

Charity registration number 1204421 (England and Wales)

St Albans United Reformed Church Charity

Annual Report and Financial Statements

For the Period ended 31 December 2024

St Albans United Reformed Church Charity

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St Albans United Reformed Church Charity

Trustees' Report

For the Period ended 31 December 2024

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005

Administrative information

St Albans United Reformed Church Charity is a local church of the United Reformed Church in Great Britain and is a member church of Thames North Synod of the URC. It was registered on 21st August 2009 as Charity Number 1204421.

From the beginning of 2023 three churches - Homewood Road United Reformed Church, Trinity St Albans United Reformed Church and Greenwood United Reformed Church amalgamated to form St Albans United Reformed Church. It is based on two sites – Homewood and Greenwood situated respectively at Homewood Rd, St Albans AL1 4BH and at Watford Road, Chiswell Green, AL2 3HG. Email secretary@stalbansurc.org.

The members of the elders' meeting are recognised as the charity trustees. The current serving elders are:

Lesley King	David Martin	Gillian Elliott	Helen Griffiths
Sheila Knopp	Deborah Hodge	Jennifer Hawkins	Philip Nixon
Anne Goldsmith	Raymond Fraser	Elizabeth Barrett	

Susan Gray resigned on 31 July 2025

The above church buildings and two manses at 2B Jersey Lane, St Albans, AL4 9AB and 22 Charmouth Rd St Albans AL1 4SN are all vested in Thames North Synod Trust as trustees and held for the benefit of St Albans URC in accordance with the trusts applicable to URC properties.

The former Trinity Church building at 3 Beaconsfield Rd St Albans AL1 3RD and the cottage at 3 Beaconsfield Rd St Albans AL1 3RD were sold by Thames North Synod Trust in December 2024.

Structure, governance and management

The activities of St Albans United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of St Albans URC. The governing document of St Albans URC registered charity is a statement adopted at Church Meeting on 29th January 2023.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of both Church and Hall premises and the manses. The Church Meeting gives general guidance on the life and work of the Church.

The members of the Elders' Meeting of St Albans URC are the minister in pastoral charge (if any) and up to 12 members of St Albans URC nominated and elected by the members of St Albans URC in Church Meeting. Elders normally serve for 3 years, retire by rotation and are eligible for re-election. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met 10 times during 2024. It is assisted in the administration of the Church and its property by the Finance and General Purposes Committee. The Church Meeting met 4 times in 2024.

Objectives and activities

As a local congregation of the United Reformed Church, St Albans United Reformed Church seeks to advance the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church through its activities and the facilities offered to the community by its buildings.

The Trustees are aware of the Church's charitable purposes, and endeavour to make decisions that benefit all by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

St Albans United Reformed Church Charity

Trustees' Report (Continued)

For the Period ended 31 December 2024

Review of activities and achievements

For much of 2024, worship was possible only on the Homewood site, the Trinity site being closed in preparation for its sale at the end of 2024 and Greenwood's site being redeveloped to make it of much greater utility for the church's purposes in the future. It reopened in December 2024. The church continued to encourage members and friends to support a range of local, national and international charities financially and, in the case of a local food bank, in kind. A weekly Parents and Toddlers Group functioned during term time and there were some themed fun activity days for children during the holidays. A weekly café was operated by the church, originally in the height of winter, to provide a warm and social space for church members and the local community – its social value has been greatly appreciated and it has continued to operate once a month.

Financial review

I am pleased to present the accounts for the period, which show an overall deficit of £36,014. This is the first set of accounts for this charity which covers 2024. However most transactions for the period to April 2024 were accounted for in the final Financial Statements of the three predecessor churches for the period to 30 April 2024. Reasons for the deficit include maintaining the Trinity site property during the whole year in preparation for its sale.

This report was approved by the Elders on 2 October 2025

Signed  Church Secretary



St Albans United Reformed Church Charity

Independent Examiner's Report

To the Trustees of St Albans United Reformed Church Charity

I report to the trustees on my examination of the financial statements of St Albans United Reformed Church Charity (the charity) for the period ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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

Richard William Hattrell FCA
2 October 2025

St Albans United Reformed Church Charity

Statement of Financial Activities

Including Income and Expenditure Account – General Fund

For the Period ended 31 December 2024

	Notes	Unrestricted funds 2024 £
Income from:		
Donations	2	50,908
Charitable activities	3	77,827
Investments	4	2,837
Total income		131,572
Expenditure on:		
Charitable activities	5	167,586
Total expenditure		167,586
Net expenditure and movement in funds		(36,014)
Reconciliation of funds:		
Funds transferred from previous churches		131,134
Fund balances at 31 December 2024		95,120

The statement of financial activities includes all gains and losses recognised in the period. All income and expenditure derive from continuing activities.


St Albans United Reformed Church Charity

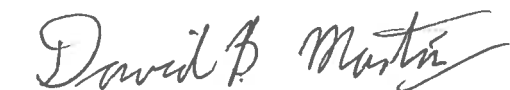
Balance sheet – General Fund

As at 31 December 2024

	Notes	2024 £	£
Current assets			
Cash at bank and in hand		95,120	
Net current assets			95,120
The funds of the charity			
Unrestricted funds	10		95,120
			95,120

The financial statements were approved by the trustees on 2 October 2025


Trustee LESLEY M C KING


Trustee DAVID B. MARTIN

St Albans United Reformed Church Charity

Notes to the Financial Statements

For the Period ended 31 December 2024

1 Accounting policies

Charity information

St Albans United Reformed Church Charity is a Charity registered with the Charity Commissioners in England and Wales under Charity Number 1204421

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, and guidance provided by the Charity Commission for preparation of financial statements on the receipts and payments basis.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention modified to include revaluation of certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

The General fund is available for use at the discretion of the trustees in furtherance of their charitable objectives.

1.4 Income

Income is recognised when the charity has received the funds.

Donations are recognised on receipt.

Legacies are recognised on receipt.

1.5 Expenditure

Expenditure is recognised when incurred.

Expenditure is classified by activity.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks

2 Income from donations

	Unrestricted funds 2024 £
Donations and gifts	50,908

St Albans United Reformed Church Charity

Notes to the Financial Statements (Continued)

For the Period ended 31 December 2024

2	Income from donations	(Continued)
		Unrestricted funds 2024 £
	Donations and gifts	
	Church Offerings - Gift Aid	39,532
	Church Offerings - Non Gift Aid	2,256
	Gift Aid Refunded	9,120
		<hr/>
		50,908
		<hr/>
3	Income from charitable activities	
		Unrestricted funds 2024 £
	Rental Income	
	Rental income - Halls	46,603
	Rental income - Manses	31,224
		<hr/>
		77,827
		<hr/>
4	Income from investments	
		Unrestricted funds 2024 £
	Interest receivable	2,837
		<hr/>

St Albans United Reformed Church Charity

Notes to the Financial Statements (Continued)

For the Period ended 31 December 2024

5 Expenditure on charitable activities

	Charitable activities 2024 £
Direct costs	
Staff costs	12,933
Insurance	22,644
Utilities	25,368
Repairs and maintenance	28,502
Garden maintenance	12,453
Cleaning	8,568
Ministry and mission	38,760
Pianist, organist fees, tuning and maintenance	1,437
Praise, preaching and pulpit supplies	1,296
IT software and consumables	852
Telephone and internet	760
Printing and stationery	2,835
Subscriptions	203
Repairs and maintenance - Manses	4,323
General expenses	1,962
Taxi charges	846
Other charitable expenditure	1,144
	<u>164,886</u>
Share of support and governance costs (see note 6)	
Governance - Accountancy fees	2,700
	<u>167,586</u>
Analysis by fund	
Unrestricted funds	<u>167,586</u>

6 Support costs allocated to activities

	2024 £
Governance costs	<u>2,700</u>
Analysed between:	
Charitable activities	<u>2,700</u>

7 Trustees

During the year the Rev Deborah Hodge, a trustee of the charity, received payment of £270 for performing professional services as a minister at the church. No other trustees received remuneration or benefits from the charity.

St Albans United Reformed Church Charity

Notes to the Financial Statements (Continued)

For the Period ended 31 December 2024

8 Employees

The average monthly number of employees during the period was:

2024 Number
1

Employment costs

2024
£

Wages and salaries

12,933

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. The unrestricted funds were transferred from the Churches now comprising St Albans United Reformed Church.

	At 1 May 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Homewood Road	11,759	-	-	(11,759)	-
Trinity	95,208	-	-	(95,208)	-
Greenwood	24,167	-	-	(24,167)	-
St Albans	-	131,572	(167,586)	131,134	95,120
	<u>131,134</u>	<u>131,572</u>	<u>(167,586)</u>	<u>-</u>	<u>95,120</u>

11 Related party transactions

There were no disclosable related party transactions during the period.

12 URC Thames North Trust

The balance of funds held by URC Thames North Trust on behalf of the Church, which require that trusts permission for their use, at 31st December 2024 was:£1,798,000.

St Albans United Reformed Church Charity

Notes to the Financial Statements (Continued)

For the Period ended 31 December 2024

13 Charitable donations

Charitable donations made during the year were:

Charity	£
A Rocha International	250
Action 4 Children	144
Air Ambulance	248
Bible Society	93
Christian Aid	107
Commitment for Life	7,167
DEC Middle East	815
Feed	330
Lewy Body	3,445
Macmillan	386
Mencap	313
Mind	190
Post Box Toppers	165
Rennie Grove	138
Samaritans	340
Street Storage	236
Toilet Twinning	167
Water Aid	168
Woodland Trust	50
Other Charitable Donations	65
Total	<u>14,816</u>

Legacy and Memorial fund

As at 31st December 2024 the balances in the Legacy and Memorial Fund (a Designated Fund) were:

	£
Balance B/Fwd	
Homewood Road	286,990
Trinity	531,415
Greenwood	53,318
Income	
Gain on investment	13,307
Interest received	2,077
Balance C/f	
St Albans	887,108
Represented by:	
COIF Charities Ethical Investment Fund	760,561
COIF Charities Deposit Fund	126,547
Total	<u>887,108</u>