

All Saints' Church, Berkhamsted



Annual Report of the Church Council (Trustees' Annual Report) and Accounts for the year ended 31 August 2025

All Saints' Church, Berkhamsted

a Single Congregation Anglican Methodist Local Ecumenical Partnership

Report of the Church Council for the year ended 31 August 2025



Aims and Purposes

All Saints' Church aims to advance the Christian faith in the town of Berkhamsted and surrounding area.

Objectives and Activities

When planning activities for the year, the minister and the Church Council have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

In achieving its purpose, All Saints' engages in a range of activities, including:

- the celebration of public worship
- the teaching of the Christian faith
- pastoral work, including visiting the sick and the bereaved
- the provision of facilities with a Christian ethos for the local community
- the support of other charities in the UK and overseas

To facilitate this work, it is important that the fabric of All Saints' Church and Halls is maintained. Ultimate responsibility for the maintenance of the Church and Halls complex of All Saints', a Grade II Listed Building (ID number 1075267), lies with the Anglican Methodist Association (Berkhamsted) Ltd that owns the property. All Saints' Council, funded directly by the All Saints' congregation, has day-to-day responsibility for this upkeep as well as for the work of the church generally.

Leadership

We said farewell and thank you to Revd Rachael Hawkins (and her family) who had been our minister for 14 years, and welcomed Revd Dr Caroline Wickens in her place from 1 September 2025.

Achievements and Performance

Worship and Prayer

The Leadership Team at All Saints' normally meets monthly and its discussions include the pattern and leadership of services, and the development of our worship in the future. We feel it important that worship reflects the traditions from which we have come. This provides variety in our worship within a framework of being recognisably "All Saints".

The principal Sunday morning service is either Holy Communion or Morning Worship, led by Methodist or Anglican clergy and/or lay people. This service has usually been available on Zoom for those unable to get to church. An enhanced (and simplified) audio visual system was in the process of being installed in the late summer to provide streaming on YouTube. A monthly Messy Church is held on Sunday afternoons, for families who cannot get to church in the mornings and to reach out to the wider community. A fortnightly service of compline held via Zoom on Thursday evenings has continued.

Morning Prayer on Tuesdays and Evening Prayer on Fridays provide a quiet and intimate opportunity for worship. A Tuesday morning Eucharist is held at All Saints led by clergy from St Peter's Church. Other services are held to mark special occasions – for example during Holy Week, and around Christmas.

There were 83 people on the Register of Members at 31 August 2025 compared to 88 a year earlier.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing, and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. In addition, those recently bereaved were invited to our annual Service of Thanksgiving for the lives of those who had died.

Wider Church links

All Saints' is a Single Congregation Anglican/Methodist Local Ecumenical Partnership. Through its Anglican connections it is part of the Diocese of St Albans and of the Parish of Great Berkhamsted (with St Peter's Church). Through its Methodist connections it is part of the Bedfordshire, Essex and Hertfordshire District and of the West Hertfordshire and Borders Circuit (circuit number 34/14).

Four members of the Church Council were members of the West Hertfordshire and Borders Circuit Meeting, two were members of Berkhamsted Team Council, and one was a member of the Parochial Church Council of Great Berkhamsted. We continue to have a member of the Church Council serving as a trustee of The Way Inn Christian Centre Trust in Berkhamsted. These contacts and activities provided the Church Council with important links with the parish and the wider structures of the church.

We continued to welcome the Revd Stuart Owen, from St Peter's Church and Team Rector in the Berkhamsted Team Ministry, to preside at the Eucharist on Tuesday mornings.

Church & Halls

The church is normally open most days for private prayer and calm for anyone in the local community. We are grateful to those on the rota for the daily opening and closing of the church.

The children's area set up at the front of the church with suitable furnishings and activities has been popular with parents of young children during services, and is visited on week days.

The upper and lower halls are used by many groups within the local community – including Brownies & Guides, and Gateway Club. We continue to maintain the property in an effort to make the premises welcoming.

Pastoral Care

"Coffee, Chat & Toddlers" continues in succession to the former "Chuckles", with people of any age warmly invited to enjoy a cup of coffee/tea and conversation on Tuesday mornings from 10am, with toys and activities available for younger visitors, and with singing at 11am.

Under our Pastoral Care Scheme, our one-to-one visitors keep in touch with those who are unable to attend church due to sickness or age. In addition, our minister visits church members who are in hospital. These visitors have attended training courses.

Mission and Evangelism

Links continue to be fostered with the local primary school which is normally welcomed to the church for its Harvest Festival and Carol Services.

Helping those in need is a demonstration of our faith. As reported below in the Financial Review section, a total of £20,938 was given this year to external charities – just £10 short of being the highest ever. As well as this financial help, members of our congregation have continued to support the DENS Dacorum Foodbank and at the local Oxfam bookshop.

All Saints' is a "Fairtrade" church, and supports that cause by using Fairtrade tea and coffee. Having previously been awarded "Bronze" status, we continued to work as an Eco Church, and were pleased to gain "Silver" status early in September 2024.

The All Saints' Friendship Club provides a varied programme of social and fund-raising events that reaches out beyond the congregation to the wider community. The net income of the club is donated annually to charitable causes, and is included within these accounts.

All Saints is a corporate member of the Churches' Mutual Credit Union, and has deposited £15,000 in a Corporate Savings Account primarily as a social investment.

Our church magazine is distributed bi-monthly to everyone on the Church Roll and is available in the church for visitors and users of the halls. The magazine keeps its readers informed of the important matters affecting our church and carries articles that help develop knowledge and trust in Jesus. It has been awarded the prize for "Clarity of the Christian Message" in a national competition.

Our website is at: <https://www.allsaintsberkhamsted.org.uk> - its primary purpose is to promote All Saints' presence in Berkhamsted as a living, worshipping community with a distinctive ecumenical offering, welcoming people from all backgrounds and traditions. We would like to attract young families, as this is important in maintaining and growing a congregation for the future, as is making the church appear more open to people who are outside the usual Sunday congregations. Together with our Facebook group, the website also functions as a way for church members to keep in touch. The website now contains our key policies, including that for safeguarding.

Ecumenical Relationships

Members of All Saints' have supported ecumenical events in the town including the Festival of Light with a Nativity Scene at the beginning of Advent and the monthly prayer breakfast held in churches around the town. Our minister meets with other clergy from the town 3 - 4 times a year and has participated in ecumenical services.

Financial Review

2024-25 was the seventeenth complete year since we became a self-funding organisation in June 2008. Over that period, congregational giving to the General Fund has remained fairly constant at around £75,000 -£80,000 (including gift aid), notwithstanding a reduced number of people. The figure for 2024-25 at £77,000 was the highest for 10 years. Hall hire income at £20,400 was highest ever – but this is expected to drop slightly in 2025-26. The energy support grant of nearly £3,100 from the Circuit, together with £2,900 of interest helped to take General Fund total income for 2024-25 to its highest ever level of £106,000. Total expenditure from the General Fund was a bit above forecast at £89,500 - also at its highest ever level.

As well as meeting annually recurring expenditure, the General Fund has to be able to make transfers to provide most of the funding for the Special Projects Fund so that large and irregularly occurring expenditure on maintenance and improvements can be paid for. £14,000 was transferred in 2024-25 – just below the average of annual transfers since 2008-09.

Special Projects Fund annual expenditure has averaged above £13,000 during the previous sixteen years, having varied between £34,000 and under £1,000. Expenditure in 2024-25 at over £45,000 was boosted by the purchase of a new organ for £25,000, funded by an in-memoriam donation. There are several projects underway or in prospect, including the upgrade our AV system, in progress over the year-end, the likely replacement of the oil and gas boilers, and matters identified in this year's quinquennial inspection.

As stated in note 13 to the Accounts, the Roof Fund was closed during the year after completion of a major overhaul of the roof at a cost of over £420,000. That work entailed the erection of complex and expensive scaffolding and then the complete replacement of the roof battens, on which the tiles hang, and the fitting of roof insulation.

Unfortunately, one of the named storms last winter damaged the metal cross on the apse end of church, and further damage was caused to the roof whilst it was being removed for safety reasons. Repairs are proving difficult to arrange due to the height and complexity of the work, but the cost is covered by our insurance.

£135,000 was spent from the General and Special Projects Funds in providing Christian ministry from All Saints' Church. This included £44,940 for the Circuit Assessment, which largely provides the stipends and housing for the clergy but which also supports other churches in the circuit.

Outward Giving in 2024-25 from our General Fund to various charitable causes was set at 7,600, being 10% of the total of the planned giving income, plate collections and gift-aid recovery in 2023-24. In addition, over £13,300 was raised for external causes through Special Appeals and by the Friendship Club, making the total given away almost £21,000. The names of the recipient causes and the amounts given to each are shown on our website on the Outward Looking page.

More detailed financial information can be found within the accounts that follow this report. The "Summary of Funds" note on the final two pages of the accounts provides a concise overview of our finances.

Reserves policy

Our detailed Financial Reserves Policy is on the "About/More Information" page of our website. The aim is to ensure that the church has sufficient unrestricted funds to meet its financial commitments; to demonstrate that the church is sustainable into the future; to ensure that the church is able to manage future unforeseen financial difficulties; to ensure that excessive funds are not held without any identifiable reason or for any identifiable purpose.

The balance in our unrestricted/undesignated General Fund at 31 August 2025, after deducting our social investment in the Churches Mutual Credit Union, was approximately £63,000. This is considered to be an appropriate amount under the Reserves Policy.

The aim for the unrestricted/designated Special Projects Fund is to hold sufficient reserves to cover the larger costs that do not occur every year – sometimes planned expenditure and sometimes unexpected – and which are mainly funded by annual transfers from the General Reserve. We are conscious of the increasing age of the building and of much of its contents, and consider the 31 August 2025 balance of about £90,000 to be appropriate.

It is our policy to invest our fund balances to minimise risk and therefore we normally only invest money in bank, or similar, deposit accounts.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and welcoming community it is, and who make a valuable contribution to our ministry and for keeping the church running.

Structure, governance and management

The method of appointment of Church Council members is set out in the Model Governing Documents (Constitution and Schedule) adopted on 13 January 2013. The membership of the Church Council consists of the minister, stewards and representatives elected by those members of the congregation who are on the Register of Members, and of co-opted members who are nominated to represent particular groups or activities.

Those elected as trustees serve for three years, and those co-opted serve for one year. Both are then eligible for re-election or re-appointment.

All those who attend our services as members of the congregation are encouraged to be on the Register of Members and so become eligible to take a fuller part in the life of the church.

The Church Council members are responsible for making decisions on all matters of general concern and importance to the church including deciding on how the funds of the Church Council are to be spent.

The Church Council met five times during the year, twice via “Zoom” and three times in person. These included two short meetings in November to approve the Annual Report & Accounts and to deal with annual appointments and co-options immediately after the Annual Congregational Meeting. The level of attendance averaged 79%.

Given its wide responsibilities, the Church Council has a number of groups or committees each dealing with particular aspects of church life. These groups which include leadership, pastoral, fabric and finance, are all responsible to the Church Council and report back to it regularly, with their deliberations being received by the full Church Council for discussion and decision as necessary.

Administrative information

All Saints’ Church is situated in Shrublands Road, Berkhamsted HP4 3HY, which is also the correspondence address.

All Saints’ Church is an unincorporated charity. It was granted registered charity status on 31 July 2013, with registered number 1153162. Before then it was an excepted charity that did not need to register with the Charity Commission. The Charity Commission website shows the names of the present Trustees, and the Annual Reports & Accounts for the last five years.

All Saints has been an Anglican Methodist LEP since 1993, having shared the building with Berkhamsted Methodist Church from 1980. The land and building have been owned by Anglican Methodist Association (Berkhamsted) Ltd – a company limited by guarantee – since 1980. Prior to June 2008, when All Saints’ became a Single Congregation Local Ecumenical Partnership, that company had direct responsibility for the upkeep of the buildings and was funded equally by the Anglican Parish of Great Berkhamsted and by Berkhamsted Methodist Church. Since June 2008, this responsibility has been met by All Saints’ Church.

As well as its Constitution of 13 January 2013, All Saints’ Church is also affected by certain provisions in (i) the Memorandum & Articles of Association of Anglican Methodist Association (Berkhamsted) Ltd, dated 24 April 1980 (ii) the Conveyance of the church to Anglican Methodist Association (Berkhamsted) Ltd, dated 25 November 1980 (iii) the Sharing Agreement, dated 25 November 1980 (iv) the Pastoral Scheme of 2005 for the Berkhamsted Team Ministry, as revised.

Trustees’ financial responsibilities

We are required under charities legislation to prepare financial statements each year that give a true and fair view of the state of affairs of the church at the end of the financial year and of its income and expenditure for the same year. We confirm the financial statements comply with the statutory requirements, applicable accounting standards, statements of recommended practice and the constitution of the church.

In preparing these financial statements we are required to select suitable accounting policies and apply them consistently, make reasonable prudent judgements and estimates, state whether applicable accounting standards and statements of recommended practice have been followed and give details of any departures, and prepare the financial statements on a going concern basis unless, in our view, the charity will be unable to continue in operation.

We are also responsible for keeping proper accounting records, maintaining a satisfactory system of control over accounting records and transactions, safeguarding the charity’s assets, and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The members of the Church Council are the Trustees of the charity. The Church Council members who have served for all or for some of the period from 1 September 2024 until the date on which this report was approved were:

Ex Officio members:

The Revd Rachael Hawkins	minister / chair	until 31 August 2025
The Revd Dr Caroline Wickens	minister / chair	from 1 September 2025

Elected members:

David Pain	steward
Tracy Robinson	steward
Helen Temple	steward
Richard Hackworth	church representative
Margaret Ingram	church representative
Chris Lumb	church representative
Linda Morgan	church representative
Michael Robinson	church representative / treasurer
Kate Spall	church representative
Steve Spall	church representative
Jill Southgate	church representative
Keith Treves Brown	church representative

Co-opted members:

Jeremy Drage	steward	from 22 January 2025
Ivor Hancock		
Julie Wakely		

Approved by the Church Council on 12 November 2025 and signed on its behalf by

The Revd Dr Caroline Wickens

All Saints' Church, Berkhamsted

Report of the Independent Examiner for the year ended 31 August 2025

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2025, which are set out on pages 8 to 18.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Bianca Permal FCA
Chartered Accountant

Dux Advisory Ltd
Suite 1, Amersham House
Mill Street
Berkhamsted
Herts HP4 2DT

14 November 2025

All Saints' Church, Berkhamsted

Statement of Financial Activities (SOFA) for the year ended 31 August 2025

	Notes to the accounts	Unrestricted funds £	Restricted Funds £	Total 2024-25 £	Unrestricted funds £	Restricted Funds £	Total 2023-24 £
Income and Endowments from:							
Donations and legacies	4	106,548	11,356	117,904	78,367	6,574	84,941
Charitable activities	5	20,502	-	20,502	18,210	-	18,210
Other trading activities	6	2,714	3,564	6,278	-	4,086	4,086
Investments	7	6,242	302	6,544	19,329	311	19,640
Other	8	18,900	-	18,900	93,549	-	93,549
Total income & endowments		154,906	15,222	170,128	209,455	10,971	220,426
Expenditure on:							
Raising funds		1,341	1,402	2,743	-	2,169	2,169
Charitable activities:							
- circuit assessment		44,940	-	44,940	44,508	-	44,508
- repairs & maintenance of church property		105,346	-	105,346	388,750	-	388,750
- insurance & utilities		9,256	-	9,256	9,591	-	9,591
- grants & donations (outward giving)	17	7,600	13,338	20,938	7,500	8,330	15,830
- worship & outreach		3,795	-	3,795	4,798	-	4,798
- youth work		-	-	-	-	-	-
Other expenditure	10	8,218	-	8,218	5,729	-	5,729
Total expenditure		180,496	14,740	195,236	460,876	10,499	471,375
Gains/(Losses) on investments	13	-	-	-	-	-	-
Net income/(expenditure)		(25,590)	482	(25,108)	(251,421)	472	(250,949)
Transfers between funds	18	-	-	-	-	-	-
		(25,590)	482	(25,108)	(251,421)	472	(250,949)
Other recognised gains / (losses):		-	-	-	-	-	-
Net movement in funds		(25,590)	482	(25,108)	(251,421)	472	(250,949)
Reconciliation of funds:							
Total funds brought forward		194,726	8,672	203,398	446,147	8,200	454,347
Total funds carried forward		169,136	9,154	178,290	194,726	8,672	203,398

All Saints' Church, Berkhamsted

Balance Sheet as at 31 August 2025

	Notes	Unrestricted	Designated (Unrestricted)	Restricted	Totals 2025	Totals 2024
		£	£	£	£	£
Tangible Fixed Assets						
Investments	13	-	-	-	-	-
Total fixed assets		-	-	-	-	-
Current Assets						
Debtors and Prepayments	14	10,298	391	542	11,231	30,143
Cash at Bank and on Deposit	14	70,075	89,995	8,612	168,682	232,459
Total current assets		80,373	90,386	9,154	179,913	262,602
Creditors and Accruals (due in under 1 yr)	15	1,623	-	-	1,623	59,204
Net current assets (liabilities)		78,750	90,386	9,154	178,290	203,398
Total assets less current liabilities		78,750	90,386	9,154	178,290	203,398
Loans and creditors due after 1 year		-	-	-	-	-
Provisions for liabilities and charges		-	-	-	-	-
Net assets		78,750	90,386	9,154	178,290	203,398
Funds of the Church						
Unrestricted funds	18	78,750	90,386	-	169,136	194,726
Restricted funds	18	-	-	9,154	9,154	8,672
Total Funds		78,750	90,386	9,154	178,290	203,398

The notes on pages 10 to 18 form part of these Financial Statements

Accounts approved by the Church Council on 12 November 2025, and signed on its behalf by:

The Revd Dr Caroline Wickens

Michael Robinson

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025

1. Basis of accounting

The financial statements have been prepared under the Charities Act 2011 in accordance with the Charities SORP (FRS 102), second edition October 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 (FRS 102)". All Saints' Church meets the definition of a public benefit entity under FRS 102. It is exempt, by virtue of its size, to include a statement of cash flows in these financial statements

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 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 prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

2. Funds

The funds of the Church Council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church Council are shown as unrestricted funds. These include funds designated for a particular purpose by the Church Council. Funds that hold money received for a specific purpose are shown as restricted funds. Details of each material fund are disclosed in note 18 to these accounts.

General Fund

This is an unrestricted fund whose income is primarily from the regular giving by members of the congregation and from the hiring of the church halls. It pays annually recurring expenses, makes annual grants to external charities and transfers to the other unrestricted funds.

Special Projects Fund

This is a designated, unrestricted, fund to meet the cost of major non-routine repairs and improvements. In addition to annual transfers from the General Fund, the income of this fund includes legacies, in memoriam donations and grants (where applicable) from the Listed Places of Worship Grant Scheme.

Roof Fund

This was a designated, unrestricted, fund to accumulate money to meet the expected future cost of major work on the church roof. Its income was from transfer of funds from the General Reserve, interest and growth in value of the investment, and grants. The Fund was closed during the year on completion of the roof overhaul. See also Notes 13 & 18.

Employment Fund

This is the surplus from the restricted Youth Work Fund, created in 2014/15, to finance the cost of employing a Youth and Families Worker on a two-year contract from 1 September 2015. The surplus in this fund may be used for other special projects. See also Notes 11 & 18.

Special Appeals Fund (including Friendship Club)

This is a restricted fund that holds money collected specifically for distribution to external charitable causes. The Friendship Club provides a varied programme of social and fund raising events that involves the wider community beyond the church congregation, and donates its annual surplus to charitable causes.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

3. Accounting policies

Basis

These accounts have been prepared on the basis of historical cost, except that investments are shown at their market (selling) value at the end of the year, on the accruals basis to show a true and fair view of the Church's financial position and activities, as a going concern.

Income

Income is included in the Statement of Financial Activities (SOFA) when the Church becomes entitled to the resources, and the trustees are reasonably certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Gift Aid

Income from Gift Aid and from the Gift Aid Small Donations Scheme is added to the fund into which the qualifying donation was made.

Expenditure

This is recognised when a liability is incurred, or a constructive obligation arises, that results in the payment being unavoidable. Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not under the legal or constructive obligation committing the Church to pay out resources.

Grants

Grants made by the Church from its own funds are recognised in full at the time of agreement or when the Church accepts that there is a legal or operational obligation to make the payment.

VAT

Since the Church is not VAT registered, all input VAT is charged with the expenses to which it refers.

Tangible fixed assets for use by the Church

All Saints' Church building and land is owned by the Anglican Methodist Association (Berkhamsted) Ltd, and accordingly is not included in these accounts. The Church Council has maintenance responsibility for this consecrated property and for ensuring that it is adequately insured. The building and contents are currently insured for up to £10.97m. The property has to be professionally inspected every 5 years, the last such quinquennial report was issued in May 2025. All expenditure incurred on the building and contents, whether maintenance or improvement, is written off in these accounts.

Going Concern basis of the accounts

Nearly all of the congregational giving to the church is by monthly bank standing order, and the level of giving has been maintained. Hall hire income reached its highest ever level during 2024-25. These accounts show General Fund total income at its highest ever level, aided for the third of four years by an energy support grant from the circuit. General Fund total expenditure was also at its highest ever level, with the cost of a part-time administrator now for the full twelve months. A forecast for the current year (to 31 August 2026) has been prepared which shows the total income of the General Fund at just over £100,000 and total expenditure at around £88,000. That would allow a transfer to Special Projects Fund whilst maintaining or increasing the General Fund reserves.

As indicated in note 13, the outstanding cost of roof repairs following storm damage in December 2024 is covered by insurance.

The amount of General Fund reserves at 31 August 2025 and the reserves in the other designated fund are such that the members of the Church Council (as Trustees) believe that the church will be able to continue to operate for the foreseeable future.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

4. Donations and legacies	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Planned giving (Stewardship)	61,049	-	61,049	60,511
Collections (including Messy Church)	957	-	957	1,008
Gift Aid & GASDS on all above	15,104	-	15,104	14,929
	77,110	-	77,110	76,448
Donations	4,338	11,356	15,694	8,493
Legacies & in memoriam donations	25,100	-	25,100	-
Total	106,548	11,356	117,904	84,941
5. Charitable activities	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Fees	101	-	101	580
Hall lettings	20,401	-	20,401	17,630
Total	20,502	-	20,502	18,210
6. Other trading activities	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Fund raising (Friendship Club & organ recitals)	2,714	3,564	6,278	4,086
Total	2,714	3,564	6,278	4,086
7. Investment income	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Bank interest	5,933	302	6,235	19,602
Dividend on CMCU deposit	309	-	309	38
Total	6,242	302	6,544	19,640
8. Other	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Listed Place of Worship Grant Scheme	6,859	-	6,859	62,475
Grants from funders	5,000	-	5,000	27,000
Energy Support Grant from Circuit	3,098	-	3,098	4,074
Insurance claims	3,943	-	3,943	-
Total	18,900	-	18,900	93,549

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

	year ended 31 August	
	2025	2024
9. Payments to Trustees		
Payment was made to one trustee in respect of remuneration, as disclosed in Note 11 below.	6,792	4,192
No trustee benefits or personal expenses were incurred.	-	-
10. Other expenditure		
Independent examiner's fees for reporting on the accounts	726	660
Other fees paid to the independent examiner	-	-
Administration - salary and other costs	7,492	5,069
	<u>£ 8,218</u>	<u>5,729</u>

11. Paid employees

Staff costs incurred during the year were:

Gross salary	6,792	4,192
Employer's National Insurance costs (less offset from Employment Allowance)	-	-
Employer's contributions to Defined Contribution Pension Scheme	-	-
Other forms of benefit (accommodation & council tax)	-	-
Total staff costs	<u>£ 6,792</u>	<u>4,192</u>
Average number of staff employed during the year:	<u>one</u>	<u>one</u>

The staff costs relate to the employment from 1 January 2024 of David Pain as a part-time Administrator (who is also a trustee, being a member of the Church Council.) Authority to employ a trustee is given by clauses 48 and 49 of the charity's Constitution as adopted on 13 January 2013.

The information shown above in this Note discloses that there were no employees who received employee benefits (excluding employer pension costs) of more than £60,000.

12. Related party transactions

Related parties are those persons or entities that are closely connected to the reporting charity or its trustees. Certain transactions with related parties have to be disclosed in the accounts.

Related parties include a charity's trustees and their close family. Donations to the charity made by the trustees (the members of the Church Council) and their family members are typical of donations made by the church congregation as a whole, and no conditions were attached that would, or might, require the charity to alter significantly the nature of its existing activities. The aggregate total of such donations was £27,024 (2024 - £26,313), excluding those to Special Appeals Fund for external causes. No trustees have any financial interests in any assets or business transactions of the charity other than as disclosed in note 11. £120 (2024 - £nil) for garden work was paid to a close relative of David Pain.

As shown in these accounts: All Saints' Church pays a circuit assessment to the West Hertfordshire and Borders Methodist Circuit, that pays the stipends and certain expenses of ministers in the circuit including Revd Rachael Hawkins who was a member of the Church Council. The Circuit has paid an energy support grant to All Saints' Church limiting the increase in its energy costs to 5% above the preceding year.

All Saints' Church Council appoints some of the members of Anglican Methodist Association (Berkhamsted) Ltd that owns the All Saints' Church building and land. No rent is payable to the company, but the Church Council is responsible for the upkeep of the property.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025(continued)

13. Investments / Roof Fund

The investments were the assets of the Roof Fund (a designated fund). The Roof Fund was established in 1998 to help meet the expected cost of renewing the roof of All Saints' Church. Originally, there were two separate funds, one held by the Anglican Parish of Great Berkhamsted and the other by Berkhamsted Methodist Church. These funds were merged after June 2008, when All Saints' became a single-congregation local ecumenical partnership, and subsequent additions were made by transfer from All Saints' General Fund. As it appeared likely that the repair work would be carried out within the next 12 months, the investments were sold in August 2023 to eliminate the risk of a decrease in value. The resulting proceeds were placed in an instant access interest-bearing deposit account.

The roof overhaul involved the replacement of the battens on which the tiles hang. The nails holding the battens in place were rusting away, creating a risk that the tiles would fall off. Insulation has also been added, and the cedar shingles on the vertical west wall renewed.

Analysis of Roof Fund movements

	year ended 31 August	
	2025	2024
	£	£
Carrying (market) value at beginning of year:		
The CBF Church of England Deposit Fund	31,739	300,585
The CBF Church of England Investment Fund Accumulation Shares	-	-
Gain on sale of shares on transfer to Deposit Fund	-	-
	<u>31,739</u>	<u>300,585</u>
add:		
Grants from funders	5,000	27,000
Grants from Listed Places of Worship Grant Scheme (re VAT)	6,564	61,969
Donations (including Gift Aid)	1,000	325
Fund raising	759	-
Interest receivable	355	13,670
	<u>13,678</u>	<u>102,964</u>
less: Cost of roof overhaul		
Contractors - roofing and scaffolding	35,416	353,271
Professional fees and other costs	10,001	18,539
Fund raising costs	145	-
	<u>45,417</u>	<u>371,810</u>
Roof Fund balance at end of year	<u>-</u>	<u>31,739</u>

Post-balance sheet events re roof work

2025 - estimated further cost following storm damage - £70,000; to be met by insurance

2024 - estimated additional expenditure - £50,000; estimated additional income - £14,300; to be met from Roof Fund and/or Special Projects Fund

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

		year ended 31 August	
		2025	2024
		£	£
14. Analysis of current assets			
Debtors and prepayments			
Prepaid expenses		3,660	1,910
Accrued income - gift aid recovery		6,229	5,689
Accrued income - interest		901	1,973
Other debtors		441	20,571
Total debtors and prepayments		11,231	30,143
Analysis of cash at bank			
Corporate Savings Account with Churches Mutual Credit Union		15,722	15,413
CAF Bank		37,255	52,589
The CBF Church of England Deposit Fund		114,323	162,959
Lloyds & Nat West		1,382	1,498
Total cash at bank		168,682	232,459
15. Analysis of current liabilities			
Trade Creditors		-	40,065
Accruals		1,623	19,139
Other Creditors		-	-
Total current liabilities		1,623	59,204
16. Capital commitments and contingent liabilities			
At 31st August 2025 (& 2024):			
- there were no capital commitments, but see "Post-balance sheet events"			
Note 13 on previous page			
- there were no contingent liabilities			
17. Grants & donations (Outward Giving)			
from General Fund income		7,600	7,500
from Special Appeals Fund (Friendship Club)		1,982	1,700
from Special Appeals Fund (donations)		11,356	6,630
Overall total		20,938	15,830

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

18. Detailed analysis of individual fund movements

year ended 31 August 2025

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
General Fund	76,320	105,958	(89,528)	-	(14,000)	78,750
Special Projects Fund	86,667	35,270	(45,551)	-	14,000	90,386
Roof Fund	31,739	13,678	(45,417)	-	-	-
Totals	194,726	154,906	(180,496)	-	-	169,136

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
Employment Fund	8,002	302	-	-	-	8,304
Special Appeals Fund	670	14,920	(14,740)	-	-	850
Totals	8,672	15,222	(14,740)	-	-	9,154

year ended 31 August 2024

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
General Fund	65,238	102,897	(81,815)	-	(10,000)	76,320
Special Projects Fund	80,324	3,594	(7,251)	-	10,000	86,667
Roof Fund	300,585	102,964	(371,810)	-	-	31,739
Totals	446,147	209,455	(460,876)	-	-	194,726

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Gain/(loss) on sale	Transfers	Closing Balance
Employment Fund	7,691	311	-	-	-	8,002
Special Appeals Fund	509	10,660	(10,499)	-	-	670
Totals	8,200	10,971	(10,499)	-	-	8,672

Fund transfers:

Funds are transferred annually from the General Fund to the Special Projects Fund for future "one-off" items of major maintenance, renewal or improvement. Similarly, annual transfers have been made from the General Fund to the Roof Fund in order to try to accumulate sufficient funds to meet the future cost of major roof repairs. The £750 (2024 - £1,000) transferred from the Friendship Club to the General Fund to cover the use of the church hall is treated as a cost of fund raising and as a donation received.

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

19a. Summary of Funds

		----- year ended 31 August 2025 -----					ALL FUNDS (total)
		General Fund (unrestricted)	Special Projects Fund (designated)	Roof Fund (designated)	Employment Fund (restricted)	Special Appeals Fund (restricted)	
		£	£	£	£	£	£
Statement of Financial Activities:							
Income from:							
Planned Giving (Stewardship)		61,049	-	-	-	-	61,049
Collections (including Messy Church)		957	-	-	-	-	957
- Gift Aid on above		15,104	-	-	-	-	15,104
<i>sub-total</i>		77,110	-	-	-	-	77,110
Donations		2,067	1,000	800	-	9,172	13,039
- Gift Aid		21	250	200	-	2,184	2,655
Grants		3,393	-	11,564	-	-	14,957
Hall hire		20,401	-	-	-	-	20,401
Fund raising		-	1,564	759	-	3,564	5,887
- Gift Aid		-	391	-	-	-	391
Chuckles Toddler Group		-	-	-	-	-	-
Fees		101	-	-	-	-	101
Legacies & in memoriam donations		-	20,100	-	-	-	20,100
- Gift Aid		-	5,000	-	-	-	5,000
Insurance claims		-	3,943	-	-	-	3,943
Interest		2,865	3,022	355	302	-	6,544
<i>total income</i>		105,958	35,270	13,678	302	14,920	170,128
Expenditure on:							
Circuit assessment		44,940	-	-	-	-	44,940
Repairs & maintenance of church property		15,719	44,210	45,417	-	-	105,346
Insurance & utilities		9,256	-	-	-	-	9,256
Worship & outreach		3,795	-	-	-	-	3,795
Outward giving		7,600	-	-	-	13,338	20,938
Fund raising		-	1,341	-	-	1,402	2,743
Administration		7,492	-	-	-	-	7,492
Independent examination		726	-	-	-	-	726
<i>total expenditure</i>		89,528	45,551	45,417	-	14,740	195,236
Gain on sale of investments		-	-	-	-	-	-
Net income / (expenditure)		16,430	(10,281)	(31,739)	302	180	(25,108)
Transfers between funds		(14,000)	14,000	-	-	-	-
Net increase / (decrease) in funds		2,430	3,719	(31,739)	302	180	(25,108)
Funds brought forward at 1 September 2024		76,320	86,667	31,739	8,002	670	203,398
Funds carried forward at 31 August 2025		78,750	90,386	-	8,304	850	178,290
Balance Sheet:							
	note	£	£	£	£	£	£
Investments	13	-	-	-	-	-	-
CMCU deposit	14	15,722	-	-	-	-	15,722
Bank balances	14	54,353	89,995	-	8,304	308	152,960
Debtors, pre-paid expenses & accrued income	14	10,298	391	-	-	542	11,231
Creditors, accrued expenses & deferred income	15	(1,623)	-	-	-	-	(1,623)
Net assets at 31 August 2025		78,750	90,386	-	8,304	850	178,290

All Saints' Church, Berkhamsted

Notes to the Accounts for the year ended 31 August 2025 (continued)

19b. Summary of Funds

----- year ended 31 August 2024 -----						
	General Fund	Special Projects Fund	Roof Fund	Employment Fund	Special Appeals Fund	ALL FUNDS
	(unrestricted)	(designated)	(designated)	(restricted)	(restricted)	(total)
Statement of Financial Activities:	£	£	£	£	£	£
Income from:						
Planned Giving (Stewardship)	60,511	-	-	-	-	60,511
Collections (including Messy Church)	1,008	-	-	-	-	1,008
- Gift Aid on above	14,929	-	-	-	-	14,929
<i>sub-total</i>	76,448	-	-	-	-	76,448
Donations	1,594	-	280	-	5,349	7,223
- Gift Aid on donations	-	-	45	-	1,225	1,270
Grants	4,096	484	88,969	-	-	93,549
Hall hire	17,630	-	-	-	-	17,630
Fund raising	-	-	-	-	4,086	4,086
Chuckles Toddler Group	-	-	-	-	-	-
Fees	580	-	-	-	-	580
Legacies & in memoriam donations	-	-	-	-	-	-
- Gift Aid on in memoriam donations	-	-	-	-	-	-
Interest	2,549	3,110	13,670	311	-	19,640
<i>total income</i>	102,897	3,594	102,964	311	10,660	220,426
Expenditure on:						
Circuit assessment	44,508	-	-	-	-	44,508
Repairs & maintenance of church property	9,689	7,251	371,810	-	-	388,750
Insurance & utilities	9,591	-	-	-	-	9,591
Worship & outreach	4,798	-	-	-	-	4,798
Outward giving	7,500	-	-	-	8,330	15,830
Fund raising	-	-	-	-	2,169	2,169
Administration	5,069	-	-	-	-	5,069
Independent examination	660	-	-	-	-	660
<i>total expenditure</i>	81,815	7,251	371,810	-	10,499	471,375
Gain on sale of investments	-	-	-	-	-	-
Net income / (expenditure)	21,082	(3,657)	(268,846)	311	161	(250,949)
Transfers between funds	(10,000)	10,000	-	-	-	-
Net increase / (decrease) in funds	11,082	6,343	(268,846)	311	161	(250,949)
Funds brought forward at 1 September 2023	65,238	80,324	300,585	7,691	509	454,347
Funds carried forward at 31 August 2024	76,320	86,667	31,739	8,002	670	203,398
Balance Sheet:	note	£	£	£	£	£
Investments	13	-	-	-	-	-
CMCU deposit	14	15,413	-	-	-	15,413
Bank balances	14	52,113	86,667	69,942	8,002	217,046
Debtors, pre-paid expenses & accrued income	14	10,501	-	19,294	-	30,143
Creditors, accrued expenses & deferred income	15	(1,707)	-	(57,497)	-	(59,204)
Net assets at 31 August 2024		76,320	86,667	31,739	8,002	203,398