



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.

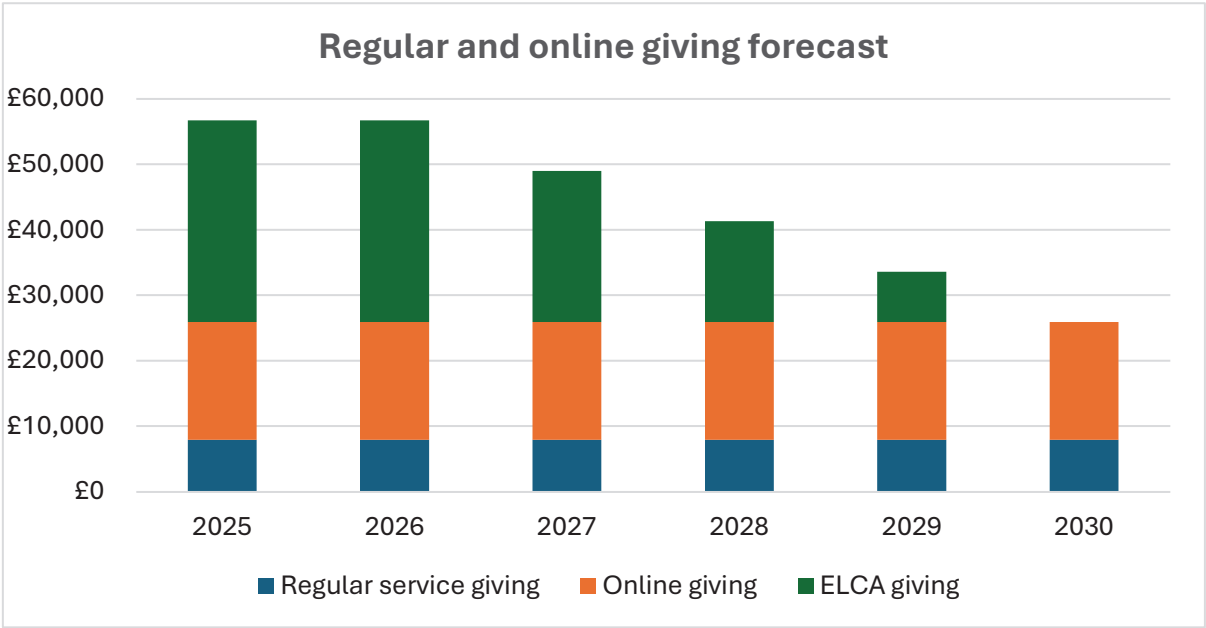
Regular giving at our services fell by 40% in 2024 compared to the previous year. During the year we introduced the use of a card payment device to accept donations made using debit and credit cards. With fewer people using cash, electronic methods of donating, like the card payment device and the use 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.

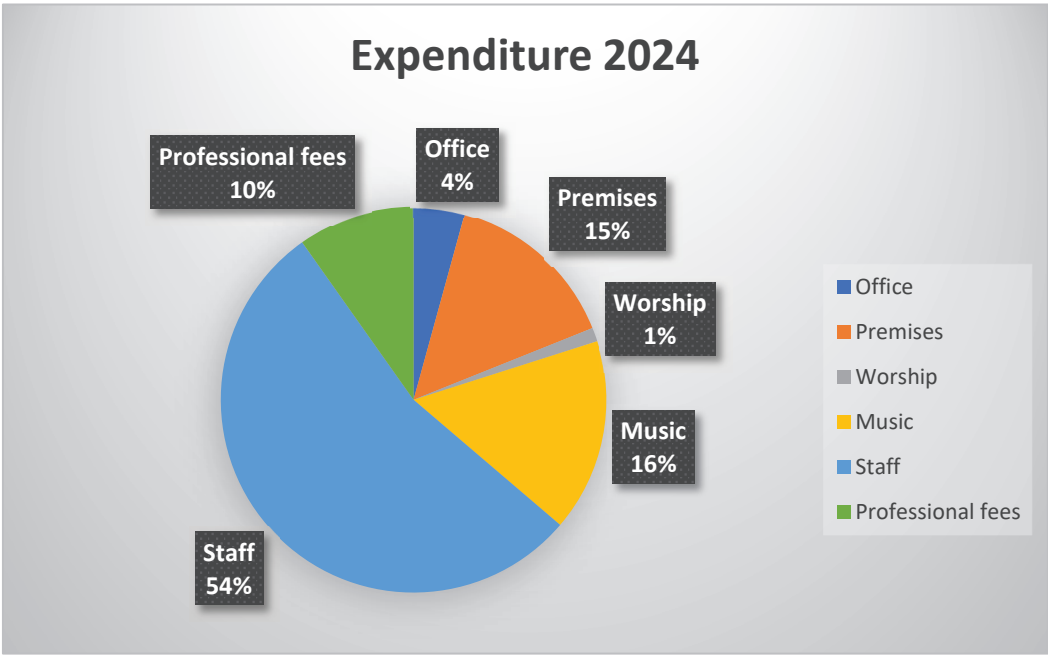
In October St Anne’s hosted the ordination of Pastor Sebastian Matzner. Pastor Sebastian asked that donations at the ordination service be allocated to the ministry at St Anne’s.

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).

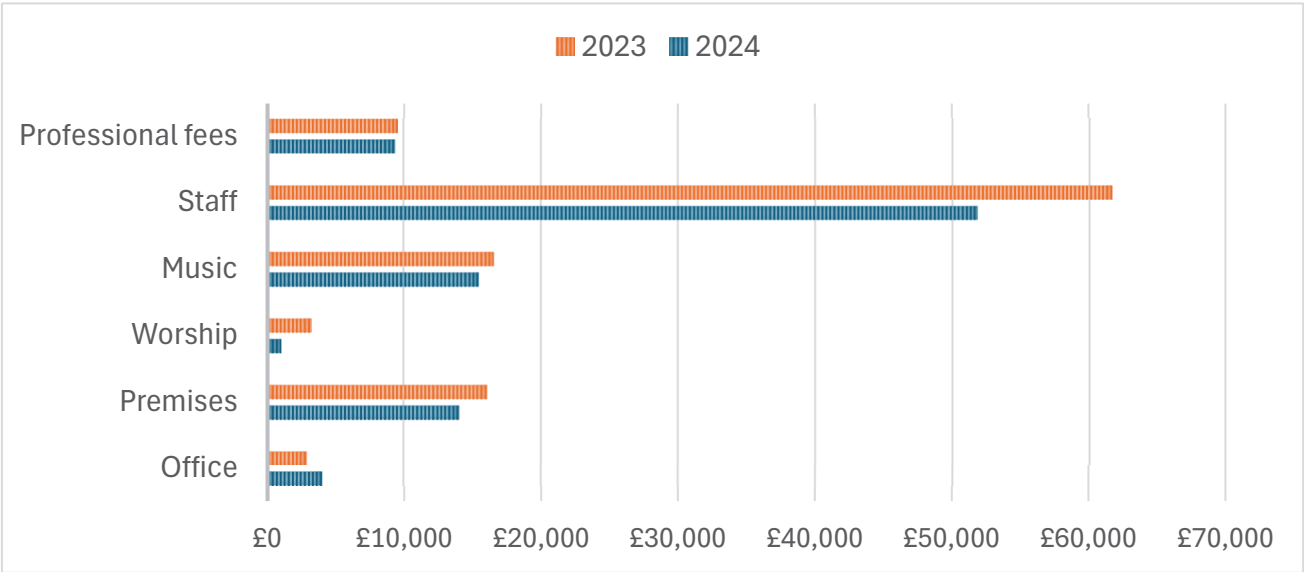


Staff costs were the main expense, and at the end of 2023, and during 2024, Trustees discussed the financial position and the level of reserves with staff, explaining that a reduction in contracted hours or redundancies may need to be made but making it clear that no formal

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.

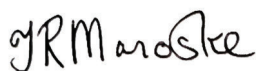
In preparing these financial statements, the trustees are required to:

- 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.

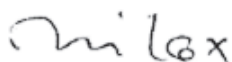
Independent examiner's statement

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
Financial Statements as at 31st December 2024
Receipts & Payments A/c

Appendix A/1

	notes	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Restricted Swahili Spec	Totals 2024	Totals 2023
Voluntary Receipts									
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
Balance sheet as at 31st December 2024

Appendix A/2

	Unrestricted General Fund	Designated	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Restricted Swahili Spec	Totals 2024	Totals 2023
Monetary Assets	£	£	£	£	£	£	£	£
Bank current A/cs	5,739	-655	5,400	431	608	0	11,524	26,087
CAF Deposit fund	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	538	0	0	0	0	0	538	1,090
Advance	0	0	0	0	0	0	0	0
Debtors	0	0	0	0	0	0	0	0
Accrued income (Gift aid-Prior years)	18,117	0	0	0	0	0	18,117	10,993
Accrued income (Current Year)	7,501	0	0	0	0	0	7,501	7,124
Accrued income (music grant)	0	0	0	0	0	0	0	0
	26,156	0	0	0	0	0	26,156	19,207
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	0	0	0	0	258	0	258	258
Mission offering	0	0	0	0	0	0	0	186
	0	0	0	0	258	0	258	444
	43,441	-655	5,400	431	350	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.

Tracy Maroske

Tracy Maroske, 10 September 2025
Chair
 Company Number: 07034615

Nikki 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.

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Charity registration no: 1157365