WITH ST GEORGE'S GERMAN LUTHERAN CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

Current financial year	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total 2025 £	Total 2024 £
Income from:						
Donations and legacies	**3**	11,681	-	-	11,681	12,684
Charitable activities	**4**	65	-	-	65	526
Investments	**5**	138,285	-	-	138,285	133,418
Total income		150,031	-	-	150,031	146,628
Expenditure on:						
Charitable activities	**6**	137,260	-	-	137,260	95,368
Total expenditure		137,260	-	-	137,260	95,368
Net gains/(losses) on investments	**12**	(114,475)	(49)	(81,946)	(196,470)	130,040
Net income/(expenditure)		(101,704)	(49)	(81,946)	(183,699)	181,300
Net movement in funds	**9**	(101,704)	(49)	(81,946)	(183,699)	181,300
Reconciliation of funds:						
Fund balances at 1 January 2025		3,368,498	13,511	3,582,321	6,964,330	6,783,030
Fund balances at 31 December 2025		3,266,794	13,462	3,500,375	6,780,631	6,964,330

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

ST MARY'S WITH ST GEORGE'S GERMAN LUTHERAN CHURCH

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Prior financial year	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
Income from:					
Donations and legacies	**3**	12,684	-	-	12,684
Charitable activities	**4**	526	-	-	526
Investments	**5**	133,418	-	-	133,418
Total income		146,628	-	-	146,628
Expenditure on:					
Charitable activities	**6**	95,368	-	-	95,368
Total expenditure		95,368	-	-	95,368
Net gains/(losses) on investments	**12**	86,236	22	43,782	130,040
Net income		137,496	22	43,782	181,300
Transfers between funds	**19**	(287,504)	-	287,504	-
Net movement in funds	**9**	(150,008)	22	331,286	181,300
Reconciliation of funds:					
Fund balances at 1 January 2024		3,518,506	13,489	3,251,035	6,783,030
Fund balances at 31 December 2024		3,368,498	13,511	3,582,321	6,964,330

ST MARY'S WITH ST GEORGE'S GERMAN LUTHERAN CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**14**		1,650,745		1,652,516
Investments	**15**		4,658,456		4,854,926
			6,309,201		6,507,442
Current assets					
Debtors	**16**	-		11,843	
Cash at bank and in hand		473,891		447,445	
		473,891		459,288	
Creditors: amounts falling due within one year	**17**	(2,461)		(2,400)	
Net current assets			471,430		456,888
Total assets less current liabilities			6,780,631		6,964,330
Net assets			6,780,631		6,964,330
The funds of the charity					
Endowment funds	**18**		3,500,375		3,582,321
Restricted income funds	**19**		13,462		13,511
Unrestricted funds	**20**		3,266,794		3,368,498
			6,780,631		6,964,330

The financial statements were approved by the trustees on .....

Silke Halfmann (Jun 4, 2026 10:56:20 GMT+1)

Reverend Silke Halfmann (Chairperson)
Trustee

Matthias Klammer (Jun 3, 2026 00:23:06 GMT+1)

Dr Matthias Klammer (Deputy Treasurer)
Trustee

1 Accounting policies

Charity information

St Mary's with St George's German Lutheran Church is a Trust governed by its Constitution.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements 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 Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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 the revaluation of investments 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 funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies (Continued)

1.5 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 measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following basis:

Freehold land and buildings	No depreciation
Fixtures and fittings	5-20% per annum
Computers	25% per annum
Motor vehicles	20% per annum

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 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.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies (Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	11,681	12,684

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Charitable income		
Other income	65	526

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rental income	8,618	8,133
Income from listed investments	112,537	107,971
Interest receivable	17,130	17,314
	138,285	133,418

6 Expenditure on charitable activities

	Charitable expenditure	Charitable expenditure
	2025	2024
	£	**£**
Direct costs		
Depreciation and impairment	1,771	2,036
Insurance	5,308	202
Motor expenses	1,960	4,441
Travel	676	339
Telephone	525	335
Printing & stationery	221	70
Computer software & consumables	1,361	1,602
Cost of services	8,867	8,181
Community work	13,647	7,750
Children/ confirmations	47	295
Seminars	-	262
Public relations	1,172	1,104
Subscriptions	70	70
Bank charges	118	129
	35,743	26,816
Grant funding of activities (see note 7)	79,884	42,475
Share of support and governance costs (see note 8)		
Support	21,633	22,028
Governance	-	4,049
	137,260	95,368
Analysis by fund		
Unrestricted funds	137,260	95,368

7 Grants payable

	Charitable expenditure	Charitable expenditure
	2025	2024
	£	£
Grants to institutions:		
Synod contributions	25,000	-
Synod contribution towards staffing	32,500	30,000
Synod contribution towards the Associate Pastor	20,000	7,105
Church work	2,384	5,370
	79,884	42,475

8 Support costs allocated to activities

	2025	2024
	£	£
House rates	2,082	1,488
House building maintenance	11,164	17,760
Church work	20	84
Insurance	1,957	2,696
Governance costs	6,410	4,049
	21,633	26,077
Analysed between:		
Charitable expenditure	21,633	26,077

9 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	750	-
Depreciation of owned tangible fixed assets	1,771	2,036

10 Trustees

During the year £1,582 (2024: £1,655) was reimbursed to the trustees for expenses incurred on behalf of the charity.

No remuneration was received during the year by the Trustees, apart from the Pastor, who is paid by the Synod. Total contributions to the Synod towards key management remuneration during the year totalled £32,500 (2024: £30,000).

11 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Total	-	-

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

12 Gains and losses on investments

	Unrestricted funds 2025	Restricted funds 2025	Endowment funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Endowment funds 2024	Total 2024
Gains/(losses) arising on:	£	£	£	£	£	£	£	£
Revaluation of investments	(114,475)	(49)	(81,946)	(196,470)	86,236	22	43,782	130,040

13 Taxation

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

14 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Computers	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 January 2025	1,555,194	144,996	6,230	5,750	1,712,170
At 31 December 2025	1,555,194	144,996	6,230	5,750	1,712,170
Depreciation and impairment					
At 1 January 2025	-	47,674	6,230	5,750	59,654
Depreciation charged in the year	-	1,771	-	-	1,771
At 31 December 2025	-	49,445	6,230	5,750	61,425
Carrying amount					
At 31 December 2025	1,555,194	95,551	-	-	1,650,745
At 31 December 2024	1,555,193	97,323	-	-	1,652,516

15 Fixed asset investments

	Listed investments	Unlisted investments	Total
	£	£	£
Cost or valuation			
At 1 January 2025	4,825,926	29,000	4,854,926
Valuation changes	(196,440)	-	(196,440)
At 31 December 2025	4,629,486	29,000	4,658,486
Carrying amount			
At 31 December 2025	4,629,486	29,000	4,658,486
At 31 December 2024	4,825,926	29,000	4,854,926

16 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Other debtors	-	11,843

17 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	2,461	2,400

18 Endowment funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2025	Transfers	Gains and losses	At 31 December 2025
	£	£	£	£
Permanent endowments				
Church endowments	1,793,059	-	(13,607)	1,779,452
Church s19	1,456,297	-	(67,489)	1,388,808
Church St George's s19	251,407	-	3,054	254,461
The Benevolent Fund	26,198	-	(1,254)	24,944
Schreiber for Widows Fund	55,360	-	(2,650)	52,710
	3,582,321	-	(81,946)	3,500,375

Previous year:	At 1 January 2024	Transfers	Gains and losses	At 31 December 2024
	£	£	£	£
Permanent endowments				
Church endowments	1,529,433	257,346	6,280	1,793,059
Church s19	1,394,993	30,158	31,146	1,456,297
Church St George's s19	246,853	-	4,554	251,407
The Benevolent Fund	25,619	-	579	26,198
Schreiber for Widows Fund	54,137	-	1,223	55,360
	3,251,035	287,504	43,782	3,582,321

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Gains and losses	At 31 December 2025
	£	£	£
The Benevolent Fund	8,625	(49)	8,576
Other causes	4,886	-	4,886
	13,511	(49)	13,462

Previous year:	At 1 January 2024	Gains and losses	At 31 December 2024
	£	£	£
The Benevolent Fund	8,603	22	8,625
Other causes	4,886	-	4,886
	13,489	22	13,511

20 Unrestricted funds

The unrestricted funds 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. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2025
	£	£	£	£	£	£
General reserve	1,531,975	150,031	(137,260)	-	(114,475)	1,430,271
Fixed asset reserve	853,529	-	-	-	-	853,529
Repairs reserve	926,079	-	-	-	-	926,079
Commitments reserve	56,915	-	-	-	-	56,915
	3,368,498	150,031	(137,260)	-	(114,475)	3,266,794

20 Unrestricted funds (Continued)

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2024
	£	£	£	£	£	£
General reserve	1,751,716	146,628	(95,368)	(287,504)	16,503	1,531,975
Fixed asset reserve	853,529	-	-	-	-	853,529
Repairs reserve	856,346	-	-	-	69,733	926,079
Commitments reserve	56,915	-	-	-	-	56,915
	3,518,506	146,628	(95,368)	(287,504)	86,236	3,368,498

21 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Endowment funds 2025	Total 2025
	£	£	£	£
At 31 December 2025:				
Tangible assets	146,668	-	1,504,077	1,650,745
Investments	2,733,031	966	1,924,459	4,658,456
Current assets/(liabilities)	387,095	12,496	71,839	471,430
	3,266,794	13,462	3,500,375	6,780,631

	Unrestricted funds 2024	Restricted funds 2024	Endowment funds 2024	Total 2024
	£	£	£	£
At 31 December 2024:				
Tangible assets	97,323	-	1,555,193	1,652,516
Investments	2,893,911	1,014	1,960,001	4,854,926
Current assets/(liabilities)	377,264	12,497	67,127	456,888
	3,368,498	13,511	3,582,321	6,964,330

21 Analysis of net assets between funds (Continued)

Correction of prior errors

During the preparation of this year's accounts, an error was found with the fund balances. It is believed that this error arose over previous years, with the unrealised gains and losses on some of the Endowment Funds being allocated to Unrestricted Funds by mistake. This has been corrected this year, by restating the comparative and brought forward reserves allocation.

A summary of the correction is as follows:

	Per 2024 statutory accounts	As restated
Church Endowment Fund	1,535,713	1,793,059
S19 Capital Funds	1,426,139	1,456,297
S19 St Georges endowment Fund	251,407	251,407
Benevolent Capital Fund	26,198	26,198
Schreiber for Widows Fund	55,360	55,360
Total Endowment Funds	3,294,817	3,582,321
Unrestricted Funds	3,656,002	3,368,498
Restricted funds	13,511	13,511
Total reserves at 31 December 2024	**6,964,330**	**6,964,330**

22 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

Finanzbericht von Caladine für 2025

Final Audit Report 2026-06-02

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Finanzbericht von Caladine für 2025 (1)

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