

St Luke's Church

St Albans



Bringing God's
Grace to Life

Annual Report and Financial Statements of the Parochial Church Council of St Luke's Church, St Albans

For the year ending 31st December 2025

Address:

St Luke's Church
Cell Barnes Lane
St Albans AL1 5QJ

Web site: www.saint-lukes.co.uk

Bankers:

CAF Bank Limited
Kings Hill, West Malling, Kent, ME19 4JQ
Metro Bank PLC
One Southampton Row, London, WC1B 5HA

Incumbent:

Rev Alex Huzzey
St Luke's Vicarage
46 Cunningham Hill Road
St Albans AL1 5BY

Independent Examiner:

John R Eke, FCIE
Soarview, 4 Stable Court,
Malborough, Devon TQ7 3FB

Registered Charity number 1133957

1 Aim and Purpose

The primary objective of 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 requires the PCC to co-operate with the vicar in promoting in the parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of our buildings - the Church, the attached Halls and surrounding churchyard.

2 Objectives and Activities

The PCC helps our members realise the Church's vision which sets before us a picture of who we, as a Christian Community, are striving to become:

Bringing God's grace to life

Everything we do at St Luke's is about building grace-filled relationships:

- **With God** - We are each invited into relationship with a God of grace and love, and our worship and prayer life continually looks to build a foundation of relationship with God through the Holy Spirit. We look to scripture and to encounter God in worship to sustain ourselves and grow closer to God.
- **With one another** - we are each invited into grace-filled relationship with one another, and we seek to be a place of belonging, where people of all kinds can connect with one another and with God.
- **With our community** - At Pentecost, the eyes of the believers were turned outwards. We are called to seek relationship and partnerships with our community and to the world around us.

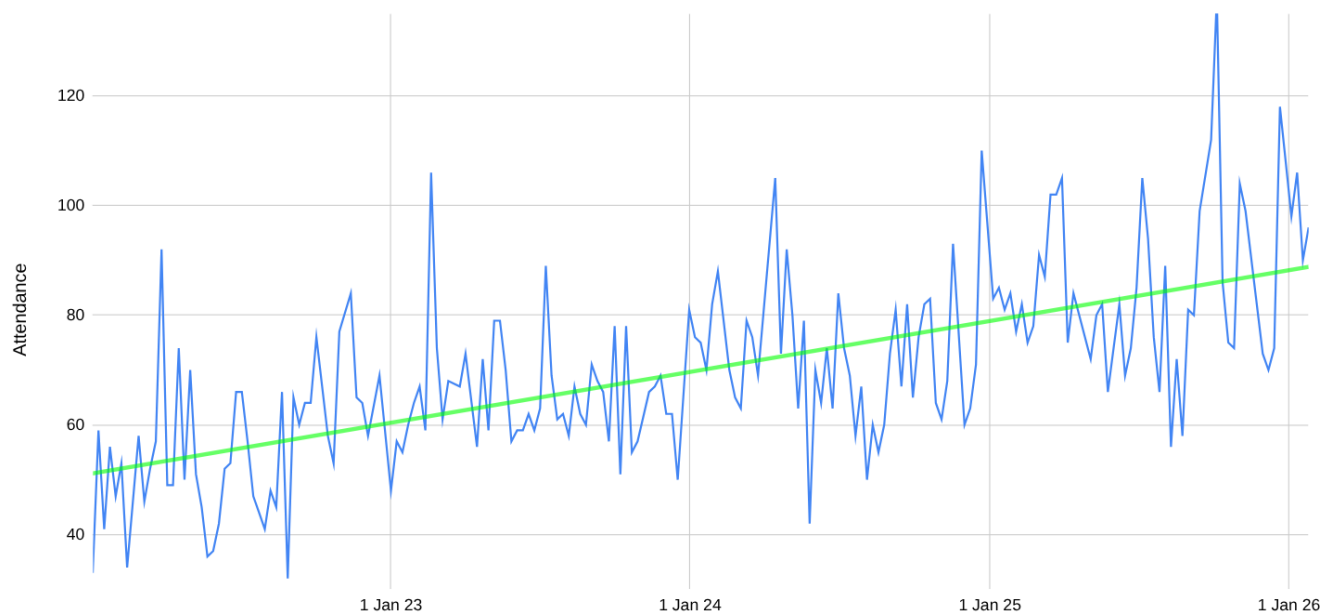
2025 has been about growing these three priorities:

- Continued growth in the faith life of our church, with growing congregation, a new evening service, adult baptisms and confirmations.
- Continued growth in our work with young people, with a new weekly youth group for younger teenagers and deeper relationships with local schools.
- Continued growth in our relationship with the local community, via our community meal each Tuesday, which is now largely independent of St Albans Community Pantry, a new relationship with Macintyre, who run local care facilities for learning disabled people, and our relationship with Highfield Park and the Orchard continues to grow.

3 Review of the Year

3.1 Church Attendance

Attendance in person at regular 10am services has stayed consistent throughout 2025, with an average of 77 in 2024 to **84 in 2025** (this data removes 'special' Sundays such as baptisms and festivals):



There were **113** (119 in 2024) names on the Church Electoral Roll as of the end of 2025, of whom **58** were not resident within the parish, with **55** in the parish.

Average attendance at the 10am service in October 2025 is noted in the table below.

Our services continue to be livestreamed each week, with an average of 50 views each week in 2025.

Church Attendance	2021	2022	2023	2024	2025
10am Sunday Service:	48	69	66	72	83
Midweek traditional communion	n/a	n/a	12	13	14
St Luke's at Six	n/a	n/a	n/a	n/a	43
Total:	48	69	78	85	140

In-person attendance was **118 in 2025** (110 in 2024) at the Nativity Service, with **89 in 2025** (103 in 2024) at the Carol Service and **54 in 2025** (57 in 2024) at the Midnight Service. A Christingle service was organised on Wednesday afternoon, 18 December 2025 and attracted a total of **80 people in 2025** (113 people in 2024). **123 people in 2025** (114 people in 2024) attended our Christmas Day Celebration. The Carols in the Park event in Highfield Park attracted around **300 in 2025** (300 in 2024). **132 attended in 2025** (119 attended in 2024) on Easter Day.

Children and young people's groups continued throughout 2025. The midweek youth group continues to meet every Wednesday, and a new younger midweek group began during 2025. We also took a group of teenagers to the Satellites festival for the first time this year.

A new Pathfinders group began in September. We are enormously indebted to the team, and to Becki Chafe's guidance and hard work during the time she has been with us.

3.2 Community

Our community connections grew strongly during 2025.

Our community meal has continued throughout 2025 and St Luke's is now responsible for sourcing and cooking the majority of the food served. We are really grateful to our team of extremely committed St Luke's volunteers who have made it possible to continue this week on week, in particular David Warren, Patrick Craig, Alex Butler, Helen Cullen, Geraldine Edgington and Judy Mardell.

We also have begun termly game nights, which draw in many of our younger people, and we're grateful to Ster and Bobbie Curran for organising those.

Schools work continued with a team of four people from St Luke's going in to do twice-termly assemblies in all four local primary schools, in addition to RE visits and special Easter and Christmas services at Samuel Ryder and now also Camp school. Alex also goes into Samuel Ryder Secondary with local organisation Step, delivering RE support for Y7-11. Significant thanks go to Chris Swain, Patrick Craig and Becki Chafe for their time, creativity and energy in developing this work.

Our partnership with Highfield Park Trust continued, cross-promoting each other's events, and delivering a third and even more successful 'Carols in the Park' initiative in December which attracted more than 300 people, and for which Patrick Craig formed a community choir to lead the singing.

We continue to deliver monthly communion services at the Orchard care home.

In addition, our coffee morning, Knit and Natter, Tea & Tots and Sharing Stories groups have continued to be appreciated throughout 2025.

3.3 PCC

The PCC met 6 times in person during 2025. Various committees and teams met between meetings and reported to the PCC as required.

3.4 Ministry Team

The ministry team continued to grow significantly in 2025 and broadened to include a much more diverse range of voices and experiences. In addition to Rev Robert Donald (PTO¹), Kath Clough (Reader), Chris Swain (Discipleship Enabler), David Warren (Pioneer Enabler) Jennie Hall (Lay Leader of Worship), Becki Chafe (ordinand) and Rev Rosie Illingworth (chaplain at St Albans High School for Girls), we also welcomed Patrick Craig our curate. Chip Crawford began her training as a reader, with the warm support of the PCC.

¹ PTO (Permission to Officiate) is the bishop's authorisation that allows clergy who are not licensed—typically retired ministers—to carry out limited ministry within the diocese.

3.5 Worship Development

We have continued to build up our 10am service, with live music at every service during 2025. We are indebted to Hannah and Mike Goatly, as well as Alex Butler, Hilary Swain, Tommy and Isabelle Promod for leading our sung worship in church. We also have been hugely blessed by the skills and experience of Patrick Craig, who has led worship and grown the worship leading team, bringing in singers and musicians for key moments in the year, particularly Christmas.

We also launched a new monthly evening service during 2025, a more reflective service with a longer worship slot and time for prayer, which has drawn in a congregation of around 30-45 including some who are new to the church.

There has been active provision for children at every single 10am service in 2025 too, a combination of Kids Church, all-age services and holiday craft projects. A summer craft project built and decorated a series of artistic creations depicting the six days of creation which then became the focus of our all-age back to school service - we are particularly indebted to Becki Chafe for masterminding this.

Our 11.30am midweek communion runs after Coffee Morning and continues to be appreciated by members of our community.

25 people did a Lent Course looking at unanswered prayer, five homegroups continue to meet regularly, we did two Alpha courses in 2025, one in Spring term, and one in autumn term. This led to an adult baptism service in September and a confirmation service at St Luke's in November, the first in over 25 years, where 7 St Luke's members were confirmed.

3.6 Pastoral Care, Safeguarding

Pastoral Care Coordinators

Our network of pastoral care coordinators continues to look out for our congregation and has been reimagined for relaunch in 2026.

Safeguarding

Ensuring the safety of children and all vulnerable people continues to be a matter of the highest priority for St Luke's. Details of our safeguarding management practices can be found in Section 6.3 below. In 2021 the diocese published new requirements for safeguarding training. These cover everyone in any kind of role of responsibility in the church and include both new courses and enhanced requirements for renewal of training certificates. Becki Chafe is our Safeguarding Officer and has made sure that everybody is up to date with DBS and training, and we now have an all-green Parish dashboard. The PCC is grateful to all those who have completed their necessary training and does ask that everyone continues to do this in a timely manner.

Whether you are in a responsible role or not, please note that if you encounter a situation where there is reason to believe someone of any age may be at risk of harming themselves, or being harmed, or may harm another, it is very important that this is immediately communicated to somebody in authority – either our Safeguarding Officer (Becki Chafe), a churchwarden (Ster Curran or William Watts) or any member of the PCC. In such cases, questions of confidentiality may no longer apply.

Policies and Terms of Reference

The PCC is particularly grateful for the level of care, commitment, and enthusiasm people bring to our many ministries. It is important both that the church does things well and also that it is seen to do things well. Our policies and terms of reference covering all aspects of church life, including safeguarding, are listed on the Lower Hall noticeboard and are available to be consulted in the church office.

4 Financial Review

Overall, we had a *surplus* of £43,367 (vs *surplus* of £41,161 in 2024). Total Income (**see Note 2**) increased by £11,294 (£199,817 vs £188,523 in 2024) due mainly to diocesan payments towards the rental of a house for our curate (£10,500). Total Expenditure (**see Note 3**) increased by £9,088 (£156,450 vs £147,362 in 2024) mainly due to £14,195 in costs related to the rental of a house for our curate and several items of capital expenditure (including replacement fire doors £4,555 and replacement fire alarm £894), offset by a reduction in hall running costs.

4.1 Income and Endowments

Unrestricted Total Income increased slightly (£187,540 vs £186,255 in 2024).

Donations – unrestricted donations rose £5,366 (£155,366 vs £150,000 in 2024).

Planned giving rose slightly (£78,336 vs £74,712 in 2024) reflecting the continued growth in membership and a number of new regular donors during the year (including several following the Stewardship Sunday in October). The PCC therefore expects this increased regular giving to continue into 2026.

We continue to receive income (grant) from “The Church Lands”, a local charity set-up by St Peter's Church many years ago - owning a number of properties in St Albans, which distributes surplus income to the St Albans parish churches of St Peter's (80%), St Paul's (10%) and St Luke's (10%). Our **grant** income from this charity rose slightly (£48,750 vs £47,250 in 2024). The charity forecasts that they will continue to distribute payments at a similar level over the next few years.

Collection plate income (generally cash donations) reduced (£363 vs £737 in 2024) and remains low compared to the historic trend. This represents a general movement away from cash donations and we have seen large growth in the number of donations via card payments.

To support the growth in contactless/card payments, the PCC invested £56 in setting up a “giving station” to improve the giving experience for card payments and enable gift aid to be claimed on these donations. Total donations via card increased significantly (£3,947 vs £2,760 in 2024), and in addition we were able to claim an additional £296 in gift aid for payments made during 2025.

Donations via card are reported under “Donations, Appeals etc”.

Church Activities (£27,301) is mainly made up of Hall Bookings (£24,639) which reduced slightly (£26,743 in 2024) due to less one-off bookings. We also received £924 in donations towards the costs of our Youth group attending the Satellites youth festival (see costs in expenditure item: Teaching & Meetings below)

PCC Fees (from funerals & banns) £1,738 includes £670 Fees which has since been passed on to the Diocese (as expenditure item: Diocese Fees).

Other Incoming Resources (£11,514) increased significantly (vs £2,190 in 2024) due to £10,500 received from the Diocese towards the rental of a house for our curate. We also received a **grant** of £500 from our county councillor's locality budget to pay for kitchen repairs. Both of these are treated as restricted income.

Excluding these payments, other income reduced significantly due to an insurance claim paid in 2024.

Restricted Donations Income (£1,277 - detailed in **Note 8**) reduced (vs £2,268 in 2024) as there were no specific appeals in 2025.

Investments We don't hold long-term investments. Interest income reduced slightly (£4,359 vs £4,458 in 2024) reflecting the general reduction in bank interest rates in 2025. Interest has been allocated across the different funds based on the fund balances.

4.2 Expenditure

Total expenditure was £156,450 compared to £147,362 in 2024. Expenditure on **Church Activities** increased by £7,258 (£149,890 vs £142,632 in 2024). This is primarily due to costs associated with renting a house for our curate (£14,195 see below) offset by a reduction in hall running costs (£5,008).

Mission & Charitable Giving includes £12,500 (Charity Giving) support of charities via our Mission Committee. Restricted Giving £2,155 comprises payments of monies (Restricted Giving) received for specific purposes during 2024 & 2025. Members continue to support Irene Rudling, allowing us to continue to send financial support during her retirement. We hold £1,732 available for distribution by Vicar & Churchwardens, along with monies collected on behalf of various other charities (**Note 8**). The PCC agreed to use the funds previously donated to support our work with marginalised and vulnerable people to support continuing to run the weekly community meal when St Albans Community Pantry reduced the regularity of their support, and we have spend £363 in purchasing equipment and ingredients to run this.

Parish Share reduced slightly (£70,743 vs £71,001 in 2024). **Other Clergy Costs** (£855 vs £281 in 2024) relate to expenses of our Vicar and Curate. These increased in 2025 due to our curate joining in June, and our vicar attending a retreat.

The PCC entered into a tenancy guarantee agreement in respect of **Curate Housing Costs** and is making monthly payments for the rental of a house, and the associated water bills (with the Diocese paying 75% of the rental costs as noted above)

Church Running Costs increased slightly (£7,314 vs £6,298 in 2024). This was driven by an increase in our insurance premium at the end of a three-year agreement, the costs of visiting worship leaders and general increases in running costs.

Hall Running Costs reduced significantly (£16,616 vs £21,624 in 2024) due to a reduction in cleaning costs following a change of supplier and reduced frequency, the resignation of our caretaker, reduced costs of maintaining the fire alarm following previous repairs and a scheduled electrical inspection completed in 2024. This figure also includes the cost of kitchen repairs (funded by the grant from our county councillor's locality budget).

Our solar panels (installed in 2023) continue to outperform the forecast given prior to installation. During 2025 we exported £405 of electricity and saw an increase in rate from 3p/kWh at the start of the year to 12p/kWh at the end. We estimate that in addition to the payments received for the energy exported, we saved around £1,300 on our energy bills due to usage of the electricity generated.

Teaching & Meetings Costs increased (£2,268 vs £1,328 in 2024). This is driven by £1,270 costs for our Youth group to attend the Satellites festival (offset by £924 income resulting in a net cost of £346) and partially offset by reduced costs due to less "Holy Cow" events.

Staff Costs remained stable (£20,703 vs £20,284 in 2024) as the cost of annual pay increases (in line with Diocesan pay scales) was offset by our caretaker resigning in August.

Other Expenses reduced (£855 vs £1,643 in 2024) as there were no significant costs during 2025 compared to previous years.

Bank Charges remained stable (£111 vs £116 in 2024).

Other Expenditure includes Capital Expenditure of £4,555 for the purchase of replacement fire doors in the church and toilet corridor, £894 for replacement of the fire alarm control panel and £900 for our architect to inspect and assess the church roof and rainwater capacity to address the long-standing water ingress.

4.3 Other Financial Notes

Charitable Giving as previous years, the PCC provided £12,500 for the Mission Committee to allocate towards overseas mission (Viva Network & Hands at Work) and local youth charities STEP & the 2:67 project.

Net Movement in Funds (see page 13) Unrestricted Funds increased by £44,247 to £266,128 (from £221,881 reserves at the end of 2024).

Cash at Bank (Note 5) increased to £270,441 (£230,336 in 2024) in-line with the growth in reserves. This balance is split between CAF Bank & Metro Bank (to utilise specific services and benefit from protection under the Financial Services Compensation Scheme – which increased from £85,000 to £120,000 per bank in December 2025).

Debtors (Note 6) shows £7,221 Gift Aid recovered tax from HMRC (received February 2026), unpaid hall user and funeral invoices (received January 2026) and payments due for energy generated by our solar panels (still outstanding – see below). It also includes the security deposit paid to the landlord of the house rented by our curate.

Creditors (Note 7) includes amounts due to be paid to suppliers/late expense claims (paid in January 2025).

Due to a configuration error with our electricity meter, our **energy supplier has been unable to issue invoices to us since August 2025**, for both the energy imported from the grid and the energy exported from our solar panels. These accounts include accruals for the estimated amounts for both the import (debtor) and export (creditor) payments due. We have a complaint case open with our energy supplier regarding this issue and expect it to be resolved shortly.

The PCC recognises a **future liability** regarding the remaining 5 months of the tenancy agreement on the house rented for our Curate, on which the PCC has signed a rental guarantee agreement and is making the monthly rental payments. There is a likelihood this arrangement may continue to the expected end of the Curacy in May 2028.

4.4 Reserves Policy

As most of our income & expenditure is through regular monthly payments, it is PCC policy to maintain a balance within the **General Fund** which equates to approximately three months' forecasted payments (£31,000) to cover emergency situations that may arise from time to time. The reserves remain above this level; however this is due to the continuing allocation of 50% of Church Lands grants into the General Fund. This is expected to continue for the foreseeable future.

It is the PCC's policy to maintain sufficient funds within the Hall Fund and Fabric Fund to cover planned maintenance / renewal of the buildings. A Long-Term Maintenance schedule is used to assess the necessary reserves level for these funds, including £80,000 provision to replace the church roof within the next five years. **Note 9** shows our designated maintenance funds **Hall Fund** and **Fabric Fund** at £44,096 (vs £35,335 in 2024) and £160,331 (vs £138,796 in 2024) respectively.

The additional reserves in our General and Fabric funds will be used to carry out upcoming church repairs, support in our plans for recruitment of a youth worker and to meet any unforeseen income shortfalls.

Charity Giving (a designated fund) represents £610 (£610 in 2024) remaining balance at the disposal of the Mission Committee.

Restricted Giving (a restricted fund) balance of £11,857 (£12,735 in 2024) are donations received for specific purposes (shown in **Note 8**). This has reduced in 2025 due to the distribution of donations for other charities received in 2024 being passed on during 2025.

4.5 Related Parties

All PCC members are trustees under the Charities Act 2011 under which disclosure must be made of transactions involving trustees and related parties. The PCC has a policy on Conflicts of Interest, where PCC members will be required to declare any new related parties at each PCC meeting.

Existing related parties include Gill Kaser, the wife of Peter Kaser a PCC member, in the paid position as Church Administrator (£1,486).

During the year, St Luke's provided a tenancy guarantee and associated rental payments in respect of accommodation provided for our Curate Rev Patrick Craig who, as a member of the PCC, is also a trustee. The transaction was authorised by the PCC in accordance with the charity's financial procedures. The trustee concerned did not take part in any discussion or decision-making relating to this arrangement.

Under an agreement with the diocese, 75% of the rental cost during the current tenancy is reimbursed to the PCC. This reimbursement arrangement does not alter the classification of the transaction as a trustee benefit or related party transaction.

The total value of support provided during the year was:

Description	Amount (£)
Rent paid by the PCC (7 months)	14,000
Reimbursement received from diocese (75%)	10,500
Net cost to the PCC after reimbursement	3,500

5 Plans for the Future

St Luke's developed a new Mission Action Plan in 2025, focused around our three strategic values, all of which support the existing thought of 'Bringing God's grace to life':

- **Belonging** - building **relationship with one another**, whoever you are and whatever you're going through, you are welcome at St Luke's.
- **Believing** - building **relationship with God** through worship, teaching and prayer. we are a community founded on God's grace and a gospel of hope and healing with power to redeem and change lives.
- **Blessed to be a blessing** - building **relationship with our community**. we are a community which builds God's Kingdom of hope and justice where we are.

In terms of what that looks like moving forward:

Blessing: We continue to deliver our community meal each Tuesday, to grow our relationships with local schools and with Highfield Park Trust and the Orchard, in addition to a new relationship with Macintyre.

Believing: We will continue to deepen our congregation's engagement with worship via our weekly 10am services and monthly evening service and through offering Alpha and Lent courses.

Belonging: we continue to be a congregation who like to spend time with one another. Homegroups continue, and various events including a talent night, termly games nights, and a quiz night are planned as well as various other social events during the year.

6 Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The PCC is also registered as a charity, and as such PCC members must have due regard to their duties and responsibilities as trustees under the Charities Act.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

6.1 Structure

Alongside the legal requirements of the PCC, the St Luke's terms of reference require it to lead the church in the outworking of its vision. This is facilitated by the delegation of many of its responsibilities to other groups which are accountable to the PCC. The intention is to provide quality space on the PCC's agenda for major discussions that focus on the vision, policies and strategic matters in the Church's life. This work is done alongside the delegation and holding to account of the groups to which power and responsibilities are delegated.

The Church Mission Action Plan, as a working document, guides our strategy. **The PCC** now meets roughly six times a year, and more often when required.

The Standing Committee has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. The principal purpose of the Standing Committee is to consider and plan the items of business for the PCC. It also helps to progress the work of the PCC between PCC meetings.

6.2 Finance

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Members of the PCC are responsible for the keeping of accounting records, which disclose with reasonable accuracy the financial position of the PCC and will enable it to ensure the financial statements of the Church comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS 102) 2019 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 - 2nd Edition October 2019.

6.3 Risks

The PCC normally keeps up to date an approved and complete set of policies and terms of reference. A policy review was carried during 2025. The list of Terms of Reference and Policies is available to view in the Church Office as are the records of inspections and risk assessments.

Energy prices remain higher than historic levels but appear to have stabilised and we continue to budget for these increased costs. The solar panels installed in 2023 are performing above the forecast, and we have seen an increase in export tariffs helping to offset these costs.

6.4 Safeguarding

The Parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement.

1. **Policies** - policies for keeping children and vulnerable people safe include our Safeguarding Policy and the Young People's Leaders Terms of Reference.
2. **Safeguarding Checking** - All those who work with children and vulnerable people on a regular basis have been checked via the DBS process. From 2017 all PCC members are also required to be DBS checked. Records are kept and maintained securely by the Safeguarding Officer to ensure that every person requiring a DBS check remains current.
3. **Contact Details and Permission Forms** – Contact details and emergency contact numbers are obtained for all young people's activities and groups where parents/carers are not present or close at hand.
4. **Photography** - The parents or carers of all children and young people who access our activities are reminded from time to time via the church news sheet and by permanently displayed notices that they may register their wish that no photos or videos be taken of their child for internal church or social media, church website etc. No child is identified on the internet or social media without parental permission.
5. **Safeguarding Training** - The Safeguarding Officer, those who work with children and vulnerable people, church wardens, PCC members and others are required to undertake safeguarding training every three years.
6. **Training Records** - The Safeguarding Officer keeps a record of who has attended the training, and the date that they will need to be re-trained.
7. **Safeguarding Training for Licensed Ministers** - The diocese administers safeguarding training for clergy, readers and other lay ministers who undertake specific training every three years.
8. **Communication** - Posters highlighting the need for people to be vigilant regarding safeguarding, along with details of the safeguarding officer, are displayed in the entrance to the building.

On-going Safeguarding Activities

- The PCC has safeguarding as a standing item on its agenda.
- All those who require training are alerted to that fact and are helped, if needed, to book onto one of the deanery training sessions.
- The Church membership are reminded from time to time that they share in the responsibility for the safety and well-being of all, with particular regard for children and vulnerable people.
- The Safeguarding Officer provides, on a yearly basis in time for the APCM, an up-to-date list of those with DBS clearance and a record of those who have received safeguarding training. This information is displayed on a dedicated noticeboard in entrance to our building.

7 Administrative Information

This report is part one of a two-part report for the Annual Parochial Church Meeting (APCM). This part fulfils the requirements of the Charities Act 1993. Part two comprises additional reports that the PCC wish to have presented to the meeting each year.

The Parochial Church Council (PCC) is a charity and the legal body of St Luke's Church, registered charity number 1133957. At the end of the year 2025, membership was as follows:

Eligibility	Name	Role	Term of office
Vicar:	Revd Alex Huzzey	Chair Ex officio	From June 2022
Curate:	Revd Patrick Craig	Ex officio	From June 2025
Churchwardens:	Ster Buttle William Watts	Warden	From AMP 2023 (to 2027) ^{Note 1} From AMP 2025 (to 2029) ^{Note 1}
Readers:	Kath Clough	Ex officio	From July 2016 ^{Note 2}
Deanery Synod Representatives:	Chris Swain Jennie Hall Chip Crawford	Lay rep PCC Vice Chair Lay rep Lay rep	From APCM 2018 to APCM 2026 ^{Note 3} From APCM 2023 to APCM 2026 ^{Note 3} From APCM 2022 to APCM 2026 ^{Note 3}
Elected lay representatives:	Alex Butler Justine Elbourne-Cload Geraldine Edgington Jodie Promod Jo Clark Peter Kaser	Lay rep Lay rep Lay rep Lay rep Lay rep Lay rep	From APCM 2025 to APCM 2028 From APCM 2025 to APCM 2028 From APCM 2025 to APCM 2026 From APCM 2024 to APCM 2027 From APCM 2023 to APCM 2026 From PCC May 2021 to APCM 2027
Co-opted Members:	Matthew Tinson Becki Chafe	Treasurer Safeguarding	From PCC May 2023 From APCM 2025
In attendance:	Gill Kaser	PCC Secretary	From March 2006

^{Note 1} Churchwardens stand for re-election each year, but usually agree to stand for a term of four years.

^{Note 2} Ex officio, as agreed for all Readers at the APCM 2007.

^{Note 3} Elected for 3-year term.

This report approved by the PCC on 19th May 2026



Alex Huzzey (Vicar)
On behalf of St Luke's PCC

Charity No. 1133957

Independent Examiner's Report

to the Parochial Church Council (PCC) of St Luke's Church, St Albans

This report on the accounts of the PCC for the year ended 31 December 2025 is in respect of an examination under the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and Independent Examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under Section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145 (5) (b) of the Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act and to be found in the PCC Accountability guidance, 5th edition incorporating Charities SORP (FRS 102) 2nd Edition October 2019.

My examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanation from you as members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 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 come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:

J R Eke.

Date: 13th May, 2026

John Robert Eke
Fellow of the Association of Charity Independent Examiner
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St. Luke's Church, St. Albans

SOFA for the Year Ended 31 December 2025

		Unrestricted Funds		Restricted Funds		TOTAL FUNDS	
			2024		2024	2025	2024
INCOME & ENDOWMENTS from:	Note	£	£	£	£	£	£
Donations & Legacies	2(a)	155,366	150,000	1,277	2,268	156,643	152,268
Church Activities	2(b)	27,301	29,607	-	-	27,301	29,607
Investments	2(c)	4,359	4,458	-	-	4,359	4,458
Other Income	2(d)	514	2,190	11,000	-	11,514	2,190
TOTAL INCOME		187,540	186,255	12,277	2,268	199,817	188,523
EXPENDITURE on:							
Church Activities	3(a)	136,735	137,333	13,155	5,299	149,890	142,632
Fund Raising	3(b)	66	-	-	-	66	-
Other Expenditure	3(c)	6,494	4,730	-	-	6,494	4,730
TOTAL EXPENDITURE		143,295	142,063	13,155	5,299	156,450	147,362
NET INCOME/(EXPENDITURE)		44,245	44,192	(878)	(3,031)	43,367	41,161
Transfers between Funds	9						
NET MOVEMENT IN FUNDS		44,245	44,192	(878)	(3,031)	43,367	41,161
TOTAL FUNDS BROUGHT FORWARD		221,881	177,689	12,735	15,766	234,616	193,455
TOTAL FUNDS CARRIED FORWARD		<u>266,126</u>	<u>221,881</u>	<u>11,857</u>	<u>12,735</u>	<u>277,983</u>	<u>234,616</u>

The notes on pages 15 to 19 form part of these accounts.
The PCC does not have any endowments

St. Luke's Church, St. Albans

Balance Sheet as at 31 December 2025

		2025	2024
FIXED ASSETS	Note		
Tangible		-	-
Investment	5(a)	-	-
Loan to Credit Union			
CURRENT ASSETS			
Debtors	6	12,481	7,969
Short Term Deposits	5(b)	-	-
Cash at Bank and in Hand	5(b)	270,441	230,336
		<u>282,922</u>	<u>238,305</u>
LIABILITIES			
Creditors - Falling Due Within One Year	7	4,939	3,689
NET CURRENT ASSETS		<u>277,983</u>	<u>234,616</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>277,983</u>	<u>234,616</u>
Creditors - Falling Due After One Year		-	-
TOTAL NET ASSETS		<u>277,983</u>	<u>234,616</u>
PARISH FUNDS			
Unrestricted	9		
General Fund		61,089	47,140
Designated funds (Hall, Fabric & Charity Giving)		205,037	174,741
TOTAL Unrestricted Funds		<u>266,126</u>	<u>221,881</u>
Restricted	8	11,857	12,735
Endowment		-	-
		<u>277,983</u>	<u>234,616</u>

Approved by the Parochial Church Council on 19th May 2026 and signed on its behalf by:



Alex Huzzey (Vicar)

The notes on pages 15 to 19 form part of these accounts.

Notes on Accounts

(1) Accounting Policies

The accounts (financial statements) have been prepared in accordance with Church Accounting Regulations 2006, the Charities Act 2011 and the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102) 2nd edition published October 2019.

These financial statements have again been prepared on an accruals basis and investments shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The trustees consider that there are no material uncertainties about the Church's ability to continue as a going concern.

Funds

Restricted Funds represent (a) income from trusts which may be expended only on those restricted objects provided in the terms of the trusts or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate fund, monies are held in the Restricted Giving Fund and as these funds are only held on short-term basis, no interest is apportioned to individual objects.

Unrestricted Funds are general funds and designated funds including the Hall Fund (maintenance of Hall) and Fabric Fund (maintenance of Church).

Income & Endowments

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when received. All other income is recognised when receivable. All incoming resources are accounted for gross (i.e. taxation is included where recoverable, such as Gift Aid).

Legacies are accounted for when it has been established there is legal entitlement; they are measurable, and they are probably receivable - in accordance with Module 5 FRS 102 SORP 2019.

Expenditure

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and accounted for gross (i.e. taxation included where chargeable, such as VAT).

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (c) 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 and as such not included in the accounts. These items are listed in the church's inventory, which can be inspected (at any reasonable time). As items are acquired, the expenditure has been written off when incurred and therefore these items do not appear as assets.

St. Luke's Church, St. Albans

For the Year Ended 31 December 2025

2 INCOME & ENDOWMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
2(a) Donations & Legacies							
Planned Giving:							
Gift Aid Donations	78,096				240	78,336	74,712
Tax Recovered	18,352				60	18,412	17,633
Other	3,831					3,831	4,473
Collections (open plate)	363					363	737
Grants	24,375		24,375			48,750	47,250
Donations, Appeals, etc	5,974				977	6,951	7,463
Stewardship - Gift Day							
Legacy							-
	130,991		24,375		1,277	156,643	152,268
2(b) Church Activities							
Satellites Youth Festival	924					924	
Hall Bookings		24,639				24,639	26,743
PCC Fees (Funerals, etc) incl. DBF fees	1,738					1,738	2,864
	2,662	24,639				27,301	29,607
2(c) Income from Investments							
Interest (Bank & Loan)	872	872	2,615			4,359	4,458
	872	872	2,615			4,359	4,458
2(d) Other Incoming Resources							
Grants - General					500	500	
Other Income	109	405			10,500	11,014	2,190
	109	405			11,000	11,514	2,190
TOTAL INCOME PRE-TRANSFERS	134,634	25,916	26,990		12,277	199,817	188,523
Transfer to Charity Giving Fund	(12,500)			12,500			
TOTAL INCOME POST-TRANSFERS	122,134	25,916	26,990	12,500	12,277	199,817	188,523

3 EXPENDITURE

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
3(a) Church Activities							
Overseas Missionary and Charitable Giving:							
Irene Rudling					720	720	720
Wendy Mills					-	-	1,348
Hope Gardens (Bishop Samuel)					300	300	-
Mission Aviation Fellowship					-	-	-
Viva Network Harare Project				3,000		3,000	3,000
Hands @ Work				3,000	473	3,473	4,321
Home Mission:							
St Albans Community Pantry						-	465
Marginalised/Vulnerable					363	363	-
Food Bank						-	378
STEP				4,500	150	4,650	4,500
2:67 Project				2,000		2,000	2,000
						-	-
Other Restricted Giving							
Expenditure - Restricted Giving (note 8)					149	149	1,067
				12,500	2,155	14,655	17,799
Ministry Costs:							
Diocesan Parish Share	70,743					70,743	71,001
Curate Housing Costs	3,695				10,500	14,195	
Other Clergy Costs	855					855	281
Church Running & Maintenance	7,314					7,314	6,298
Teaching, Meetings & WOW	2,268					2,268	1,328
Publicity	413					413	637
Weekend at Home						-	-
Hall Running Costs		16,116			500	16,616	21,624
Staff Costs	20,703					20,703	20,284
Stationery and Administration Costs	492					492	522
Other Expenses	855					855	1,643
Parochial Fees paid to Diocese	670					670	1,099
Bank Charges	111					111	116
	108,119	16,116		12,500	13,155	149,890	142,632
3(b) Fund Raising	66					66	-
3(c) Other Expenditure							
Front Garden & Signage						-	-
Solar Panels						-	-
Church Maintenance			5,455			5,455	940
Hall Maintenance		1,039				1,039	-
Church Capital Expenditure						-	3,790
Dishwasher						-	-
		1,039	5,455			6,494	4,730
TOTAL EXPENDITURE	108,185	17,155	5,455	12,500	13,155	156,450	147,362

4 STAFF COSTS

The church employed the following part-time staff: Church Administrator and Caretaker.

Full-time Equivalent = 1

NOTE: the caretaker position has been vacant since 1/9 due to resignation

4(a) Payroll

	Total 2025	Total 2024	
Wages and Salaries	18,981	18,601	
Social Security Costs			
Pension Costs (see note 4(c) below)	1,550	1,491	
Self Employed Staff			
	20,531	20,092	
Travel Expenses for Placement Student	172	191	
Staff Costs for PCC (note 3(a) above)	20,703	20,283	2.1%

4(b) Payments to PCC Members

Alex Huzzey received £2,353 expenses performing his role as Vicar.

£558 is direct clergy costs (see **Note 3(a)**). The remainder relate to expenses incurred on behalf of the PCC (e.g. Teaching materials)

Patrick Craig received £406 expenses performing his role as Curate.

£211 is direct clergy costs (see **Note 3(a)**). The remainder relate to expenses incurred on behalf of the PCC (e.g. Teaching materials)

Patrick Craig also received payments made on his behalf for a rental property during the year - see written note 4.5 (related parties)

Other PCC members and close family members received expenses on behalf of the PCC. These transactions were supported by appropriate receipts, and authorised in accordance with the PCCs financial procedures.

Related parties to PCC members:

- Peter Kaser (PCC Member) husband to Gill Kaser who received £18,234 salary + £1,550 pension as Administrator;

4(c) Church Workers Pension Fund (CWPF)

St Luke's (St Albans) PCC participates in the Pension Builder Scheme section of the Church Workers Pension Fund for lay staff. See Staff Costs (above) for the value of contributions made this year. The Church of England Pensions Board administers the Pension Builder Scheme, which is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes. Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers. This means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable.

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022. The next valuation is due as at 31 December 2025. For the Pension Builder 2014 section, the 2022 valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, St Lukes PCC could become responsible for paying a share of that employer's pension liabilities.

5 FIXED ASSETS, CASH & DEPOSITS

5(a) Investments

Movements in the year:

Market Value - 1 January

Purchase (Disposal) of Assets

Net Gain (Loss) on Annual Revaluation

Market Value - 31 December

5(b) Cash and Deposits

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
Cash at Bank - Current	22,939					22,939	15,582
Cash at Bank - Savings	29,179	44,328	160,331	610	11,857	246,305	214,190
Cash in Hand	1,197					1,197	564
CBF Deposit							
COIF Charity Funds							
	53,315	44,328	160,331	610	11,857	270,441	230,336

6 DEBTORS

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
Income Tax Recoverable	8,170					8,170	6,211
Curate House Security Deposit	2,308					2,308	-
Hall Income		2,003				2,003	1,758
Loans / Advances						-	-
Other Debtors						-	-
	10,478	2,003				12,481	7,969

7 LIABILITIES

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
Accruals (energy usage - not yet paid)		1,983				1,983	- 301
Other Creditors	250					250	250
Creditors for Goods and Services	2,454	252				2,706	3,741
	2,704	2,235				4,939	3,689

8 FUNDS

Restricted Fund monies can only be used for certain purposes.

The Building Fund represents funds raised through building appeals for development of our buildings.

The Restricted Giving Fund holds other restricted funds not covered in the fund above.

	Opening Balance	Income	Transfer	Expenditure	Closing Balance
Restricted Giving Fund					
Vicar and Churchwardens' Account	1,732				1,732
Irene Rudling	1,597	246		(720)	1,123
Hands at Work	100	533		(473)	160
St Albans Community Pantry		198			198
Work w. Marginalised/Vulnerable	8,750			(363)	8,387
Dilys Hudson Legacy	257				257
Other Missions/ Charities	299	300		(599)	
Other Restricted Funds					
HCC Locality Grant		500		(500)	
Diocesan Curate Housing Payments		10,500		(10,500)	
	12,735	12,277		(13,155)	11,857
Designated Funds					
Charity Giving Fund	610		12,500	(12,500)	610
Hall Fund	35,335	25,916		(17,155)	44,096
Fabric Fund	138,796	26,990		(5,455)	160,331
	187,476	65,183	12,500	(48,265)	216,894

9 SUMMARY OF FUND MOVEMENTS

	General Fund	Hall Fund	Fabric Fund	Charity Giving Fund	Restrict Giving Fund	Total 2025	Total 2024
Movement of Funds							
Opening Balance	47,140	35,335	138,796	610	12,735	234,616	193,455
Incoming Resources	134,634	25,916	26,990		12,277	199,817	188,523
Resources Expended	(108,185)	(17,155)	(5,455)	(12,500)	(13,155)	(156,450)	(147,362)
Allocation to Charitable Giving	(12,500)			12,500		-	-
Transfers between Funds						-	-
	61,089	44,096	160,331	610	11,857	277,983	234,616
Summary of Assets by Fund							
Investment Fixed Assets							
Current Assets:							
Cash and Deposits	53,315	44,328	160,331	610	11,857	270,441	185,304
Debtors	10,478	2,003				12,481	11,347
	63,792	46,331	160,331	610	11,857	282,922	196,651
Current Liabilities:							
Liabilities (due within one year)	2,704	2,235				4,939	3,196
	61,089	44,096	160,331	610	11,857	277,983	193,455