

# Annual Report for 2025 of the Parochial Church Council of the Ecclesiastical Parish of St. Alban & St. Patrick, Registered Charity Number 1169941

## Introduction – Responsibilities of the PCC

The Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent (vicar) in promoting the whole mission of the Church of England, pastoral, evangelistic, social and ecumenical, in the ecclesiastical parish of St. Alban and St. Patrick. Highgate, Birmingham. The parish boundary runs clockwise from the junction of Alcester Street and High Street Deritend, along High Street Bordesley, Camp Hill, Old Camp Hill, Stratford Place, Highgate Middleway, Belgrave Middleway, Sherlock Street, Macdonald Street, Rea Street South, Moseley Street and Alcester Street back to High Street Deritend.

The PCC is also responsible for proper maintenance of the Parish Church of St. Alban the Martyr, a Grade II\* listed building (ID 1290539) situated on the corner of Conybere Street and Stanhope Street, and of the adjoining St. Patrick's Room church hall.

The PCC is governed by the Parochial Church Councils (Powers) Measure 1956 as amended, the Church Representation Rules in Schedule 3 to the Synodical Government Measure 1969 as amended and the Charity Commission's guidance on public benefit for charities for the advancement of religion.

## Membership of the PCC

Membership of the PCC may be *ex officio*, through election by the Annual Parochial Church Meeting (APCM) or through co-option by the PCC.

The incumbent or priest-in-charge is a member and chairman *ex officio*. Other clergy, lay workers or readers licensed to the parish would also be members *ex officio*; but there were none in 2025.

Two churchwardens, who are elected annually at the Vestry Meeting that precedes the APCM, but do not take office until formally admitted by the Archdeacon, are *ex officio* members of the PCC.

Deanery Synod members, elected every third year at the APCM to serve for three years, are *ex officio* members of the PCC. Any lay members of Diocesan or General Synod on the Electoral Roll of the parish would also be *ex officio* PCC members of the PCC.

By a resolution of the 2013 APCM, up to three PCC members are elected each year to serve for three years. This is the default number under the Church Representation Rules for an electoral roll between 51 and 100. The roll was 31 at the 2025 APCM, for which the default number elected annually is two.

As well as these elected lay members, a PCC with six or nine elected members is entitled to co-opt up to two members to serve until the next APCM.

The Vestry and APCM for 2025 were held on Sunday 27<sup>th</sup> April in the church hall, St Patrick's Room at 12:00 noon.

## Members serving on the PCC at any time from 1<sup>st</sup> January 2025 until the date of this report:

### **Members serving ex officio:**

*Incumbent:* Fr Dr Gerald Sykes (retired 11<sup>th</sup> January 2025) Fr Jacob Pallett (from 29<sup>th</sup> September 2025)

### *Churchwardens:*

Christopher Smith (*re-elected at Vestry 2025*)

Amanda Cadman (*re-elected at Vestry 2025*)

### *Deanery Synod members*

*Elected at the 2023 APCM to serve until 2026 APCM:*

Amanda Cadman

Andrew Harvey

### **Directly elected members:**

*Elected at the 2022 APCM to serve to the 2025 APCM:*

Bryce Somerville

Rachel Smith

Fay Wilson

*Elected at the 2023 APCM to serve to the 2026 APCM:*

Edward Fellows,

Andrew Harvey

Aled Liddington (resigned from the 2024 APCM)

*Elected at the 2024 APCM to serve to the 2027 APCM:*

Maureen Fellows

Cynthia Somerville

(There was no third candidate for office.)

*Elected at the 2025 APCM to serve to the 2028 APCM:*

Bryce Somerville

Rachel Smith

Rhonda Elvin

*Elected at the 2025 APCM to fill a casual vacancy until the 2026 APCM:*

Fay Wilson

### **Co-opted member:**

Angela Sones (Director of Music) from 6<sup>th</sup> June 2024 to the 2025 APCM and from 19<sup>th</sup> May 2025 to the 2026 APCM.

## Officers 1<sup>st</sup> January 2025 to the date of this report:

**Chair:** Fr Dr Gerald Sykes (to 11<sup>th</sup> January 2025)

Fr Jacob Pallett (from 29<sup>th</sup> September 2025)

**Deputy Chair:** Edward Fellows (to 20<sup>th</sup> January 2025)

Amanda Cadman (from 20<sup>th</sup> January 2025)

**PCC Secretary:** Rachel Smith

**Electoral Roll Officer:** Rachel Smith

**Treasurer:** Christopher Smith

**Parish Safeguarding Officer:** Amanda Cadman

**Children's Advocate:** Amanda Cadman

**Vulnerable Adults' Advocate:** Amanda Cadman

**DBS Administrator/Identity Verifier:** Rachel Smith

**Music Secretary:** Bryce Somerville

**Sidesmen:** Christopher Smith, Fay Wilson, Amanda Cadman, Andrew Harvey and Bryce Somerville.

### **Interregnum during 2025**

Fr Gerry Sykes retired as incumbent (vicar) on the 11<sup>th</sup> of January 2025. The PCC records its warm thanks to Fr Gerry and his wife Akole for all that they did in and for the parish over the previous seven years.

The PCC also records warm thanks to Fr Andrew Lenox-Conyngham, retired former vicar of the neighbouring parish of St Luke, who celebrated Mass on most Sundays and other festivals during our interregnum (the period between appointments when there is no vicar or priest-in-charge). Thanks are also due to our Anglo-Catholic Missioner, Mother Charlotte Gibson, our Area Dean, Fr Douglas Machiridza, Bishop Michael Volland and other priests who assisted us during this time.

The PCC prepared a Parish Statement, describing the parish, its history, present needs and hopes for the future and chose the churchwardens as parish representatives for the process to appoint a new vicar. Following local and national advertisement of the post Fr Jacob Pallett, previously assistant curate at St Mary's, Selly Oak, was appointed as our new incumbent from the 29<sup>th</sup> of September 2025.

### **PCC Meetings**

The PCC held seven meetings in 2025, numbered 512 to 518, including a special meeting with the Archdeacon regarding the preparation of a parish statement for use in the process to appoint a new vicar following the retirement of Fr Gerald Sykes and a short "Section 11" meeting to approve the parish statement and appoint parish representatives. The meetings were held in the church hall, some with provision for online participation. There was an average attendance of 88%. In 2026 the PCC has held two meetings to the date of this report.

### **PCC Committees:**

#### ***Standing Committee***

The PCC is required to have a standing committee of at least five members. The members in 2025 were: Fr Gerry Sykes (until 11<sup>th</sup> January), Fr Jacob Pallett (from 29<sup>th</sup> September), Amanda Cadman, Christopher Smith, Andrew Harvey and Bryce Somerville. This committee can transact PCC business between full meetings, subject to directions from the PCC.

#### ***Former Committees***

##### ***Music Development Committee***

Set up in 2024 following the announcement by our then Director of Music Aled Liddington that he would move away from the West Midlands and resign from Easter 2024, a committee consisting of the Vicar, Music Secretary, the Churchwardens and Aled Liddington considered the job description and funding for a replacement Director of Music, shortlisted two candidates, conducted interviews and advised the Vicar on the appointment of Angela Sones, who took up the post in May 2024.

##### ***Restoration and Maintenance Task Group***

This Group had a remit to supervise the work of restoration and maintenance of the church building,

apply for grants for restoration of the church, plan for regular maintenance and apply for diocesan faculties for the work. This related particularly to the renewal of the church roof, completed in 2020. Since 2021 its functions have reverted to the churchwardens and the standing committee.

#### ***Children and Young People Committee***

This group addressed issues to do with a former Family Multimedia Mass held on Saturdays in the church hall and appropriate participation of the children in the liturgy. Chaired by Fay Wilson, participants included the Vicar, and local parent Negash Mebrahtu. With a decrease in children attending after Covid-19 and discontinuation of the Saturday Mass, its functions reverted to *ad hoc* consultations by the Vicar.

### **Other Parochial Bodies:**

Although not committees formally appointed by the PCC, the following include members of the PCC and deliver reports to the PCC when appropriate.

#### ***Church Printing Unit***

Operated from their own home by Edward and Maureen Fellows, the Printing Unit (also known as the Litho Unit, as it formerly used to use offset lithography) prints our parish magazine and other items for the PCC. In 2025 it also printed magazines for two other churches and a quarterly magazine for an amateur radio society. The unit has provided an income of £2,000 annually to the church General Fund from the profits of its external work for some years. However, Maureen and Edward cannot continue, due to age and increasing infirmity, and no longer undertake external work in 2026, although Maureen still produces our magazine.

#### ***Friends of St. Alban's and St. Patrick's***

Originally formed to keep in touch with old friends and to raise funds to support the activities and fabric of the church, the Friends last sent out a newsletter in 2018 and last held a fund-raising evening in 2019. The subscriptions of most former members have expired, although a few still contribute by standing orders. The Committee, chaired by Amanda Cadman, had hoped to place a new emphasis on non-fundraising events enabling wider participation from the congregation and beyond, but a lack of volunteers from an ageing congregation means that the prospects of reviving the Friends are not currently good.

### **PCC Social Responsibilities:**

#### ***Safeguarding Children and Vulnerable Adults***

The PCC is committed to promoting a safer church for everyone. In November 2024 the PCC adopted an updated *Promoting a Safer Church Policy Statement*, updated *Safeguarding Children, Adult Safeguarding, Responding to Domestic Abuse* and *Recruitment of Ex-Offenders* Policies and an updated *Safeguarding Complaints Procedure* (which covers complaints about the application of safeguarding procedures, rather than safeguarding issues). Annual review in 2025 was delayed due to the interregnum, and they were again reviewed and

updated on 23 March 2026. Copies of these statements and policies are available on our website ([www.saintalban.co.uk](http://www.saintalban.co.uk)).

### **General Data Protection Regulation (GDPR)**

Under the UK Data Protection Act 2018, the PCC is a Data Controller, holding and processing personal information about individuals including church members, donors, members of the Friends of St Alban's & St Patrick's, users of the premises, visitors and customers of the Printing Unit.

A Data Protection Notice explaining the kinds of data held, how and why they are processed and for how long some data must be kept is available on the parish website ([www.saintalban.co.uk](http://www.saintalban.co.uk)).

The PCC does not disclose personal data to third parties except when required to do so by law.

The churchwardens act as Data Protection Officers in the absence of a specific appointment.

Both the Diocese of Birmingham and the Vicar are separate Data Controllers from the PCC and responsible for any personal data that they hold.

### **Accessibility**

Step-free access is available through the 'cloister' entrance to the north transept, reached by a path from Stanhope Street north of the church. There is an adapted toilet suitable for wheelchair users, which also provides a baby-changing facility. The church has an inductive loop for hearing aid users.

### **Insurance**

The PCC has a ParishCare policy with Trinitas Church Insurance Services, underwritten by Aviva, which provides public liability insurance of £10m and buildings cover of £30m.

### **Risk Management**

Charities required to have a full audit of their accounts are also required to include a Risk Management Statement in their annual report confirming that "the charity trustees have given consideration to the major risks to which the charity is exposed and satisfy themselves that systems or procedures are established in order to manage those risks". The PCC did not fall into this category for 2025 and has yet to adopt a formal risk management strategy with a regular review of risks.

### **Parish Statistics – Changing Demographics**

In the 2021 census there were about 4,924 people living in the parish, an increase from about 4,500 in 2011, and 3,371 in 2001. With the provision of new housing the population continues to increase.

Between the 2001 and 2021 censuses there were substantial changes in the ethnicity and religious affiliation of the population of the parish:

Ethnicity	2001	2021	Religion	2001	2021
White	41%	21%	Christian	45%	24%
Asian	28%	25%	Muslim	27%	50%
Black	19%	32%	Other	6%	4%
Mixed	8%	7%	None	11%	16%
Other	4%	15%	Blank	11%	6%

The parish is now just outside the most deprived percentile of parishes in England (123<sup>rd</sup> out of 12,154 parishes).

Under the Church Representation Rules, a new roll is compiled every six years. A new roll was compiled in 2025 before the 2025 APCM, when the electoral roll was 31 (with one person waiting to be added). 6 members of the new roll lived in the parish. The roll at the 2024 APCM had 40 members. Three people on the new roll were not on the old roll at the 2024 APCM, while eleven people on that roll were not on the new roll (one death, seven moved away, three no longer attending).

The Worshipping Community – those attending at least monthly or who would have done so if not prevented by illness – was assessed as 33 in December 2025, with 0 under 10, 1 age 11–17, 17 age 18–69 and 15 age 70 or over. Totals for previous years were: 2024, 33; 2023, 45; 2022, 46; 2021, 42; 2020, 51; 2019, 58; 2018, 71; 2017, 74; 2016, 69.

### **Church Services**

The pattern of regular services in 2025 was:

- Weekly: Sunday 10:00 a.m. Choral Mass.
- Monthly: Fourth Sunday of the month, 6:00 p.m. Solemn Choral Evensong and Benediction.

During Advent 2025, a said Mass at 10:00 a.m. and recitation of the Rosary at 6:00 p.m. were added on Wednesdays. The weekday said Mass, usually on Wednesday is continuing in 2026, together with Compline and Benediction on the Sunday when there is not choral Evensong.

In addition to regular weekly or monthly services, there are regular annual services for Epiphany, Candlemas, Ash Wednesday, St Patrick's Day, Maundy Thursday, Good Friday, Holy Saturday, Ascension Day, Corpus Christi, St Alban's Day, The Assumption of the Blessed Virgin Mary, Holy Cross Day and Christmas.

In 2025 three funerals were held in the church. There was one infant baptism in the church. No weddings, blessings after a civil ceremony or services of thanksgiving after the birth of a child were held.

### **Anglo-Catholic Mission**

In 2024 the parish joined four other Birmingham parishes in a five-year mission project facilitated by a full-time Missioner, Mother Charlotte Gibson, funded by a grant from the Church Commissioners. The objective is to grow new disciples in each parish and pilot new ways that could be transferable to other Anglo-Catholic settings. There have been changes in participation, but our parish and St George's Edgbaston remain core participants. In 2025 Anna Henderson joined the project as a lay Mission Assistant. She has prepared materials for and led recitation of the Rosary in the church during Advent 2025 and Lent 2026.

## **Church Building and Contents**

### ***Quinquennial Inspection***

A Quinquennial inspection was carried out in September 2024. Issues raised in the inspection report remain to be addressed because water entry, electrical issues and heating issues have required more urgent attention during 2025.

### ***Electrical Installation Condition Report***

An electrical inspection of the church and hall was carried out in September 2024. Rectification of defects identified took place in February 2025.

### ***Lowering the External Ground Level and Renewal of the Church Roof removed "Heritage at Risk" Status.***

In 2016 the church was put on Historic England's Heritage at Risk Register, because: "The terracotta tiled roof has passed the point of repair and needs to be replaced urgently. The C20 extensions are also in poor condition and in need of repair. Rainwater goods need attention and there is work to be done to the perimeter of the apse because the external ground level is higher than the internal level." The external ground at the east end of the church was lowered in 2016/17. Renewal of the church roof, together with other high-level repairs and improvements to the step-free access to the building, was completed in 2020 with the aid of a project grant from the National Lottery Heritage Fund thanks to players of the National Lottery. In 2021 the church was removed from Heritage at Risk Register.

### ***Floodlights Remain Defective***

Floodlights were installed in 2001, part-funded by a grant from the Millennium Floodlighting Trust. In 2025 none of the floodlights were functional. The underground cabling and many of the lamps need replacing and have been disconnected. Complete renewal using low-energy LED lamps is needed but the PCC currently has more urgent issues to address with the funds available.

### ***Church Heating and Lighting***

At the start of 2024 the church was heated by eleven gas heaters around the walls: 7 balanced-flue convection heaters (of which 3 were renewed like-for-like during 2022) and 3 fan-assisted heaters. A fourth fan-assisted heater had failed several years ago and could not be repaired or replaced like-for-like, as it was an obsolete model and an eighth convector had failed irreparably in 2023. When the heating system was serviced in May 2025, all but the three heaters renewed in 2022 were condemned. The Church of England has committed to reaching net zero carbon emissions by 2030 and we are not permitted to replace the failed gas heaters.

The size of the building and the large area of single-glazed windows prevent the remaining heaters from achieving a comfortable temperature for the congregation in cold weather. During the winter of 2025/26 we have used a temporary arrangement of portable infrared heaters to warm part of the nave and electric convectors by the choir stalls. However, the total power available to run electric

heating is limited, because the church lighting system, installed in 2012, uses both filament and discharge lamps and has high power consumption. We have replaced the lighting in the church hall and vestries with low-energy LED lighting and have also replaced the more accessible incandescent filament lamps in the church. However, most of the church lighting system is mounted at a high level that is not accessible without specialist equipment.

During 2025 the PCC paid £2,000 to obtain an "Energy Saving and Decarbonisation Strategy" report on the church. Heat loss calculations are needed to identify an acceptable method of heating for the church and provide a basis to apply for faculty permission and seek funding. Quotations for heat loss calculations of £750 and £2,500, with an additional £3,500 for heating option appraisal were received, but these quotations required the prior provision of a measured building survey likely to cost in the region of £5,000. In 2026 the PCC will need to decide how to proceed.

The vestries and hall are heated by a separate gas-fired heating/hot water system apart from the choir vestry, which is heated independently by a gas boiler and radiators. Each of these can achieve a comfortable temperature.

### ***Church Floor***

Over the last few years areas of heave/settlement in the church floor have become a problem, resulting in potential trip hazards. The PCC has added investigation and remedial work to the list of essential future work for which funding is needed.

### ***A Hole in Floor of the North Transept***

In 2021, a small area of flooring collapsed in the north transept, revealing asbestos insulation board covering a chamber connected to old heating ducts. In 2022 specialist contractors dismantled the floor above the chamber, removed the asbestos and decontaminated the chamber and the recovered wooden floor blocks. Plans for reinstatement of the floor were prepared in 2023. However, at the date of this report, this work is on hold for lack of funds.

### ***Choir Vestry***

In 2022 removal of asbestos-containing vinyl tiles from the choir vestry revealed the poor condition of the terrazzo floor beneath. Work to replace this with a new floor incorporating thermal insulation and surfaced with quarry tiles was completed in March 2025. The vestry was redecorated and old fluorescent tube lighting was replaced with LED lighting in fittings of heritage appearance. Donors paid for the tiles and light fittings.

### ***Church Hall and Kitchen***

In July 2023 (hitherto) extreme rainfall washed moss from the hall roof onto the flat roof of the kitchen and adjacent lobby blocking the drains. This roof sloped inwards towards the south gable of the hall, resulting in pooling and water entry, bringing down part of the kitchen ceiling and soaking the floor of the hall. Work to alter the kitchen roof to slope away from the hall and discharge rainwater through chutes in the parapet

and external down pipes was completed in January 2025. At the same time the lighting and ventilation of the kitchen was updated.

However, after alteration of the roof there was further water ingress to the kitchen area, which was traced to defects in the hall roof adjacent to the kitchen. Despite work to address this during 2025 further ingress occurred. The contractor who had carried out the work was unresponsive and appears to have ceased to trade. In December 2025 pooling on the roof following snowfall impeding the flow of water across the flat roof caused major water entry, bringing down part of the ceiling of the lobby adjacent to the kitchen.

In 2026 further work was carried out (by a new contractor), including replacing flashing around the flat roof and diversion of rainwater from other roofs that used to discharge onto the flat roof into pipes to the outfalls to reduce the risk of lying snow causing pooling on the roof in future. Renewal of the ceiling and redecoration will be needed once it is certain that there will not be further water entry.

#### ***The Church Organ***

A report on the condition of the organ in October 2024 showed all the leather work needs renewal. Refurbishment would cost about £75,000, while desirable modernisation of the electronic piston capture system would cost a further £22,200. In 2024 the choir slider machine was refurbished at a cost of £4,830 and in 2025 the great under-action has been refurbished at a cost of £9,850. At the end of 2025 the Organ Fund stood at £7,887

#### ***Silverware Refurbished***

During 2025 several items were repaired by Anvic Silver Ltd, in the Jewellery Quarter, at a total cost of £4,494, funded by our Henry Lee Sanctuary Fund. The six large Baroque-style antique silver-plated high-altar candlesticks and matching crucifix were refurbished. An amethyst was fitted to a long-empty socket on the base of a large silver Ciborium and a missing pearl replaced in the mounting, making it again fit for use. A dent was removed from the bowl of a smaller silver Ciborium, the handle of the lid straightened, and the interior regilded. The broken stem of a silver incense spoon was repaired. Our silver-plated water and wine cruets and tray set were repaired and re-plated, the base of the wine cruet strengthened and the interior gilded, to better resist corrosion by wine. Four silver-plated candlesticks and one chrome-plated candlestick were also repaired.

#### ***The Vicarage Refurbished***

Although it is not PCC property, it is relevant to report that the Diocese of Birmingham carried out substantial renovations to St Alban's Vicarage, 120 Stanhope Street, in advance of Fr Jacob moving in. The work included complete rewiring, double-glazing of the remaining windows and felling overgrown Leyland cypress trees in the garden.

#### ***Parking in Highgate***

In 2019 Birmingham City Council proposed a controlled parking scheme for Highgate, in which

parking on the frontages of the church would be reserved for residents, with limited pay-and-display parking on the opposite side of Stanhope Street. Following representations from the church, the Deputy Leader of the City Council wrote to one of the churchwardens that the scheme would not operate on Sundays and Bank Holidays, and paid parking on the frontages of the church, a waiting area for hearses outside the main doors and blue-badge holder bays would be incorporated in a revised plan. Covid-19 intervened, and the revised plan was not circulated. In 2024 the PCC received notice that it was now planned for the scheme to operate every day, and plans again showed that the frontages of the church and adjacent vicarage would be for residents' parking, with "no waiting at any time" in front of the main entrance and limited paid parking on the other side of Stanhope Street. The Vicar, churchwardens, PCC and other members of the congregation, as well as members of other religious groups affected by the scheme, made representations to councillors and council officers requesting changes. At the date of this report in 2026 we do not yet know the outcome of these efforts nor a date for implementation of the scheme.

#### ***Use of the Church Hall – St Patrick's Room***

During 2025 the hall was used for seven PCC meetings, for refreshments after Sunday Mass and Festival Masses for St Patrick and St Alban and the installation of Fr Jacob and after organ concerts. It was hired by the BBC for two days for catering during filming in the parish, by Birmingham Anglo-French Society for 12 evening meetings and by Friction Arts for five Saturdays, to deliver their young peoples' Art Club while their premises in Digbeth were renovated. It was hired together with the church for five days by the choir of Pembroke College, Cambridge, while recording in the church.

#### ***Church Open Days and Heritage Visitors***

In 2024 we opened the church to visitors for six days over the Heritage Open Days and Birmingham Heritage Week with 54 visitors and recorded 2 other visitors for 'heritage' purposes. In 2025 we opened the church for visitors for six days and two additional evenings during the Heritage Open Days and Birmingham Heritage Week and arranged four free illustrated talks in the church about the heritage of the building and history of the parish attracting a total of 104 visits. We hosted a visit of 18 members of the University of the Third Age from Bromsgrove and recorded 3 other 'heritage' visitors.

#### ***Concerts, Recitals and Music Visits***

Recovery in the number of events held since the Covid-19 pandemic has been gradual. In 2024 we hosted two free concerts (combined audiences 41) and the Birmingham Bach Choir's Service of Nine Lessons and Carols, attended by 138.

In 2025 we hosted a free concert by the Royal Birmingham Conservatoire chamber choir with an audience of 50 and again hosted the Birmingham Bach Choir's Service of Nine Lessons and Carols, attended by 150. Director of Music Angela Sones and Music Secretary Bryce Somerville organised a

series of four concerts by organists with connections to churches designed, like St Alban's, by John Loughborough Pearson. The first, by internationally renowned organist David Briggs, was a ticketed event, while admission to the others was free with a collection for our Organ Fund. The combined audience was 156 and over £5,500 was raised for the Organ Fund. Nine more organ concerts have been arranged for 2026.

### **The Church Choir**

Directed by Angela Sones, the Sunday morning choir has five to seven members. Increasing numbers of visitors from other churches assist at monthly Choral Evensong and other special services, for which visiting organists are hired to allow the Director of Music to conduct the choir.

### **Servers**

Harry Daniels, Simon Wainwright and Reshawn Farrell kept up the standard of serving at Sunday Mass, assisted when available by Andrew Harvey and Simon and Samuel Mebrahtu. Servers from St Agatha's Sparkbrook, St Mary's Selly Oak or St George's Edgbaston assisted at special services.

### **Food Bank**

Operated by Amanda Cadman, the United Highgate Food Bank stores in the South Porch food, some donated but most purchased from grants and donations. It provides weekly food parcels to those in need in the parish.

### **Financial Review**

#### ***Deposits and Investments***

The PCC considers it proper to accumulate and retain reserves to provide for future repairs and maintenance of the church and ancillary buildings. It deposits short-term reserves in the Central Board of Finance (CBF) Church of England Deposit Fund and invests long-term reserves in CBF investment funds. The investments are revalued yearly on the 31<sup>st</sup> of December, usually at the "net asset" or "mid-market" value, which lies between the "bid market value" at which shares may be sold and the "offer price" at which they may be bought. From 2019 the CBF Property Fund shares of Joyce Madeley's bequest have been valued instead at the lower "bid market value" because the PCC may need to sell them in the short term to pay for restoration work.

#### ***Financial Statements***

The financial statements and notes on pages 7 to 18 follow Financial Reporting Standard 102 and give details of the movement and balances of PCC funds. In 2025 the PCC's gross income did not exceed £250,000, requiring examination of the accounts for the year by a qualified accountant, and the PCC's gross assets did not exceed £3,260,000 (the inalienable buildings and land are not capitalised), which would have required a full audit.

In 2025 the PCC received donations and grants of £37,509 and a legacy of £18,423 for unrestricted purposes and donations and grants £64,337 for restricted purposes. It met its financial obligations and paid £31,200 to the Diocesan Common Fund. 2.35% of the expenditure of the PCC was classed as

expenditure for fundraising. This was mainly the costs of the printing unit for external work (costs £2,085; income £6,232; a profit of 66% on turnover. The General Fund had an annual surplus of £727 (following surpluses of £869 for 2024 and £1,209 for 2023, a deficit of £2,063 for 2022, surpluses of £542 for 2021 and £1,672 for 2020 and deficits of £5,395 for 2019 and £6,351 for 2018) resulting in a year-end balance of just £3,944. This represents a reserve of only 34 days average expenditure; a balance of about £9,936 would be required for a reserve of two months' expenditure. General Fund income for 2024 was £2,069 less than for 2024 while expenditure was £1,950 less than for 2024.

For 2024 the PCC contributed £31,008 to the Diocesan Common Fund, £3,091 more than the minimum ask for the year of £27,917. But for 2025 the ask from the congregation was increased to £85,081, including £58,403 for a full-time minister, as the role of our incumbent of as chaplain to ARK St Alban's Academy was no longer recognised as half the post. The PCC was only able to contribute £31,200 for 2025 and has committed to a token increase to £32,000 for 2026.

We are currently in three-year contracts for Gas and Electricity which started in summer 2024. These provide some financial protection to the PCC from the current price rises following the closure of the Strait of Hormuz and damage to oil and gas facilities due to the present war of Israel and the United States of America against Iran. However, this will not protect against price rises for other goods and services resulting from increased energy prices. Little of the expenditure from the PCCs General Fund is discretionary, so in 2026 the PCC will need to increase its income to make ends meet. While acknowledging its dependence on voluntary contributions and the need to seek more or increased contributions as unavoidable costs rise, it is the view of the PCC that at the date of this report it remains financially viable as a going concern because it has Unrestricted reserves in the form of Designated Funds, which the PCC could redesignate to general purposes if needed.

### **Volunteers**

The PCC depends on volunteers, most of whom live outside the parish and many of whom are elderly, for the running and administration of the church as well as for financial support.

### **Deaths in the Congregation**

The PCC records with sorrow the deaths during the year of these members, former members and close relatives of the congregation: Jean Caswell, David Feakins, John Jenkin, Margaret Leach, Godfrey McKenzie and Barry Rogers.

**Signed on behalf of the PCC by:**

  
 Jacob Pallet      Amanda Cadman      Christopher Smith  
 Vicar              Churchwarden      Churchwarden

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ALBAN & ST PATRICK  
HIGHGATE BIRMINGHAM**

Registered Charity 1169941

**Financial Statements for the Year Ended 31<sup>st</sup> December 2025**

**Statement of Financial Activities**

		Unrestricted Funds		Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
	Note	General Fund £	Designated Funds £				
<b>Income &amp; Endowments from:</b>							
Donations	2a	37,509	18,423	64,337	-	<b>120,269</b>	99,958
Charitable Activities	2b	2,803	283	318	-	<b>3,405</b>	7,516
Other Trading Activities	2c	40	5,569	1,715	-	<b>7,324</b>	6,768
Investments	2d	89	3,135	2,651	-	<b>5,875</b>	6,372
<b>Total</b>		<b>40,441</b>	<b>27,411</b>	<b>69,021</b>	<b>-</b>	<b>136,874</b>	120,614
<b>Expenditure on:</b>							
Raising Funds	3a,4	416	2,009	746	-	<b>3,171</b>	5,347
Charitable Activities	3b,4	41,088	10,477	80,239	-	<b>131,804</b>	145,500
<b>Total</b>		<b>41,504</b>	<b>12,486</b>	<b>80,985</b>	<b>-</b>	<b>134,975</b>	150,847
Net income/(expenditure) before revaluing investments		(1,062)	14,925	(11,964)	-	<b>1,899</b>	(30,233)
Unrealized Gains/(Losses) on Investment Assets	6	-	717	(1,004)	(2,954)	<b>(3,242)</b>	4,400
<b>Net Income/(Expenditure)</b>		<b>(1,062)</b>	<b>15,642</b>	<b>(12,968)</b>	<b>(2,954)</b>	<b>(1,343)</b>	(25,833)
Transfers between Funds: in	5	2,000	269	2,000	-	<b>4,269</b>	2,360
Transfers between Funds: out	5	(211)	(2,000)	(2,058)	-	<b>(4,269)</b>	(2,360)
<b>Net Transfers between Funds</b>		<b>1,790</b>	<b>(1,732)</b>	<b>(58)</b>	<b>-</b>	<b>-</b>	-
<b>Net Movement in Funds</b>	9	<b>727</b>	<b>13,911</b>	<b>(13,026)</b>	<b>(2,954)</b>	<b>(1,343)</b>	(25,833)
Published Balance for 2024		3,217	63,786	92,423	73,900	<b>233,326</b>	259,159
<b>Total Funds at 31 December</b>	9	<b>3,944</b>	<b>77,697</b>	<b>79,396</b>	<b>70,946</b>	<b>231,983</b>	233,326

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ALBAN & ST PATRICK  
HIGHGATE BIRMINGHAM**  
Registered Charity 1169941

**Financial Statements for the Year Ended 31<sup>st</sup> December 2025**

**Balance Sheet at 31<sup>st</sup> December 2025**

	Note	2025 £	2024 £
<b>Fixed Assets</b>			
Tangible	6	-	-
Investments	6	129,088	132,330
		<u>129,088</u>	<u>132,330</u>
<b>Current Assets</b>			
Debtors	7a	11,357	15,099
Cash	7b	101,306	89,370
		<u>112,662</u>	<u>104,469</u>
<b>Current Liabilities</b>			
Creditors	8	(9,767)	(3,472)
<b>Current Assets less Current Liabilities</b>		<u>102,895</u>	<u>100,996</u>
<b>Total Net Assets</b>	10	<u>231,983</u>	<u>233,326</u>
<b>Represented by Parish Funds:</b>	9		
Unrestricted - General Fund		3,944	3,217
Unrestricted - Designated Funds		77,697	63,786
Restricted Funds		79,396	92,423
Endowment Funds		70,946	73,900
<b>Total Reserves</b>		<u>231,983</u>	<u>233,326</u>

The notes on pages 9 to 18 form part of these financial statements.  
Rounding to the nearest £ sterling for presentation has been carried out after calculation.

The Financial Statements were approved by the Parochial Church Council on the 23rd of March 2026.

Signed by the Vicar and Church Wardens on behalf of the PCC:



Jacob Pallett  
Vicar



Amanda Cadman  
Churchwarden



Christopher A Smith  
Churchwarden



## Note 1: Principal Accounting Policies

### ***Basis of Accounting***

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' 'true and fair view' provisions, together with FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The financial statements have been prepared under the historic cost convention except for investment assets which are included at fair valuation. The financial statements include all transactions, assets, and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe the main affiliation to another body (there are currently none), nor those that are informal gatherings of church members, nor those of Connected Charities.

The monetary unit of these financial statements is £ Sterling. All calculations have been performed before rounding pence.

### ***Funds***

*Unrestricted Funds* represent funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC. The Unrestricted Funds have been divided into the *General Fund*, representing the ordinary income and expenditure of the PCC, and a number of *Designated Funds* that have been set aside by the PCC for particular purposes. Designated Funds could in the future be re-designated by the PCC for any other purpose. *Restricted Funds* have been given to the PCC to be used for particular purposes. *Endowment Funds* have been given to the PCC with the condition that the capital is retained and that only the income from the capital is expended. Such income may be either Unrestricted or Restricted depending on the donor's stipulations. Under church regulations the capital of Endowment funds is held by the Diocese on behalf of the PCC.

### ***Connected Charities***

Charities connected to the PCC are independent trusts that are outside the control of the PCC (although their Trustees may include individual members of the PCC) but which have charitable objects substantially overlapping those of the PCC. They are registered separately with the Charity Commission and are responsible for the publication of their own accounts.

The PCC regularly receives monetary grants from two Connected Charities: the Trustees of St Alban's School (a charitable company limited by guarantee; Company Number 7287734, Charity Number 1139434, which also administers the St Patrick's Fund, previously a separate connected charity) and the Aspinall Trust (Charity Number 1061909). The monetary grants received from these Connected Charities are shown as income in the PCC's accounts.

### ***Income***

All income is included in the Statement of Financial Activities when (i) the PCC is legally entitled to it, (ii) ultimate receipt is probable, and (iii) the amount to be recognised can be quantified with reasonable accuracy. Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the income to which they relate is received. Legacies to the PCC are recognised when the PCC is notified of legal entitlement and the amount due. Grants are recognised when any precondition to their use by the PCC has been met. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. Gifts in kind are accounted for at their fair value when received. All income is accounted for gross. The value of volunteer help is not included in the accounts but is acknowledged in the Annual Report.

### ***Expenditure***

Expenditure is accounted for gross. Liabilities are recognised as soon as there is a legal or constructive obligation committing the PCC to expend resources. Expenditure is included on an accruals basis and allocated to a specific category under two headings:

#### ***Costs of Raising Funds:***

These are the costs associated with the PCC's fundraising activities such as the work of the Printing Unit for external organisations, fundraising events, and planned giving costs; the church hall St Patrick's Room is used mainly for parish purposes and is not separately metered, but an estimate of the cost of heating and lighting for hire use is included here.

#### ***Charitable Expenditure:***

Charitable expenditure is analysed between *Ministry* and *Mission* expenditure. Ministry expenditure includes the direct costs of running the church such as the Diocesan Common Fund, church building and running costs. Mission expenditure includes mission giving and outreach activities in the community.

Support costs consist of central management, administration, and governance costs such as office costs, examination and publication of accounts, and bank charges. The costs are allocated to the *Fundraising, Resourcing Ministry* and *Resourcing Mission* expenditure headings. Grants and donations made by the PCC are accounted for when awarded by a resolution of the PCC. In 2024 the agreed contribution to the Diocesan Common Fund was, as usual, paid in full. However, if any part remained unpaid at 31 December then it would be provided for in the accounts as an operational (although not legal) liability.

## **Assets**

### *Consecrated or Benefice Land, Buildings and Moveable Church Furnishings*

Valuation of Benefice property and consecrated property is excluded from the accounts in accordance with the Charities Act 2011. St Patrick's Room (the Church Hall) and the associated ancillary rooms are situated on beneficed land and are structurally integrated with the church building. The PCC therefore considers them inalienable property and they are not capitalised in the accounts. Moveable church furnishings held by the churchwardens on special trust of the PCC, which are recorded in the inventory and require a Faculty for disposal, are considered inalienable property and are not capitalised. All expenditure on consecrated and benefice buildings, St Patrick's Rooms and associated ancillary rooms, and church furnishings are written off as expenditure in the Statement of Financial Activities.

### *Other Fixtures, Fittings, and Equipment*

In 2021 a new Canon laser printer system that prints, folds and staples booklets directly from the layout computer was purchased by the Printing Unit at a cost of £9,310. It was capitalised and has been depreciated linearly over four years. It is kept and operated at the home of PCC members Edward and Maureen Fellows, the volunteers who run the Printing Unit. Individual items of equipment with a purchase price of £5,000 or less are written off when acquired.

### *Investments*

Shares in the CBF Investment Funds and Property Funds are valued yearly at 31st December. Normally the Mid Market Value also known as Net Asset Value quoted by the CBF is used, which as the mid value between the bid and offer prices is a fair valuation of shares held for the long term. However, it is possible that the PCC will need to sell some or all of the CBF shares belonging to the Joyce Madeley Fund (an unrestricted, designated fund) to provide funding for work to the church building. Because of the possible liquidation of this fixed asset within the next year it has instead been valued at the lower CBF Bid Market Value at 31st December 2024, which is the value that would have been achieved if the shares had been sold at that date. However, when and if these shares are sold the value will depend on the bid price at that time, which may be lower.

### *Current Assets*

Debtors from which payment is receivable within one year, and Creditors which are payable within one year, and which do not constitute a financing transaction are measured at the transaction price. All stocks of consumable materials, such as wine, wafers, candles, printing unit materials, guidebooks, souvenirs, and foodbank stock are written off at the time of purchase.

### *Financial Instruments*

The PCC has elected to apply the provisions of Section 11 "Basic Financial Instruments" and Section 12 "Other Financial Instruments" of FRS 102 in full to all of its financial instruments.

**Note 2: Income**

	2025				2024			
	Unrestricted Funds		Restricted	Total	Unrestricted Funds		Restricted	Total
	General	Designated	Funds	2025	General	Designated	Funds	2024
<b>2a Donations</b>								
Planned Giving [1]	7,630	-	1,660	<b>9,290</b>	10,645	-	760	11,405
Gift Days [2]	10,270	-	-	<b>10,270</b>	9,625	-	70	9,695
Collections [3]	1,578	-	2,707	<b>4,285</b>	1,523	-	785	2,308
Friends' Subscriptions	-	-	49	<b>49</b>	-	-	52	52
Sundry Donations	6,848	-	16,162	<b>23,005</b>	4,235	143	22,387	26,765
Gift Aid Tax Recoverable	6,183	-	4,598	<b>10,781</b>	6,330	-	5,295	11,625
Grants Received by the PCC [4]	5,000	-	39,161	<b>44,161</b>	5,000	-	32,609	37,609
Legacies Received by the PCC	-	18,423	-	<b>18,423</b>	-	-	500	500
	<b>37,509</b>	<b>18,423</b>	<b>64,337</b>	<b>120,264</b>	<b>37,358</b>	<b>143</b>	<b>62,458</b>	<b>99,958</b>
<b>2b Charitable Activities</b>								
Fees Received by the PCC	161	-	-	<b>161</b>	312	-	-	312
Magazine Sales	169	-	-	<b>169</b>	154	-	-	154
Shrine Candle Boxes	-	-	218	<b>218</b>	-	-	161	161
Refreshments after Services	-	283	-	<b>283</b>	-	479	-	479
Church Meals and Outings	-	-	-	<b>-</b>	-	605	-	605
Church & Hall Lettings	2,473	-	100	<b>2,573</b>	4,551	-	155	4,706
Insurance, Compensation etc. [5]	-	-	-	<b>-</b>	50	-	1,049	1,099
	<b>2,803</b>	<b>283</b>	<b>318</b>	<b>3,405</b>	<b>5,067</b>	<b>1,084</b>	<b>1,365</b>	<b>7,516</b>
<b>2c Other Trading Activities</b>								
Fundraising Events	-	-	1,622	<b>1,622</b>	-	-	-	-
Sale of Souvenirs, Guides etc.	40	-	93	<b>133</b>	17	-	30	46
St Alban's Printing Unit	-	5,569	-	<b>5,569</b>	-	6,722	-	6,722
	<b>40</b>	<b>5,569</b>	<b>1,715</b>	<b>7,324</b>	<b>17</b>	<b>6,722</b>	<b>30</b>	<b>6,768</b>
<b>2d Investments</b>								
CBF Investment Fund Dividends	-	519	2,232	<b>2,752</b>	-	507	2,180	2,687
CBF Property Fund Dividends	-	1,823	-	<b>1,823</b>	-	2,246	-	2,246
Deposit Fund Interest	-	793	418	<b>1,211</b>	-	930	426	1,356
Other Interest Received	89	-	0	<b>90</b>	69	-	13	82
	<b>89</b>	<b>3,135</b>	<b>2,651</b>	<b>5,875</b>	<b>69</b>	<b>3,683</b>	<b>2,620</b>	<b>6,372</b>
<b>Total Income</b>	<b>40,441</b>	<b>27,411</b>	<b>69,021</b>	<b>136,869</b>	<b>42,510</b>	<b>11,632</b>	<b>66,472</b>	<b>120,614</b>

[1] Restricted Planned Giving income relates to donations for the Foodbank.

[2] Restricted Gift Day income 2024 is Lammas offering (for the Sanctuary Fund to provide altar bread and wine).

[3] Collections includes both general and special collections, both gift-aided through envelopes or the Small Donations Scheme and otherwise.

[4] Grants received from *Trustees of St Albans School* : £2,500 Maintenance of Public Worship; £522 Outreach/Youth Work; £2,000 Organ Fund.

(2024: £2,500 Maintenance of Public Worship; £1,500 Food Bank Fund; £39 Organ Fund.)

*St Patrick's Fund* : £2,500 Maintenance of Public Worship; £1,500 Food Bank Fund; £2,000 Heating Report.

(2024: £2,500 Maintenance of Public Worship; £2,796 Organ Fund, of which £1,500 misassigned to Food Bank Fund see Note 5 page 13.)

Grants from the *Aspinall Trust* : £9,000 Church Insurance; £2,000 Monitored Alarm; £4,420 Director of Music Fees; £1,500 Organ Fund;

£580 Organists; £500 Felling Vicarage Tree; £400 Outreach/Youth Work Fund; £10,000 Vicarage Renovation - all Restricted Funds.

(2024: £9,500 Church Insurance; £2,000 Monitored Alarm; £2,000 Kitchen Roof; £2,000 Electrical Survey; £1,000 Director of Music Fees.)

*Listed Places of Worship Grant Scheme* contra VAT on work to the fabric of the listed building £4,239 - Restricted Fund. (2024: £11,524)

*Mary Briggs Charity* : £250 for Social Work - Restricted Fund.

Diocesan return of balance on wind up of *Parsonages Fund* : 2023: £247 - Miscellaneous Restricted Fund.

[5] (2024: £50 compensation for problems adding a new signatory to bank account, £1,049 insurance for damage to windows in attempted break-in.)

**Note 3: Expenditure**

	2025				2024			
	Unrestricted Funds		Restricted	Total	Unrestricted Funds		Restricted	Total
	General	Designated	Funds	2025	General	Designated	Funds	2024
<b>3a Raising Funds</b>								
Printing Unit Costs (External Work)	-	1,967	-	<b>1,967</b>	-	4,904	-	4,904
Hall Hire Costs (Gas, Electricity)	404	-	-	<b>404</b>	368	-	-	368
Fundraising Event Costs	-	-	710	<b>710</b>	-	-	-	-
Support Costs for Fundraising [1]	12	42	36	<b>90</b>	11	64	-	75
<b>Total Raising Funds</b>	<b>416</b>	<b>2,009</b>	<b>746</b>	<b>3,171</b>	<b>378</b>	<b>4,969</b>	<b>-</b>	<b>5,347</b>
<b>3b Charitable Expenditure</b>								
<b>Resourcing Ministry</b>								
Diocesan Common Fund	31,200	-	-	<b>31,200</b>	31,008	-	-	31,008
Parish Priest Expenses	3,077	-	10,457	<b>13,534</b>	1,745	-	-	1,745
Visiting Clergy Expenses	-	-	535	<b>535</b>	258	-	-	258
Church Running Costs [2]	3,761	1,550	13,983	<b>19,295</b>	4,780	260	12,036	17,076
Church Maintenance	330	2,185	4,494	<b>7,009</b>	117	2,315	3,384	5,816
Upkeep of Services	591	-	1,372	<b>1,963</b>	754	-	2,411	3,165
Upkeep of Church Garden	690	-	720	<b>1,410</b>	-	-	180	180
Magazine & Bookstall Costs	58	-	-	<b>58</b>	54	-	-	54
Printing Unit Costs (PCC work)	-	74	-	<b>74</b>	-	117	-	117
Foodbank	-	-	1,887	<b>1,887</b>	-	-	2,130	2,130
Church Hall Costs [3]	43	110	6,250	<b>6,402</b>	-	215	165	380
Building Repairs & Improvements [4]	42	5,334	31,950	<b>37,327</b>	-	44,863	30,143	75,006
Provision of Liturgical Music [5]	85	-	7,373	<b>7,458</b>	3,138	-	2,885	6,023
Church Meals & Outings [6]	-	1,222	-	<b>1,222</b>	-	696	-	696
Support Costs for Ministry [1]	1,210	2	66	<b>1,278</b>	1,221	2	69	1,292
<b>Total Resourcing Ministry</b>	<b>41,088</b>	<b>10,477</b>	<b>79,089</b>	<b>130,654</b>	<b>43,075</b>	<b>48,467</b>	<b>53,404</b>	<b>144,946</b>
<b>Resourcing Mission</b>								
Overseas Missions & Church Soc	-	-	-	-	-	-	-	-
Overseas Relief & Development	-	-	-	-	-	-	-	-
Home Relief: St Anne's Hostel	-	-	1,073	<b>1,073</b>	-	-	498	498
Secular Charities (Home & O'seas)	-	-	78	<b>78</b>	-	-	56	56
Home Secular Relief	-	-	-	-	-	-	-	-
Support Costs for Mission [1]	-	-	-	-	-	-	-	-
<b>Total Resourcing Mission</b>	<b>-</b>	<b>-</b>	<b>1,150</b>	<b>1,150</b>	<b>-</b>	<b>-</b>	<b>554</b>	<b>554</b>
<b>Total Charitable Expenditure</b>	<b>41,088</b>	<b>10,477</b>	<b>80,239</b>	<b>131,804</b>	<b>43,075</b>	<b>48,467</b>	<b>53,958</b>	<b>145,500</b>
<b>Total Expenditure</b>	<b>41,504</b>	<b>12,486</b>	<b>80,985</b>	<b>134,975</b>	<b>43,453</b>	<b>53,436</b>	<b>53,958</b>	<b>150,847</b>

[1] Support costs are allocated to *Fundraising*, *Resourcing Ministry* and *Resourcing Mission* (see Note 4: Analysis of Expenditure).

[2] Running Costs: Insurance £9,744; Alarm £2,442; Fire Extinguishers £427; Heating System £1,393; Gas £2,627; Electricity £2,387; Water £275.  
(2024: Insurance £9,017; Alarm £2,316; Extinguishers £260; Gas £2,062; Electricity £2,269; Water £133; New Polisher £1,020.)

[3] Includes £6,250 estimated cost of redecoration of hall in 2025, including new LED lighting, to be paid from restricted donations.

[4] Kitchen Roof £13,028; Organ great underaction renewal £9,850; Choir Vestry (final) £6,401; Electrical Work £6,048; Heating report £2,000.  
(2024: Choir Vestry £37,130; Kitchen Roof £33,046; Organ choir slider box renewal £4,530; Organ condition report £300.)

[5] Fees: Director of Music £6,000, Other organists £1,080, Conductor £120, Trumpeter (Remembrance Sunday) £85; RSCM subs. £173.  
(2024: Director of Music £5,190, Other organists £470, Choir £100, Conductor £50, Trumpeter (Remembrance Sunday) £80; RSCM subs. £133.)

[6] Epiphany Carols £160; Patronal Festival £378; Induction of Fr Jacob £431; Refreshments after other Services £252.  
(2024: Licensing of Missioner £400; Patronal Festival £168; Visiting Organists £128.)

## Note 4: Analysis of Expenditure

### 4a: Analysis of Expenditure: 2025

	Activities Directly Undertaken	Grant/Donation Funding of Activities	Support Costs [1]	TOTAL 2025
<b>Raising Funds</b>	3,081	-	90	3,171
<b>Charitable Activities</b>				
Resourcing Ministry	129,376	-	1,278	130,654
Resourcing Mission	1,150	-	-	1,150
<b>Total 2025</b>	<b>133,607</b>	<b>-</b>	<b>1,368</b>	<b>134,975</b>

[1] Support Costs (as set out in 4c below) have been allocated to Fundraising, Resourcing Ministry and Resourcing Mission expenditures in proportion to their expenditure values.

### 4b: Analysis of Expenditure: 2024

	Activities Directly Undertaken	Grant/Donation Funding of Activities	Support Costs [1]	TOTAL 2024
<b>Raising Funds</b>	5,272	-	75	5,347
<b>Charitable Activities</b>				
Resourcing Ministry	143,654	-	1,292	144,946
Resourcing Mission	554	-	-	554
<b>Total 2024</b>	<b>149,480</b>	<b>-</b>	<b>1,367</b>	<b>150,847</b>

[1] Support Costs allocated in proportion to expenditure.

### 4c: Analysis of Support Costs

	2025			2024				
	Unrestricted Funds		Restricted	Total	Unrestricted Funds		Restricted	Total
	General	Designated	Funds	2025	General	Designated	Funds	2024
Broadband/Phone Line	789	-	-	789	741	-	-	741
Office Costs	17	-	-	17	40	-	7	47
Examination & Publication of Accounts	365	-	-	365	365	-	-	365
Bank Charges	52	43	102	197	85	66	62	213
	1,222	43	102	1,368	1,232	66	69	1,367

## Note 5: Transfers Between Funds

	General Fund	Designated Funds	Restricted Funds	Endowm't Funds	2025
Grant for Organ Fund mis-posted to Food Bank in 2024	-	-	(1,500)	-	(1,500)
	-	-	1,500	-	1,500
Tax Rebate on donation to Fund for Organists misposted to Fund for Director of Music Fees in 2024	-	-	(500)	-	(500)
	-	-	500	-	500
Transfer from Concert Fund to Printing Fund for printing	-	58	(58)	-	-
Transfer of Printing Fund surplus to General Fund	2,000	(2,000)	-	-	-
Transfer from General Fund to Printing Fund for PCC printing	(211)	211	-	-	-
<b>Total Transfers into Funds</b>	<b>2,000</b>	<b>269</b>	<b>2,000</b>	<b>-</b>	<b>4,269</b>
<b>Total Transfers out of Funds</b>	<b>(211)</b>	<b>(2,000)</b>	<b>(2,058)</b>	<b>-</b>	<b>(4,269)</b>
<b>Net Transfer In/(Out)</b>	<b>1,790</b>	<b>(1,732)</b>	<b>(58)</b>	<b>-</b>	<b>-</b>

**Note 6: Fixed Assets**

<b>Tangible Fixed Assets</b> [1]	<b>Net Book Value</b>	<b>Additions</b>	<b>Charge for the Year</b>	<b>Net Book Value</b>
	<b>01/01/25</b>			<b>31/12/25</b>
Printing Unit Canon Printer System [2]	-	-	-	-

  

<b>Investment Assets</b>	<b>Value</b>	<b>Change in</b>	<b>Value</b>
	<b>01/01/25</b>	<b>Market Value</b>	<b>31/12/25</b>
J Madeley Bequest (Designated Fund)	33,306	717	34,023 [3]
W Box Music Fund (Restricted)	25,124	(1,004)	24,119 [4]
M Goodman Memorial Fund (Endm't)	18,683	(747)	17,936 [4]
Henry Lee Sanctuary Fund (Endm't)	55,217	(2,207)	53,010 [4]
	<u>132,330</u>	<u>(3,242)</u>	<u>129,088</u>

[1] The PCC has no freehold land or buildings; the St Patrick's Room building is on inalienable Benefice Land and is not capitalised.

[2] The printing/stapling/folding system purchased in 2021 for £9,310.14 was fully depreciated linearly over four years.

[3] Based on **bid value** of £1.2389 pence per CBF Property Fund Income Share at 31/12/2025 - asset may be sold for restoration work.

[4] Based on value of £22.1983 pence per CBF Investment Fund Income Share at 31/12/2025 - (no bid/offer spread).

**Note 7: Current Assets**

<b>7a Debtors at 31/12/2025</b>	<b>General Fund</b>	<b>Designated Funds</b>	<b>Restricted Funds</b>	<b>Total 2025</b>
Gift Aid Income Tax Reclaimable [1]	5,461	-	3,430	8,891
Pre-Payments for Services [2]	1,925	-	137	2,062
Printing Invoiced	-	132	-	132
Q4 CBF Deposit Fund Interest Due	-	185	87	272
	<u>7,386</u>	<u>317</u>	<u>3,654</u>	<u>11,357</u>

  

<b>7b Cash in Bank at 31/12/2025</b>	<b>General Fund</b>	<b>Designated Funds</b>	<b>Restricted Funds</b>	<b>Total 2025</b>
Cash in Hand	-	17	40	57
Current Bank Accounts	(2,479)	26,905	50,986	75,413
CBF Deposit Accounts	-	17,238	8,598	25,836
	<u>(2,479)</u>	<u>44,160</u>	<u>59,625</u>	<u>101,306</u>

[1] Income Tax to be reclaimed on donations from 06/04/2025 to 31/12/2025 covered by Gift Aid and Gift Aid Small Donations Schemes.

[2] Prepayment for monitored alarm system to 30/09/2026 £1,925; RSCM membership 2026 £137.

<b>Note 8: Creditors</b>	<b>General Fund</b>	<b>Designated Funds</b>	<b>Restricted Funds</b>	<b>Total 2025</b>
Fees Collected for Diocese	-	-	259	259
Accruals for Goods & Services [1]	727	162	9	898
Owed to Volunteers [2]	-	641	1,469	2,110
Due to External Charities [3]	-	-	16	16
Hall Redecoration & Lighting [4]	-	-	6,250	6,250
2025 Subscriptions for 2026 Magazine	235	-	-	235
	<u>963</u>	<u>803</u>	<u>8,002</u>	<u>9,767</u>

[1] Costs for 2025 not paid until 2026: Gas £401; Electricity £323; Water £42; Printing Unit Canon page charge £160; Bank Charges £14.

[2] Walsingham pilgrimage: 2022 £349, 2023 £162; Food Bank £251; Concert catering costs £400; Patronal Festival catering £289; Induction catering £352; Flowers: Christmas 2024 £120, Easter 2025 £91, Christmas 2025 £95.

[3] Balance of collection in 2018 for St Thomas College Karachi (below cost of transfer).

[4] Estimate of reimbursement due against restricted Gift Aided donaion in 2025 for hall refurbishment carried out in 2025.

**Note 9: Movement of Funds**

	Balance at 01/01/25	Income	Expenditure	Transfers (net)	Capital Movement	Balance at 31/12/25
<b>Endowment Funds</b>						
M Goodman Memorial Fund	18,683				(747)	17,936
H Lee Sanctuary Reserve Fund	55,217				(2,207)	53,010
<i>Total Endowments</i>	<u>73,900</u>	-	-	-	(2,954)	<u>70,946</u>
<b>Restricted Funds</b>						
Birthday Book Fund	4,833	179			-	5,013
Charities Fund		1,152	1,152		-	-
Choir Fund	640				-	640
Church Urban Fund	200				-	200
Concert Fund		2,623	712	(58)	-	1,853
Digital Media Fund	182				-	182
Foodbank	5,184	2,470	1,887	(1,500)	-	4,266
Flower Fund	107	417	518		-	6
Floodlight Fund	250				-	250
Friends Fund	82	161	30		-	213
Garden Fund	1,250		720		-	530
GPOW VAT Refund Grant Fund		4,239	4,239		-	-
Insurance Claim Fund	6,620				-	6,620
Lecture Fund	67				-	67
Music Development Fund	1,287		173		-	1,114
Organ Fund	6,842	9,399	9,853	1,500	-	7,887
Organists Fund		580	1,080	500	-	-
Director of Music Fund	1,530	4,420	5,422	(500)	-	28
Restoration Appeal Fund	16,246	77	9,049		-	7,274
Sanctuary Fund	14,267	1,999	5,303		-	10,962
Vicar's Discretionary Fund	53				-	53
Walsingham Pilgrimage Fund	76				-	76
W Box Choral Music Income		698	698		-	-
W Box Choral Music Reserve	25,124				(1,004)	24,119
Youth Work & Outreach Fund	1,913	922			-	2,835
Miscellaneous Restricted Funds [1]	5,670	39,686	40,149		-	5,208
<i>Total Restricted Funds</i>	<u>92,423</u>	<u>69,021</u>	<u>80,985</u>	<u>(58)</u>	<u>(1,004)</u>	<u>79,396</u>
<b>Designated Funds</b>						
Building Fund	77	1				78
Miscellaneous Bequests Fund	6,025	18,425	5,334			19,115
J Madeley Bequest Fund	33,306				717	34,023
Maintenance Fund [2]	1,445	2,470	3,735			181
Printing Fund	20,829	6,232	2,085	(1,732)		23,245
Refreshment Fund	2,103	283	1,332			1,054
<i>Total Designated Funds</i>	<u>63,786</u>	<u>27,411</u>	<u>12,486</u>	<u>(1,732)</u>	<u>717</u>	<u>77,697</u>
<b>General Fund</b>	<u>3,217</u>	<u>40,441</u>	<u>41,504</u>	<u>1,790</u>	<u>-</u>	<u>3,944</u>
<b>TOTAL FUNDS</b>	<u><u>233,326</u></u>	<u><u>136,874</u></u>	<u><u>134,975</u></u>	<u><u>-</u></u>	<u><u>(3,242)</u></u>	<u><u>231,983</u></u>

[1] See Note 13 for details of Miscellaneous Restricted Funds

[2] Income from M Goodman Memorial Fund Endowment and invested Designated reserve J Madeley Bequest.

**Note 10: Analysis of Net Assets by Fund Type**

	Unrestricted		Restricted Funds	Endowment Funds	Total 2025	Total 2024
	General	Designated				
Fixed Assets - Tangible	-	-	-	-	-	-
Fixed Assets - Investment	-	34,023	24,119	70,946	129,088	132,330
Current Assets - Debtors	7,386	317	3,654	-	11,357	15,099
Current Assets - (Cash, Bank & CBF deposit)	(2,479)	44,160	59,625	-	101,306	89,370
Current Liabilities	(963)	(803)	(8,002)	-	(9,767)	(3,472)
Assets less Current Liabilities	3,944	77,697	79,396	70,946	231,983	233,326
Long-Term Liabilities	-	-	-	-	-	-
Net Assets	3,944	77,697	79,396	70,946	231,983	233,326

**Note 11: Payments to PCC Members**

Angela Sones received fees of £6,000 for services as Director of Music. No other member of the PCC received remuneration or expenses other than the re-imbursement of expenditure on behalf of the PCC.

**Note 12: Staff Costs**

	2025	2024
Wages & Salaries	-	-
Social Security Costs	-	-
Pension Contributions	-	-
	-	-

The Director of Music charged fees for the musical services she provided and was not a P.C.C. employee.  
The P.C.C. had no paid employees in 2024 or 2025.

**Note 13: Miscellaneous Restricted Fund**

**Balances at start of year:** £1,916 for Kitchen Roof/Refit; £620 for Garden Tidy; £500 for Garden Improvement; £750 towards improving the West Entrance; £494 piano repair etc.; £483 for Church Insurance; £354 for Sound system; £250 for Social Work; £247 for Vicarage; £56 towards a new green frontal for St Alban's Altar.

**Income during year:** Grants from the Aspinall Trust of £9,000 for insurance; £2,000 for Monitored Alarm System; £500 towards felling Vicarage trees; £10,000 special grant for Vicarage renovation. Grant from the St Patrick's Fund £2,000 for a report on heating options. Grant from the Diocese £500 towards Vicarage decoration. Donations (with any Gift Aid) £605 for Fr Andrew Lenox-Conyngham on the 50th anniversary of his ordination; £81 towards the cost of the parish lamp at Walsingham; £2,500 towards the cost of Gas and Electricity; £6,250 towards remedial electrical work; £6,250 for refurbishment of the church hall area (St Patrick's Room).

**Expenditure during year:** Insurance £9,483; Vicarage Decoration £9,710; Vicarage Trees £747; Alarm system £2,000; Heating Report £2,000; Electrical Work £5,004; Kitchen Roof £1,838; Church Gas £1,250; Church Electricity £1,250; Refurbishment of Church Hall £6,250 (estimate of amount owed); Present to Fr Andrew £535; £81 towards Parish Lamp at Walsingham.

**Balances at end of year:** £78 for Kitchen Roof/Refit; £620 for Garden Tidy; £500 for Garden Improvement; £750 towards improving the West Entrance; £494 piano repair etc.; £354 for Sound system; £250 for Social Work; £790 for Vicarage renovation/redecoration; £56 towards a new green frontal for St Alban's Altar; £1,246 for Electrical Work; £70 collection for Fr Andrew (late donations paid over in 2026).



**General Fund** : unrestricted and undesignated monies which may use for any purpose

**Designated Funds**

**Building** : monies designated (or redesignated) to be used for building maintenance, renewal or improvement

**Miscellaneous Bequests** : balance of unrestricted bequests set aside to be used at a future date (e.g. as for Building Fund)

**Joyce Madeley Bequest** : unrestricted bequest retained as capital; income used for maintenance

**Maintenance** : monies set aside for maintenance and minor repairs; receives income from Mary Goodman Memorial Fund and Joyce Madeley Bequest Fund

**Printing** : monies retained by the St Albans Printing Unit from its income to provide for the renewal of equipment

**Refreshment** : retained surplus from providing tea, coffee etc. after services

**Restricted Funds**

**Birthday Book** : birthday donations to be used for purchase of sanctuary items etc.

**Charities** : monies collected (on an annual basis) to give to external charitable causes

**Choir** : monies given for the purchase of choir vestments etc.

**Church Urban** : monies given by the Church Urban Fund for the Near Neighbours project

**Digital Media** : monies given to provide equipment or software or pay running costs of digital media

**Director of Music** : monies given to provide for the fees of the Director of Music

**Flower** : monies given to provide flowers for the church

**Floodlight** : money for replacement of church floodlights

**Foodbank** : monies given to provide for a foodbank run from the church

**Friends** : monies raised by the Friends of St Alban's & St Patrick's used to support projects in or associated with the church

**GPOW VAT Refund Grant** : grant monies due/received contra VAT on work to fabric of listed church building

**Lecture** : monies raised to provide public lectures on theology and church history etc.

**Music Development** : monies given to support the development of music within the church

**Organ** : monies raised and grants received for the restoration, maintenance and enhancement of the church organ

**Organists Fund** : Monies given to pay organists' fees

**Restoration** : monies raised, and grants received, for the restoration and enhancement of the church building

**Sanctuary** : monies raised for the purchase of Sanctuary items; income from the H Lee Sanctuary Reserve Fund

**Vicar's Discretionary** : Monies used at the sole discretion of the Vicar for charitable purposes within the parish

**Walsingham** : monies used to fund the annual Parish Pilgrimage to the Shrine of Our Lady at Walsingham

**W Box Choral Music Income** : Income from the W Box Choral Music Reserve, used towards fees of Director of Music

**W Box Choral Music Reserve** : monies left by Wilfred Box and others to maintain choral services in the church; currently retained as capital to provide continuing income towards fees of Director of Music

**Youth Work and Outreach** : monies for Youth Ministry and Outreach to local families.

**Miscellaneous Restricted** : miscellaneous funds donated for restricted purposes (See Note 13 for details)

**Endowment Funds**

**Mary Goodman Memorial Fund** : a Permanent Endowment made in 1950 by John Goodman in memory of his mother; held by the Diocesan Trustees "upon trust to pay the income to the Vicar and Churchwardens to be applied by them for all or any of the following purposes or such of them as shall be legally charitable namely: (a) as a maintenance fund for the general maintenance and upkeep of the church; (b) for any other church purpose (but not including the augmentation of the Vicar's stipend)". The income is considered to be unrestricted because of (b) and is paid to the Maintenance Fund because of (a).

**Henry Lee Sanctuary Reserve** : Considered to be an Endowment and is held by the Diocesan Trustees. In accordance with the will of Henry Lee 'the monies to be placed on reserve to pay for the costs of replacing Cassocks, Cottas, and Slippers for Servers or any other Sanctuary requirements as and when required'. The income is restricted and is paid into the Sanctuary Fund.

**Independent Examiner's Report to the Parochial Church Council of the Ecclesiastical Parish  
of St Alban and St Patrick, Highgate, Birmingham, Charity No. 1169941  
on the accounts for the year ended 31 December 2025 which are set out on pages 7 to 17**

**Respective Responsibilities of Trustees and Independent Examiner**

The charity's trustees are responsible for the preparation of the accounts.

The charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

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

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Direction given by the Charity Commission.

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

**Independent Examiner's Statement**

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

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

I have 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.

Signed:



10/11 April 2026

W. T. Cooper

Professional Qualifications or Body: Associate of Chartered Institute of Bankers (U. K.)

Address: 70 Overbury Close, Birmingham B31 2HD