

ST. ANNE'S LUTHERAN CHURCH LTD

England & Wales · Charity number 1157365

Details

Other names	ST. ANNES LUTHERAN CHURCH
Status	Registered
Legal form	Charitable company
Company number	07034615
Registered	2014-06-09
Register	View on the Charity Commission register

Contact

Address	St Anne's Lutheran Church at St Mary At Hill Church Lovat Lane London EC3R 8EE
Phone	07483385720
Email	admin@stanneslutheranchurch.org.uk
Website	www.stanneslutheranchurch.org.uk

Activities

Objects: TO PROMOTE AND ADVANCE RELIGION IN ACCORDANCE WITH THE STATEMENT OF FAITH IN SUCH WAYS TO SUCH PEOPLE,WITHOUT REGARD TO THEIR AGE,CONDITION OR RELIGION,IN THE UK OR THE WORLD,AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.TO RELIEVE SUFFERING AND HARDSHIP AND TO PROMOTE AND PRESERVE SPIRITUAL AND PHYSICAL GOOD HEALTH AND WELL BEING BY THE PROVISION OF FUNDS,GOODS OR SERVICES OF ANY KIND INCLUDING,BUT WITHOUT LIMITATION,THE PROVISION OF COUNCELLING AND SUPPORT TO SUCH PEOPLE AND COMMUNITIES,WITHOUT REGAR TO THEIR AGE,CONDITION,OR RELIGION,IN THE UK OR THE WORLD,AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

Activities: St. Anne's Lutheran Church Ltd. is a member congregation of the Lutheran Church in Great Britain. We host Lutheran services every Sunday morning and Swahili language services twice a month. We also host Bach Vespers services and other music and fellowship events throughout the year.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- City Of London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£89,500	£96,802	-	-
2023-12-31	£72,489	£111,312	-	-
2022-12-31	£80,283	£95,065	-	-
2021-12-31	£71,879	£84,452	-	-
2020-12-31	£60,093	£71,736	-	-

Trustees

Name	Role	Appointed
Anna Andrea Simon		2026-01-15
Nicola Marie Renken		2022-04-08
Rev Rebecca Sangeetha Daniel		2024-01-01
Rev Sarah Bagnall Farrow		2023-11-01
Timo Uriel Lehtonen		2020-02-14
Tracy Rose Maroske		2020-09-27

ST. ANNE'S LUTHERAN CHURCH LTD

England & Wales - Charity number 1157365

Accounts



St. Anne's Lutheran Church Ltd

Trustees' Annual Report including Directors' Report Year End 31st December 2024

Charity registration number: 1157365

Company number: 07034615

Trustees/Directors of St Anne's Lutheran Church Ltd 2023-2024:

Tracy Maroske (Chair)
Nikki Renken (Treasurer)
Timo Lehtonen (Secretary)
Jeff Trinklein
Rev'd Sarah Farrow
Rev'd Rebecca Daniel
Rev'd Wendy Sherer
Rev'd Moses Shonga (resigned 8 March 2024)
Rev'd Meelis Söld

Trustees/Directors of St Anne's Lutheran Church Ltd 2024-2025:

Tracy Maroske (co-Chair)
Jeff Trinklein (co-Chair) (Retired 9 January 2025)
Nikki Renken (Treasurer)
Timo Lehtonen (Secretary)
Rev'd Sarah Farrow
Rev'd Rebecca Daniel
Rev'd Wendy Sherer (Resigned 31 Dec 2024)
Rev'd Meelis Söld (Resigned 22 Nov 2024)
Rev'd Sebastian Matzner

Staff

Senior Pastor: Rev'd Wendy Sherer (resigned December 2024)
Swahili Pastor: Rev'd Moses Shonga (resigned March 2024)
Assistant Pastor: Rev'd Meelis Söld (resigned November 2024)
Assistant Pastor: Rev'd Sebastian Matzner (from 1 September 2024)
Director of Music: Andrew Baars
Administrator: Nicholas McIntyre (left August 2024) Andrew Baars (from Sept 2024)

Charity registration no: 1157365

Company no: 07034615
Registered in England and Wales

Registered Office
St Mary-at-Hill,
Lovat Lane
London
EC3R 8EE

Independent Examiner
Counterculture Partnership LLP
23 St Leonards Road
Bexhill-on-Sea
East Sussex
TN40 1HH

Report of Co-Chairs of Trustees for the year 2024

Dear Friends in Christ,

As we reflect on the past year, 2024, at St Anne's Lutheran Church (SALC), I present the annual report of the co-chairs of the trustees. This year has again been one of faith, resilience, loss and blessings, and I am grateful for the collective efforts that have allowed us to serve our congregation and community, to fulfil our mission with grace and dedication. To God be the glory.

I start with a reminder of our Objects as set forth in our organisational documents:

The Objects of the Charity are for the benefit of the public:

- 1.1 to promote and advance religion in accordance with the Statement of Faith in such ways to such people, without regard to their age, condition or religion, in the United Kingdom or the world, as the Trustees from time to time may think fit.
- 1.2 to relieve suffering and hardship and to promote and preserve spiritual and physical good health and well-being by the provision of funds, goods or services of any kind including, but without limitation, the provision of counselling and support to such people and communities, without regard to their age, condition or religion, in the United Kingdom or the world as the Trustees from time to time may think fit.

In the wider context of continuing concerns about how to increase congregational numbers at St Anne's, members have this year engaged in several initiatives. The trustees met in July for an away day workshop to reflect on our current position and to share thoughts on who we are and who we might aspire to become, and to share personal perspectives and visions in order to recognise more fully our common aspirations. This workshop was then shared and the process repeated at a Special Congregational Meeting following our AGM. This process of reformation continues as we embrace ideas that may involve change and risk.

Our Relationship with the Lutheran Church in Great Britain (LCiGB)

St Anne's is a member congregation of the LCiGB. In 2024 one lay and one ordained SALC trustee also served on the council of the LCiGB. This presence provides the SALC board of

trustees with an important link between the congregation and the wider structures of the Lutheran Church.

St Anne's members were encouraged to attend the LCiGB Synod which was hosted by a sister congregation in Liverpool last April. The trustees recognise that such opportunities are important for the purposes of engaging our membership with the leaders of the governing church and building relationships with members of congregations across our network. Timo Lehtonen attended Synod in his role as St Anne's congregation representative and presented a congregational report for the past year.

Structure, Governance and Management of St Anne's

The method of appointment to the Board of Trustees of the congregation (the charity) is set out in the Memorandum of Understanding and Articles of Association. For the avoidance of doubt, the Trustees are the directors (for the purposes of the Companies Act) and the charity trustees of the Charity. At St Anne's the trustees consist of the senior and assistant pastors, as *ex officio* by virtue of their office, and co-opted and elected members of the charity (St Anne's Lutheran Church), or co-opted and elected non-members subject to approval by the bishop.

All those who regularly attend our services or are members of the congregation are encouraged to register as a voting member of the charity and to consider standing for election as a trustee. The trustees are responsible for making decisions on all matters of general concern and importance to the congregation, including deciding on how the funds of the congregation shall be used. Specifically, they shall govern, manage and administer the charity and its property and funds. These powers may only be exercised in supporting the objects of the charity. The trustees ensure that prospective trustees are aware of the responsibilities entailed.

The Board of Trustees met 11 times this year. To manage our extensive responsibilities, smaller subsets, focused on finance, outreach, and matters arising, met between official meetings and reported back to the board, ensuring thorough oversight and continuous improvement. We began the year with six elected trustees.

At the St Anne's Lutheran Church Ltd AGM on 28th July 2024, participation in the AGM and the Special Meeting was thoughtful and inspiring. In accordance with the Memorandum of Understanding and Articles of Association of St Anne's, Timo Lehtonen and Jeff Trinklein retired from the Trustees by rotation but agreed to seek re-election. Timo and Jeff were re-elected. Following the AGM all trustee offices were vacated, in line with our procedures. Nikki Renken

was appointed to the office of treasurer, Timo Lehtonen as secretary, and Tracy Maroske and Jeff Trinklein as co-chairs. Following the AGM the board comprised six elected trustees and two ex officio trustees. In January 2025 Jeff's term as a trustee comes to an end. He will have served the maximum nine consecutive years allowed under our governing Articles of Association. The trustees extend deep gratitude to Jeff for his years of selfless dedication to the governance of the congregation across a broad range of responsibilities. The trustees agreed that he would continue to attend meetings in an advisory capacity; we are very grateful for this continued support.

In October St Anne's was delighted to celebrate the ordination of Sebastian Matzner and the official installation of Dean Laura Haupt in a very well-attended and joyful celebration. Pastor Meelis, whose contribution as assistant pastor at St Anne's has been deeply cherished by our members, stepped down from his role towards the end of November following his appointment to the full-time role as General Secretary of the Council of Lutheran Churches. We were blessed, therefore to welcome Pastor Sebastian as our new Assistant Pastor, on September 1st. His role with St Anne's was instigated and supported as part of a bridge ministry between St Marys with St Georges German Lutheran Church and St Anne's. Pastor Sebastian is employed part time (50%) in ministry, one-third of which is with St Anne's. His key responsibility with our congregation is preparing and leading Bach vespers worship. We are also blessed that by virtue of his office Pastor Sebastian is a valued member of our board of trustees. Pastor Sebastian was installed as part of our first Sunday service in November.

St Anne's congregation is blessed through the work and dedication of its trustees, who are required to give of their time freely with considerable responsibility, including ensuring that St Anne's remains true to the charitable purpose and objects of the charity. Going forwards it is crucial for good governance that new trustees are recruited, to bring fresh ideas and the skills necessary for this responsibility.

Welcome, Worship and Connecting

Although we do not own or have sole use of a building premises we have enjoyed our leased Sunday worship home at St Mary at Hill (SMaH), for 11 years now. The trustees are grateful for the ongoing good relationship with the chair of the SMaH PCC, Bishop David Urquart and the good will extended to us in the form of a rent freeze.

The trustees share a vision with our members to be an inclusive, affirming and truly welcoming church – celebrating all of God's creation. The LCiGB's Common Statement on Human Sexuality and Relationships supports an inclusive approach on matters of human sexuality and is in line with government legislation. In June St Anne's hosted its first Pride Service, with Pastor Meelis presiding and Pastor Sarah preaching. A 'Diversity Choir' sang, and after the service the London Gay Men's Chorus gave a well-received concert. In December members of LGBTQ+ Christian groups were hosted by St Anne's in a Queer Carol Service that took place in partnership with the CLC Lutheran Inclusive Group. This service was led by Pastor Meelis and Pastor Sarah, with Pastor Maris preaching. The baroque collective 'Solomons Knot' provided musical accompaniment.

Throughout 2024 the congregation of St Anne's has provided Lutheran worship where we share witness to the saving grace of our Lord. Our services put faith into practise through prayer, liturgy, music, and sacrament. We extend a welcome to all who join us for in-person worship or on-line. Many within our congregation find a home away from home and a place of sanctuary to worship with others from across the globe. We comprise many cultures and Lutheran traditions. Those who relocate continue to keep connections with SALC through our weekly Newsletter, Facebook page, and website. Members, friends, and visitors have in-person options of weekly English services of Word and Sacrament, and monthly Bach Vespers. In addition, the morning English services are live streamed via Facebook. We provide this service to include those who cannot regularly attend in-person, particularly those with mobility or distance issues. St Anne's strives to be an inclusive and affirming congregation, welcoming all.

Our post-worship refreshments time is very special, where we build sense of family and belonging, supporting each other in Christian growth. The summer weather encouraged twenty members to embark on a congregational picnic in the grounds of nearby St Dunstan's in the East as well as, later in June, to embark on a trip to another near neighbour, Horizon 22, London's highest free viewing platform.

In October, four members of the congregation attended a Lutheran Women's Retreat with other members from across the LCiGB. Members of St Anne's volunteered their time and talents to facilitate the weekend, with the programme written and led by Pastor Laura.

We were saddened to learn of the passing of George Cienicala (18.05.36 – 05.08.25). I share these words from our former pastor and Bishop Jana Jeruma-Grinberga – George and Anna were part of the backbone of St Anne's for decades, right up to the time they moved to Austria.

George was Church Administrator when I started as pastor, and his deep faith, kindness and hard work literally kept us going at times. He welcomed everyone who came into the church, the Archbishop of Canterbury (George Carey, a personal friend), tourists, young students a bit lost in London, our homeless friends, our members from all parts of the world. May he rest in peace and rise in glory.

Education

Pastor Meelis' offer of monthly scripture study following the pattern of Lectio Divina continued for the first third of the year. Participants were able to attend in person at the LCiGB office or on-line, which also accommodates those regularly joining from abroad.

Outreach

Later in November members welcomed the launch of our food bank collection ministry with the Manna Society, a day centre for homeless people located just across the river from St Anne's. Donations are collected each Sunday and delivered by volunteers once a month.

Music outreach

The music for our regular Sunday morning worship services is expertly led by our Director of Music, Andrew Baars. Andrew is dedicated to involving younger members to key roles, including as cantor. His open and encouraging approach has facilitated the participation of people of all ages who through music, including a monthly choir, find an active and appreciated purpose.

On Pentecost Sunday, we revisited our tradition of Jazz Vespers, organised and led by Pastor Sarah. Those who attended enjoyed the gospel choir 'Lifted Voices' who performed under the direction of Alexander Douglas, with Trevor Walker on trumpet.

In the Autumn, Andrew co-ordinated and led St Anne's contribution to London's 'Open House', a festival which celebrates special sites and neighbourhoods throughout the city. This was an opportunity to give some wider visibility to St Anne's within the context of its home at St Mary-at-Hill. So, on the 22nd September our usual Sunday morning eucharist was followed by 'Music on the Hour', entertaining visitors with short musical performances including freestyle beatboxing, music for voice and guitar, favourites from musical theatre and film, as well as hymns in Cantonese and in Mandarin generously contributed by members of the London Chinese Lutheran Church.

In addition to weekly Sunday morning eucharist services, St Anne's reaches out to the secular and Christian music appreciating community through excellent Bach vespers worship services. We are proud to have hosted these near-monthly services for over 50 years. In 2024 we presented a full programme of 10 Bach Vespers performed by professional musicians of the City Bach Collective. Gratefully we have successfully sourced external financial support (see treasurer's report) which although generous, together with voluntary donations from those attending, does not cover the full cost. The trustees continue to seek other sources of financial support to enable the continuance of this unique musical contribution to London. The musicians themselves frequently express their joy for the opportunity to perform Bach's cantatas in the liturgical setting for which they were written. Attendance at these services of between 50 and 60 people is greater than our other services and predominantly comprises regularly attending non-Lutherans.

Gratitude for support

During a time when many things at St Anne's seemed to be changing at once, Senior Pastor Wendy Sherer announced that she would be concluding her service at St Anne's at the end of 2024 to take up the role of Communications Manager at the CLC. Pastor Wendy assured us that she looked forward to continued fellowship and mission with St Anne's notwithstanding her new role, and this echoed the sentiments that Pastor Meelis had expressed on his own behalf when he stood down from St Anne's. The trustees met to agree on a Senior Pastor absence strategy in consultation with Bishop Paulina. We are immensely blessed by the willingness of ordained members who have agreed to serve on a preaching and presiding rota during the current Senior Pastor vacancy.

We would like to thank you the members for your kind and generous prayers and support to the trustees this past year as together we endeavour to relieve suffering and hardship and to promote and preserve spiritual and physical good health and well-being within our communities. The congregation of St Anne's is dependent upon its membership working as volunteers.

Together we must strive to build the church through prayerful discernment of God's will for us. May St Anne's be a congregation which grows because those who come through our doors find nurture through our ministry of Word & Sacrament in accordance with the Lutheran tradition.

In Christ,

Tracy Maroske - Co-Chair of Trustees

Treasurer's report

Given the financial position at the end of last year, in 2024 St Anne's Trustees focused on increasing income and reducing expenditure. Although there was still an overall deficit of £7,303 at the end of the year, this was 19% lower than the previous year (£38,948).

Trustees met during the year to discuss future strategy with the aim of delivering St Anne's mission – Welcome, Worship and Witness. Having a clear strategic direction should allow improved financial planning. Further discussions and work on this continue.

We are especially grateful to those who give their time freely to support St Anne's, working as volunteers. This support is crucial, allowing us to hold regular services and in achieving our mission.

Unrestricted income

St Anne's total receipts of unrestricted voluntary income were £65,087. This was a 4% decrease (£2,803) compared to 2023. The decrease was partly due to the loss of donations from Swahili services, which stopped in 2023. During the year, Trustees contacted and met with members who previously attended the Swahili services, in a spirit of openness, understanding and reconciliation. Although all found the meeting helpful and positive, it was clear there is currently no prospect of Swahili services resuming.

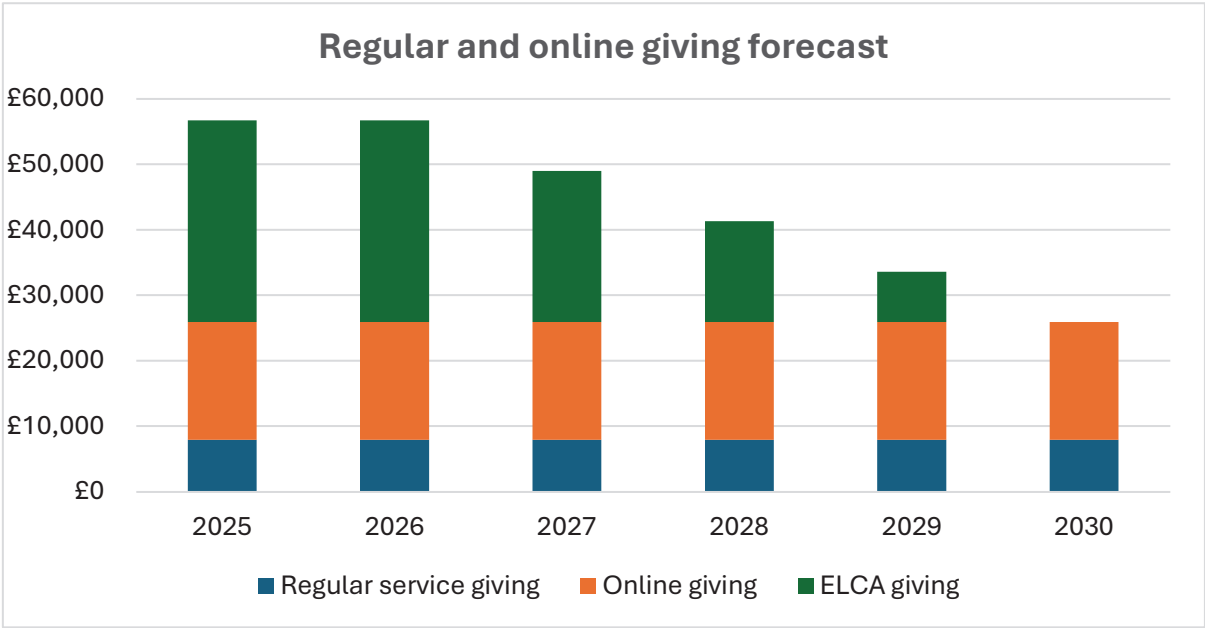
Regular giving at our services fell by 40% in 2024 compared to the previous year. During the year we introduced the use of a card payment device to accept donations made using debit and credit cards. With fewer people using cash, electronic methods of donating, like the card payment device and the use of a QR code to allow people to donate directly to our bank account, are convenient and popular. St Anne's incurs fees for using these methods of accepting donations, although overall they are still cost effective. It is clear that to increase regular service giving, attendance at services needs to increase.

In 2024 online giving was slightly lower (5%) than the previous year. We are very grateful to those who donate to us regularly by standing order. Like many charities, regular donations made this way allow us to budget and plan effectively for church activities during the year. It also does not incur any costs for St Anne's.

Donations from members who contribute through the ELCA (Evangelical Lutheran Church of America) were £31,322, amounting to 48% of unrestricted income. During 2024 we were

advised that this donation income would gradually reduce from 2026, ending in 2030. We are extremely grateful for this substantial financial support to St Anne’s over many years, amounting to approximately half of our unrestricted income. The advance notice of the reduction in support helps us to plan for this significant fall in income. The chart below outlines the impact of this reduction on our unrestricted income, assuming that giving at our services and online remains at the same level during the next six years.

Impact of reduction in donations made through ELCA



Trustees have started to consider the impact of this, looking at ways in which we can generate additional income, increase individual giving, cut costs, and improve efficiency.

Restricted income

Efforts during the year to increase income included fundraising to support Bach Vespers services. We successfully applied to the Martin Luther Bund (MLB) for a grant to support the Bach Vespers services, with the MLB approving a one-off grant of €3000 (£2,466). We were also successful in a grant application to the Kaiser Wilhelm II Fund (now called The Schroder 1905 Trust) to support the Bach Vespers services for one year from June 2024. This successful fundraising activity was a vital part of our income in 2024, allowing us to hold ten Bach Vespers services during the year. As part of our report back to our funders, we asked for feedback from those attending, which was very positive and included those attending for the first time and those who attend regularly. Our restricted income also included another generous grant from Gibson Dunn & Crutcher LLP to support the Bach Vespers services.

We also applied to the Lutheran Church in Great Britain (LCiGB) for the Pastors Salary Subsidy and Rent Assistance grants. We received £2,500 for the Pastors Salary Subsidy grant but were unsuccessful in our application for the Rent Assistance grant.

In 2024 Pastor Moses made the difficult decision to resign as the Swahili Pastor. Members of the congregation provided generous donations towards his leaving gift, which were distributed directly to Pastor Moses.

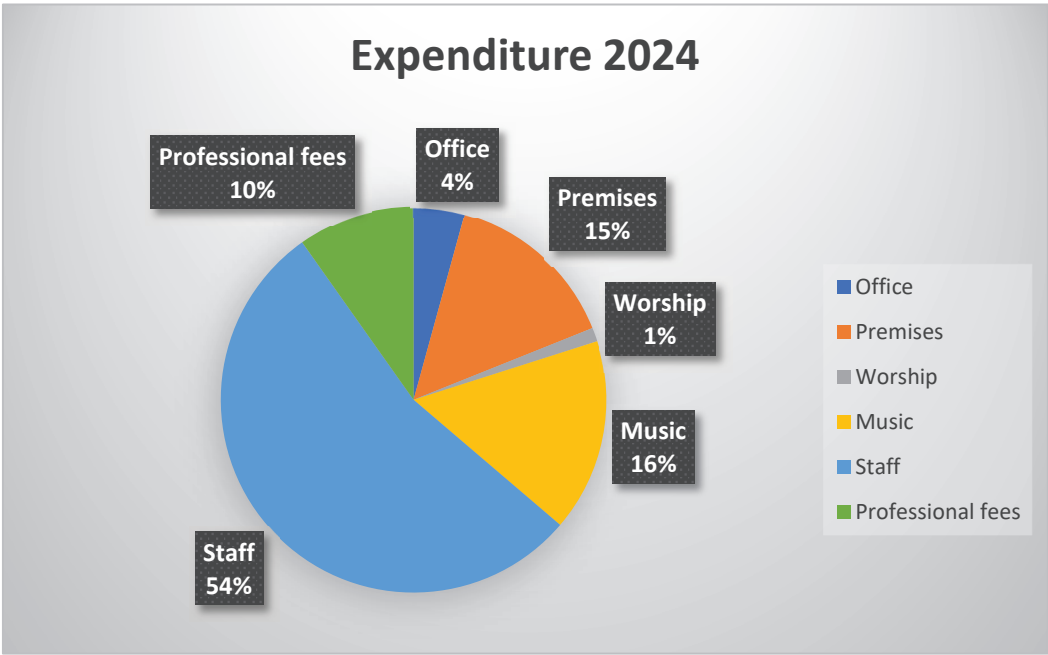
In October St Anne’s hosted the ordination of Pastor Sebastian Matzner. Pastor Sebastian asked that donations at the ordination service be allocated to the ministry at St Anne’s.

Gift Aid

We are yet to recover gift aid from HMRC for the later part of 2021, 2022 and 2023, with accrued gift aid amounting to £26,156. These claims will be submitted in 2025, once the Administrator is familiar with the finance record keeping.

Expenditure

Overall, expenditure totalled £96,802, a reduction of 13% compared to the previous year (£111,312).

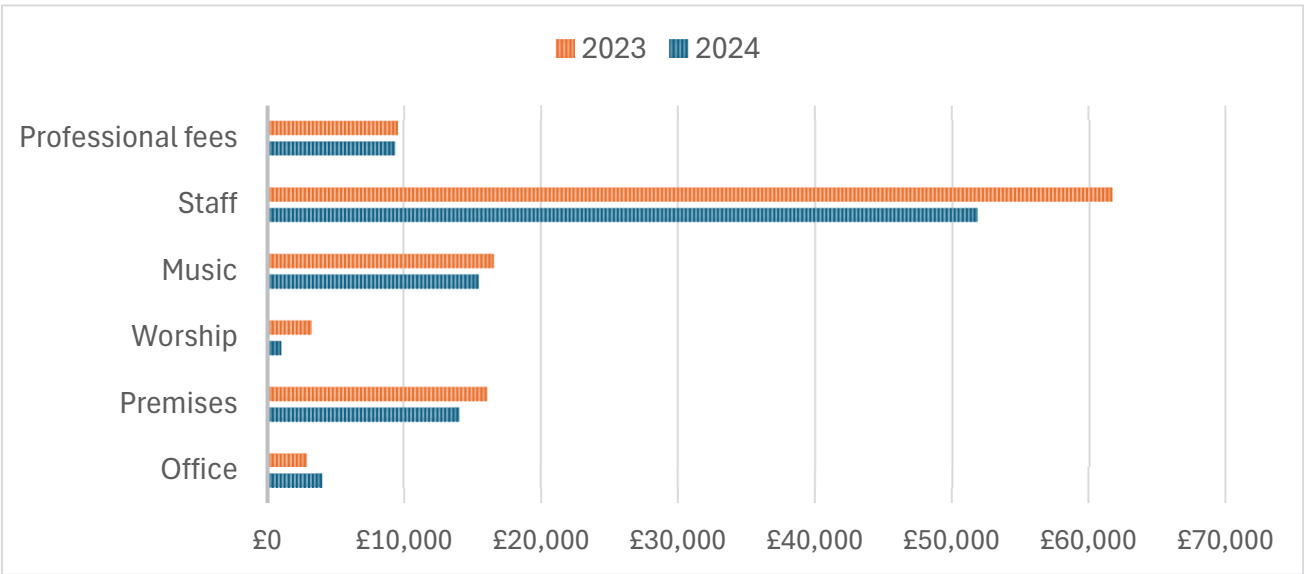


Staff costs were the main expense, and at the end of 2023, and during 2024, Trustees discussed the financial position and the level of reserves with staff, explaining that a reduction in contracted hours or redundancies may need to be made but making it clear that no formal

notice of redundancies was yet necessary. These initial discussions were considered important as staff are often best placed to know how additional income can be generated, costs reduced, and efficiencies made. Due to St Anne’s financial position, Trustees have not agreed any staff salary increases since January 2023.

Overall expenditure on salaries decreased during the year, firstly due to the resignation of Pastor Moses in the first quarter of the year. The Administrator’s contract ended in August, and a new Administrator was appointed from September, but with contractual hours halved and Trustees agreeing to cover some administrative tasks. As part of a joint bridge ministry with St Mary’s with St George’s German Lutheran Church, Pastor Sebastian was employed on a contract with St Anne’s and St Mary’s from September, with his salary paid for by St Mary’s under a Service Level Agreement with St Anne’s. Following Pastor Meelis’ appointment as General Secretary of the CLC, he resigned in November, and this role was not replaced. Finally, towards the end of the year Pastor Wendy resigned, leaving at the end of December. It was agreed that from January 2025 the ordained ministry within the congregation would help to provide cover for our regular Sunday services until such time we could call a new Senior Pastor.

Expenditure – comparison 2023 & 2024



Rent is also a significant part of our expenses (included in the premises expense). Early in 2024 Trustees wrote to St Mary-at-Hill’s PCC outlining our difficult financial position. The PCC kindly agreed to the rent for 2024 being held at £13,200, the same level as the 2017 lease agreement, without the cost-of-living increases that had been applied since then. This was on the basis that we would not have the use of the church on one Saturday a month, as included under the

lease, and would need to rent the church if we needed to use it on any day apart from Sundays. We are thankful to the PCC for their understanding and the reduction in rental income, which reflects the ongoing support and co-operation between the two churches.

Office expense was higher this year as a new desktop computer needed to be purchased for the office. The new computer included a webcam so that it is now possible to join online meetings from the office.

Our unrestricted reserves at the end of the year amounted to £42,422 once existing liabilities are accounted for. This is an increase of £6,370 compared to last year. However, given our current reserves policy, and the known reduction in our income from 2026, there continues to be concern about the financial position of St Anne's and its ability to continue to operate.

Reserves Policy

As part of good practice and given the continued uncertainty about funding, St Anne's Trustees have resolved to protect the continuity of service to the congregation by ensuring that St Anne's has free reserves to allow the charity to cope with a reasonable level of unforeseen expenditure.

The Charity Commission recommends that organisations maintain such reserves. For instance, if St Anne's must wind up there will be costs associated in doing this, such as staff given final salaries/redundancy payments, liabilities and so forth. As part of the contingency planning and risk management, St Anne's Trustees have established a reserves policy that ensures St Anne's maintains a balance on unrestricted funds which as far as possible equates to at least four months of unrestricted payments.

The value of reserves agreed to be in place at the end of the 2024 financial year (for 2025) by the St Anne's Finance Committee was £20,000. This considers a reduction in salary costs for 2025, and St Mary-at-Hill PCC agreeing to the rent for 2025 at the same level as 2024.

Reserves held above this value are used to smooth fluctuations in cash flow, meet emergencies and to allocate towards the activities of the church over the coming years. The unrestricted general fund reserve currently exceeds the four month's unrestricted payments.

Financial Statements 2024

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

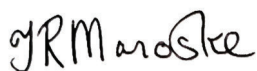
In preparing these financial statements, the trustees are required to:

- select the most suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on a going concern basis unless it is not appropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 (the "2006 Act"). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies' exemptions provided by Section 41SA of the 2006 Act.

Approved by the trustees and signed on behalf by



Tracy Maroske

Chair

10 September 2025



Nikki Renken

Treasurer

10 September 2025

St. Anne's Lutheran Church Ltd. Independent Examiners Report

For the year ended 31 December 2024

I report to the charity trustees on my examination of the accounts of St. Anne's Lutheran Church Ltd. for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the charity trustees (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2011 ("the Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act.

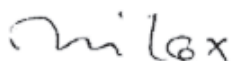
Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Charity Independent Examiners.

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

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements under section 396 of the 2006 Act 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

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.



Tom Wilcox FCIE
Counterculture Partnership LLP
23 St Leonards Road
Bexhill-on-Sea
East Sussex
TN40 1HH

10 September 2025

St Anne Lutheran Church									Appendix A/1
Financial Statements as at 31st December 2024									
Receipts & Payments A/c									
Voluntary Receipts	notes	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Restricted Swahili Spec	Totals 2024	Totals 2023
Regular Giving	2	6,920	0	0	0	0	0	6,920	13,519
Other Giving	3	50,626	0	0	0	780	0	51,406	48,721
Grants	4	0	0	14,466	2,500	0	0	16,966	3,000
SLA Arrangement	5	0	6,667	0	0	0	0	6,667	0
Gift aid	6	7,501	0	0	0	0	0	7,501	7,124
Activities for generating funds		0	0	0	0	0	0	0	0
Legacy Payment from the Estate of JRL Schneider		0	0	0	0	0	0	0	0
Other	7	40	0	0	0	0	0	40	126
Total Receipts		65,087	6,667	14,466	2,500	780	0	89,500	72,490
Payments									
Church Activities	8	77,298	7,322	9,066	2,500	617	0	96,802	111,312
		77,298	7,322	9,066	2,500	617	0	96,802	111,312
Excess receipts over payments		-12,211	-655	5,400	0	163	0	-7,303	-38,823
Transfers between funds		0	0	0	0	0	0	0	0
		-12,211	-655	5,400	0	163	0	-7,303	-38,823
Balances b/f at 1st Jan		56,242	0	0	0	0	0	56,242	95,065
Balance c/f at 31st Dec		44,031	-655	5,400	0	163	0	48,939	56,242

St Anne Lutheran Church									Appendix A/2
Balance sheet as at 31st December 2024									
Monetary Assets		Unrestricted General Fund	Designated	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Restricted Swahili Spec	Totals 2024	Totals 2023
Bank current A/cs	£	£	£	£	£	£	£	£	£
CAF Deposit fund		5,739	-655	5,400	431	608	0	11,524	26,087
		11,546	0	0	0	0	0	11,546	11,266
		17,285	-655	5,400	431	608	0	23,070	37,353
Current Assets									
Cash in hand	£	£	£	£	£	£	£	£	£
Advance	538	0	0	0	0	0	0	538	1090
Debtors	0	0	0	0	0	0	0	0	0
Accrued income (Gift aid-Prior years)	0	0	0	0	0	0	0	0	0
Accrued income (Current Year)	18,117	0	0	0	0	0	0	18,117	10,993
Accrued income (music grant)	7,501	0	0	0	0	0	0	7,501	7,124
	0	0	0	0	0	0	0	0	0
	26,156	0	0	0	0	0	0	26,156	19,207
Current Liabilities									
HMRC	£	£	£	£	£	£	£	£	£
Staff Bonus Payments	0	0	0	0	0	0	0	0	0
Chinese Lutheran Church	0	0	0	0	258	0	0	258	258
Mission offering	0	0	0	0	0	0	0	0	186
	0	0	0	0	258	0	0	258	444
	43,441	-655	5,400	431	350	0	0	48,968	56,116

NOTE: The notes on pages 17 to 19 form an integral part of these financial statements

The Company was entitled to exemption under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with FRS102 SORP.

gRM and ske

Tracy Maroske, 10 September 2025
Chair
 Company Number: 07034615

N. M. Renken

Nikki Renken, 10 September 2025
Treasurer

Notes to the Financial Statements ~ Year ended 31st December 2024

Note 1. Accounting policies

The principal accounting policies which have been applied consistently throughout the year are summarised below.

1.1. Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Update Bulletin 2, and the Charities Act 2011. The accounts are presented in GBP rounded to £1, which is the functional currency of the charity.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

1.2. Incoming resources

Recognition of incoming resources - These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

The following specific policies are applied to particular categories of income:

Grants and donations - Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Gifts in kind - Gifts in kind for sale are included in the accounts as gifts only when sold by the charity.

Donated services and facilities - Donated services and facilities would only be included if the value can be quantified.

Volunteer help - The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income - This is included in the accounts when receivable.

1.3 Expenditure and Liabilities

Liability recognition - All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for its expenditure. All costs have been directly attributed or proportionally charged to the functional categories of resources expended in the SOFA.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure on charitable activities comprises the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

All remaining costs are classified as support costs. Support costs are those that assist the work of the charity but do not directly represent charitable activities.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes. Designated funds are unrestricted

funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are available for use subject to restrictions imposed by the donor or through terms of an appeal.

1.5 Taxation

As a registered charity, the company is exempt from corporation tax on surpluses arising from its charitable activities during the year.

St Anne Lutheran Church								Appendix A/3
Notes to the Financial Statements ~ as at 31 December 2024								Totals
	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Restricted Swahili Spec	Totals 2024	Totals 2023
Note 2 - Regular Giving								
Morning Service	£2,741	£0	£0	£0	£0	£0	£2,741	£7,908
Swahili Service	£0	£0	£0	£0	£0	£0	£0	£2,182
Bach Vespers	£3,844	£0	£0	£0	£0	£0	£3,844	£3,270
Other Service	£335	£0	£0	£0	£0	£0	£335	£159
Total Regular Service Giving	£6,920	£0	£0	£0	£0	£0	£6,920	£13,519
Note 3 - Other Giving								
Online Giving	£45,664	£0	£0	£0	£0	£0	£45,664	£47,248
Special Offering	£0	£0	£0	£0	£0	£0	£0	£0
Special Services Weddings/Funerals	£0	£0	£0	£0	£0	£0	£0	£0
Offering Special-Other-Gifts	£0	£0	£0	£0	£430	£0	£430	£921
Offering Special-Other-Mission	£0	£0	£0	£0	£0	£0	£0	£0
Offering Special-Other-FlowerFund	£0	£0	£0	£0	£0	£0	£0	£0
Offering Special-Other-Ordination - LCIC	£0	£0	£0	£0	£0	£0	£0	£258
Offering Special-Other-Restricted Purpose	£0	£0	£0	£0	£350	£0	£350	£0
Offering Special-Other-Ordination - Youth Ministry	£0	£0	£0	£0	£0	£0	£0	£295
Sum up Receipts								
Morning service offering	£546	£0	£0	£0	£0	£0	£546	
Bach Vespers donations	£536	£0	£0	£0	£0	£0	£536	
Other service	£139	£0	£0	£0	£0	£0	£139	
CAF Donations								
Morning Service Offering	£3,741	£0	£0	£0	£0	£0	£3,741	
Other	£0	£0	£0	£0	£0	£0	£0	£0
Total Other Giving	£50,626	£0	£0	£0	£780	£0	£51,406	£48,722
Total Giving							£58,326	£62,241
Note 4 - Grants								
LCIGB grant	£0	£0	£2,466	£2,500	£0	£0	£4,966	£0
KaiserWilhelm Fund	£0	£0	£9,000	£0	£0	£0	£9,000	£0
Gibson Dunn (Music program)	£0	£0	£3,000	£0	£0	£0	£3,000	£3,000
Total Grants	£0	£0	£14,466	£2,500	£0	£0	£16,966	£3,000
Note 5 - SLA Arrangement								
St Mary's German church - Sebastian	£0	£6,667	£0	£0	£0	£0	£6,667	£0
	£0	£6,667	£0	£0	£0	£0	£6,667	£0
Note 6 - Gift Aid								
Additional accrual for prior years (2022)	£0	£0	£0	£0	£0	£0		£0
2024 Est	£7,501	£0	£0	£0	£0	£0	£7,501	£7,124
Incremental Reserve on prior years		£0	£0	£0	£0	£0	£0	£0
Total Gift Aid	£7,501	£0	£0	£0	£0	£0	£7,501	£7,124
Note 7 - Miscellaneous Income								
Fundraising	£0	£0	£0	£0	£0	£0	£40	£126
Books and cards	£0	£0	£0	£0	£0	£0	£0	£0
Other Income	£40	£0	£0	£0	£0	£0	£40	£18
								£108
Total income							£89,500	£72,491

Note 9 - Church Activities

Office Expenses								
Office equipment and repair	£101	£0	£0	£0	£0	£101	£388	
Office Supplies & stationery	£568	£0	£0	£0	£0	£568	£106	
Photocopier	£960	£0	£0	£0	£0	£960	£731	
Printing	£229	£0	£0	£0	£0	£229	£84	
Postage	£0	£0	£0	£0	£0	£0	£0	
Telephone/fax & Internet	£1,554	£0	£0	£0	£0	£1,554	£1,580	
Computers	£608	£0	£0	£0	£0	£608	£0	
Bank charges	£84	£0	£0	£0	£0	£84	£84	
Miscellaneous office expenses	£0	£0	£0	£0	£0	£0	£0	
Total Office Expense	£4,104	£0	£0	£0	£0	£4,104	£2,973	
Premises Costs								
Insurance	£459	£0	£0	£0	£0	£459	£450	
Church rent	£13,230	£0	£0	£0	£0	£13,230	£15,193	
Health and Safety	£0	£0	£0	£0	£0	£0	£479	
Other	£408	£0	£0	£0	£0	£408	£0	
Premises Cleaning	£0	£0	£0	£0	£0	£0	£0	
Premises repair	£408	£0	£0	£0	£0	£408	£0	
Total Premises Costs	£14,097	£0	£0	£0	£0	£14,097	£16,122	
Worship expenses								
Worship supplies & hospitality	£429	£0	£0	£0	£0	£429	£2,402	
Ministerium Exps	£280	£0	£0	£0	£0	£280	£0	
Flowers	£0	£0	£0	£0	£0	£0	£0	
Preaching and Presiding	£400	£0	£0	£0	£0	£400	£935	
Sunday school/Bible study	£0	£0	£0	£0	£0	£0	£0	
Total	£1,109	£0	£0	£0	£0	£1,109	£3,337	
Music Costs								
Cantor Fee	£5,821	£0	£0	£0	£0	£5,821	£4,200	
Cantor Expense	£0	£0	£0	£0	£0	£0	£0	
Guest Organists	£0	£0	£0	£0	£0	£0	£700	
Musicians Fees	£404	£0	£9,066	£0	£0	£9,470	£11,260	
Organ Tuning	£0	£0	£0	£0	£0	£0	£0	
Music Supplies	£0	£0	£0	£0	£0	£0	£431	
Instrument Repair	£45	£0	£0	£0	£187	£232	£0	
Total Music Cost	£6,270	£0	£9,066	£0	£187	£15,523	£16,591	
Staff costs								
Lead Pastor	£18,627	£0	£0	£2,500	£0	£21,127	£22,002	
Salary - Wendy Pastor	£18,627	£0	£0	£2,500	£0	£21,127	£20,701	
Associate Pastor	£0	£4,895	£0	£0	£0	£4,895	£5,229	
Swahili Services Pastor	£1,408	£0	£0	£0	£0	£1,408	£8,422	
Assistant Pastor	£4,464	£0	£0	£0	£0	£4,464	£0	
Administration Support Staff	£7,979	£0	£0	£0	£0	£7,979	£10,146	
Salary - Nick Admin	£7,447	£0	£0	£0	£0	£7,447	£10,146	
Salary - Andrew Admin	£532	£0	£0	£0	£0	£532	£0	
HMRC	£6,192	£1,894	£0	£0	£0	£8,085	£11,394	
ERS pension contribution	£3,351	£533	£0	£0	£0	£3,884	£4,505	
Total Staff Cost	£42,021	£7,322	£0	£2,500	£0	£51,842	£61,698	
Travel								
Travel Expense	£83	£0	£0	£0	£0	£83	£0	
Travel - Elou Pastor	£0	£0	£0	£0	£0	£0	£0	
Travel - Mellics Pastor	£83	£0	£0	£0	£0	£83	£0	
Travel - Moses Pastor	£0	£0	£0	£0	£0	£0	£0	
Travel - Wendy Pastor	£0	£0	£0	£0	£0	£0	£0	
Travel - Nick Admin	£0	£0	£0	£0	£0	£0	£0	
Travel - Other Admin	£0	£0	£0	£0	£0	£0	£0	
Advance	£0	£0	£0	£0	£0	£0	£0	
Total Other Staff Cost	£83	£0	£0	£0	£0	£83	£0	
Professional Fees and Other								
Web Design	£65	£0	£0	£0	£0	£65	£17	
Payroll Processing	£0	£0	£0	£0	£0	£0	£0	
LCIGB Affiliation Fees	£6,195	£0	£0	£0	£0	£6,195	£7,239	
Professional Fees and Other	£0	£0	£0	£0	£0	£0	£0	
Copyright/streaming licence	£73	£0	£0	£0	£0	£73	£140	
Independent examination/audit	£0	£0	£0	£0	£0	£0	£1,419	
Companies House	£0	£0	£0	£0	£0	£0	£613	
Other Professional Fees	£3,007	£0	£0	£0	£0	£3,007	£145	
Fundraising Expense	£0	£0	£0	£0	£0	£0	£0	
Fundraising Expense - SumUp Fees	£18	£0	£0	£0	£0	£18	£0	
Fundraising Expense - CAF Donate	£0	£0	£0	£0	£0	£0	£0	
Other Expense	£57	£0	£0	£0	£0	£57	£15	
Total Professional and Other	£9,415	£0	£0	£0	£0	£9,415	£9,588	
Voluntary Contributions								
	£199	£0	£0	£0	£430	£629	£1,003	
Total Church Activities Expenditures	£77,298	£7,322	£9,066	£2,500	£617	£0	£96,802	£111,312

Note 7 - Company Limited by guarantee

St Anne's Lutheran Church Limited is a company Limited by Guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

St Anne's Lutheran Church Ltd
St Mary-at-Hill, Lovat Lane, London EC3R 8EE
Tel: 020 7283 6305
Mobile: 074 8338 5720
e-mail: admin@stanneslutheranchurch.org.uk
www.stanneslutheranchurch.org.uk

Company no: 07034615
Charity registration no: 1157365

ST. ANNE'S LUTHERAN CHURCH LTD

England & Wales - Charity number 1157365

Accounts



St. Anne's Lutheran Church Ltd

Trustees' Annual Report including Directors' Report Year End 31st December 2023

Charity registration number: 1157365

Company number: 07034615

(Company Number 07034615, Charity Number 1157365)

Trustees/Directors of St Anne's Lutheran Church Ltd 2022-2023:

Tracy Maroske (Chair)
Frederick Nsemwa (Treasurer) (Resigned 1 May 2023)
Jeff Trinklein (appointed Interim Treasurer 1 May 2023)
Robert Rosset (Secretary; resigned 31 January 2023)

Timo Lehtonen
Rev'd Wendy Sherer
Kathy Unger (resigned 31 January 2023)
Nikki Renken
Moses Shonga
Meelis Süld

Trustees/Directors of St Anne's Lutheran Church Ltd 2023-2024:

Tracy Maroske (Co-Chair)
Jeff Trinklein (Secretary; resigned as Interim Treasurer 29 October 2023; resigned as Secretary and appointed Co-Chair 28 July 2024)
Nikki Renken (Treasurer as of 29 October 2023)
Timo Lehtonen (appointed Secretary 28 July 2024)

Rev'd Wendy Sherer
Rebecca Daniel (elected 29 October 2023)
Sarah Farrow (elected 29 October 2023)
Moses Shonga (resigned 8 March 2024)
Meelis Süld

Staff

Senior Pastor: Rev'd Wendy Sherer
Assistant Pastor: Rev'd Meelis Süld
Director of Music: Andrew Baars
Administrator: Nicholas McIntyre (left employment 8 September 2024)

Charity registration no: 1157365

Company no: 07034615
Registered in England and Wales

Registered Office

St Mary-at-Hill,
Lovat Lane
London
EC3R 8EE

Independent Examiner

Counterculture Partnership LLP
Unit 115, Ducie House, Dulcie Street
Manchester
M1 2JW

Report of Chair of Trustees

Dear Friends in Christ,

As we reflect on the past year, 2023, at St. Anne's Lutheran Church, I am blessed to present the annual chair of trustee's report. This year has been one of faith, resilience, loss and blessings, and I am grateful for the collective efforts that have allowed us to serve our congregation and community, to fulfil our mission with grace and dedication. To God be the glory for all is achieved through his unrelentless grace.

I start with a reminder of our Objects as set forth in our organizational documents:

The Objects of the Charity are for the benefit of the public:

- 1.1 to promote and advance religion in accordance with the Statement of Faith in such ways to such people, without regard to their age, condition or religion, in the United Kingdom or the world, as the Trustees from time to time may think fit.
- 1.2 to relieve suffering and hardship and to promote and preserve spiritual and physical good health and well-being by the provision of funds, goods or services of any kind including, but without limitation, the provision of counselling and support to such people and communities, without regard to their age, condition or religion, in the United Kingdom or the world as the Trustees from time to time may think fit.

Our Relationship with the Lutheran Church in Great Britain (LCiGB)

St Anne's is a member congregation of the LCiGB. Currently one lay and two ordained SALC trustees also serve on the council of the LCiGB. This presence provides the SALC board of trustees with an important link between the congregation and the wider structures of the Church.

This year the SALC board of trustees also focussed its attention on preparation for the election of the LCiGB bishop. Unusually there were three candidates. The SALC representative to synod spoke with the SALC pastors and SALC members to gather their input regarding his report and representation of the congregation at annual synod. Trustees and members were also encouraged to attend a question and answer zoom meeting to meet the candidate bishops. The trustees recognise that such opportunities are important for the purposes of engaging our membership with the leaders of the governing church.

Also of note from the LCiGB annual synod was the vote which formally endorsed a common statement on Human Sexuality and relationships. The Common Statement supports an inclusive approach on matters of human sexuality and is in line with government legislation. The church ministerium had formerly endorsed a statement on its inclusive approach to human sexuality and relationships in 2013, but it was not presented as a formal vote to Synod until 2023. The endorsement of this statement was received with celebration by many of St Anne's members as it affirmed a vision to be an inclusive and truly welcoming church - celebrating all of God's creation. However, following this Synod, some members of St Anne's Swahili community notified the trustees that they no longer felt able to worship at St Anne's due to the adoption of the common statement.

The English and Swahili speaking communities at St Anne's have worshipped together and alongside each other for nearly 50 years and this has been a distressing and difficult time for all concerned. In further conversation it was understood that there were also issues around how the statement had been positioned for a vote at this Synod with little notice. The Trustees endorsed paid sabbatical leave to Pastor Moses from May to September, to support him while he considered his spiritual and practical options within the congregation and the wider church. Pastor Moses resumed monthly Swahili services on October 29th, but it became evident to the trustees that the Swahili speaking community of St Anne's were not participating in these services. At the close of 2023, although communications are inevitably difficult, there was some limited dialogue taking place. The trustees of St Anne's are praying and hoping that some sort of reconciliation or understanding may be possible and are doing all it can to facilitate that. As a final note, during 2024 Pastor Moses has resigned his position as a pastor at St Anne's and as a result we have suspended our Swahili-language services.

Structure, Governance and Management of St. Anne's

The method of appointment to the Board of Trustees of the congregation (the charity) are set out in the Articles of Association. For the avoidance of doubt, the Trustees are the directors (for the purposes of the Companies Act) and the charity trustees of the Charity. At St Anne's the trustees consist of the senior and assistant pastors, as *ex officio* by virtue of their office, and co-opted and elected members of the charity (St Anne's Lutheran Church), or co-opted non-members subject to approval by the bishop.

All those who regularly attend our services or are members of the congregation are encouraged to register as a voting member of the charity and to consider standing for election as a trustee. The trustees are responsible for making decisions on all matters of general concern and importance to the congregation, including deciding on how the funds of the congregation shall be used. Specifically, they shall govern, manage and administer the charity and its property and funds. These powers may only be exercised in supporting the Objects (of the charity). The trustees ensure that prospective trustees are aware of the responsibilities entailed.

The full Board of Trustees met 11 times this year. To manage our extensive responsibilities, smaller subsets focused on finance, outreach, and matters arising met between official meetings and reported back to the board, ensuring thorough oversight and continuous improvement. We began the year with 7 elected trustees. In January Kathy repatriated to Australia and Robert resigned due to health issues. In May the trustees were surprised by the sudden resignation of our Treasurer and much valued trustee Fred Nsemwa, following the LCiGB synod. Fred has been a valued resource in his role as Treasurer and faithful witness to Christ. His resignation left a gap in our resources and an empty seat around our Trustee fellowship. The responsibilities of the role required immediate attention. Jeff stepped up as interim treasurer until we could appoint someone to the role. This was not an ideal arrangement as Jeff already held other responsibilities, but through his generosity and expertise we were able to continue to manage our financial obligations.

At the St Anne's Lutheran Church Ltd AGM in October 2023, participation was thoughtful and engaging. In accordance with the Memorandum and Articles of Association of St. Anne's, Tracy Maroske retired from the Trustees by rotation but agreed to seek re-election. Tracy was reappointed along with two additional trustees to fill the vacancies; we welcomed Rebecca Daniel and Sarah Farrow. Through their chaplaincy work and experience with students in different settings we look forward to opportunities to extend our ministry outreach to include students from a range of countries. Following the AGM all offices were vacated, in line with our procedures. Nikki Renken was approved to the office of treasurer, Tracy Maroske chair and Jeff Trinklein secretary. The board now comprised six elected trustees and three *ex officio*.

St Anne's congregation is blessed through the work and dedication of its trustees who are required to give of their time freely with considerable responsibility, including ensuring that it remains true to the charitable purpose

and objects of the charity. Going forwards it is crucial for good governance that new trustees are recruited, to bring fresh ideas and the skills necessary for this responsibility.

Welcome, Worship and Connecting

Although we do not own or have sole use of a building premises we have enjoyed our leased Sunday worship home at St Mary at Hill, for 10 years now. At the start of 2023 the trustees were delighted when the newly appointed chair of the SMaH PCC, Bishop David Urquart introduced himself and made it known that he was keen for us to explore ways to positively develop our shared relationship. I have found coffee meetings with him to be encouraging and look forward to future initiatives.

Throughout 2023 the congregation of St Anne's has provided Lutheran worship where we share witness to the saving grace of our Lord. Our services put faith into practise through prayer, liturgy, music and sacrament. We extend a welcome to all who join us for in-person worship or on-line. Our post-worship refreshments time is a very special time where we build sense of family and belonging, supporting each other in Christian growth. Many within our congregation find a home away from home and a place of sanctuary to worship with others from across the globe. We comprise many cultures and Lutheran traditions. Those who relocate continue to keep connections with SALC through our weekly Newsletter, Facebook page and website. Members, friends, and visitors have in-person options of weekly English services of Word and Sacrament, and monthly Bach Vespers services of Word and music. In addition, the morning English services are live streamed via Facebook. We provide this service to include those who cannot regularly attend in-person, particularly those with mobility or distance issues. St Anne's is an inclusive congregation to which all are welcomed.

Education

The trustees are most grateful to assistant pastor Meelis for his continuing offer of monthly scripture study following the pattern of Lectio Divina. Participants may either attend in person at the LCiGB office or on-line, which also accommodates those regularly joining from abroad. All are welcome, no former experience required. Pastors Wendy and Moses led a group of pre-confirmationees through catechism classes as preparation for their Confirmation of Faith. We are now looking forward to seeing how these newly confirmed young people can be engaged in the next steps of their faith journey; and the encouragement St Anne's ministry team and members can make.

Music outreach

The music for our regular Sunday morning worship services is expertly led by our Director of Music Andrew Baars who encourages anyone interested to share their musical talents during and after services and is developing a choir from our members. Visitors are also welcome to participate. Andrew is dedicated to involving younger members to key roles, including as cantor. His open and encouraging approach has facilitated the participation of young people who through music find an active and appreciated purpose. God is good and leads his people to dedicate time and effort to nurturing the young.

In addition to weekly Sunday morning eucharist services St Anne's reaches out to the secular and Christian music appreciating community through excellent Bach vespers worship services. We are proud to have hosted these near-monthly services for over 50 years. In 2023 we presented a full programme of 10 Bach Vespers performed by professional musicians of the City Bach Collective. Gratefully we receive financial support from Gibson Dunn which although generous, together with voluntary donations from those attending, does not cover the full cost. The trustees seek other sources of financial support to enable the continuance of this unique musical contribution to London. The musicians themselves frequently express their joy for the opportunity to perform Bach's cantatas in the liturgical setting for which they were written. Attendance at these services is greater than our other services and predominantly comprises regularly attending non-Lutherans.

Gratitude for support

Thank you, to you the members, for your kind and generous prayers and support to the trustees this past year as together we endeavour to relieve suffering and hardship and to promote and preserve spiritual and physical good health and well-being within our communities. The congregation of St Anne's is dependent upon its membership working as volunteers.

Philippians 2:4: "Let each of you look not only to his own interests, but also to the interests of others."

It is my prayer that St Anne's may continue serving the community with open arms of welcome to all. Looking ahead we look for inspiration to extend our activities where together we can explore God's loving and inclusive will. I envision a congregation which grows because those who come through our doors find nurture through our ministry of Word & Sacrament in accordance with the Lutheran tradition.

In Christ,

Tracy Maroske
Chair of Trustees

Report of Treasurer

Income

During 2023, SALC's total receipts on unrestricted voluntary donations were £60,766 which was a 7% decrease (£4,486) compared to 2022. Generous donations (£31,794) from members who contribute through the ELCA made a significant difference to our financial position, amounting to 52% of donated income.

Our restricted income included a generous grant from Gibson Dunn & Crutcher LLP to support our Bach Vespers services. In September St Anne's hosted the ordination of two new pastors for the Lutheran Church in Great Britain (LCiGB). Donations for the ordination service were shared between the London Chinese Lutheran Church and Youth Ministry at St Anne's. We received gift donations for the wedding of our Senior Pastor, Wendy, and her husband Sion, and for Erik Cannell, who left his role at St Anne's towards the end of 2022. These gifts were distributed during the year.

Overall income was approximately £13,000 lower than forecast. This was largely due to the loss of donation income from our Swahili services. We could not have foreseen that members of our congregation who attend our Swahili service would decide they could no longer participate in worship and activities at St Anne's. Although Swahili services were temporarily suspended for a few months, we continued to hold them and employ Pastor Moses until his resignation in 2024. Thankfully, long established relationships with our Swahili sisters and brothers have allowed us to meet and listen, providing an opportunity for ongoing conciliation and healing. However, it is clear that for the time being Swahili services will not continue, and St Anne's faces a reduced income compared with previous years.

We are yet to recover gift aid from HMRC for the later part of 2021 and for 2022 and 2023, with accrued gift aid amounting to £18,117.

Attendance at our services is still lower than before the pandemic, although people continue to join us online as services are live-streamed. We purchased further equipment to facilitate the live-streaming thanks to a grant received in 2022 from the LCiGB, which was supported by the Lutheran World Federation.

We are enormously grateful to our church members for continuing to give so generously, not just financially but also in time. Members of the church working as volunteers, giving their time freely, are crucial to enable us to achieve our mission.

Expenditure

Overall, expenditure totalled £111,312, an increase of 13% compared to the previous year (£98,389). This was higher than predicted, leaving an overall deficit of £38,823 when compared to income. Several things accounted for the increase in expenditure, including the annual RPI increase in rent due under our lease, and some additional staff costs and professional fees, including a small increase in the fee for the Independent Examiner. At the end of 2022 trustees agreed an increase in the level of fees paid to musicians and for our Director of Music and organists who deputise in his absence. This was to bring them more in line with the expectations of the music profession.

Our unrestricted cash reserves at the end of the year amounted to £36,052 once existing liabilities are accounted for. This is a reduction of £46,878 since last year. We also have additional reserves in the form of accrued Gift Aid. Given our current reserves policy, and the overall reduction in income, trustees are aware that a similar fall in 2024 would have implications on the ability of St Anne's to continue to operate, and have advised its staff accordingly.

Reserves Policy

As part of good practice and given the continued uncertainty about funding, SALC Trustees have resolved to protect the continuity of service to the congregation by ensuring that SALC has free reserves to allow the charity to cope with a reasonable level of unforeseen expenditure. The Charity Commission recommends that organisations maintain such reserves. For instance, in the event that SALC has to wind up there will be costs associated in doing this such as staff given notice/redundancy, liabilities and so forth. As part of the contingency planning and risk management, SALC Trustees have established a reserves policy that ensures SALC maintains a balance on unrestricted funds which as far as possible equates to at least four months of unrestricted payments.

The value of reserves agreed to be in place at the end of the 2023 financial year (for 2024) by the SALC Finance Committee was £20,000. Reserves held above this value are purposed to smooth fluctuations in cash flow, meet emergencies and to allocate towards the activities of the church over the coming years. The unrestricted general fund reserve currently exceeds the four month's unrestricted payments.

Report of Senior Pastor

2023 was another eventful year in our congregation's life, with predictable joys and griefs which the passage of time always brings.

Bringing much enjoyment and blessing to our worship was our newly appointed Director of Music Andrew Baars, who enriched us with regular musical offerings from our St. Anne's congregational choir (as well as his own gifted family members) alongside consistent, strong leadership of liturgy and hymn singing. Andrew is also becoming known for recruiting newcomers and encouraging their musical talents.

In addition to the positive development of our music programme, the worship committee also commissioned a new handcrafted set of ceramic communion ware to be used during the Lenten season.

I was pleased to finally celebrate my wedding to Sion (postponed from 2020) in April, and delighted with those St. Anne's members who were able to celebrate along with us (in spite of the unintended and unfortunate date clash with the annual LCiGB Synod Assembly!). Thank you to all who attended, wished us well, or blessed us with your generosity.

We bid sad farewells this year to long time members Marja-Liisa Morgan (and her husband Merv) and Kathy Unger, both of whom relocated to be closer to family, as well as student Heather Hufford, who had been very involved in our worship life during her time in London. And even as we regretted the loss of those departing our community, we continued to see a steady stream of new visitors and more frequent attendees who expressed interest in becoming members of St. Anne's. It is a testimony to our continuous welcome in the name of Christ that newcomers feel almost instantly a part of our worship and congregational life, and accept our invitation to become involved in any way which inspires them.

Our continuing catechism class of ten students completed their curriculum in April, with five students affirming their baptism on Pentecost Sunday. Sadly, the other half of our completing class did not participate in the confirmation service due to the discontinuation of Swahili member participation in the life of St. Anne's after the LCiGB Assembly (explained in chair's report).

In addition to the Affirmation of Baptism service, we hosted a number of special services at St. Anne's, including a celebration of the Week of Prayer and World Fellowship (with special guests from the Indian YMCA), a farewell to outgoing LCiGB Bishop Tor Jørgensen, and the joyful event of two new synod ordinations: Rebecca Daniel and Wilkins Tang.

As disciples of Christ we know that in all things God is faithful, whether we grieve or celebrate. We thank God for another year of being the Church in this place and time, we rejoice in all the blessings which the previous year has bestowed, and pray in confidence for all our dear sisters and brothers who no longer journey with us in person, but who remain always in communion with us and all the saints worldwide, by the Spirit's power.

Thank you, once again, for the privilege of serving as your pastor.

In Christ,

Rev. Wendy Sherer, Senior Pastor

Report of Administrator

I continue to work Thursdays & Sundays.

We had average service attendance of 24.

We had average Bach vespers attendance of 52.

I banked £4,006.50.

I paid by stipend £11,635 for musicians and visiting pastors.

I sourced the purchase and delivery a wardrobe for the vestry.

I arranged printing & distributed flyers for 9 Bach vespers.

We had the Ciborium, the Paten & the Chalice refurbished and restored.

Nicholas McIntyre

Administrator

St. Anne's Lutheran Church Ltd.
Statement of Trustees Responsibilities
For the year ended 31 December 2023

The trustees, who are also the directors of St. Anne's Lutheran Church Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

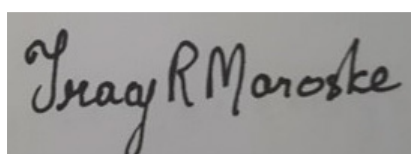
In preparing these financial statements, the trustees are required to:

- select the most suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on a going concern basis unless it is not appropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 (the "2006 Act"). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by Section 41SA of the 2006 Act.

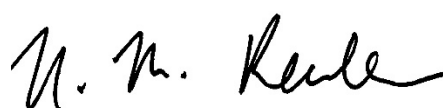
Approved by the trustees and signed on behalf by



Tracy Maroske

Chair

25 September 2024



Nikki Renken

Treasurer

25 September 2024

St. Anne's Lutheran Church Ltd.
Independent Examiners Report

For the year ended 31 December 2023

I report to the charity trustees on my examination of the accounts of St. Anne's Lutheran Church Ltd. for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the charity trustees (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2011 ("the Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

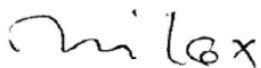
Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Charity Independent Examiners.

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

- accounting records were not kept in accordance with section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements under section 396 of the 2006 Act 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

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.



Tom Wilcox FCIE
Counterculture Partnership LLP
Unit 115 Ducie House
Ducie Street Manchester M1 2JW

St. Anne's Lutheran Church Ltd
Financial Statements as at 31st December 2023
Receipts & Payments A/c

Appendix A/1

	notes	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Restricted Swahili Spec	Totals 2023	Totals 2022
Voluntary Receipts									
Regular Giving	2	13,519	0	0	0	0	0	13,519	15,064
Other Giving	3	47,247	0	0	0	1,474	0	48,721	50,188
Grants	4	0	0	3,000	0	0	0	3,000	7,066
Gift aid	5	7,124	0	0	0	0	0	7,124	7,829
Activities for generating funds		0	0	0	0	0	0	0	0
Legacy Payment from the Estate of JRL Scheneider		0						0	0
Other		125.73	0	0	0	0	0	126	214
Total Receipts		68,015	0	3,000	0	1,474	0	72,489	80,361
Payment									
Church Activities	6	107,881	0	3,000	431	0	0	111,312	98,389
		107,881	0	3,000	431	0	0	111,312	98,389
Excess receipts over payments		-39,866	0	0	-431	1,474	0	-38,823	-18,106
Transfers between funds		0	0	0	0	0	0	0	0
		-39,866	0	0	-431	1,474	0	-38,823	-18,106
Balances b/f at 1st Jan		95,065	0	0	0	0	0	95,065	113,170
Balance c/f at 31st Dec		55,199	0	0	-431	1,474	0	56,242	95,065

St. Anne's Lutheran Church Ltd
Statement of Assets and Liabilities as at 31st December 2023

Appendix A/2

	Unrestricted General Fund	Designated	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Restricted Swahili Spec	Totals 2023	Totals 2022
	£	£	£	£	£	£	£	£
Monetary Assets								
Bank current A/cs	25,044	0	0	-431	1,474	0	26,087	72890
CAF Deposit fund	11,266	0	0	0	0	0	11,266	11058
	36,310	0	0	-431	1,474	0	37,353	83,948
Current Assets								
Cash in hand	1,090	0	0	0	0	0	1,090	124
Advance	0	0	0	0	0	0	0	0
Debtors	0	0	0	0	0	0	0	0
Accrued income (Gift aid-Prior years)	10,993	0	0	0	0	0	10,993	3164
Accrued income (Current Year)	7,124	0	0	0	0	0	7,124	7,829
Accrued income (music grant)	0	0	0	0	0	0	0	0
	19,207	0	0	0	0	0	19,207	11,117
Current Liabilities								
HMRC	0	0	0	0	0	0	0	0
Staff Bonus Payments	0	0	0	0	0	0	0	0
Chinese Lutheran Church	258	0	0	0	0	0	258	0
Mission offering	186	0	0	0	0	0	186	0
	444	0	0	0	0	0	444	0
	55,356	0	0	760	0	0	56,116	95,065

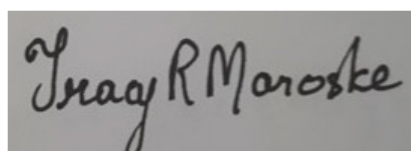
NOTE: The notes on pages 15 to 17 form an integral part of these financial statements

The Company was entitled to exemption under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.



Tracy Maroske
Co-Chair
25 September 2024



Nikki Renken
Treasurer
25 September 2024

Company Number: 07034615

Notes to the Financial Statements ~ Year ended 31st December 2023

Note 1. Accounting policies

The principal accounting policies which have been applied consistently throughout the year are summarised below.

1.1. Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Update Bulletin 2, and the Charities Act 2011. The accounts are presented in GBP rounded to £1, which is the functional currency of the charity.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

1.2. Incoming resources

Recognition of incoming resources - These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

The following specific policies are applied to particular categories of income:

Grants and donations - Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Gifts in kind - Gifts in kind for sale are included in the accounts as gifts only when sold by the charity.

Donated services and facilities - Donated services and facilities would only be included if the value can be quantified.

Volunteer help - The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income - This is included in the accounts when receivable.

1.3 Expenditure and Liabilities

Liability recognition - All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for its expenditure. All costs have been directly attributed or proportionally charged to the functional categories of resources expended in the SOFA.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure on charitable activities comprises the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

All remaining costs are classified as support costs. Support costs are those that assist the work of the charity but do not directly represent charitable activities.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are available for use subject to restrictions imposed by the donor or through terms of an appeal.

1.5 Taxation

As a registered charity, the company is exempt from corporation tax on surpluses arising from its charitable activities during the year.

St Anne's Lutheran Church Ltd Notes to the Financial Statements as at 31 December 2023								Appendix A/3 Totals 2022
	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Restricted Swahili Spec	Totals 2023	
Note 2 - Regular Giving								
Morning Service	7,908	0	0	0	0		7,908	3,577
Swahili Service	2,182	0	0	0	0		2,182	7,270
Bach Vespers	3,270	0	0	0	0		3,270	3,459
Other Service	159	0	0	0	0		159	758
Total Regular Service Giving	13,519	0	0	0	0		13,519	15,064
Note 3 - Other Giving								
Online Giving	47,248	0	0	0	0		47,248	50,188
Special Offering	0	0	0	0	0		0	0
Special Services Weddings/Funerals	0	0	0	0	0		0	0
Offering Special-Other Gifts	97	0	0	0	824		921	0
Offering Special-Other Mission	0	0	0	0	0		0	0
Offering Special-Other Flowerfund	0	0	0	0	0		0	0
Offering Special-Other Ordination - LCIC	0	0	0	0	258		258	0
Offering Special-Other Hymnal purchase	0	0	0	0	97		97	0
Offering Special-Other Ordination - Youth Ministry	0	0	0	0	295		295	0
Other	0	0	0	0	0		0	0
Total Other Giving	47,247	0	0	0	1474		48,721	50,188
Total Giving							62,240	65,252
Note 4 - Grants								
LCIGB grant	0	0	0	0	0		0	4,066
Hanover music grant	0	0	0	0	0		0	0
Gibson Dunn (Music program)	0	0	3,000	0	0		3,000	3,000
Total Grants	0	0	3,000	0	0	0	3,000	7,066
Note 5 - Gift Aid								
Additional accrual for prior years (2022)	0	0	0	0	0		0	0
2023 Est	7,124	0	0	0	0		7,124	7,829
Incremental Reserve on prior years	0	0	0	0	0		0	0
Total Gift Aid	7,124	0	0	0	0	0	7,124	7,829
Miscellaneous Income								
Fundraising							126	213
Books and cards							0	120
Other income							18	0
							108	93
Legacy Payment from the Estate of JRL Schneider							0	0
Total Income							72,489	80,361
Note 6 - Church Activities								
Office Expenses								
Office equipment and repair	388	0	0	0	0		388	452
Office Supplies & stationery	106	0	0	0	0		106	847
Photocopier	731	0	0	0	0		731	618
Printing	84	0	0	0	0		84	126
Postage	0	0	0	0	0		0	71
Telephone/fax & Internet	1,580	0	0	0	0		1,580	1,187
Computers	0	0	0	0	0		0	0
Bank charges	84	0	0	0	0		84	105
Miscellaneous office expenses	0	0	0	0	0		0	275
Total Office Expense	2,973	0	0	0	0	0	2,973	3,794
Premises Costs								
Insurance	450	0	0	0	0		450	442
Church rent	15,193	0	0	0	0		15,193	13,770
Health and Safety	479	0	0	0	0		479	0
Other	0	0	0	0	0		0	0
Premises Cleaning	0	0	0	0	0		0	0
Premises repair	0	0	0	0	0		0	0
Total Premises Costs	16,122	0	0	0	0		16,122	14,212
Worship expenses								
Worship supplies & hospitality	2,402	0	0	0	0		2,402	1,117
Ministerium Exps	0	0	0	0	0		0	300
Flowers	0	0	0	0	0		0	0
Preaching and Presiding	935	0	0	0	0		935	0
Sunday school/Bible study	0	0	0	0	0		0	0
Total	3,337	0	0	0	0		3,337	1,417
Music Costs								
Cantor Fee	4,200	0	0	0	0		4,200	1,650
Cantor Expense	0	0	0	0	0		0	0
Guest Organists	700	0	0	0	0		700	1,580
Musicians Fees	8,260	0	3,000	0	0		11,260	9,120
Organ Tuning	0	0	0	0	0		0	277
Music Supplies	0	0	0	431	0		431	3,306
Total Music Cost	13,160	0	3,000	431	0	0	16,591	15,933

Staff costs							
Lead Pastor	20,701	0	0	0	0	20,701	17,767
Salary-Wendy-Pastor	20,701	0	0	0	0	20,701	17,767
Associate Pastor	7,166	0	0	0	0	7,166	2,880
Swahili Services Pastor	7,680	0	0	0	0	7,680	3,770
Administration Support Staff	5,399	0	0	0	0	5,399	9,098
Salary-Nikki-Admin	5,399	0	0	0	0	5,399	6,004
Salary-Other-Admin	0	0	0	0	0	0	3,094
HMRC	10,039	0	0	0	0	10,039	6,961
ERS pension contribution	3,733	0	0	0	0	3,733	3,044
Total Staff Cost	54,717	0	0	0	0	54,717	43,520
Cumulative vs Budget							
Travel Expense	0	0	0	0	0	0	343
Travel-Moses-Pastor	0	0	0	0	0	0	343
Travel-Wendy-Pastor	0	0	0	0	0	0	0
Travel-Nikki-Admin	0	0	0	0	0	0	0
Travel-Other-Admin	0	0	0	0	0	0	0
Advance							
Total Other Staff Cost	0	0	0	0	0	0	343
Professional Fees and Other							
Web Design	0	0	0	0	0	0	0
Payroll Processing	0	0	0	0	0	0	0
LCIGB Affiliation Fees	8,837	0	0	0	0	8,837	7,974
CCLI Copyright Fee	206	0	0	0	0	206	0
Other Professional Fees	444	0	0	0	0	444	2,306
Independent Examiner Fees	0	0	0	0	0	0	0
Fundraising Expense	0	0	0	0	0	0	1,551
Other Expense	-391	0	0	0	0	-391	0
Total Professional and Other	9,096	0	0	0	0	9,096	11,831
Cumulative vs Budget							
Voluntary Contributions	0	0	0	0	0	0	1,620
Total Church Activities Expenditures	92,083	0	3,000	3,306	0	0	98,389
							84,452

Note 7 - Company Limited by guarantee

St Anne's Lutheran Church Limited is a company Limited by Guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

St Anne's Lutheran Church Ltd
St Mary-at-Hill, Lovat Lane, London EC3R 8EE
Tel: 020 7283 6305
Mobile: 074 8338 5720
e-mail: admin@stanneslutheranchurch.org.uk
www.stanneslutheranchurch.org.uk

Company no: 07034615
Charity registration no: 1157365

ST. ANNE'S LUTHERAN CHURCH LTD

England & Wales - Charity number 1157365

Accounts



St. Anne's Lutheran Church Ltd

Trustees' Annual Report including Directors' Report Year End 31st December 2022

Charity registration number: 1157365

Company number: 07034615

Trustees/Directors of St Anne's Lutheran Church Ltd 2021-2022:

Tracy Maroske (Chair)

Frederick Nsemwa (Treasurer)

Jeff Trinklein

Robert Rosset

Timo Lehtonen

Rev'd Wendy Sherer

Kathy Unger

Nikki Renken

Moses Shonga

Meelis Süld

Trustees/Directors of St Anne's Lutheran Church Ltd 2022-2023:

Tracy Maroske (Chair)

Frederick Nsemwa (Treasurer) (Resigned 1 May 2023)

Jeff Trinklein (Interim Treasurer 1 May 2023)

Robert Rosset (resigned 31 January 2023)

Timo Lehtonen

Rev'd Wendy Sherer

Kathy Unger (resigned 31 January 2023)

Nikki Renken

Moses Shonga

Meelis Süld

Staff

Senior Pastor: Rev'd Wendy Sherer

Swahili Pastor: Rev'd Moses Shonga

Assistant Pastor: Rev'd Meelis Süld

Director of Music: Andrew Baars

Administrator: Amy Biondi (Resigned March 2022), Meelis Süld (Resigned September 2022) and Nicholas McIntyre

Charity registration no: 1157365

Company no: 07034615

Registered in England and Wales

Registered Office

St Mary-at-Hill,

Lovat Lane

London

EC3R 8EE

Independent Examiner

Counterculture Partnership LLP

Unit 115, Ducie House, Dulcie Street

Manchester

M1 2JW

Report of Chair of Trustees

Dear Friends in Christ,

Throughout 2022 the congregation of St Anne's has continued to provide a place of welcome to all who join us for in-person worship or on-line. Members, friends, and visitors have in-person options of weekly English services of Word and Sacrament, monthly Swahili services of Word and Sacrament and monthly Bach Vespers services of Word and music. In addition, the English services are live streamed via Facebook and for the intervening weeks Swahili services are held via Zoom. St Anne's is an inclusive congregation to which all are welcomed.

Community and outreach support for those unable to attend our regular in person services and fellowship has continued through virtual coffee-hour after the 11am service. This helps to maintain contact and interaction. We are so very thankful for Stephanie Lang who has continued this virtual tradition throughout 2022. Pastor Moses and dedicated volunteers from the Swahili service provide education and interaction for the and young people who continue to meet via zoom every Sunday. God is good and leads his people to dedicate time and effort to nurturing the young.

Another way in which St Anne's has for decades, reached out to the community continued with a full programme of Bach Vespers services, performed by the City Bach Collective. St Anne's Bach Vespers receives financial support from Gibson Dunn, which although generous does not cover the full cost. Attendance at these services is greater than our other two services and predominantly comprises regularly attending non-Lutherans.

A significant amount of trustee time and energy has been spent this year considering and dealing with staff issues and transitions. Our administrator Amy Biondini resigned in March. Pastor Meelis was then appointed to the role and resigned in September, holding the office until we appointed Nick McIntyre. Erik Cannell resigned in September after 8 years as our Director of Music. Before the year closed, we were delighted to engage Andrew Barr as our director of Music. Being in a state of flux has been a challenge, but God is good, and we end the year fully staffed.

We were saddened to learn of the death of Brian Fisher. In July, St Anne's friends joined with many other people whose lives had been touched by Brian for a thanksgiving service at his home Methodist church in Romford. For many years Brian gave his time and dedication to St Anne's, for which we have fond memories.

St Anne's Lutheran Church Ltd AGM took place in September, and the participation by those members attending was thoughtful and engaging. Trustees Timo Lehtonen and Fred Nsemwa were re-elected along with Nikki Renken, who had recently been co-opted by the trustees. For the remainder of 2022 our board of trustees comprised seven elected trustees and three by virtue of their office as SALC pastors. Going forwards it is crucial for good governance that new trustees are recruited, to bring fresh ideas and the skills necessary for this responsibility.

On Palm Sunday we held a community pot-luck lunch at which we facilitated a discussion to review our direction, our needs, and aspirations. A paper version of the survey was also sent out via the distribution list of the Newsletter and distributed after worship. We received two written responses. In summary of the verbal and written responses we learned that people are grateful for the services being live-streamed, particularly those with mobility or distance issues. We also heard that people are wanting more opportunities for education, to learn together.

In September 2022, Sebastian Matzner was recommended by the LCiGB Vocations Committee for ordination training. Sebastian has been a member of St Anne's since 2015. In October and November Sebastian lead a series of reflective discussion sessions on the theme 'War and Peace: Christian Faith and the Use of Violence', to which members of St Anne's, the International Lutheran Student Centre, and members of other CLC churches were

warmly invited. The series concluded with the writing of prayers, informed by our shared reflections, which we prayed together in our Remembrance Sunday service.

2022 was, once again, an unusual year, but one in which our Lord continued to bless us, and the Holy Spirit continued to work change in us. I will reiterate: we are always looking for fresh ideas and people to govern St Anne's Lutheran Church. Although experience is of tremendous benefit, it is important that a variety of skills and perspectives are represented in the board of trustees. If you feel called to serve in this capacity, and to share your skills in ensuring good governance of St Anne's Lutheran church, please talk to a trustee to find out more.

Thank you, to you the members, for your kind and generous prayers and support to us as trustees this past year as together we endeavour to relieve suffering and hardship and to promote and preserve spiritual and physical good health and well-being within our communities. The congregation of St Anne's is dependant upon its membership working as volunteers.

'We know that all things work together for good to those who love God, to those who are the called according to His purpose.'" Romans 8:28

It is my prayer that you find nurture here at St Anne's through ministry of Word & Sacrament in accordance with the Lutheran tradition.

In Christ,

Tracy Maroske

Chair of Trustees

Treasurer's report

Income

During 2022, SALC's total receipts on unrestricted voluntary donations were £73,216 which represents an increase of about 2% (£1,337) on 2021 figures. In addition, SALC received restricted income (e.g., restricted grants) of £7,066 in 2022, after having received none in 2021. The restricted grants included £3,000 from Gibson, Dunn & Crutcher LLP in support of Bach Vespers, and £4,066 from the LCiGB received to support our acquisition of additional equipment to more effectively livestream our services. (The LCiGB in turn received support from the Lutheran World Federation to provide this grant.)

In 2022, we saw a substantial increase in regular giving once the sanctuary was able to reopen regularly after the COVID-19 lockdowns of the previous years. We also continued to receive generous donations from members contributing through the ELCA (£33,029).

We did not recover any Gift Aid from the HMRC during 2022 from the previous year. We will seek to recover in 2023 Gift Aid of approximately £10,983 for 2021 and 2022.

Ultimately, our total income for 2022 was 1.55% below budget and about 12% above 2021 actuals. The overall position from an income perspective was generally consistent with our expectations, although we still are challenged in meeting our annual expenses. Nevertheless, we praise God for his provision of these funds, the love and commitment of the church members and the wider community.

Finally, we are enormously grateful to our church members for continuing to give so generously to the work of the church in terms of both their time and money. The church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Expenditure

Overall, expenditure totalled £98,389 (up £13,937 vs 2021 and above the budget of £91,029), leaving a deficit for the year of £18,106 when compared to total income. The increase in expenditure was due in part to additional staff costs (particularly for hiring a new Administrator and staff bonuses and salary increases) and was also attributable increased numbers of Bach Vespers services and increases in the cost of each Bach Vespers. Some amount of deficit spending was intentional: the increased cost of SALC's need to return to full operations was expected to occur sooner than the expected increase in giving as members continue returning to in-person services. But the challenge is clear for our congregation: we must provide the financial support needed to maintain and even expand the resources provided to our congregation and our community.

Our unrestricted reserves at the end of the year amounted to £83,188. There were no current liabilities for the year under review.

Reserves Policy

As part of good practice and given the continued uncertainty about funding, SALC Trustees have resolved to protect the continuity of service to the congregation by ensuring that SALC has free reserves to allow the charity to cope with reasonable level of unforeseen expenditure.

The Charity Commission recommends that organisations maintain such reserves. For instance, in the event that SALC has to wind up there will be costs associated in doing this such as staff given notice/redundancy, liabilities and so forth. As part of the contingency planning and risk management, SALC Trustees have established a

reserves policy that ensures SALC maintains a balance on unrestricted funds which as far as possible equates to at least four months of unrestricted payments.

The value of reserves agreed to be in place at the end of 2021 financial year (for 2022) by the SALC Finance Committee was £20,000. Reserves held above this value are purposed to smooth fluctuations in cash flow, meet emergencies and to allocate towards the activities of the church over the coming years. The unrestricted general fund reserve currently exceeds the amount of four month's unrestricted payments.

Senior Pastor's Report

Reflecting on the still heavy influence of pandemic in 2021, this past year ends up looking remarkably 'normal' by contrast, praise be to God.

Resuming our full complement of Sunday morning, Swahili and Bach Vespers services was a joyous development during 2022, and we continued our signature St. Anne's ministry of 'welcoming the stranger' at our door, with many travellers finding us and some even staying on more permanently to enrich our community.

The retention of live streaming weekly services which began out of necessity but now continued out of a desire to maintain this connection with absent and distant friends has been a fruitful addition to our outreach ministry, as we continually strive to update/improve both our hardware and streaming capabilities for the benefit of those participating. Much credit goes to Pastor Meelis for his ongoing work and expertise in this area.

Improved technology (and our ability to use it) has also augmented our ability to include trustees in regular meetings who may otherwise have been unable to attend in person due to unavoidable circumstances, as well as enabling mid-month catechism classes for young people without requiring their parents to transport them to an additional session.

This year saw the entry of Sebastian Matzner into professional ministry training and candidacy with the LCiGB, for which we celebrate and rejoice in recognition of the many gifts we already know him to possess. We look forward to seeing where his future ministry leads him and are committed to supporting his ongoing training and development in service to Christ and his church. Our church also celebrated the Ordination to Word and Sacrament Ministry of Joseph Nelson on the day of the LCiGB Annual Assembly in Leeds, at the end of April.

One rather sad event in July was the funeral of former St. Anne's member Brian Fisher, which took place in Romford. However, it was good for several of us to be present in order to acknowledge and celebrate the long and fascinating life of service which he lived, and remember the ways in which he enriched our community over the years.

With the mid-year resignation of Erik our organist, we conducted a search and eventually hired Andrew Baars as our new Director of Music, who proved from early days to be an excellent fit for our congregation, having both extensive experience with and enthusiasm for collaboration with lay musicians to enhance the music ministry of St. Anne's. Along with the addition of Nick McIntyre as our new administrator, we were fortunate in 2022 to once again have a full staff in service of our congregation.

Our catechism programme relaunched in September with a large class of ten students, representing attendees from both 11:00am and Swahili services. In addition to the aforementioned online sessions, we met monthly in person after a Sunday service, and our numbers stretched the limits of our classroom table space! Pastor Moses and I co-taught the sessions, and we also welcomed an additional student from the Polish Church in London.

In November we were happy to welcome a new vicar to serve St. Mary-at-Hill parish, the Rt. Revd David Urquhart and former Bishop of Birmingham for the Church of England. It is good to once again have an Anglican colleague on site, to further strengthen our already strong ties and collaboration within our local ecumenical cluster, which also includes All Hallows by the Tower and St. Margaret Pattens.

We give thanks for another year of blessings gifted to us by God in Christ, looking forward in faith to our future together in ministry as St. Anne's Lutheran Church, and once again I thank all of you for the privilege of serving as your pastor.

In Christ,

Rev. Wendy Sherer, Senior Pastor

(Company Number 07034615, Charity Number 1157365)

St. Anne's Lutheran Church Ltd.
Statement of Trustees Responsibilities
For the year ended 31 December 2022

The trustees, who are also the directors of St. Anne's Lutheran Church Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

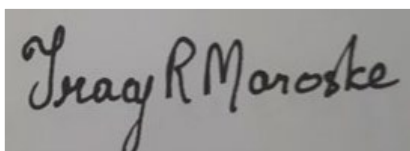
In preparing these financial statements, the trustees are required to:

- select the most suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on a going concern basis unless it is not appropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 (the "2006 Act"). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by Section 41SA of the 2006 Act.

Approved by the trustees and signed on behalf by



Tracy Maroske

Chair
24 October 2023



Jeffrey Trinklein

Interim Treasurer
24 October 2023

St. Anne's Lutheran Church Ltd.

Independent Examiners Report

For the year ended 31 December 2022

I report to the charity trustees on my examination of the accounts of St. Anne's Lutheran Church Ltd. for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the charity trustees (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2011 ("the Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act.

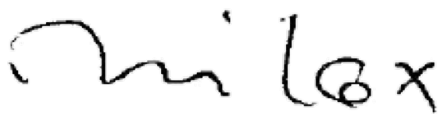
Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Charity Independent Examiners.

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

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements under section 396 of the 2006 Act 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

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.



Dated: 24/10/2023

Tom Wilcox FCIE
Counterculture Partnership LLP
Unit 115 Ducie House
Ducie Street
Manchester
M1 2JW

St Anne's Lutheran Church Ltd
Financial Statements as at 31st December 2022

Appendix A/1

		Receipts & Payments A/c							Totals
		notes	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Restricted Swahili Spec	Totals 2022
Voluntary Receipts									Totals 2021
Regular Giving		2	15,064	0	0	0	0	0	15,064
Other Giving		3	50,188	0	0	0	0	0	50,188
Grants		4	0	0	3,000	4,066	0	0	7,066
Gift aid		5	7,829	0	0	0	0	0	7,829
Activities for generating funds			0	0	0	0	0	0	0
Legacy Payment from the Estate of JRL Schneider			0						0
Other			135	0	0	0	0	0	135
Total Receipts			73,216	0	3,000	4,066	0	0	80,283
Payment									
Church Activities		6	92,083	0	3,000	3,306	0	0	98,389
			92,083	0	3,000	3,306	0	0	98,389
Excess receipts over payments			-18,866	0	0	760	0	0	-18,106
Transfers between funds			0	0	0	0	0	0	0
			-18,866	0	0	760	0	0	-18,106
Balances b/f at 1st Jan			113,170	0	0	0	0	0	113,170
Balance c/f at 31st Dec			94,304	0	0	760	0	0	95,065

St Anne's Lutheran Church Ltd
Balance Sheet as at 31st December 2022

Appendix A/2

	Unrestricted General Fund	Designated	Restricted Grant (Music)	Restricted LCGB	Restricted Appeal	Restricted Swahili Spec	Totals 2022	Totals 2021
	£	£	£	£	£	£	£	£
Monetary Assets								
Bank current A/cs	72,130	0	0	760	0	0	72,890	98,836
CAF Deposit fund	11,058	0	0	0	0	0	11,058	11,016
	<u>83,188</u>	<u>0</u>	<u>0</u>	<u>760</u>	<u>0</u>	<u>0</u>	<u>83,948</u>	<u>109,852</u>
Current Assets								
Cash in hand	124	0	0	0	0	0	124	154
Advance	0	0	0	0	0	0	0	0
Debtors	0	0	0	0	0	0	0	0
Accrued income (Gift aid-Prior years)	3,164	0	0	0	0	0	3,164	0
Accrued income (Current Year)	7,829	0	0	0	0	0	7,829	3,164
Accrued income (music grant)	0	0	0	0	0	0	0	0
	<u>11,116</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>11,116</u>	<u>3,318</u>
Current Liabilities								
HMRC	0	0	0	0	0	0	0	0
Staff Bonus Payments	0	0	0	0	0	0	0	0
Mission offering	0	0	0	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>94,304</u>	<u>0</u>	<u>0</u>	<u>760</u>	<u>0</u>	<u>0</u>	<u>95,065</u>	<u>113,170</u>

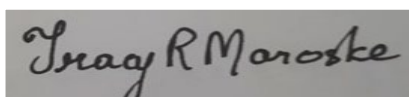
NOTE: The notes on pages 12 to 14 form an integral part of these financial statements

The Company was entitled to exemption under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.



Tracy Maroske, 24 October 2023
Chair
 Company Number: 07034615



Jeffrey Trinklein, 24 October 2023
Interim Treasurer

Notes to the Financial Statements ~ Year ended 31st December 2022

Note 1. Accounting policies

The principal accounting policies which have been applied consistently throughout the year are summarised below.

1.1. Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Update Bulletin 2, and the Charities Act 2011. The accounts are presented in GBP rounded to £1, which is the functional currency of the charity.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

1.2. Incoming resources

Recognition of incoming resources - These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

The following specific policies are applied to particular categories of income:

Grants and donations - Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Gifts in kind - Gifts in kind for sale are included in the accounts as gifts only when sold by the charity.

Donated services and facilities - Donated services and facilities would only be included if the value can be quantified.

Volunteer help - The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income - This is included in the accounts when receivable.

1.3 Expenditure and Liabilities

Liability recognition - All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for its expenditure. All costs have been directly attributed or proportionally charged to the functional categories of resources expended in the SOFA.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure on charitable activities comprises the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

All remaining costs are classified as support costs. Support costs are those that assist the work of the charity but do not directly represent charitable activities.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific

purpose. Restricted funds are available for use subject to restrictions imposed by the donor or through terms of an appeal.

1.5 Taxation

As a registered charity, the company is exempt from corporation tax on surpluses arising from its charitable activities during the year.

St Anne's Lutheran Church Ltd							Appendix A/3	
Notes to the Financial Statements ~ as at 31 December 2022							Totals	Totals
	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Restricted Swahili Spec	2022	2021
Note 2 - Regular Giving								
Morning Service	3,577	0	0	0	0		3,577	1,518
Swahili Service	7,270	0	0	0	0		7,270	1,032
Bach Vespers	3,459	0	0	0	0		3,459	365
Other Service	758	0	0	0	0		758	180
Total Regular Service Giving	15,064	0	0	0	0		15,064	3,094
Note 3 - Other Giving								
Online Giving	50,188	0	0	0	0		50,188	57,852
Special Offering	0	0	0	0	0		0	0
Special Services Weddings/Funerals	0	0	0	0	0		0	0
Offering Special-Other-Eliza	0	0	0	0	0		0	0
Offering Special-Other-Mission	0	0	0	0	0		0	0
Offering Special-Other-Flowerfund	0	0	0	0	0		0	0
Other	0	0	0	0	0		0	0
Total Other Giving	50,188	0	0	0	0		50,188	57,852
Total Giving							65,252	60,946
Note 4 - Grants								
LCIGB grant	0	0	0	4,066	0		4,066	0
Hanover music grant	0	0	0	0	0		0	0
Gibson Dunn (Music program)	0	0	3,000	0	0		3,000	0
Total Grants	0	0	3,000	4,066	0		7,066	0
Note 5 - Gift Aid								
Additional accrual for prior years (2021)	0	0	0	0	0		0	6,112
2022 Est	7,829	0	0	0	0		7,829	3,164
Incremental Reserve on prior years	0	0	0	0	0		0	0
Total Gift Aid	7,829	0	0	0	0		7,829	9,276
Miscellaneous Income							213	1,658
Fundraising							120	0
Books and cards							0	0
Other Income							93	1,657
Legacy Payment from the Estate of JIM Scheider							0	0
Total Income							80,361	71,880
Note 6 - Church Activities								
Office Expenses								
Office equipment and repair	452	0	0	0	0		452	69
Office Supplies & stationery	847	0	0	0	0		847	324
Photocopier	618	0	0	0	0		618	126
Printing	126	0	0	0	0		126	882
Postage	84	0	0	0	0		84	3
Telephone/fax & Internet	1,187	0	0	0	0		1,187	979
Computers	0	0	0	0	0		0	0
Bank charges	105	0	0	0	0		105	134
Miscellaneous office expenses	375	0	0	0	0		375	0
Total Office Expense	3,794	0	0	0	0		3,794	2,518
Premises Costs								
Insurance	442	0	0	0	0		442	1,657
Church rent	13,770	0	0	0	0		13,770	13,596
Other	0	0	0	0	0		0	0
Premises Cleaning	0	0	0	0	0		0	0
Premises repair	0	0	0	0	0		0	0
Total Premises Costs	14,212	0	0	0	0		14,212	15,253
Worship expenses								
Worship supplies & hospitality	1,117	0	0	0	0		1,117	813
Ministerium Expns	300	0	0	0	0		300	550
Flowers	0	0	0	0	0		0	0
Sunday school/Bible study	0	0	0	0	0		0	0
Total	1,417	0	0	0	0		1,417	1,363
Music Costs								
Cantor Fee	1,650	0	0	0	0		1,650	4,250
Cantor Expense	0	0	0	0	0		0	0
Guest Organists	1,580	0	0	0	0		1,580	50
Musicians Fees	5,617	0	2,723	0	0		8,340	3,661
Organ Tuning	0	0	277	0	0		277	0
Music Supplies	0	0	0	3,306	0		3,306	43
Total Music Cost	8,847	0	3,000	3,306	0		15,153	8,004

Staff costs								
Lead Pastor	20,701	0	0	0	0	20,701	17,767	
Salary-Wendy Pastor	20,701	0	0	0	0	20,701	17,767	
Associate Pastor	7,166	0	0	0	0	7,166	2,880	
Swahili Services Pastor	7,680	0	0	0	0	7,680	3,770	
Administration Support Staff	5,399	0	0	0	0	5,399	9,098	
Salary-Niki Admin	5,399	0	0	0	0	5,399	6,004	
Salary-Other Admin	0	0	0	0	0	0	3,094	
HMRC	10,039	0	0	0	0	10,039	6,961	
ERS pension contribution	3,733	0	0	0	0	3,733	3,044	
Total Staff Cost	54,717	0	0	0	0	54,717	43,520	
Cumulative vs Budget								
Travel Expense	0	0	0	0	0	0	343	
Travel-Moses Pastor	0	0	0	0	0	0	343	
Travel-Wendy Pastor	0	0	0	0	0	0	0	
Travel-Niki Admin	0	0	0	0	0	0	0	
Travel-Other Admin	0	0	0	0	0	0	0	
Advance								
Total Other Staff Cost	0	0	0	0	0	0	343	
Professional Fees and Other								
Web Design	0	0	0	0	0	0	0	
Payroll Processing	0	0	0	0	0	0	0	
LCIGB Affiliation Fees	8,837	0	0	0	0	8,837	7,974	
COLI Copyright Fee	206	0	0	0	0	206	0	
Other Professional Fees	444	0	0	0	0	444	2,306	
Independent Examiner Fees	0	0	0	0	0	0	0	
Fundraising Expense	0	0	0	0	0	0	1,551	
Other Expense	-391	0	0	0	0	-391	0	
Total Professional and Other	9,096	0	0	0	0	9,096	11,831	
Cumulative vs Budget								
Voluntary Contributions	0	0	0	0	0	0	1,620	
Total Church Activities Expenditures	92,083	0	3,000	3,306	0	0	98,389	84,452

Note 7 - Company Limited by guarantee

St Anne's Lutheran Church Limited is a company Limited by Guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

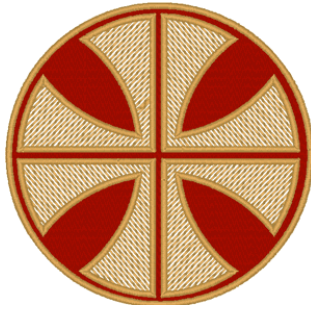
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Company no: 07034615
Charity registration no: 1157365

ST. ANNE'S LUTHERAN CHURCH LTD

England & Wales - Charity number 1157365

Accounts



St. Anne's Lutheran Church Ltd

Annual Report 2021

Trustees/Directors of St Anne's Lutheran Church 2020-2021:

Jeff Trinklein (Chair)	Kathy Unger
Frederick Nsemwa (Treasurer)	Tracy Maroske
Robert Rosset	Moses Shonga
Timo Lehtonen	Meelis Süld
Rev'd Wendy Sherer	

Trustees/Directors of St Anne's Lutheran Church 2021-2022:

Tracy Maroske (Chair)	Rev'd Wendy Sherer
Frederick Nsemwa (Treasurer)	Kathy Unger
Jeff Trinklein	Nikki Renken
Robert Rosset	Moses Shonga
Timo Lehtonen	Meelis Süld

Staff

Senior Pastor: Rev'd Wendy Sherer
Swahili Pastor: Rev'd Moses Shonga
Assistant Pastor: Rev'd Meelis Süld
Director of Music: Erik Cannell
Administrator: Nikki Renken (Resigned Sept 2021) & Amy Biondini

Charity registration no: 1157365

Company no: 07034615
Registered in England and Wales

Registered Office

St Mary-at-Hill,
Lovat Lane
London
EC3R 8EE

Independent Examiner

Counterculture Partnership LLP
Unit 115 Ducie House
Ducie Street
Manchester
M1 2JW

Chair of Trustees' Statement

Dear Friends in Christ,

We began 2021 still in the grip of the Covid pandemic. Through to May our weekly services and means of contacting each other continued via live streaming to St Anne's Facebook and Zoom. As the world started to open-up and restrictions were relaxed, we decided to delay in person worship for a while longer in respect for the health of our members.

Then on the 5th Sunday of Easter (02.05.21) we opened our doors for the first in- person worship after a period of near 13 months. 31 people gathered in the sanctuary that day, masked, socially distanced but confident in our Lord's presence and so very grateful to be able to commune together again. The following month the first in-person Swahili service was held (13.06.21) with the same thankful hearts, 52 people came to worship together that day. Bach Vespers recommenced on the 4th Sunday of June. From July to November, we held one in person service each Sunday, two in English, one in Swahili and one Bach vespers per month. Throughout this time the intervening Sunday worship continued via live streaming in both English and Swahili. From December we held English services each Sunday.

Another consideration due to the covid situation was maintaining contact and interaction without regular in person services. In 2020 virtual coffee-hour replaced our 'refreshments table' which brought the added joy of fellowship with former members abroad as well as current members. We are so very thankful for Stephanie who has continued this virtual tradition throughout 2021, even when we do worship in person. Pastor Moses and dedicated volunteers from the Swahili service provide education and interaction for the children and young people who continue to meet via zoom every Sunday – another positive outcome of the pandemic. God is good and leads his people to dedicate time and effort to nurturing the young.

In September 2021 our dedicated and highly skilled administrator Nikki Renken resigned after 6 years. We are confident that she will be a much-valued asset in her new position. We thank Nikki for the changes she brought to improve our governance and for always going the extra mile to fill a need. Members were able to show their appreciation by contributing to a farewell gift. We appointed Amy Biondini as our new administrator in the same month.

During the year Trustees and other people working in a position of responsibility with children or vulnerable people attended on-line participatory zoom courses in Safeguarding. We are grateful to the generosity and support of the CLC in funding this.

More longer serving members of our congregation were saddened to learn of the death of Dean Robert Patkai who died at age 90 in August 2021. Between 1964 and 1988 he served at St Anne's Lutheran Church. From 1977 onward he also served as the Dean of the United Lutheran Synod in Great Britain (Lutheran Church in Great Britain).

The most joyous and long-awaited occasion of the year was the ordination of Pastor Meelis Suld, held at St Anne's on 11th September. St Anne's continues to be richly blessed by pastor Meelis' deeply spiritual ministry as assistant pastor.

Our AGM took place in person in October, participation by those members attending was enthusiastic and engaging. Positive vibes to be back together in person- members commented that it felt like 'community' once again and trustees were encouraged to plan for another opportunity for the congregation to gather to review our direction, our needs and aspirations. Unfortunately, we did not follow this up in 2021, but have plans for acting upon this suggestion in 2022.

Our finance team have over the course of 2021, succeeded in bringing all Gift Aid filings up to date, we received from HMRC gift aid recoveries for 2018-2020. This is quite a substantial fund and demonstrates the importance of signing gift-aid declarations for your donations.

Community and outreach support were continued with Bach Vespers services from June to November with the generous financial support of Gibson Dunn. Average attendance of 53, at these services, match those of both the English and Swahili services combined.

2021 was, once again, an unusual year, but one in which our Lord continued to bless us, and the Holy Spirit continued to work change in us. We are always looking for fresh ideas and people to govern St Anne's Lutheran Church, although experience is of tremendous benefit- it is important that a variety of skills and perspectives are represented in the board of trustees. If you feel called to serve in this capacity, and to share your skills in ensuring good governance of St Anne's Lutheran church, please talk to a trustee to find out more.

Thank you, to you the members, for your kind and generous prayers and support to us as trustees this past year as together we endeavour to relieve suffering and hardship and to promote and preserve spiritual and physical good health and well-being within our communities.

Christ, who dwells in you, has something he wants to do through you wherever you are- it is my prayer that you find nurture here at St Anne's through ministry of Word & Sacrament in accordance with the Lutheran tradition.

Tracy Maroske

Chair of Trustees

Treasurer's report

Income

During 2021, SALC's total receipts on unrestricted voluntary donations were £71,879 which is an increase of over 20% (£11,786) on 2020 figures. There was no restricted income (e.g., restricted grants) received in 2021. In 2021, we saw a continued downward trend in regular giving due to church closures during the lockdown period. However, the generous donation from members contributing through the ELCA (£35,911) made a significant positive difference on our overall position at the end of 2021.

Furthermore, we were able to recover from the HMRC £26,251 in Gift Aid for previous years (2018 – 2020). In addition to increasing our cash balances, the Gift Aid helped further bolster our income by £9,276, as we had not anticipated that we would receive so much Gift Aid in prior years. This meant that our total income for 2021 was slightly (1%) above budget and 20% above 2020 actuals.

The overall position from an income perspective was far better than previously envisaged. We praise God for his provision of these funds, the love and commitment of the church members and the wider community.

We are enormously grateful to our church members for continuing to give so generously to the work of the church in terms of both their time and money. The church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Expenditure

Overall, expenditure totalled £84,452 (up £12,716 vs 2020 and above the budget of £75,452) leaving a deficit for the year of £9,478 when compared to total income. The increase in expenditure was in part due to additional staff costs (particularly for Admin cover and staff bonuses) and professional fees (including two years' payments to the Independent Examiner, a slight increase on LCiGB membership fees and payment of tuition fees for our previous Administrator's Finance Qualifications).

Despite the church being closed for a significant part of the year due to lockdown, most of the operating costs e.g., church rent, insurance, LCiGB affiliation fees etc. could not be avoided and SALC continued to honour all its financial obligations as planned pre-covid. After a review of staffing arrangements at the start of lockdown, Staff continued to be paid for their regular hours and no recourse was sought from the government furlough scheme.

Our unrestricted reserves at the end of the year amounted to £109,852. There were no current liabilities for the year under review.

Reserves Policy

As part of good practice and given the continued uncertainty about funding, SALC Trustees have resolved to protect the continuity of service to the congregation by ensuring that SALC has free reserves to allow the charity to cope with a reasonable level of unforeseen expenditure.

The Charity Commission recommends that organisations maintain such reserves. For instance, in the event that SALC has to wind up there will be costs associated in doing this such as staff given notice/redundancy, liabilities and so forth. As part of the contingency planning and risk management, SALC Trustees have established a reserves policy that ensures SALC maintains a balance on unrestricted funds which as far as possible equates to at least four months of unrestricted payments.

The value of reserves agreed to be in place at the end of 2021 financial year (for 2021) by the SALC Finance Committee was £20,000. Reserves held above this value are purposed to smooth fluctuations in cash flow, meet emergencies and to allocate towards the activities of the church over the coming years. The unrestricted general fund reserve currently exceeds the four month's unrestricted payments.

Senior Pastor's Report

We began the year still heavily under the influence of pandemic, but with a glimmer of hope that this would be the year we returned to in person worship. And indeed (after unfortunately celebrating a second consecutive 'virtual' Easter) Sunday 6 June saw our first service back at St. Mary's, following an initial pattern of one live worship per month, with the remaining Sundays still online. By September we had returned to weekly services in church, but continued offering a live stream to those unable to attend or uneasy about venturing out.

After an extensive risk assessment, St. Anne's made a cautious re-entry into live worship, requiring the wearing of face coverings, use of hand sanitiser, distanced seating between households, disposable worship orders, individual communion cups, and the temporary cessation of congregational singing and post-worship fellowship with refreshments. Despite all of these sacrifices, it was still uplifting to be able to see one another once more and worship in the same room together, celebrate Holy Communion and hear the organ playing.

A particular highlight of Autumn was the long overdue celebration of Confirmation on Reformation Sunday for Larissa and Daniela, who's service had been postponed for over a year by the pandemic. Another joyous occasion was the Ordination and welcoming of Rev. Meelis Süld as an official pastor of St. Anne's—a personal highlight for me—rounding out our pastoral team to three and beginning a fruitful and constructive partnership.

The end of October also brought us to the anniversary celebration of the LCiGB, held in Corby, with the participation of many St. Anne's members as well as other congregations. It was an uplifting day of acknowledging all the gifts of past years, whilst celebrating and looking ahead to our future as a church.

December brought the revival of our annual Austrian Carol Service (hosted by Erik), as well as St. Mary's carol service, and the culmination of our worship year: the service of lessons and carols on Christmas Eve. At last, a light shone at the end of a long dark tunnel, as we entered a new year which promised to be brighter than the last.

We have much to celebrate when we reflect back on 2021 as a congregation. Thank you to all whose efforts and presence allowed us to return to the heart of what we do: celebrate word and sacrament, and welcome the visitors at our door. Special thanks to the few who bore much of the work in relaunching our in-person services with many additional details of setup and thoughtful precautions to help protect attendees.

And thank you all, once again, for the privilege of serving as your pastor.

In Christ,

Rev. Wendy Sherer, Senior Pastor

Swahili service report

"For everything there is a season, and a time for every matter under heaven" Ecclesiastes 3:1

Swahili Service had some goals to be achieved during the year under review. Although not all our plans were achieved, we give thanks to the Lord for those achieved and we look forward to increase our work together in the coming year.

Below we provide a summary of some of the activities carried out in 2021:

Services

a. **Sunday Services**

- Church Services: We resumed in-person (physical) services every 1st and 3rd Sunday of the month when St. Anne's re-opened its doors following the lockdown period.
- Adult zoom services: Held zoom services every Sunday during the lockdown period, then following restrictions being lifted continued with zoom services on the 2nd and 4th Sundays of the month. These services were also attended by other Swahili speaking Christians who were not members of St. Anne's.

At its peak zoom services attracted an average of 45 participants (often with more than 2 people) joining the zoom services every Sunday. We saw people joining services from many parts of the world including Rwanda, Tanzania, Finland, Scotland, Ireland, and the USA.

- Sunday School services: These were held via zoom and followed same format and timings as the adult zoom services. These were also well attended with children getting opportunities to praise God with their peers from 'Tutamlaki children choir' from Mbeya Tanzania.

Tutamlaki Children Choir members are orphans that have been supported by St. Anne's individual members for the past few years through donations of knitted items, support with purchasing school uniforms and tuition fees etc.

- b. **Evening zoom services:** Held evening zoom services on Mondays, Tuesdays, Thursdays, and Friday evenings, 8 -9 PM.
- c. **Bible study zoom sessions:** Held these sessions via Zoom every Wednesday evenings.
- d. **Children evening zoom services:** These were run Monday to Friday via zoom from 7.30PM
- e. **Sunday school:** No *in-person services were held. All Sunday school sessions were held via zoom.
- f. **Christmas service:** Held Christmas celebrations on the 3rd Sunday of December 2021. It was wonderful to have members in excess of 60 people join the service as in previous years prior to lockdown.

Baptism

We are very thankful that after long delays due to lockdown we were able to baptise two of our new members on the 1st Sunday of July 2021. We saw an incredible attendance exceeding 70 people.

Women's Day

Held a Women's Day on the 3rd Sunday of September 2021 where all aspects of the service were run by the women in our congregation.

60 years of LCiGB

Swahili services Furaha Choir took part in the celebrations of 60 years of the LCiGB.

Challenges

Notwithstanding the key challenges posed by lockdowns on attendance numbers, we saw a continued trend in reduction of members attending services at St. Annes on the 1st and 3rd Sundays.

In speaking to some members, they cited the following as some of the contributing factors:

- The additional of weekend congestion charges as such families with small children find it difficult to attend
- Public transport problems (engineering works, strikes etc.)

We hope that the attendance will increasing with God's blessings everything should be possible. *We shouldn't be blind to dwell on the negative side, but we should open our eyes, the Light of the World is with us.*" Yes, indeed for all our future plans, we need to open our eyes in order to see what God has prepared for us.

Plans for 2022

- a) Women's Day at St. Annes – planned for 1st Sunday in March 2022
- b) 'Women Take action' event – May 2022
- c) Continued outreach activities seeking to bring back church members to the Swahili services
- d) Family away days and get together
- e) Special services e.g., Youth services /women services/children services.

In Christ,

Pastor Moses Shonga

St. Anne's Lutheran Church Ltd.
Statement of Trustees Responsibilities
For the year ended 31 December 2021

The trustees, who are also the directors of St. Anne's Lutheran Church Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

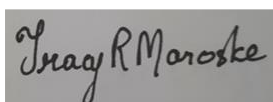
In preparing these financial statements, the trustees are required to:

- select the most suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on a going concern basis unless it is not appropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees and signed on behalf by



Tracy Maroske

Chair

26th September 2022



Frederick Nsemwa

Treasurer

St. Anne's Lutheran Church Ltd.

Independent Examiners Report

For the year ended 31 December 2021

I report to the charity trustees on my examination of the accounts of St. Anne's Lutheran Church Ltd. for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Charity Independent Examiners.

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

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements under section 396 of the 2006 Act 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

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.



Tom Wilcox FCIE
Counterculture Partnership LLP
Unit 115 Ducie House
Ducie Street
Manchester
M1 2JW

26th September 2022

St Anne's Lutheran Church
Financial Statements as at 31st December 2021
Receipts & Payments A/c

Appendix A/1

	notes	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCiGB	Restricted Appeal	Restricted Swahili Spec	Totals 2021	Totals 2020
Voluntary Receipts									
Regular Giving	2	3,094	0	0	0	0	0	3,094	6,228
Other Giving	3	57,852	0	0	0	0	0	57,852	43,781
Grants	4	0	0	0	0	0	0	0	1,000
Gift aid	5	9,276	0	0	0	0	0	9,276	-1,473
Activities for generating funds		0	0	0	0	0	0	0	0
Legacy Payment from the Estate of JRL Schneider		0						0	10,008
Other		1,657	0	0	0	0	0	1,657	550
Total Receipts		71,879	0	0	0	0	0	71,879	60,093
Payment									
Church Activities	6	78,713	0	739	5,000	0	0	84,452	71,736
		78,713	0	739	5,000	0	0	84,452	71,736
Excess receipts over payments		-6,834	0	-739	-5,000	0	0	-12,573	-11,643
Transfers between funds		0	0	0	0	0	0	0	0
		-6,834	0	-739	-5,000	0	0	-12,573	-11,643
Balances b/f at 1st Jan		120,004	0	739	5,000	0	0	125,743	137,386
Balance c/f at 31st Dec		113,170	0	0	0	0	0	113,170	125,743

St Anne's Lutheran Church
Statement of Assets and Liabilities as at 31st December 2021

Appendix A/2

	Unrestricted General Fund	Designated	Restricted Grant (Music)	Restricted LCiGB	Restricted Appeal	Restricted Swahili Spec	Totals 2021	Totals 2020
Monetary Assets	£	£	£	£	£	£	£	£
Bank current A/cs	98,836	0	0	0	0	0	98,836	94,722
CAF Deposit fund	11,016	0	0	0	0	0	11,016	11,015
	109,852	0	0	0	0	0	109,852	105,736
Current Assets	£	£	£	£	£	£	£	£
Cash in hand	154	0	0	0	0	0	154	232
Advance	0	0	0	0	0	0	0	236
Debtors	0	0	0	0	0	0	0	0
Accrued income (Gift aid-Prior years)	0	0	0	0	0	0	0	13,888
Accrued income (Current Year)	3,164	0	0	0	0	0	3,164	6,251
Accrued income (music grant)	0	0	0	0	0	0	0	0
	3,318	0	0	0	0	0	3,318	20,607
Current Liabilities	£	£	£	£	£	£	£	£
HMRC	0	0	0	0	0	0	0	0
Staff Bonus Payments	0	0	0	0	0	0	0	0
Mission offering	0	0	0	0	0	0	0	600
	0	0	0	0	0	0	0	600
	113,170	0	0	0	0	0	113,170	125,743

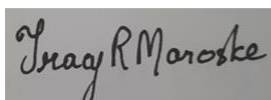
NOTE: The notes on pages 12 to 14 form an integral part of these financial statements

For the financial year in question the Company was entitled to exemption under section 477 of the Companies Act 1006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the smaller companies' regime.



Tracy Maroske

Chair

Company Number: 07034615



Frederick Nsemwa

Treasurer

Notes to the Financial Statements ~ Year ended 31st December 2021

Note 1. Accounting policies

The principal accounting policies which have been applied consistently throughout the year are summarised below.

1.1. Basis of Accounting

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller entities (effective April 2008), Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and companies Act 2006

1.2. Incoming resources

Recognition of incoming resources - These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

The following specific policies are applied to particular categories of income:

Grants and donations - Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Gifts in kind - Gifts in kind for sale are included in the accounts as gifts only when sold by the charity.

Donated services and facilities - Donated services and facilities would only be included if the value can be quantified.

Volunteer help - The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income - This is included in the accounts when receivable.

1.3 Expenditure and Liabilities

Liability recognition - All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for its expenditure. All costs have been directly attributed or proportionally charged to the functional categories of resources expended in the SOFA.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure on charitable activities comprises the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

All remaining costs are classified as support costs. Support costs are those that assist the work of the charity but do not directly represent charitable activities.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are available for use subject to restrictions imposed by the donor or through terms of an appeal.

1.5 Taxation

As a registered charity, the company is exempt from corporation tax on surpluses arising from its charitable activities during the year.

St Anne's Lutheran Church
Notes to the Financial Statements ~ as at 31 December 2021

	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Restricted Swahili Spec	Totals 2021	Appendix A/3 Totals 2,020
Note 2 - Regular Giving								
Morning Service	1,518	0	0	0	0		1,518	2,124
Swahili Service	1,032	0	0	0	0		1,032	2,774
Bach Vespers	365	0	0	0	0		365	800
Other Service	180	0	0	0	0		180	530
Total Regular Service Giving	3,094	0	0	0	0		3,094	6,228
Note 3 - Other Giving								
Online Giving	57,852	0	0	0	0		57,852	43,781
Special Offering	0	0	0	0	0		0	0
Special Services Wedding/Funerals	0	0	0	0	0		0	0
Offering-Special-Other-Eliza	0	0	0	0	0		0	0
Offering-Special-Other-Mission	0	0	0	0	0		0	0
Offering-Special-Other-Flowerfund	0	0	0	0	0		0	0
Other	0	0	0	0	0		0	0
Total Other Giving	57,852	0	0	0	0		57,852	43,781
Total Giving							60,946	50,008
Note 4 - Grants								
LCIGB grant	0	0	0	0	0		0	1,000
Hanover music grant	0	0	0	0	0		0	0
Gibson Dunn (Music program)	0	0	0	0	0		0	0
Total Grants	0	0	0	0	0		0	1,000
Note 5 - Gift Aid								
Addnl Accrual for prior years (2018, 2019 & 2020)	6,112	0	0	0	0		6,112	-7,724
2021 Est	3,164	0	0	0	0		3,164	6,251
Incremental Reserve on prior years	0	0	0	0	0		0	0
Total Gift Aid	9,276	0	0	0	0		9,276	-1,473
Miscellaneous Income							1,657	550
Fundraising							0	0
Books and cards							0	0
Other income							1,657	0
Legacy Payment from the Estate of JRL Schneider							0	10,008
Total income							71,879	60,093

Note 6 - Church Activities

Office Expenses

Office equipment and repair	69	0	0	0	0		69	0
Office Supplies & stationery	324	0	0	0	0		324	0
Photocopier	126	0	0	0	0		126	856
Printing	882	0	0	0	0		882	0
Postage	3	0	0	0	0		3	0
Telephone/fax & Internet	979	0	0	0	0		979	528
Computers	0	0	0	0	0		0	0
Bank charges	134	0	0	0	0		134	78
Miscellaneous office expenses	0	0	0	0	0		0	0
Total Office Expense	2,518	0	0	0	0		2,518	1,463

Premises Costs

Insurance	1,657	0	0	0	0		1,657	1,111
Church rent	13,596	0	0	0	0		13,596	13,833
Other	0	0	0	0	0		0	0
Premises Cleaning	0	0	0	0	0		0	0
Premises repair	0	0	0	0	0		0	0
Total Premises Costs	15,253	0	0	0	0		15,253	14,944

Worship expenses

Worship supplies & hospitality	813	0	0	0	0		813	98
Ministerium Expns	550	0	0	0	0		550	300
Flowers	0	0	0	0	0		0	0
Sunday school/Bible study	0	0	0	0	0		0	0
Total	1,363	0	0	0	0		1,363	398

Music Costs

Cantor Fee	4,250	0	0	0	0		4,250	1,940
Cantor Expense	0	0	0	0	0		0	0
Guest Organists	50	0	0	0	0		50	0
Musicians Fees	2,922	0	739	0	0		3,661	1,700
Organ Tuning	0	0	0	0	0		0	0
Music Supplies	43	0	0	0	0		43	0
Total Music Cost	7,265	0	739	0	0		8,004	3,640

Staff costs

Lead Pastor	17,767	0	0	0	0	17,767	16,644
Salary--Wendy-Pastor	17,767	0	0	0	0	17,767	16,503
Associate Pastor	2,880	0	0	0	0	2,880	1,717
Swahili Services Pastor	3,770	0	0	0	0	3,770	4,180
Administration Support Staff	9,098	0	0	0	0	9,098	8,366
Salary--Nikki-Admin	6,004	0	0	0	0	6,004	8,366
Salary--Other-Admin	3,094	0	0	0	0	3,094	0
HMRC	6,961	0	0	0	0	6,961	6,736
ERS pension contribution	3,044	0	0	0	0	3,044	3,002
Total Staff Cost	43,520	0	0	0	0	43,520	40,644

Cumulative vs Budget

Travel Expense	343	0	0	0	0	343	28
Travel--Moses-Pastor	343	0	0	0	0	343	0
Travel--Wendy-Pastor	0	0	0	0	0	0	28
Travel--Nikki-Admin	0	0	0	0	0	0	0
Travel--Other-Admin	0	0	0	0	0	0	0
Advance							
Total Other Staff Cost	343	0	0	0	0	343	28

Professional Fees and Other

Web Design	0	0	0	0	0	0	65
Payroll Processing	0	0	0	0	0	0	0
LCiGB Affiliation Fees	2,974	0	0	5,000	0	7,974	7,224
CCLI Copyright Fee	0	0	0	0	0	0	191
Other Professional Fees	2,306	0	0	0	0	2,306	142
Independent Examiner Fees	0	0	0	0	0	0	600
Fundraising Expense	1,551	0	0	0	0	1,551	0
Other Expense	0	0	0	0	0	0	586
Total Professional and Other	6,831	0	0	5,000	0	11,831	8,807

Cumulative vs Budget

Voluntary Contributions

	1,620	0	0	0	0	1,620	1,811
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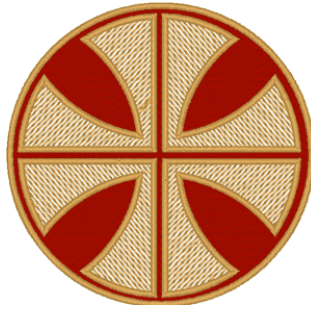
Total Church Activities Expenditures

	78,713	0	739	5,000	0	0	84,452	71,736
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ST. ANNE'S LUTHERAN CHURCH LTD

England & Wales - Charity number 1157365

Accounts



St. Anne's Lutheran Church

Annual Report 2020

Trustees/Directors of St Anne's Lutheran Church 2020-2021:

Jeff Trinklein (Chair)

Kathy Unger

Fred Nsemwa (Treasurer)

Robert Rosset

Tracy Maroske

Timo Lehtonen

Rev'd Wendy Sherer

Staff

Senior Pastor: Rev'd Wendy Sherer

Swahili Pastor: Rev'd Moses Shonga

Associate Minister: Meelis Süld

Director of Music: Erik Cannell

Administrator: Nikki Renken

Company no: 07034615

Charity registration no: 1157365

Registered Office

St Mary-at-Hill,

Lovat Lane

London

EC3R 8EE

Independent Examiner

Counterculture Partnership LLP

Unit 115 Ducie House

Ducie Street

Manchester

M1 2JW

Chairman's Statement

Dear Friends in Christ,

We will always remember where we were when the world shut down in March 2020, as the Covid pandemic swept across the world. Through March 2020, we had in-person services; but for the rest of the year, our weekly services and our contact with each other occurred only over Zoom and YouTube.

Yet, the Lord's work continues. We began the year needing to replace our long-time Senior Pastor Eliza Zikmane, who left us at the end of 2019 as she took up a new role in her native Latvia serving a Church of England congregation. After a short search, our congregation issued a call to our new Senior Pastor, Wendy Sherer. Pastor Wendy is no stranger to St. Anne's; she has been an active member of our congregation since 2011, and has preached often in the past. She has proved adept (thanks in no small part to husband Sion) at moving services on-line during the worst of the Covid-related lockdowns.

During 2020, we reluctantly bade a virtual farewell to our Associate Pastor Sarah Farrow, who took on additional responsibilities in her burgeoning chaplaincy ministry with both Kings College, London and Mansfield College, Oxford. We are blessed that the Farrows will continue as members at St. Anne's.

Our Swahili Service Pastor Moses Shonga continued a regular schedule of Swahili services in the sanctuary until March and thereafter began services online. In fact, during the time of Covid the Swahili service began meeting on Zoom on a weekly basis, allowing more frequent times for worship not just from members in London but also from members and friends from around the world—another hidden blessing of Covid.

During the unusual year of 2020, you will see in the annual financial statement that our expenditures and funding were both reduced, but were remarkably stable for the year. During 2020, we have recovered all pending Gift Aid from HMRC through the 2017 tax year, and we anticipate that all Gift Aid filings will be brought up to date during the 2021 calendar year.

Community and outreach support were continued with Bach Vespers services during January and February, with the generous financial support of Gibson Dunn and the German Church in Hanover. We made financial donations to the East London-based food bank and counselling centre First Love Foundation, and we discovered during the darkest times the power of the Holy Spirit to work change in all of us.

Thank you, to you the members, for your kind and generous prayers and support to us as trustees this past year.

Jeff Trinklein

Chair of Trustees

Treasurer's report

Income

Total receipts on unrestricted voluntary donations were £59,093, which is a decrease of over 24% on 2019 figures (-£18,757 vs 2019). We saw a significant reduction in collection at services due to the results of church closures due to lockdown measures for the most part of 2020. Collection at services were nearly 75% down from 2019, with a total of £6,228 collected.

We were very grateful that we received a generous donation from the estate of the late Pastor Johann Schneider (£10,000) and significant contributions from the ELCA (£22,645). We received a further £1000 of restricted funds from the LCiGB to provide support due to the impact of Covid to the First Love Foundation foodbank and City Bach Collective.

The total income (incorporating restricted giving, as well as activity and other income) decreased to £60,093 (£86,269 in 2019) with the generous donations and the recovery of gift aid from previous fiscal years helping to minimise the significant negative impact on income from the church closures during the period of lockdown. Against 2020 total income budget of £100,600 were £18,066 behind budget, equivalent to around 18%.

We praise God for his provision of these funds and the love and commitment of the church members and the wider community. We are enormously grateful to our church members for continuing to give so generously to the work of the church in terms of both their time and money. The church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Expenditure

Overall, expenditure totalled £71,736 (down £13,708 vs 2019 and below the budget of £80,600) leaving a material deficit for the year of £11,643 when compared to total receipts. The decrease in expenditure was due to some costs being avoided as a result of the closure of the church during the lockdown.

Unfortunately, most of the operating costs e.g. church rent, insurance, LCiGB affiliation fees etc. could not be avoided during lockdown and SALC continued to honour all its financial obligations as planned pre-covid. After a review of staffing arrangements at the start of lockdown, Staff continued to be paid for their regular hours and no recourse as sought from the government furlough scheme.

Our unrestricted reserves at the end of the year amounted to £120,004. There were no current liabilities for the year under review.

Reserves Policy

As part of good practice and given the continued uncertainty about funding, SALC Trustees have resolved to protect the continuity of service to the congregation by ensuring that SALC has free reserves to allow the charity to cope with reasonable level of unforeseen expenditure. The Charity Commission recommends that organisations maintain such reserves. For instance, in the event that SALC has to wind up there will be costs associated in doing this such as staff given notice/redundancy, liabilities and so forth.

As part of the contingency planning and risk management, SALC Trustees have established a reserves policy that ensures SALC maintains a balance on unrestricted funds which as far as possible equates to at least four months of unrestricted payments.

The value of reserves agreed to be in place at the end of 2020 financial year (for 2020) by the SALC Finance Committee was £20,000. Reserves held above this value are purposed to smooth fluctuations in cash flow, meet emergencies and to allocate towards the activities of the church over the coming years.

The unrestricted general fund reserve currently exceeds the four month's unrestricted payments.

Senior Pastor's Report

This was an unusual year, to say the least. I began serving the congregation as interim at the beginning of the year, continuing into the time when the global pandemic necessitated the discontinuation of in-person worship at St. Mary-at-Hill in late March. Following an interview via video conference, I was called and appointed as your permanent senior pastor effective April 2020, thus beginning a peculiar era in St. Anne's history wherein all church activities were conducted remotely for the remainder of the year.

Worship was primarily offered weekly via Facebook Live, a medium which enables some audio/visual enhancement (such as slides for various liturgical elements, videos provided by lay scripture readers, and music both recorded by our organist and procured from online sources), but which limits participant interaction to written comments. Pastor Sarah led occasional services (i.e. Easter Vigil and selected Sundays, as able) using a live Zoom link whereby participants could lead various elements of service and also see one another (although audio and visual quality is somewhat compromised). Member feedback was periodically sought re. our digital offerings, with persons expressing appreciation at being able to experience regular worship online, albeit admittedly (and understandably) not as satisfying as gathering in person each week.

Trustees continued meeting monthly via Zoom, with conversations about staying connected as a congregation 'in exile' at the forefront of many meetings. Weekly 'virtual coffee hours' took place after each live streamed service, giving members an opportunity to connect and converse, with an average of 5-8 people participating each Sunday. About eight congregants also met 'virtually' over eleven weeks for a book study exploring the ways we approach reading and hearing scripture. Children's activities were unfortunately curtailed, although several young people actively took part in some of the Zoom services, as well as an online Advent craft activity in early December. Most crucially, several members took it upon themselves, along with the Pastors, to actively reach out to members without the technology (or desire) to participate in digital offerings, ensuring that they didn't feel excluded or overlooked should they have any needs re. prayer or otherwise.

In this manner we continued until the conclusion of the year, with a Christmas Eve live stream featuring a 'virtual choir' comprised of members who had submitted recordings of themselves singing Silent Night, with harmonies combined in the closest approximation of a congregational hymn since the cessation of live worship nine months prior. We concluded 2020 with hopes of resuming in person services during the coming year, as well as postponed events (e.g. confirmation, installation).

From a staff perspective, Pastor Sarah concluded her formal service with St. Anne's in order to focus more on chaplaincy, and Meelis Söld joined us on an ad hoc basis to deliver occasional online worship services, as needed.

Thank you to all who offered leadership and support this past year.

In Christ,

Rev. Wendy Sherer,

Senior Pastor

Swahili service report

Swahili Service had some goals to be achieved during the year 2020, due to pandemic all our plans were not achieved we had to put things on hold, however we give thanks to the Lord for everything, though we were not attending church in person technology helps us through so we were able to continue our services through Zoom. As a community we trust God will continue to be with us through this difficult time. Despite restrictions and lockdowns, we decided to continue with our service every Sunday via Zoom.

Sunday school:

Thank you to all the Sunday school teachers, for their wonderful and creative teaching. We have seen attendance increase with more than 22 children of different ages. Children learn different stories from the Bible, as well as pray together. Children have been given the opportunity to sing either in Swahili or English. Children also performing, readings and singing

Funerals:

It was sad news for our Swahili community, during the pandemic we lost two of our members due to Covid-19. Also, during this year most of our members abroad lost loved ones due to Covid-19.

Baptism:

In 2020, due to the pandemic we could not hold the baptism.

Birthdays:

We continued to celebrate congregation members' birthdays every Sunday with blessings.

The Service continues to maintain a steady attendance of more than 65 people. We are grateful for the efforts of all leaders and those who volunteer. Even though we held the services on Zoom, the Lord blessed our Swahili Service continuously and we pray for continued blessings in the future. We also acknowledge the participation and assistance of all those who have been involved with the Service, in one capacity or another, we pray that the Lord continues to grant everyone whatever they require to continue being part of our community.

During this time of pandemic, we have also seen the blessings in our every Sunday service, most people join Swahili service via zoom from different parts of the world.

Challenges:

The greatest challenge was not being able to worship together in person.

Most of the Swahili events were cancelled due to pandemic.

In Christ,

Pastor Moses Shonga

St Anne Lutheran Church Ltd
Statement of Trustees Responsibilities
For the year ended 31 December 2020

The trustees, who are also the directors of St Anne Lutheran Church for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

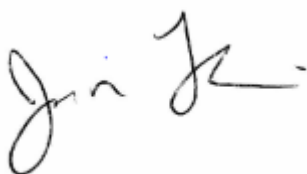
In preparing these financial statements, the trustees are required to:

- select the most suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on a going concern basis unless it is not appropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees and signed on behalf by



Jeff Trinklein

Chair



Frederick Nsemwa

Treasurer

5th November 2021

St Anne Lutheran Church Ltd
Independent Examiners Report
For the year ended 31 December 2020

I report to the charity trustees on my examination of the accounts of St Anne Lutheran Church for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act.

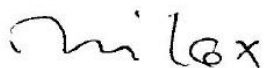
Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Charity Independent Examiners.

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

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements under section 396 of the 2006 Act 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

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.



5th November 2021

Tom Wilcox FCIE
Counterculture Partnership LLP
Unit 115 Ducie House
Ducie Street
Manchester
M1 2JW

St Anne Lutheran Church
Financial Statements as at 31st December 2020

Appendix A/1

Receipts & Payments A/c

	notes	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCiGB	Restricted Appeal	Restricted Swahili Spec	Totals 2020	Totals 2019
Voluntary Receipts									
Regular Giving	2	6,228	0	0	0	0	0	6,228	24,352
Other Giving	3	43,781	0	0	0	0	0	43,781	52,944
Grants	4	0	0	0	1,000	0	0	1,000	8,418
Gift aid	5	-1,473	0	0	0	0	0	-1,473	0
Legacy Payment from the Estate of JRL Scheneider		10,008						10,008	0
Other income		550	0	0	0	0	0	550	555
Total Receipts		59,093	0	0	1,000	0	0	60,093	86,269
Payment									
Church Activities	6	70,036	0	1,700	0	0	0	71,736	85,444
		70,036	0	1,700	0	0	0	71,736	85,444
Excess receipts over payments		-10,943	0	-1,700	1,000	0	0	-11,643	825
Transfers between funds		0	0	0	0	0	0	0	0
		-10,943	0	-1,700	1,000	0	0	-11,643	825
Balances b/f at 1st Jan		130,947	0	2,439	4,000	0	0	137,386	136,561
Balance c/f at 31st Dec		120,004	0	739	5,000	0	0	125,743	137,386

St Anne Lutheran Church
Statement of Assests and Liabilities as at 31st December 2020

Appendix A/2

	Unrestricted General Fund	Designated	Restricted Grant (Music)	Restricted LCiGB	Restricted Appeal	Restricted Swahili Spec	Totals 2020	Totals 2019
	£	£	£	£	£	£	£	£
Monetary Assets								
Bank current A/cs	89,722	0	0	5,000	0	0	94,722	82,334
CAF Deposit fund	11,015	0	0	0	0	0	11,015	1,006
	100,736	0	0	5,000	0	0	105,736	83,340
Current Assets	£	£	£	£	£	£	£	£
Cash in hand	232	0	0	0	0	0	232	626
Advance	236	0	0	0	0		236	2,182
Debtors	0	0	0	0	0		0	690
Accrued income (Gift aid-Prior years)	13,888	0	0	0	0	0	13,888	46,500
Accrued income (Current Year)	6,251	0	0	0	0		6,251	6,088
Accrued income (music grant)	0	0	0	0	0		0	0
	20,607	0	0	0	0	0	20,607	56,086
Current Liabilities	£	£	£	£	£	£	£	£
HMRC	0	0	0	0	0	0	0	0
Staff Bonus Payments	0	0	0	0	0	0	0	2,040
Accruals	600	0	0	0	0	0	600	0
	600	0	0	0	0	0	600	2,040
	120,743	0	0	5,000	0	0	125,743	137,386

NOTE: The notes on pages 10 to 12 form an integral part of these financial statements

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Company Number: 07034615

Note 1. Accounting policies

The principal accounting policies which have been applied consistently throughout the year are summarised below.

1.1. Basis of Accounting

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller entities (effective April 2008), Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and companies Act 2006

1.2. Incoming resources

Recognition of incoming resources - These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

The following specific policies are applied to particular categories of income:

Grants and donations - Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Gifts in kind - Gifts in kind for sale are included in the accounts as gifts only when sold by the charity.

Donated services and facilities - Donated services and facilities would only be included if the value can be quantified.

Volunteer help - The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income - This is included in the accounts when receivable.

1.3 Expenditure and Liabilities

Liability recognition - All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for its expenditure. All costs have been directly attributed or proportionally charged to the functional categories of resources expended in the SOFA.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure on charitable activities comprises the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

All remaining costs are classified as support costs. Support costs are those that assist the work of the charity but do not directly represent charitable activities.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are available for use subject to restrictions imposed by the donor or through terms of an appeal.

1.5 Taxation

As a registered charity, the company is exempt from corporation tax on surpluses arising from its charitable activities during the year.

St Anne Lutheran Church
Notes to the Financial Statements ~ as at 31 December 2020

Appendix A/3

	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCiGB	Restricted Appeal	Restricted Swahili Spec ✓	Totals 2020	Totals 2019
Note 2 - Regular Giving								
Morning Service	2,124	0	0	0	0		2,124	14,607
Swahili Service	2,774	0	0	0	0		2,774	5,184
Bach Vespers	800	0	0	0	0		800	3,773
Other Service	530	0	0	0	0		530	788
Total Regular Service Giving	6,228	0	0	0	0		6,228	24,352
Note 3 - Other Giving								
Online Giving	43,781	0	0	0	0		43,781	49,341
Special Offering	0	0	0	0	0		0	3,604
Total Other Giving	43,781	0	0	0	0		43,781	52,944
Note 4 - Grants								
LCiGB grant	0	0	0	1,000	0		1,000	2,040
Hanover music grant	0	0	0	0	0		0	3,378
Gibson Dunn (Music program)	0	0	0	0	0		0	3,000
Total Grants	0	0	0	1,000	0		1,000	8,418
Note 5 - Gift Aid								
2019 Est	0	0	0	0	0		0	6,088
Over accrual for prior year	-7,724	0	0	0	0		-7,724	0
2020 Est	6,251	0	0	0	0		6,251	0
Incremental Reserve on prior years		0	0	0	0		0	-6,088
Total Gift Aid	-1,473	0	0	0	0		-1,473	0
Note 6 - Church Activities								
Office Expenses								
Office Supplies & stationery	0	0	0	0	0		0	147
Photocopier	856	0	0	0	0		856	0
Printing	0	0	0	0	0		0	1,817
Postage	0	0	0	0	0		0	55
Telephone/fax & Internet	528	0	0	0	0		528	592
Bank charges	78	0	0	0	0		78	90
Miscellaneous office expenses	0	0	0	0	0		0	46
Total Office Expense	1,463	0	0	0	0		1,463	2,747
Premises Costs								
Insurance	1,111	0	0	0	0		1,111	1,018
Church rent	13,833	0	0	0	0		13,833	14,686
Total Premises Costs	14,944	0	0	0	0		14,944	15,704
Worship expenses								
Worship supplies & hospitality	98	0	0	0	0		98	17
Ministerium Exprs	300	0	0	0	0		300	1,342
Total	398	0	0	0	0		398	1,359
Music Costs								
Cantor Fee	1,940	0	0	0	0		1,940	2,710
Guest Organists	0	0	0	0	0		0	50
Musicians Fees	0	0	1,700	0	0		1,700	6,870
Organ Tuning	0	0	0	0	0		0	505
Total Music Cost	1,940	0	1,700	0	0		3,640	10,135

Staff costs								
Lead Pastor	16,644	0	0	0	0	16,644	20,818	
Salary--Wendy-Pastor	16,503	0	0	0	0	16,503	0	
Associate Pastor	1,717	0	0	0	0	1,717	4,804	
Swahili Services Pastor	4,180	0	0	0	0	4,180	4,956	
Administration Support Staff	8,366	0	0	0	0	8,366	8,142	
Salary--Nikki-Admin	8,366	0	0	0	0	8,366	8,142	
HMRC	6,736	0	0	0	0	6,736	2,041	
ERS pension contribution	3,002	0	0	0	0	3,002	855	
Total Staff Cost	40,644	0	0	0	0	40,644	41,616	
Travel Expense	28	0	0	0	0	28	608	
Total Other Staff Cost	28	0	0	0	0	28	608	
Professional Fees and Other								
Web Design	65	0	0	0	0	65	81	
Payroll Processing	0	0	0	0	0	0	213	
LCIGB Affiliation Fees	7,224	0	0	0	0	7,224	5,365	
CCLI Copyright Fee	191	0	0	0	0	191	152	
Other Professional Fees	142	0	0	0	0	142	0	
Independent examination	600	0	0	0	0	600	0	
Other Expense	586	0	0	0	0	586	525	
Total Professional and Other	8,807	0	0	0	0	8,807	6,336	
Voluntary Contributions	1,811	0	0	0	0	1,811	6,939	
Total Church Activities Expenditures	70,036	0	1,700	0	0	71,736	85,444	

Note 7 - Company Limited by guarantee

St Anne's Lutheran Church Limited is a company Limited by Guarantee and accordingly does not have a share capital. Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

St Anne's Lutheran Church Ltd
St Mary-at-Hill, Lovat Lane, London EC3R 8EE
Tel: 020 7263 6305
Mobile: 074 8338 5720
e-mail: admin@stanneslutheranchurch.org.uk
www.stanneslutheranchurch.org.uk

Company no: 07034615
Charity registration no: 1157365