

**Sandridge PCC  
Annual Report and Accounts for  
the Year ended 31 December 2025**

**Contact:**  
Nicola McDonald  
PCC Treasurer

**St Leonard's Church, Sandridge.  
Annual Report and Accounts of the Parochial Church Council  
for the year ended 31 December 2025**

## Contents

| <b>Report:</b>                                     | <b>Page</b> |
|----------------------------------------------------|-------------|
| 1. Administrative Information                      | 3           |
| 2. Structure, Governance and Management            | 3           |
| 3. Objectives and Activities                       | 3           |
| 4. Achievements and Performance                    | 4 - 6       |
| 4.1 Church Attendance                              |             |
| 4.2 Review of the Year                             |             |
| 4.3 Financial Review                               |             |
| 4.4 Charities                                      |             |
| 5. Reserves Policy                                 | 7           |
| 6. Risk Analysis                                   | 7           |
| 7. Independent Examiner                            | 7           |
| <br><b>Accounts:</b>                               |             |
| Independent Examiner's Report to the Sandridge PCC | 8           |
| Statement of Financial Activities (SOFA)           | 9           |
| Balance Sheet                                      | 10          |
| Notes to the Accounts                              | 11 - 17     |

**St Leonard's Church, Sandridge.**  
**Annual Report of the Parochial Church Council**  
**for the year ended 31 December 2025**

### 1. Administrative Information

St Leonard's Church is situated in the village of Sandridge, Hertfordshire. It is part of the Diocese of St Albans within the Church of England. The correspondence address is The Vicarage, 2 Anson Close, Sandridge.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission – No. 1209950. Members of the PCC who have served since the last APCM are:

|                                              |                     |                       |                   |
|----------------------------------------------|---------------------|-----------------------|-------------------|
| <i>Incumbent:</i>                            | Revd Wendy Sellers  |                       | <i>sc, fc, bc</i> |
| <i>Curate:</i>                               | Revd Ritah Namakula |                       | <i>sc</i>         |
| <i>Churchwardens (c/w)</i>                   | Catherine Bailey    |                       | <i>sc, fc</i>     |
|                                              | Lee Myers           |                       | <i>sc, bc</i>     |
| <i>Representatives on the Deanery Synod:</i> | Vivian Nutton       |                       |                   |
|                                              | Sarah Myers         |                       | <i>sg</i>         |
| <i>Elected members:</i>                      | Tony Adlard         |                       | <i>sc</i>         |
|                                              | Carolynn Boucher    | Electoral Roll        | <i>bc</i>         |
|                                              | Jenny Dundon        | Assist. c/w           | <i>bc</i>         |
|                                              | Sarah Finch         |                       |                   |
|                                              | Marian Fooks        |                       |                   |
|                                              | Peter Hyde          | Bookkeeper            | <i>sc, fc</i>     |
|                                              | Anne Peck           |                       | <i>sg</i>         |
|                                              | Belinda Pugh        |                       |                   |
|                                              | Jenny Roberts       |                       | <i>bc</i>         |
|                                              | Kathleen Tilney     | Secretary. Assist c/w | <i>sc, bc, sg</i> |
| <i>Co-opted members:</i>                     | Nicola McDonald     | Treasurer             | <i>fc</i>         |
|                                              | Ruth Murphy         | Gift Aid              | <i>fc</i>         |
| <i>Non-PCC</i>                               | Katrina Reeves      |                       | <i>bc</i>         |
|                                              | Rodger Scott        |                       | <i>bc</i>         |

### 2. Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The Standing Committee (*sc-6 members*) is the only committee required by law and has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The members of the Standing Committee are the Incumbent, the Curate, both Churchwardens, the Secretary, the Bookkeeper and Tony Adlard. Other committees are established by the PCC from time to time. In 2025 there were two such committees - the Finance Committee (*fc-5*) and the Buildings Committee (*bc-8*).

Three members are responsible for Safeguarding (*sg*). The PCC has complied with the duty to have 'due regard' to the House of Bishops' guidance in relation to safeguarding.

### 3. Objectives and Activities

The PCC has the responsibility of co-operating with the Incumbent, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Leonard's Church, Sandridge and the nearby churchyard extension.

## 4. Achievements and Performance

### 4.1 Church Attendance

There were 89 parishioners on the Church Electoral Roll at the end of 2025 (100 at end of 2024). 49 were resident in the parish and 40 were non-residents (46 and 54 for 2024).

The average weekly attendance during October was 218. (During October 2024 it was 182). These figures include children and adults. In 2025 there were 4 more occasional services – VE Day 80<sup>th</sup>, a wedding Blessing and 2 Memorial services (3 in 2024)

### 4.2 Review of the Year

#### General:

This was another busy year for St Leonard's. Fortunately, we continued to benefit from a full PCC, a dedicated team of churchwardens and assistant churchwardens and the commitment of a wide range of people, mainly from the regular congregation but also from the wider community. This allowed us to undertake many events, services and tasks which would otherwise be impossible in a relatively small church. Thanks are due to Catherine, Nicola and the Finance Committee for their work in modernising our financial management and to Lee, Jenny and Building Committee for the progress made on a number of projects relating to the church and its churchyards.

Work on the building and churchyards will be covered elsewhere, but it should be mentioned that we were very excited to have swift boxes fitted in the louvres of the bell tower. We were unsure whether or not any swifts moved in, as they leave little or no trace. We started to make progress on the very necessary new Garden of Rest. We continued to experience significant numbers of burials of ashes, an important aspect of the church's wider mission and ministry.

The early part of the year was particularly busy with occasional offices, including the funerals of some significant village figures. We also provided a wedding blessing for a couple who had been married for 50 years.

Finances are covered at length in this report. We had a successful stewardship campaign with enough new literature printed to last many years. This had a positive impact on our finances together with the electronic giving machine and ability to reclaim gift aid on small donations. We established a charitable giving policy.

The vicar was invited to train as a Bishop's Adviser – part of the national team which selects people to train for ordination. She undertook her initial training and to find space for this resigned as a Vocations Adviser and as convenor of one of the curate's groups, having enjoyed both these roles enormously.

We saw an encouraging upwards trend in attendance especially for festivals – with over 500 people in church on Christmas Eve. Harvest weekend also proved attractive with its offering of a traditional harvest festival service, glorious decorations, afternoon tea and brunch supplied after the Sunday service. August afternoon teas were very popular and the Christmas and summer fairs successful in terms of attendance, fundraising and atmosphere. The summer fair was held the same weekend as the Flower Festival, with attendance boosted by a performance from Rock Choir. It was agreed however to separate out the two events again in 2026. Another new initiative was a Heritage Day in September during National Heritage Week. This featured activities such as brass rubbing, trying out the organ and having a go at tolling the bell. There were talks and demonstrations. Feedback was very positive. There was a steady stream of visitors.

Craft church took place monthly apart from January and August and now has a faithful and regular congregation. Sandridge School visited the church and the vicar goes in regularly to lead collective worship or to provide input to RE lessons. The vicar and curate were able to increase our presence in the two care homes, which was necessary following the departure of the Anna Chaplain Revd Ruth Goatley. This remains a valuable part of the church's ministry.

In June Revd Ritah Namakula joined us on a long placement and in October it was agreed she would serve the remainder of her curacy with us. Her presence and ministry have been a real blessing to the church, and she will be very much missed when she moves onto a new parish in 2026.

Overall, 2025 was a year when we achieved a great deal and started a number of new projects too. Most encouraging was the number of people who engaged with the church community – at an event or a service or by becoming regular attendees. Thanks are due to all who contribute so much to the life of St Leonard's and who provide such a warm welcome.

*Revd Wendy Sellers, Vicar*

#### Church Maintenance:

Throughout the year building committee manage the maintenance of the building and where necessary bring in specialist contractors to carry out repairs and redecorating.

During 2025 we brought in an historic building carpenter to repair some of our pews which showed signs wear and tear with a lot of creaking too, no surprise as they are well over 100 years old. Those repairs were completed in April. We

also commissioned a conservation and repair report of our south door which was completed in November and which will be discussed with the Diocesan Advisory Committee in March to decide how to proceed.

During June and July members of the building committee and church wardens, along with Revd Wendy, Revd Rita visited two churches to look at two different types of church heating. We wanted to get an idea of cost and what would work best for St Leonard's as we move forward with plans to install a new heating system with help from our architect.

In July and August repairs were carried out to three areas of the roof which had been experiencing intermittent rainwater leaks. Our architect was involved in the process. Permission for the work was granted by the Diocesan Advisory Committee after the repair schedule was approved.

In August we had a digital measured survey of the church building and grounds completed so we have reusable plans for future projects and maintenance.

In September a survey of the trees in House Lane churchyard was undertaken and work to remove dead branches from the Yew trees which line the footpath.

*Jenny Dundon, Building Committee*

### **Deanery Synod:**

Meetings were held throughout the year at various Churches in the Deanery.

In February we met at St Mary's Church in Redbourn. We had an interesting and informative presentation from Claire Banham "Children and Young People." She talked about some of her work in engaging with children and young people and how Churches can support and promote children friendly spaces and activities to grow their faith.

In July we met at St Helen's Wheathampstead. There were two presentations. The first was by Philip Nalparis who has been appointed Deanery Eco-Champion. He will support Churches in promoting environmental and sustainable schemes so Churches can work towards net zero carbon emissions. There is lots of information, advice and signposting on the Eco Church website which is part of the A Roche UK project

The second presentation was from Andrew Brown of Diocesan Board of Finance and his talk was "Money makes the Church Go Round". He gave us figures about the Churches incomes, grants, assets and payroll.

There were regular meetings of the standing and Pastoral Committee.

It has been decided that the number of Deanery Synod meetings be reduced from three to two a year in 2026 for a trial.

*Sarah Myers, Deanery Synod Representative*

### **Safeguarding:**

The Parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishop's guidance on safeguarding children and vulnerable adults). The PCC has adopted, as in previous years, all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults' policy) and the Domestic Abuse statement, at its meeting on 29<sup>th</sup> March 2026.

We have a Parish Safeguarding Officer/Children's Advocate who is also the Lead Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. DBS checks are renewed every five years.

All members of the PCC have undertaken the appropriate safeguarding training. The Parish Safeguarding Officer maintains an overview of training records. Revd Wendy Sellers and the Parish Safeguarding Officer completed additional safeguarding training in 2025.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are displayed in the porch and on the noticeboard. Safeguarding information is also displayed in the parish room and on the church website.

There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There were no safeguarding concerns reported during 2025.

*Anne Peck, Parish Safeguarding Officer*

### **4.3 Financial Review**

St Leonard's Church Statement of Financial Activities (SOFA) see page 9, shows an overall deficit of £4.9k, which is similar to the 2024 deficit of £4.5k. The Balance brought forward at the end of the year, shows Total Funds available of 273k (page 10, Balance Sheet), ensuring that the overall financial position of the church reflects a 'going concern'.

## Income

Total income for 2025 is £90k, an increase of £26k from 2024.

Of this, a single donation was received from Friends of St Leonard's of £11.9k; which was spent in maintaining the church building. Grant income was £10k (see note 2.2 page 12), which is £2.5k higher than grant income received in 2024. There was a £6k increase in Income from Donors in 2025 (note 2.1, page 12), following the success of our Stewardship campaign. This included the purchase of a Payaz card reader, allowing donations to be made easily by credit/debit card within the church. This contributed £2.5k plus £0.6k gift aid.

The church was able to recover VAT to the value of £3.2k on building works, via the Listed Places of Worship Grant Scheme during 2025. This Scheme closes at the end of March 2026.

Operating income was £13.8k in 2025, the same as in 2024 (note 2.3, page 12). Weddings, funerals and monuments contributed £11.8k to this - details are given in note 12, page 17. Income from Fund Raising activities, such as the Summer and Christmas Fairs, totalled £4.9k, slightly lower than in 2024 £5.3k. Details in note 11, page 16.

The church received interest from the four deposit savings accounts of £6.7k in 2025, compared to £4.6k in 2024. The investment account showed a loss in value of £411 in 2025, compared to an increase of £1,712 in 2024. Details in notes 6 and 7, page 14.

## Expense

Total expenditure for 2025 is £94.4k, an increase of £24k from 2024 (£70.5k).

The main reason for this increase is expenditure on building projects during 2025 which totalled £27k.

Several building projects were undertaken in 2025, the largest project being repairs to the roof totalling £17k. The church received a grant of £7k towards this project and was also able to recover £3.3k of the VAT on the invoices. Fees incurred for the planning of new heating and lighting systems in the church (works to be completed in 2026) were paid in 2025, a total of £5.7k. Other projects included repairs to pews and the south door at a total cost of £3.2k.

The largest operating expense in 2025 was the Diocese Parish Share at £43.9k, the same as in 2024. A full breakdown of Operating Expenses is shown on page 13.

Church Management and Administration costs were £0.5k higher in 2025, due to a Curate joining the church team.

During 2025, the church supported three charities by organizing collections at specific services, such as Harvest Festival and Christmas services. This income does not appear in the church accounts. A total of £1k was raised and distributed to Open Door, Herts Home Start and the British Legion. See below for more details.

*Peter Hyde, Bookkeeper and Catherine Bailey, Church Warden*

## 4.4 Charities

| Donations to charities                              | 2025        | 2024        |
|-----------------------------------------------------|-------------|-------------|
| <b>Donations by the PCC:</b>                        | -           | -           |
| <b>Collected by the Church:</b>                     |             |             |
| Bishop's Harvest Appeal                             | -           | £127        |
| Open Door                                           | £299        | -           |
| Children's Society – Christingle/Christmas services | -           | £139        |
| Home Start Herts. - Christmas services              | £548        | -           |
| <b>Total</b>                                        | <b>£847</b> | <b>£266</b> |
| <b>Collected by church members:</b>                 |             |             |
| British Legion                                      | £140        | £92         |
| BHHCT - 'Bike Ride' (Half returned to the church)   | -           | £145        |
| <b>Total</b>                                        | <b>£140</b> | <b>£237</b> |
| <b>Grand Total</b>                                  | <b>£987</b> | <b>£503</b> |

Other charitable collections take place and funds are remitted directly to the charities.

## 5. Reserves Policy

The PCC considers that it requires a minimum working cash balance of £10,000 to enable it to meet its day-to-day commitments, to pay its Parish Share within the quarter and to provide a reasonable buffer against fluctuations in income from occasional services.

Short term funds are held in the PCC's current and savings accounts which are with Lloyds Bank. Longer term funds are held on deposit with the CBF Church of England Deposit Fund and the CBF Church of England Investment Fund. The Investment Fund was opened in December 2011 in order to achieve the better long term returns expected from a fund invested in worldwide stock markets. In selecting this fund the PCC took into account ethical investment considerations. In accordance with the Trustee Act 2000, the PCC continues to review its investment strategy to ensure we have an optimal balance between risk and return. In 2018 the church received a legacy of £180,000. In 2019 £75,000 was transferred to a CAF Saver Account and another £75,000 to a Virgin Money Charity Deposit in order to improve interest earned and to safeguard the assets under the Financial Services Compensation Scheme. In 2025 the CAF account was closed and £81,629 transferred to the Lloyds accounts.

## 6. Risk Analysis

As part of a General Risk Assessment, the PCC has conducted a review of the major risks which impact on activities within the Church. As part of this general risk assessment, specific risk assessments have been produced on matters relating to visitors and events in church, use of the bell tower, changing light bulbs, children's activities, candlelit services, safe handling of money and lone workers. All of these have been reviewed.

## 7. Independent Examiner

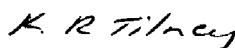
The Independent Examiner was Mr Stephen Schofield

On Behalf of the PCC



Revd Wendy Sellers  
Vicar

Date : 29.3.26



Kathy Tilney  
Secretary

Date : 29.03.2026

**Independent Examiner's report to the trustees of  
St Leonard's Church, Sandridge, Parochial Church Council**

I report to the trustees on my examination of the accounts of the St Leonard's Church, Sandridge, Parochial Church Council (the Trust) for the year ended 31 December 2025.

**Responsibilities and basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

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

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

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



25 March 2026

S A Schofield  
9 Lyndon Mead  
St Albans  
AL4 9EX

**Sandridge PCC**  
**Statement of Financial Activities**  
**For the year ended 31 December 2025**

|                                                       | Notes | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds     |                 |
|-------------------------------------------------------|-------|----------------------------|--------------------------|-----------------|-----------------|
|                                                       |       |                            |                          | 2025<br>£       | 2024<br>£       |
| <b>Income :</b>                                       |       |                            |                          |                 |                 |
| Income from donors                                    | 2.1   | 34,870                     | -                        | 34,870          | 28,643          |
| Other voluntary income                                | 2.2   | 29,630                     | -                        | 29,630          | 11,943          |
| Income from operating activities                      | 2.3   | 13,756                     | -                        | 13,756          | 13,817          |
| Income from Fundraising                               | 2.4   | 4,931                      | -                        | 4,931           | 5,340           |
| Investment income                                     | 2.5   | 6,718                      | -                        | 6,718           | 4,592           |
| <b>Total Income</b>                                   |       | <b>89,905</b>              | <b>-</b>                 | <b>89,905</b>   | <b>64,335</b>   |
| <b>Expenditure :</b>                                  |       |                            |                          |                 |                 |
| Costs of operating activities                         | 3.1   | (90,901)                   | (133)                    | (91,034)        | (67,842)        |
| Church management and admin.                          | 3.2   | (2,560)                    | -                        | (2,560)         | (1,962)         |
| Costs of fund-raising activities                      | 3.3   | (837)                      | -                        | (837)           | (740)           |
| Grants to charities                                   | 3.4   | -                          | -                        | -               | -               |
| <b>Total Expenditure</b>                              |       | <b>(94,298)</b>            | <b>(133)</b>             | <b>(94,431)</b> | <b>(70,544)</b> |
| Net Income before investment gain                     |       | (4,393)                    | (133)                    | (4,526)         | (6,209)         |
| Net Gains/(Losses) on investment                      | 2.5   | (411)                      | -                        | (411)           | 1,712           |
| <b>Net (Expenditure)/Income</b>                       |       | <b>(4,804)</b>             | <b>(133)</b>             | <b>(4,937)</b>  | <b>(4,497)</b>  |
| Balances brought forward at 1 <sup>st</sup> January   |       | 238,048                    | 39,589                   | 277,637         | 282,134         |
| Balances carried forward at 31 <sup>st</sup> December |       | 233,244                    | 39,456                   | 272,700         | 277,637         |

The notes on pages 11 to 17 form part of these accounts

**Sandridge PCC**  
**Balance Sheet as at 31 December 2025**

|                                                           | Note | 2025<br>£ | 2024<br>£ |
|-----------------------------------------------------------|------|-----------|-----------|
| Fixed assets                                              | 1(e) | -         | -         |
| Current assets                                            |      |           |           |
| Debtors                                                   | 5    | 3,959     | 3,377     |
| Deposits and investments                                  | 6    | 173,167   | 258,710   |
| Cash at bank and in hand                                  | 7    | 98,692    | 17,940    |
| Total                                                     |      | 275,818   | 280,027   |
| Liabilities: amounts falling due within one year          | 8    | (3,118)   | (2,390)   |
| Provision for liabilities and charges due within one year |      | -         | -         |
| Net current assets                                        |      | 272,700   | 277,637   |
| Net assets                                                |      | 272,700   | 277,637   |
| Funds                                                     | 9    |           |           |
| General                                                   |      | 35,962    | 39,912    |
| Other unrestricted                                        |      | 197,282   | 198,136   |
| Restricted                                                |      | 29,456    | 29,589    |
| Endowment                                                 |      | 10,000    | 10,000    |
| Total Funds                                               |      | 272,700   | 277,637   |

The notes on pages 11 to 17 form part of these accounts

Approved by the PCC on Sunday 29<sup>th</sup> March 2026 and signed on its behalf by:



Revd Wendy Sellers  
Vicar



Nicola McDonald  
Treasurer

# **Sandridge PCC**

## **Notes to the Financial Statements**

### **For the year ended 31 December 2025**

#### **1. Accounting Policies**

##### **(a) *Basis of Preparation***

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 and the Charities (Accounts and Reports) Regulations 2008 together with applicable accounting standards and the Charities SORP (FRSSE) 2015. The financial statements have been prepared using the Accruals basis and historical cost convention except for the valuation of investment assets, which are shown at market value.

##### **(b) *Funds***

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. The accounts include all transactions for which the PCC is responsible in law. They do not include the accounts of church groups which owe their main affiliation to another body or those that are informal gatherings of church members. Statutory fees collected by the PCC on behalf of the incumbent are also excluded.

Permanent endowment income funds, which are held and administered by St Albans Diocesan Board of Finance for the benefit of St Leonard's Church, are excluded from the Statement of Financial Activities and the Balance Sheet.

##### **(c) *Incoming Resources***

Collections, planned giving and donations are recognised when received by or on behalf of the PCC.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and an inflow of economic benefit is probable.

Fees chargeable by the PCC for occasional services are accounted for at the date of the relevant service. In particular deposits received for weddings to be held in the forthcoming year are excluded from Incoming Resources and are shown as a creditor in the Balance Sheet.

Funds raised by the church magazine, the sale of publications and fund raising events are accounted for gross.

Interest is accounted for when due and payable. Interest on deposits with the Central Board of Finance is credited to the fund to which it relates. Interest on bank deposit accounts is credited to General Funds.

Realised gains or losses on investments are recognised when the investments are sold. Unrealised gains or losses are accounted for on revaluation of the investments at the year end.

##### **(d) *Resources Used***

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

The diocesan parish share is accounted for on an accruals basis. Any parish share unpaid at the year end is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Other expenses are accounted for on an accruals basis. The PCC considers that it has a binding obligation to reimburse any expenses reasonably and properly incurred by the incumbent in relation to her work within the parish.

##### **(e) *Balance Sheet***

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2)(a) of the Charities Act 1993. No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.

Amounts owing to the PCC at the year end in respect of fees or other income are shown as debtors less provision for amounts that may prove uncollectable.

## 2. Incoming Resources

### 2.1 Income from Donors

|                                  | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|----------------------------------|----------------------------|--------------------------|--------------------|--------------------|
| Planned giving                   | 24,595                     | -                        | 24,595             | 20,786             |
| Income tax recovered (Gift Aid)  | 7,890                      | -                        | 7,890              | 5,926              |
| Collections: regular services    | 1,337                      | -                        | 1,337              | 1,744              |
| Collections: occasional services | 1,048                      | -                        | 1,048              | 187                |
| <b>Total</b>                     | <b>34,870</b>              | <b>-</b>                 | <b>34,870</b>      | <b>28,643</b>      |

### 2.2 Other Voluntary Income

|                           | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|---------------------------|----------------------------|--------------------------|--------------------|--------------------|
| Donations to church funds | 4,568                      | -                        | 4,568              | 4,519              |
| Grants                    | 9,918                      | -                        | 9,918              | 7,414              |
| VAT refund                | 3,293                      | -                        | 3,293              | -                  |
| Garden of Rest donations  | -                          | -                        | -                  | 10                 |
| Friends of St Leonard's   | 11,851                     | -                        | 11,851             | -                  |
| <b>Total</b>              | <b>29,630</b>              | <b>-</b>                 | <b>29,630</b>      | <b>11,943</b>      |

Grants : Carried over from 2024 - £875 churchyard planters and £720 unspent from Sandridge PC grant.  
In 2025 - £250 towards Payaz card reader (Diocese); £2,500 for House Lane churchyard (Sandridge PC);  
£250 for Morris Dancers at 2026 Summer Fair (Herts CC); £7,047 for church roof repairs (Diocese).  
Three grants, or part thereof, have been carried forward to 2026 – see page 15, note 8.

### 2.3 Income from Operating Activities

|                         | Note | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|-------------------------|------|----------------------------|--------------------------|--------------------|--------------------|
| Wedding fees            | 12   | 2,668                      | -                        | 2,668              | 1,932              |
| Funeral and burial fees | 12   | 8,900                      | -                        | 8,900              | 8,889              |
| Monuments fees          | 12   | 209                        | -                        | 209                | 474                |
| Magazine                | 10   | 975                        | -                        | 975                | 1,180              |
| Baptism search/cert.    |      | -                          | -                        | -                  | 18                 |
| Craft Church income     |      | 221                        | -                        | 221                | 195                |
| Bells                   |      | 208                        | -                        | 208                | 274                |
| Flower Guild            |      | 575                        | -                        | 575                | 855                |
| <b>Total</b>            |      | <b>13,756</b>              | <b>-</b>                 | <b>13,756</b>      | <b>13,817</b>      |

### 2.4 Income from Fund Raising

|                       | Note | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|-----------------------|------|----------------------------|--------------------------|--------------------|--------------------|
| Summer Events         | 11   | 2,018                      | -                        | 2,018              | 1,475              |
| Christmas Market      | 11   | 1,730                      | -                        | 1,730              | 1,907              |
| Flower Festival       | 11   | 493                        | -                        | 493                | 1,412              |
| Concerts              | 11   | 541                        | -                        | 541                | 349                |
| Heritage Day          | 11   | 149                        | -                        | 149                | -                  |
| BHHCT Bike Ride       | 11   | -                          | -                        | -                  | 73                 |
| Lychgate Mem. Refurb. | 11   | -                          | -                        | -                  | 124                |
| <b>Total</b>          |      | <b>4,931</b>               | <b>-</b>                 | <b>4,931</b>       | <b>5,340</b>       |

## 2.5 Investment Income and Gains

Income from investments relates to interest receipts from the Central Board of Finance and the PCC's four deposit accounts totalling £6,718 (2024: £4,592). There was an unrealised loss on the market value of funds invested in the CBF Church of England Investment Fund of £411 (2024: gain of £1,712). Total gain of £6,307 (2024 of £6,304). (see page 9 – investment income and net gains/(losses) on investment).

## 3. Resources Expended

### 3.1 Costs of Operating Activities

|                                          | Note | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|------------------------------------------|------|----------------------------|--------------------------|--------------------|--------------------|
| Parish Share                             |      | 43,984                     | -                        | 43,984             | 43,911             |
| Improvement projects                     |      | 5,761                      | -                        | 5,761              | 583                |
| Utilities (Gas, Elect., Fire Ext., etc.) |      | 3,362                      | -                        | 3,362              | 2,585              |
| Maintenance and repairs                  |      | 22,296                     | -                        | 22,296             | 1,444              |
| Weddings                                 | 12   | 1,611                      | -                        | 1,611              | 842                |
| Insurance                                |      | 2,816                      | -                        | 2,816              | 2,629              |
| Purchase of publications                 |      | 299                        | -                        | 299                | 424                |
| Organist and organ                       | 4    | 1,320                      | -                        | 1,320              | 2,294              |
| Magazine printing                        | 10   | 879                        | -                        | 879                | 1,060              |
| Wine, wafers and candles                 |      | -                          | -                        | -                  | 48                 |
| Items for use in worship                 |      | 377                        | -                        | 377                | 1,163              |
| Subscriptions                            |      | 160                        | -                        | 160                | 180                |
| Funerals                                 | 12   | 4,405                      | -                        | 4,405              | 4,503              |
| Monuments                                | 12   | 73                         | -                        | 73                 | 102                |
| Baptisms                                 | 12   | -                          | -                        | -                  | -                  |
| Garden of Rest                           |      | -                          | 133                      | 133                | -                  |
| Mission and Publicity                    |      | 856                        | -                        | 856                | 633                |
| Hospitality and Refreshments             |      | -                          | -                        | -                  | 95                 |
| Churchyard extension expenditure         |      | 2,336                      | -                        | 2,336              | 1,780              |
| Craft church                             |      | 45                         | -                        | 45                 | 21                 |
| Bank Charges                             |      | 17                         | -                        | 17                 | -                  |
| Bellringing expenditure                  |      | 96                         | -                        | 96                 | 206                |
| Flower Guild                             |      | 208                        | -                        | 208                | 909                |
| Lychgate Memorial refurbishment          |      | -                          | -                        | -                  | 2,430              |
| <b>Total resources expended</b>          |      | <b>90,901</b>              | <b>133</b>               | <b>91,034</b>      | <b>67,842</b>      |

Weddings, funerals and monuments accounts (including fees to the Diocese) are given in note 12.

Maintenance : Terrain survey, heating planning fees £5,761; Lead roof alarm £969; Pew repairs £2,232; Church roof repairs £16,490. House Lane churchyard : Tree survey £540; Tree work £1,320.

### 3.2 Church Management and Administration

|                                      | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|--------------------------------------|----------------------------|--------------------------|--------------------|--------------------|
| Expenses: Incumbent and other clergy | 242                        | -                        | 242                | 105                |
| Photocopier, computer and stationery | 984                        | -                        | 984                | 591                |
| Other Clergy                         | 378                        | -                        | 378                | -                  |
| Telephone and Broadband              | 224                        | -                        | 224                | 240                |
| Copyrights                           | 263                        | -                        | 263                | 252                |
| Other expenses                       | 469                        | -                        | 469                | 774                |
| <b>Total resources expended</b>      | <b>2,560</b>               | <b>-</b>                 | <b>2,560</b>       | <b>1,962</b>       |

The Payaz donation card reader cost £414.

### 3.3 Costs of Fund Raising

|                  | Note | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|------------------|------|----------------------------|--------------------------|--------------------|--------------------|
| Flower Festival  | 11   | 142                        | -                        | 142                | 245                |
| Christmas Market | 11   | 245                        | -                        | 245                | 160                |
| Summer Events    | 11   | 450                        | -                        | 450                | 335                |
| Concert expenses |      | -                          | -                        | -                  | -                  |
| <b>Total</b>     |      | <b>837</b>                 | <b>-</b>                 | <b>837</b>         | <b>740</b>         |

The Church provided the £142 in 2025 and £146 in 2024 towards the flowers for the Flower Festival.

### 3.4 Grants to Charities

Details of charity collections are shown in Page 6, paragraph 4.4 of this Report. There were no grants by the PCC during the year.

### 4. Staff Costs

The PCC does not have any employees. During the year, the PCC engaged the services of an organist, whose total remuneration was £1,320 (2024: £1,320).

### 5. Debtors

|                                            | 2025<br>£    | 2024<br>£    |
|--------------------------------------------|--------------|--------------|
| Income tax/Gift Aid recoverable            | 2,304        | 1,398        |
| Prepayments and Accrual Income:            |              |              |
| Insurance                                  | 1,483        | 1,333        |
| Music licences (CCLI)                      | 132          | 130          |
| Ringing World annual sub.                  | -            | 96           |
| Christmas services collections : misc. £40 | 40           | 420          |
| <b>Total</b>                               | <b>3,959</b> | <b>3,377</b> |

### 6. Deposits and Investments

|                                                                                           | 2025<br>£      | 2024<br>£      |
|-------------------------------------------------------------------------------------------|----------------|----------------|
| CBF Church of England Deposit Fund                                                        | 59,853         | 67,699         |
| CBF Church of England Investment Fund                                                     | 34,841         | 35,253         |
| Virgin Money Charity Deposit                                                              | 78,473         | 77,486         |
| CAF Matured Funds Account (closed 25/7/25.<br>£81,629 transferred to the Lloyds accounts) | -              | 78,272         |
| <b>Total</b>                                                                              | <b>173,167</b> | <b>258,710</b> |

Although long-term investment returns should be higher than the deposit rates, the return on the Investment Fund is linked to international stock markets so the return in any one year is variable and could be negative. Interest on the Virgin Money deposit account is earned daily and added to the account twice a year. Interest on the CAF Matured Funds account was credited yearly.

### 7. Cash at bank and in hand

|                                                                     | 2025<br>£     | 2024<br>£     |
|---------------------------------------------------------------------|---------------|---------------|
| Lloyds Treasurer's account – now Charity account                    | 24,526        | 8,994         |
| Lloyds BB Online account – now Commercial Instant<br>Access account | 74,166        | 8,946         |
| Cash in Hand                                                        | -             | -             |
| <b>Total</b>                                                        | <b>98,692</b> | <b>17,940</b> |

**8. Liabilities: Amounts falling due within One Year**

|                                                             | 2025<br>£    | 2024<br>£    |
|-------------------------------------------------------------|--------------|--------------|
| Statutory fees due to Diocese                               | 488          | 325          |
| Gas and electricity costs                                   | 191          | 281          |
| Collections on behalf of 'Home Start Herts' (agency)        | 548          | 139          |
| Wedding deposits                                            | 100          | 50           |
| Parish Council grant unspent carried forward to 2026        | 599          | 720          |
| Churchyard Flower Planters - grant and task delayed to 2026 | 875          | 875          |
| Morris Dancers grant for 2026 Summer Fair                   | 250          | -            |
| Curate's expenses - Nov and Dec 2025                        | 50           | -            |
| Lloyd's bank charges                                        | 17           | -            |
| <b>Total</b>                                                | <b>3,118</b> | <b>2,390</b> |

The Parish Share for both 2025 and 2024 were paid in full by monthly direct debit.

**9. Fund Details**

| The PCC maintains the following funds:                                 | Note  | Balance<br>1/1/25<br>£ | Incoming<br>Resources<br>£ | Resources<br>Expended<br>£ | Balance<br>31/12/25<br>£ |
|------------------------------------------------------------------------|-------|------------------------|----------------------------|----------------------------|--------------------------|
| <b>Unrestricted – General Fund:</b>                                    | (i)   | <b>39,912</b>          | <b>90,551</b>              | <b>94,502</b>              | <b>35,962</b>            |
| <b>Other Unrestricted Funds:</b>                                       | (ii)  |                        |                            |                            |                          |
| Bob Warby Legacy Fund (designated)                                     |       | 185,740                | -                          | -                          | 185,740                  |
| Organ Fund (designated)                                                |       | 10,583                 | -                          | -                          | 10,583                   |
| Flower Guild Fund (designated)                                         |       | -                      | 575                        | 208                        | 367                      |
| Lychgate Memorial Fund (designated)                                    | (iii) | 1,221                  | -                          | 1,221                      | -                        |
| Village Voices (designated)                                            |       | 592                    | -                          | -                          | 592                      |
| <b>Other Unrestricted Total:</b>                                       |       | <b>198,136</b>         | <b>575</b>                 | <b>1,429</b>               | <b>197,282</b>           |
| <b>Restricted:</b>                                                     |       |                        |                            |                            |                          |
| Amenities Fund                                                         |       | 3                      | -                          | -                          | 3                        |
| Bells Fund                                                             |       | 5,300                  | -                          | -                          | 5300                     |
| Choir Fund                                                             |       | 455                    | -                          | -                          | 455                      |
| Clock                                                                  |       | 217                    | -                          | -                          | 217                      |
| Garden of Rest                                                         |       | 885                    | -                          | 31                         | 854                      |
| James Hildreth-Brown Legacy Fund<br>(Maintenance of the church fabric) |       | 22,386                 | -                          | -                          | 22,386                   |
| David Pickard Fund (Flowers & Garden of Rest)                          |       | 342                    | -                          | 102                        | 240                      |
| <b>Restricted total:</b>                                               |       | <b>29,589</b>          | <b>-</b>                   | <b>133</b>                 | <b>29,456</b>            |
| <b>Endowment Fund:</b>                                                 |       | <b>10,000</b>          | <b>-</b>                   | <b>-</b>                   | <b>10,000</b>            |
| <b>Total</b>                                                           |       | <b>277,637</b>         | <b>91,126</b>              | <b>96,064</b>              | <b>272,700</b>           |

- (i) Interest earned on the Short-Term deposits, the Lloyds Commercial Instant Access account and the change in value of the investment account are included in the General Fund income.
- (ii) The Bob Warby Legacy Fund, the Organ Fund, the Flower Guild Fund, the Lychgate Memorial Fund and the Village Voices fund are funds designated for certain purposes, although not formally restricted in their use. The John Blandford fund (*mission*) has been spent up, mainly on magazine printing.
- (iii) The surplus of £1,221 of the Lychgate Memorial Fund was transferred to the General Fund.

The supplementary analysis shown in the following Notes 10, 11, 12 and 13 is purely for information and does not form part of the prescribed format for presentation of the accounts.

## 10. Magazine

|                            | 2025<br>£ | 2024<br>£  |
|----------------------------|-----------|------------|
| Income - from advertising. | 975       | 1,180      |
| Expenses - printing        | 879       | 1,060      |
| <b>Surplus/Deficit</b>     | <b>96</b> | <b>120</b> |

There are 236 email customers. We currently only print copies for the church, the Village Stores (until they closed), JTB Butcher, Carpenters Nursery, the Marshalswick library and for people who cannot receive email copies and cannot get one from the four sites.

## 11. Fund Raising Activities

|                                        | 2025<br>£    | 2024<br>£    |
|----------------------------------------|--------------|--------------|
| <b>Concerts</b>                        |              |              |
| Income                                 | 541          | 349          |
| Expenses                               | -            | -            |
| <b>Surplus</b>                         | <b>541</b>   | <b>349</b>   |
| <b>Flower Festival</b>                 |              |              |
| Income                                 | 493          | 1,412        |
| Expenses                               | 142          | 245          |
| <b>Surplus</b>                         | <b>351</b>   | <b>1,167</b> |
| <b>Christmas Market</b>                |              |              |
| Income                                 | 1,730        | 1,907        |
| Expenses                               | 245          | 160          |
| <b>Surplus</b>                         | <b>1,485</b> | <b>1,747</b> |
| <b>Summer Events</b>                   |              |              |
| Income                                 | 2,018        | 1,475        |
| Expenses                               | 450          | 335          |
| <b>Surplus</b>                         | <b>1,568</b> | <b>1,140</b> |
| <b>Lychgate Memorial Refurbishment</b> |              |              |
| Income                                 | -            | 124          |
| Expenses                               | -            | -            |
| <b>Surplus</b>                         | <b>-</b>     | <b>124</b>   |
| <b>Heritage Day</b>                    |              |              |
| Income                                 | 149          | -            |
| Expenses                               | -            | -            |
| <b>Surplus</b>                         | <b>149</b>   | <b>-</b>     |
| <b>BHHCT – Bike Ride</b>               |              |              |
| Income - returned to the church        | -            | 73           |
| <b>Total Income</b>                    | <b>4,931</b> | <b>5,340</b> |
| <b>Total Expenditure</b>               | <b>837</b>   | <b>740</b>   |
| <b>Total surplus</b>                   | <b>4,094</b> | <b>4,600</b> |

**12. Funerals, Weddings, Monuments, Baptisms and Statutory Fees to the Diocese**

|                    | Total<br>Income £<br>(Note 2.3) | Expenses (Note 3.1)  |                                 | Retained by<br>PCC<br>£ |
|--------------------|---------------------------------|----------------------|---------------------------------|-------------------------|
| 2025 (2024)        |                                 | Fees to<br>Diocese £ | Choir, Bells,<br>Verger, etc. £ |                         |
| Funerals 23 (25)   | 8,900                           | 2,145                | 2,260                           | 4,495                   |
| Weddings 3 (2)     | 2,668                           | 741                  | 870                             | 1,057                   |
| Monuments 4 (6)    | 209                             | 73                   | 0                               | 136                     |
| <b>Totals 2025</b> | <b>11,777</b>                   | <b>2,959</b>         | <b>3,130</b>                    | <b>5,688</b>            |
| <b>Totals 2024</b> | <b>11,295</b>                   | <b>3,062</b>         | <b>2,385</b>                    | <b>5,848</b>            |

Included in the number of funerals are 15 (12) services conducted at St Leonard's and 8 (13) cremations. Funerals for 2 babies were carried out at no cost. In addition, the church carried out 6 (8) baptisms for which no fees are charged. 5 confirmations were carried out at the St Albans Cathedral. All fees due have been paid.

**13. Related Party Transactions**

Typically for a small church like St Leonard's some items of expenditure on goods and services procured for the benefit of the church and PCC are incurred by individuals and then reimbursed from PCC funds. These include expenses of any clergy, cash withdrawn to pay expenses relating to weddings and other sundry items. Details of amounts relating to goods and services procured in this way are shown below where the individuals concerned are related parties, which generally covers the clergy, members of the PCC and (if applicable) their spouses/partners and dependents. All the amounts shown are accounted for within the relevant expenditure category in these accounts. In all cases the proper procedures for approving expenditure in advance, and for the authorisation of payments by two separate individuals as laid down and approved by the PCC, have been followed.

The Vicar and Bookkeeper have the use of debit cards with the Treasurer's/Charity account.

Amounts paid for reimbursement of expenses to the Vicar and clergy:

|                                                     |                             |
|-----------------------------------------------------|-----------------------------|
| Mileage, phone, broadband, printing, ink, etc.      | £957 (2024 £1,087)          |
| Churchyard plants, printing orders of service, etc. | Debit Card £210 (2024 £672) |

Amounts paid to lay PCC members for reimbursement of expenses:

|                                                                                                                                                                       |                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| Printing of magazines, cards for Easter, Harvest and Christmas; liturgy booklets, etc.; organist; flowers; Garden of Rest; publicity banners; domestic supplies, etc. | £2,421 (2024 £3,376) |
| Cash for weddings and funerals; floats for Fairs, Payaz m/c. Debit Card                                                                                               | £1,815 (2024 £515)   |

In 2025 we started paying cash into our bank account via Post Offices as well as Lloyds branches. The debit card is used for this. Eight occurrences involved - in total £540.