

sunnysidechurch

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MICHAEL AND ALL ANGELS, BERKHAMSTED
(Also known as SUNNYSIDE CHURCH)**

**ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

Registered Charity Number 1132230

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

A message from Rebecca

As I reflect on the past year at Sunnyside, I am again overflowing with thanks to God for all he has done in us, for us and through us during 2025. Although last year continued to present us with some very real challenges, I see lots of answered prayers and encouragements for us as a church family as we seek to live our vision of being 'known as a Christ-centred community of living faith which seeks to make Jesus known to others.'

The rest of this report gives an overview of what happened in Sunnyside during 2025, none of which would have been possible without your generosity in giving your time, talents, and money. I would like to thank you for your continued commitment to Sunnyside, and for your care and support for me. I thank God for each of you: for who you are and all you do. In particular, I would like to thank our staff (Sarah, Stephen, Shirley, Chris and Neil) who are such a blessing to us, and our wardens, Andrew and Richard, who carry out their important roles with such prayerful wisdom. I would also like to acknowledge all that Esther Stewart has given to Sunnyside as chair of the Family and Young People Action Group ('FYP'). Esther stood down in the summer; we are extremely grateful for her commitment to serving our younger members and for all she did for them through her time on FYP.

At last year's annual meeting, I focused on the ways in which we are enabling many different people to find a sense of community and belonging at Sunnyside, speaking about the joys and challenges this presents us as a church. During 2025 it was wonderful seeing relationships deepen between Sunnyside and the community we serve - not least with Thomas Coram School - and within the weekday groups. We continue to seek to offer them a safe place through our commitment to safeguarding and by improving the spaces we offer through our Fit for the Future project. We are also continuing to explore how we might love, serve and disciple these people so that they might grow in faith and want to become followers of Jesus whilst also trying to address the challenges of human and financial resources. This was a major reason why I undertook a course on 'Growing Younger' last year which was encouraging and helpful. One tangible result of what I learnt is the priority we have given to 'Space to Be', the weekly reflection club at Thomas Coram School, which has enabled us to build relationships with the children and some of the staff. Part of the fruit of that was seen in some children coming to sing at the Carols of Praise which was enjoyed by everyone and gave the children a welcome opportunity to come to the church.

As I pray Paul's prayer for the Philippians (Philippians 1.9-11) for us at Sunnyside and St John's, as I have been doing since I was appointed, I do so with thankfulness for the ways in which God has answered this prayer and in confidence that 'he who began a good work in you will carry it on to completion until the day of Christ Jesus' (Philippians 1.6). So, with joy, thankfulness and hope, my prayer continues to be:

That our love may abound more and more in knowledge and depth of insight, so that we may be able to discern what is best and may be pure and blameless for the day of Christ, filled with the fruit of righteousness that comes through Jesus Christ – to the glory and praise of God.'

With love and prayers.

Rebecca

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INCUMBENT Rev'd Rebecca Fardell

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CHARITY REGISTRATION NUMBER 1132230

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BANKERS The Co-operative Bank
The Charity Bank
NatWest Bank
Suffolk Building Society

REPORT OF THE TRUSTEES

AIMS AND PURPOSES

The Parochial Church Council ('the PCC') of St. Michael and All Angels, known widely both in Berkhamsted and to those in the parish as Sunnyside Church ('the church' or 'Sunnyside'), 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. The PCC is also responsible for the maintenance of the church and the church hall building of St. Michael and All Angels, Sunnyside.

OBJECTIVES AND ACTIVITIES

When planning activities for the year and in compiling this report, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. The aim is to enable ordinary people to live out their faith as part of the parish community through:

- worship and prayer, learning about the gospel and developing their knowledge and trust in Jesus;
- provision of pastoral care for people living in the parish and those who worship at the church; and
- support of Christian mission work at home and overseas.

The PCC also maintains the fabric of the church and the church hall, as well as having responsibility for 23 Kestrel Close, a house acquired in 1999.

ADMINISTRATIVE INFORMATION

The church is situated on Ivy House Lane in Berkhamsted, Hertfordshire and is part of the Diocese of St.Albans. The vicar, retired priests and readers are shared with St John the Evangelist, a small village church a mile down the road in Bourne End.

THE PCC

The PCC is a body corporate governed by the PCC Powers Measure 1956 and Church Representation Rules 2022. The PCC is made up of the vicar, churchwardens and elected members from the electoral roll. Anyone 16 years and over who regularly attends any of the church services and is on the electoral roll is welcome to put themselves forward for the PCC. There is also one co-opted place. Members of the PCC are trustees of the charity and together have responsibility for: agreeing an annual budget, maintaining sound finances, the management of the church including practical and spiritual matters, decisions which affect church members and the upkeep of the church buildings.

New PCC members are issued with a handbook and are given training to explain their duties and roles. Time is also devoted at PCC meetings to relevant trustee training topics. The PCC also spend time at each meeting discussing relevant matters in relation to the safeguarding of children and vulnerable adults.

REPORT OF THE TRUSTEES (continued)

PCC MEMBERSHIP

PCC members, who have served during 2025 and until the date this report was approved, unless otherwise stated, are as follows:

<i>Incumbent:</i>	Rev'd Rebecca Susan Fardell	
<i>Churchwardens:</i>	Andrew Fairburn (Vice-Chair)	from April 2023 to April 2026
	Richard Coles (Electoral Roll Officer)	from April 2025 to April 2026
<i>Representatives on the Deanery Synod:</i>	Richard Coles	from 2023
	Charis Geoghegan	from 2025
	Richard Lynn	from 2023
<i>Other elected members:</i>	Shawn Baggs (Treasurer)	from 2015
	Laura Cook	from 2021
	Pam Davis	from 2023
	Jenny Hyatt (Safeguarding Officer)	from 2019 (currently co-opted)
	Richard Lynn	from 2023 to September 2025
	Katie Randall-Stratton	from 2023
	Chris Stewart (Assistant Treasurer)	from 2024
	Nicci Boddam-Whetham	from 2025
<i>Attendees without voting rights:</i>	Sarah Tizzard	Families and Young People Leader
	Stephen Tizzard	Worship Leader
	Kath Jones	PCC Secretary

PCC MEETINGS

The PCC has met six times during the last 12 months to consult on promoting the mission of the church and its vision. Much of the work goes on in the sub committees known as Action Groups, which each deal with a particular aspect of church life. Elected members of the PCC are typically allocated to one of the Action Groups, with each reporting back to the PCC. The heads of these Action Groups have continued to meet informally with the vicar, the churchwardens and the treasurer. The vicar, the churchwardens, the treasurer and the PCC secretary form 'the Standing Committee', which deals with any urgent items which arise between the scheduled PCC meetings.

The main topics of discussion during the year included updates on safeguarding, church finances, the Fit for the Future project, electoral roll changes, hall hire, PCC governance and code of conduct, the Mission Action Plan, the car park lease, parish energy provision, Gift Day, outreach and community events.

OTHER GROUPS

The PCC can set up working groups to consider specific issues. The terms of reference, timescale, budget and the reporting process for such groups are set by the PCC. Any actions on recommendations will be agreed by the PCC. During the year there was a Capital Works Group, a small team charged with exploring and implementing a plan to make the site carbon neutral and to refurbish the hall, toilets and kitchen, known as the 'Fit for the Future' project. It has a chairman and eight members. It consults with external professionals as required. Any decisions regarding expenditure and plans are referred to and approved by the PCC.

CHURCHWARDENS

The churchwardens, who are elected annually, are automatically members of the PCC. Andrew Fairburn and Richard Coles were elected in April 2025 until the next APCM in April 2026.

PREACHERS & LEADERS

The PCC are grateful to all of the preachers and leaders who have served during the year.

ELECTORAL ROLL

Richard Coles is the Electoral Roll Officer. The electoral roll is revised at each PCC meeting and during the year was renewed as required by the Church of England. At the time of this report, there were 121 members (2024:146).

STAFF

The PCC members are grateful to those that served in the roles of families and young people leader, office administrator, worship leader, assistant treasurer and caretaker during 2025. Their hard work and dedication to Sunnyside has been very much appreciated.

SUNNYSIDER SUPPORT

In addition to the staff employed as noted above and in Note 4, there are a significant number of Sunnysiders from the congregation contributing their talents and time in all sorts of ways to further the objectives of the church. The PCC members are extremely thankful for all the work performed, some of which is outlined in the Action Group sections that follow later in this report. The PCC members appreciate the commitment and dedication of those that contribute in whatever way they do so and however large or small.

REPORT OF THE TRUSTEES (continued)

COMMUNITY & MISSION

2025 has been another busy year for the Community and Missions Action Group ('CMAG'). The main focus has been on building and developing relationships with the community, and this has been achieved by the various special events that have been held throughout the year, including the joint CMAG, ECO Action Group and Families and Young People Action Group ('FYP') outdoor event in May, the Tearfund Quiz in November and carols in the George Street park in December.

Community Cafe continues to be held monthly and is a vital way to serve ballet parents and others who come along. The Parish walk, held in June, helped increase both knowledge of a diverse community and of the local area and renewed a commitment to the 'prayer for roads' initiative.

Good work continued in building and developing relationships with Sunnyside's mission and charity partners both overseas and in the UK. This has been achieved by continuing with monthly prayer focus where information and prayer pointers are shared in the newsletter and in weekly prayer meetings, and also through the monthly mission slots. There has definitely been an enhanced depth in these relationships.

Gift Day 2025 was again a great success. This year the launch speaker was Hugh Stacey from Wycliffe Bible Translators. Gift Day itself included a variety of interactive activities that encouraged greater learning about the mission and charity partners. An impressive £55,000 was raised and shared between 12 international and 10 UK based organisations. In 2026, the Gift Day UK ('GDUK') and Gift Day International ('GDI') teams will be considering how more people can be encouraged to give at Gift Day 2026.

The leaders are grateful to all members of CMAG and the GDI and GDUK groups for all their hard work again during the year.

DISCIPLESHIP

The Discipleship Action Group has continued to explore and develop ways of supporting and encouraging Sunnysiders to grow in faith, action and prayer as followers of Jesus, both individually and corporately.

Paul and Nicci Boddam-Whetham ran 'Challenging Issues', which was open to all. Each meeting focused on the effect of the particular issue in question on faith and how it influences a response. The meetings aimed to help members see how faith challenges the issues and precepts of secular society. The course ran until June and explored issues which included a Christian perspective on AI, reaching the under 40's and governance in the Church of England. Attendance was good and very positive feedback was received.

Lent saw a sermon series on 'Who do you say I am?' based on the Nicene Creed, to help encourage thought about who Jesus is. This was followed by two discussion group sessions. The series continued after Easter on the themes of Pentecost and the Ascension.

There was a Romans study course in late September and a fortnightly group then continued and used the study guide. Attendance has been excellent and the studies have been much appreciated. The sessions will continue up to Easter 2026, after which a similar study on 1 Corinthians is being considered.

A supper was held for the house groups, their leaders and representatives in September. Some good discussions were had and information was gathered as to how the groups are operating. In November, John Cartwright stepped down from his role as house group co-ordinator and is thanked for his nine years of service; the search for a replacement has started.

'The Chosen' series was shown in the church during the autumn term. Each session was followed by questions and there were good discussions on the content.

And finally, there are now new rotas in place for both church services for prayer ministry, which is generally working well.

FAMILIES AND YOUNG PEOPLE

FYP met regularly through the year to discuss the main issues involving children, families and youth ministry at Sunnyside; Esther Stewart was chair until September when Rebecca became acting chair.

Messy Church continues to be held monthly with a mix of indoor and outdoor sessions, and Messy Babies runs twice a week which meets a real need for those who come. The two Friday Youth Clubs are firmly established and opportunities for a Sunday group for young people continue to be explored. Sunday's Cool has experimented with different resources and ways of better involving children in Sunday services have been discussed.

This year a weekly reflection club has been running at Thomas Coram School, which is well received by the staff and the children who attend.

ECO

The ECO Action Group is working closely with seven other churches in Berkhamsted from different denominations. Most of these churches are working closely with the A Rocha charity to help churches become 'greener' in all aspects of church life through worship, outreach to the wider world, and looking after the environment and church buildings. The group are also supporting the 'Fit for the Future' project and a main driver for this campaign is that the church community becomes more sustainable and reduces its carbon footprint.

The group also participated in the Green Fair at the Berkhamsted Civic Centre last summer together with other environmental organisations and is now working more closely with other environmental groups locally, which is encouraging in addressing the many challenges faced.

REPORT OF THE TRUSTEES (continued)

PASTORAL

The pastoral care team, albeit smaller in number now than in the previous year, continues to arrange activities to connect Sunnysiders, friends and the community including at such events as the Songs of Praise and the monthly Lunch Club.

The Songs of Praise services, also attended by the Sunnyside Rural Trust, continue to bring joy and the tea and chat afterwards are very welcome. Thanks go to those who help.

The Lunch Club is an opportunity to serve each other either with food or through conversations and company at the meal. The team create a special atmosphere each month.

The Walking Group continue to meet regularly and walks are typically followed by coffee and chat.

The Men@Home group continues to meet every fortnight at the Berkhamsted Golf Club.

In addition to group activities, behind the scenes signposting and support continue to be offered by the Home Visiting and the Bereavement teams.

FINANCE

Total income for the year was £414,000 (2024: £277,000) and total expenditure was £278,000 (2024: £289,000). Unrestricted income of £190,000 (2024: £213,000) and unrestricted expenses of £206,000 (2024: £210,000) contribute to an unrestricted deficit for the year of just under £16,000 (2024: £3,000 surplus). Remaining income and expenditure was largely restricted and related to Gift Day and the Fit for the Future project.

The main focus of the Finance Action Group discussions during the year included:

- Regular giving trends and the impact on Sunnyside's short, medium and long term finances;
- Discussions around funding for major capital works over the next few years; and
- The continued success of Gift Day, the financial challenges for the 'Fit for the Future' project and the impact of legacies.

Net assets at 31 December 2025 were £649,000 (2024: £512,000), of which £440,000 (2024: £440,000) represents the value of the Kestrel Close property. Cash funds were made up of unrestricted cash of £29,500 at 31 December 2025 (2024: £45,500) of which £28,500 is designated (2024: £38,800). Restricted cash was £189,100 (2024: £28,600) and included £170,900 in relation to the 'Fit for the Future' project.

GOING CONCERN

The PCC considers that it is appropriate to prepare the financial statements on a going concern basis. They have assessed the church's ability to continue by reviewing their plans for 2026-2027 having due regard to the level of regular income.

MAINTENANCE

The last quinquennial inspection of the church property took place in the spring of 2024. The church was assessed, in general, to be in good condition, although some short term actions were identified. These actions were completed during 2024 with the exception of some minor repairs to the roof, which continues in 2025 to be on a 'monitoring' list in an attempt to better manage budgets.

The ongoing day-to-day maintenance of the church, its buildings and grounds is the responsibility of the church's Maintenance Action Group. The PCC members are grateful to all the committee members and their Chair, Mark Batchelder, for all the work put in to keep the buildings and grounds in good order and much of the day-to-day maintenance work such as gardening, some cleaning and minor repairs are carried out by members of the church on a voluntary basis.

Regular maintenance of grounds, pathways, hedges, and trees continues to be undertaken and overseen by Lesley Culley, Simon Lewis and a gardening group and the PCC members are grateful for their commitment and service.

A review of the condition of Kestrel Close was undertaken during 2024. Of the work identified, the fitting of a new kitchen window, a new kitchen and a repair to the porch roof were prioritised and carried out in early 2025.

Regular discussion around the age and performance of the church boilers continued during the year, in conjunction with the 'Fit for the Future' project.

CASTLE FEDERATION

There are three Sunnysiders who serve as Foundation Governors at the Castle Federation, Nicci Boddam-Whetham, Chris Cartwright and Laura Preston, who consider the Christian distinctiveness of both Thomas Coram and Victoria schools. Biblical references are woven throughout the vision and values of the schools, which are supported by Father Stuart who regularly takes collective worship and is a fellow Governor and frequent visitor to the school. During the last year, Rebecca and Sarah have started a popular weekly club, called 'Space to Be'. Parents have commented on how much their children are enjoying this opportunity. Sunnyside Church has also welcomed a choir from Thomas Coram who sang at the Christmas Praise service. The schools continue to strive to live out their vision of flourishing in learning and love, 'Do everything in love'; 1 Corinthians underpins this vision.

Much work has been done over the year to ensure consistency across the Federation. New schemes of work have been introduced with rigorous monitoring. Victoria school faces an Ofsted inspection in the very near future and end of academic year data revealed Thomas Coram School to have achieved above the national average at expected standard in every aspect. Pleasing numbers of children are achieving greater depth particularly in reading in both schools. At Victoria, Key Stage 1 assessments report a higher than national average level in reading, writing and in maths. Across the Federation, curriculum subject leaders have worked closely with advisers and external partners to refine progression mapping and improve teacher consistency with the implementation of new schemes and online resources in a number of subject areas. In religious education increased efforts with the diocese have had a significant impact on the teaching, leading to the launch of a new sequential curriculum, which includes rigorous assessment. Similarly, there is a renewed focus on collective worship focussing on a child led approach.

REPORT OF THE TRUSTEES (continued)

SAFEGUARDING

Sunnyside Church 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 Bishops' guidance on safeguarding children and vulnerable adults).

Over the year, the PCC has updated and approved our Sunnyside Safeguarding Policy, and approved all the House of Bishops' Safeguarding Policies and Practice Guidance. The PCC has also approved our Safeguarding Action Plan. The PCC and all church members also completed the 'Healthy Church Culture Survey', initiated by the National Safeguarding Standards scheme. This was an encouraging way of assessing our strengths and weaknesses as a church, and it was felt that the culture of Sunnyside Church enables safeguarding concerns to be safely raised and dealt with. All those leading or helping to lead groups working with children, youth or vulnerable adults are safely recruited following the Safer Recruitment & People Management Practice Guidance July 2021. The Safeguarding Hub (part of Parish Dashboards) has been a valuable tool in ensuring that all helpers remain fully compliant at all times with DBS checks and safeguarding training.

DBS checks are renewed every three years, and all those who have been safely recruited have undertaken the appropriate safeguarding training within the last 3 years. Following new guidance at the start of the year, all those working with children, youth and vulnerable adults have also completed the 'Raising Awareness of Domestic Abuse' training, which is now mandatory for these groups.

The PCC has also reauthorised the church activities and non-church activities that cater for children, youth or vulnerable adults on our premises or in our name. Risk assessments have been updated annually for all church safeguarding activities.

DEANERY SYNOD

Berkhamsted Deanery Synod met three times in 2025 under the leadership of the Rural Dean the Rev Stuart Owen of St. Peter's. Sunnyside Church PCC was represented by Charis Geoghegan, Richard Coles and Richard Lynn (who resigned Sept 2025).

The first meeting of the year was held in February at Sunnyside Church at which presentations were given by Eco groups within the Deanery describing the steps already taken and to be taken in the future to meet the challenge of Climate Change. Marguerite Craig and Simon Lewis spoke on behalf of Sunnyside, Simon speaking in some detail about the 'Fit for the Future Project' aimed at the long term reduction of the carbon footprint of the church and the hall.

A joint meeting of the Berkhamsted and Hemel Hempstead Deanery Synods took place at St. Peter's Church Berkhamsted in July under the chairmanship of Rev Stuart Owen when Rev Robert Wickham gave a talk on the purposes and work of the Church Urban Fund ('CUF'), of which he is the Chief Executive. He explained that with urban poverty levels now around 28%, the Church a few years ago, decided to target urban priority areas with each diocese being asked to contribute to the work of the CUF. Over a period of seven years £60 million has been raised to date which has been spent on projects designed to create new growth, new jobs and new communities.

The final meeting of the year was held in November at St. Peter's Church. After a communion service, a Diocesan Mother's Union ('MU') representative from St Alban's talked about the modern day work of the MU in England and overseas. In Africa in particular, MU branches in local churches provide essential pastoral care and educational support to millions of women and children.

RESERVES POLICY

The current policy is to hold in reserve for emergency or unforeseen expenditure, the equivalent of one to two months of general running costs, which includes staff costs. In addition, an amount is held for likely building or structural costs. The reserves policy is reviewed annually as explained in Note 1(g) and the reserves are disclosed in Note 9. The reserves policy as stated was met at 31 December 2025.

RISK REGISTER

A thorough review of the risk register was carried out by the PCC in 2022. The register is updated periodically where necessary and a review is expected to take place in the next 12 months.

'FIT FOR THE FUTURE'

An exciting and ambitious project got underway during 2024 to equip the church, the community and future generations, with a fully modernised church hall, kitchen and toilets. The project will also provide insulation and heating systems to help significantly reduce Sunnyside's carbon emissions as it works towards a net zero carbon church.

Under the leadership of Simon Lewis, all necessary planning and faculty permissions have now been received for the proposed upgrade. Over £220,000 has been raised or pledged towards the project and the focus in 2026 will be to continue building on the funds raised to date to get us closer to being able to commence the work required.

REPORT OF THE TRUSTEES *(continued)*

STATEMENT OF TRUSTEE'S RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of the incoming resources and application of resources of the charity for that period.

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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP (FRS102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed; and
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the provisions of the Constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CONCLUSION

In closing this report, the Trustees acknowledge again, the invaluable contributions made by the staff and the many church members in Sunnyside that contribute in all sorts of ways by providing help, prayer and practical support. For this they are truly grateful to God!

Approved by the Parochial Church Council on 16 March 2026 and signed on its behalf by Andrew Fairburn, Vice-Chair of the PCC:



INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MICHAEL ALL ANGELS, BERKHAMSTED

I report on the accounts of the PCC, comprising the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows and related notes for the year ended 31 December 2025.

RESPECTIVE RESPONSIBILITIES OF THE PCC AND EXAMINER

The PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the 2011 Act") and that an independent examination is needed.

Having satisfied myself that the PCC is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC 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 you as members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 next statement.

INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act 2011: and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act,

have not been met or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

This report is made solely to the PCC, as a body, in accordance with Part 4 (Regulation 31) of the Charities (Accounts and Reports) Regulations 20228. My work has been undertaken so that I might state to the PCC those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC as a body, for my work or for this report.



Melanie Crooks
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16 March 2026

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	2025				2024			
		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
		£	£	£	£	£	£	£	£
Donations	2	164,811	-	223,831	388,642	188,798	-	62,478	251,276
Charitable activities	2	9,808	-	-	9,808	8,648	-	1,690	10,338
Other trading activities	2	13,802	-	-	13,802	13,242	-	-	13,242
Other income	2	1,573	-	-	1,573	2,313	-	-	2,313
TOTAL INCOME		189,994	-	223,831	413,825	213,001	-	64,168	277,169
EXPENDITURE									
Charitable activities	3	205,664	342	71,596	277,602	210,042	17,582	61,703	289,327
TOTAL EXPENDITURE		205,664	342	71,596	277,602	210,042	17,582	61,703	289,327
NET INCOME / (LOSS)		(15,670)	(342)	152,235	136,223	2,959	(17,582)	2,465	(12,158)
TRANSFERS & REVALUATIONS									
Transfers between funds	9, 10	8,207	(10,000)	1,793	-	(5,000)	(6,256)	11,256	-
Revaluations	5	-	-	-	-	30,000	-	-	30,000
NET MOVEMENT IN FUNDS		(7,463)	(10,342)	154,028	136,223	27,959	(23,838)	13,721	17,842
RECONCILIATION OF FUNDS									
TOTAL FUNDS BROUGHT FORWARD		445,147	38,833	28,561	512,541	417,188	62,671	14,840	494,699
TOTAL FUNDS CARRIED FORWARD		437,684	28,491	182,589	648,764	445,147	38,833	28,561	512,541

BALANCE SHEET

	Notes	2025		2024	
		£	£	£	£
FIXED ASSETS					
Property, equipment and furnishings	5		440,000		440,000
CURRENT ASSETS					
Debtors	6	3,332		7,510	
Cash at bank		218,571		74,114	
		<u>221,903</u>		<u>81,624</u>	
CREDITORS					
Amounts falling due within one year	7	13,139		9,083	
		<u>13,139</u>		<u>9,083</u>	
NET CURRENT ASSETS			208,764		72,541
NET ASSETS			<u>648,764</u>		<u>512,541</u>
FUNDS					
Unrestricted funds - General funds			97,641		105,104
Unrestricted funds - Revaluation reserve			340,043		340,043
			<u>437,684</u>		<u>445,147</u>
Designated funds	9		28,491		38,833
Restricted funds	10		182,589		28,561
ACCUMULATED FUNDS			<u>648,764</u>		<u>512,541</u>

Approved by the Parochial Church Council on 16 March 2026 and signed on its behalf by Shawn Baggs, Treasurer and PCC member:



STATEMENT OF CASH FLOWS

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash inflows / (outflows)	11	144,457	(15,706)
Cash flows from financing activities			
Decrease in loans		-	(2,000)
Net cash provided by financing activities		-	(2,000)
Change in cash and cash equivalents in the reporting period		144,457	(17,706)
Cash and cash equivalents at the beginning of the reporting period		74,114	91,820
Cash and cash equivalents at the end of the reporting period	12	218,571	74,114

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

(a) BASIS OF PREPARATION OF ACCOUNTS

The accounts include the results of the PCC's operations, which are described in the Report of the Trustees and all of which are continuing. They have been prepared in accordance with the provisions of the Charities Statement of Recommended Practice (SORP) issued by the Charities Commission in its role as the SORP-making body recognised by the Financial Reporting Council, effective 1 January 2019.

The Accounts have also been prepared in accordance with the Financial Reporting Standard applicable in the UK (FRS102).

The Accounts do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The trustees assess whether the use of the going concern principle is appropriate i.e. whether there are any principal uncertainties, related events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

The trustees make this assessment in respect of the period of at least one year from the date of the authorisation for issue of the financial statements and have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity's ability to continue as a going concern thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

(b) INCOME

Income is recognised in the accounts when there is an entitlement to that income such that control over the rights or access to the economic benefit has passed to the charity. Income is only recognised when it is more likely than not that economic benefit associated with a transaction or gift will flow to the charity and where the monetary value or amount of the income can be measured reliably and the cost incurred for the transaction and the costs to complete the transaction can be measured reliably.

(c) EXPENDITURE

Liabilities and related expenditure are recognised when a present legal or constructive obligation exists at the reporting date as a result of a past event and where it is more likely than not that a transfer of economic benefits will be required in settlement.

(d) FUNDS

Unrestricted funds

These are funds which can be used by the PCC in furtherance of the church's objects at the discretion of the trustees.

Designated funds

These are an integral part of the unrestricted funds, earmarked by the PCC for a particular project, activity or use. The designation does not legally restrict the trustees and may be cancelled by the PCC if it decides not to proceed or continue with that project, activity or use.

Restricted funds

These are specific funds held under charity law and may be declared by the donor when making a gift or may result from the terms of an appeal for funds, created by the donor(s) or with their authority. They can only be used by the PCC for the particular purpose for which they were donated.

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES (*continued*)

(e) FIXED ASSETS

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property is excluded from the accounts in accordance with the Charities Act 2011.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected at any reasonable time. For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight line basis.

All expenditure on individual items under £2,000 incurred in the year on consecrated or beneficed buildings, or on the repair of moveable church furnishings acquired, is automatically written off. Expenditure greater than £2,000 is capitalised or written off as appropriate.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over four to ten years. Expenditure on individual items of equipment with a purchase price of £2,000 or less is written off in the period in which they are incurred. Expenditure greater than £2,000 is capitalised or written off as appropriate.

Renewable energy

PV panels have been depreciated on a straight line basis over ten years.

Other buildings

Other buildings held on behalf of the PCC for its own purposes are carried at fair value. No depreciation is charged against the value of such properties as the carrying amount does not differ materially from the fair value of the asset at the end of the reporting period. Any expenditure on maintenance or improvement is written off as incurred. Professional valuations for property are carried out every three years and the carrying value is considered in the context of prevailing market conditions in the intervening years.

(f) CURRENT ASSETS

Amounts owing to the PCC at 31 December 2025 in respect of fees, rents or other income are shown as debtors, less any provision for amounts that may prove uncollectable.

(g) RESERVES POLICY

The trustees' present aim is to hold unrestricted free reserves in the range of £22,000 to £40,000, being the equivalent of:

- one to two months of unrestricted costs, which broadly equates to £17,000 to £35,000 for the year ended 31 December 2025; and
- an amount for likely building or structural costs arising from the quinquennial inspection of the church of £5,000.

This policy is assessed annually.

NOTES TO THE ACCOUNTS

2 INCOME

	2025				2024			
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Donations and legacies								
Bankers orders	121,565	-	-	121,565	137,173	-	-	137,173
Gift day	-	-	44,745	44,745	-	-	49,145	49,145
Income tax recoverable	29,633	-	34,552	64,185	33,662	-	11,333	44,995
Fit for the Future - donations	-	-	103,534	103,534	-	-	1,500	1,500
Fit for the Future - grants	-	-	41,000	41,000	-	-	-	-
Legacy donations	10,000	-	-	10,000	15,250	-	-	15,250
Other donations	1,584	-	-	1,584	1,255	-	500	1,755
Plate collection	2,029	-	-	2,029	1,458	-	-	1,458
	164,811	-	223,831	388,642	188,798	-	62,478	251,276
(b) Charitable activities								
Evangelistic and social events	1,063	-	-	1,063	890	-	1,690	2,580
PCC fees	3,527	-	-	3,527	2,490	-	-	2,490
Youth & children work	5,218	-	-	5,218	5,268	-	-	5,268
	9,808	-	-	9,808	8,648	-	1,690	10,338
(c) Other trading income								
Church hall hire	13,046	-	-	13,046	12,647	-	-	12,647
Internet sales	149	-	-	149	47	-	-	47
Solar panels	607	-	-	607	548	-	-	548
	13,802	-	-	13,802	13,242	-	-	13,242
(d) Other income								
Miscellaneous income	1,573	-	-	1,573	2,313	-	-	2,313
	1,573	-	-	1,573	2,313	-	-	2,313
TOTAL INCOME	189,994	-	223,831	413,825	213,001	-	64,168	277,169

NOTES TO THE ACCOUNTS

3 EXPENDITURE ON CHARITABLE ACTIVITIES

	2025				2024			
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
(a) Grants								
Gift Day International	-	-	35,100	35,100	-	-	34,350	34,350
Gift Day UK	-	-	22,900	22,900	-	-	23,900	23,900
	-	-	58,000	58,000	-	-	58,250	58,250

Activities directly relating to the work of the church

Ministry

Parish share	91,529	-	-	91,529	90,723	-	-	90,723
Vicar expenses	2,000	-	-	2,000	2,542	-	-	2,542
Vicarage cleaning & maintenance	3,060	-	-	3,060	4,380	-	-	4,380

Maintenance

Church property costs	595	-	12,145	12,740	1,818	-	1,405	3,223
Church & church hall running costs	30,615	342	258	31,215	37,332	17,446	-	54,778
Churchyard upkeep	911	-	-	911	380	-	-	380

Pastoral care

Pastoral care and church events	1,257	-	193	1,450	1,093	-	-	1,093
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Discipleship

Music costs	1,196	-	-	1,196	1,387	-	-	1,387
Other discipleship costs	6,430	-	1,000	7,430	3,118	-	2,044	5,162

Youth & children work

Events	399	-	-	399	473	-	-	473
General expenses	3,552	-	-	3,552	4,099	-	-	4,099

	141,544	342	13,596	155,482	147,345	17,446	3,449	168,240
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NOTES TO THE ACCOUNTS

3 EXPENDITURE ON CHARITABLE ACTIVITIES (*continued*)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
(c) Church management and finance								
Salaries & pensions (Note 4)	61,242	-	-	61,242	59,358	-	-	59,358
Administration expenses	83	-	-	83	108	-	-	108
Other costs	1,307	-	-	1,307	2,543	136	4	2,683
	<u>62,632</u>	<u>-</u>	<u>-</u>	<u>62,632</u>	<u>62,009</u>	<u>136</u>	<u>4</u>	<u>62,149</u>
(d) Governance								
Independent examiner	1,488	-	-	1,488	688	-	-	688
	<u>1,488</u>	<u>-</u>	<u>-</u>	<u>1,488</u>	<u>688</u>	<u>-</u>	<u>-</u>	<u>688</u>
TOTAL EXPENDITURE	<u>205,664</u>	<u>342</u>	<u>71,596</u>	<u>277,602</u>	<u>210,042</u>	<u>17,582</u>	<u>61,703</u>	<u>289,327</u>

4 STAFF COSTS

(4,672)

	2025 £	2024 £
Wages and salaries	59,559	57,379
Pension costs	1,683	1,979
	<u>61,242</u>	<u>59,358</u>

During the year the PCC employed a families and young people leader, a part-time office administrator, a part-time worship leader, a part-time assistant treasurer and a part-time caretaker, which was also the case in 2024.

An amount of £4,252 (2024: £2,752) was paid to one member of the PCC in relation to employment at Sunnyside. No other remuneration was paid to any member of the PCC with voting rights in the year.

No employees received emoluments in excess of £60,000 in 2025 or 2024.

No employer national insurance costs were incurred during the year (2024: nil) as full use was made of the Employment Allowance Scheme.

NOTES TO THE ACCOUNTS

5 FIXED ASSETS

	Freehold property £	Equipment £	Moveable Furnishings £	Renewable Energy Project £	Total £
Cost or valuation					
Balance at 1 January 2025	440,000	17,881	3,487	26,124	487,492
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Revaluations	-	-	-	-	-
Balance at 31 December 2025	440,000	17,881	3,487	26,124	487,492
Depreciation					
Balance at 1 January 2025	-	17,881	3,487	26,124	47,492
Charge for the year	-	-	-	-	-
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Balance at 31 December 2025	-	17,881	3,487	26,124	47,492
Net book value					
At 31 December 2025	440,000	-	-	-	440,000
At 1 January 2025	440,000	-	-	-	440,000

The freehold property is vested in the St Albans Diocesan Board of Finance on trust for the PCC.

Kestrel Close was acquired in 1999 and was last professionally valued in February 2025, at the amount stated above. Had it remained at its historical cost, the carrying amount recognised would have been £99,957

6 DEBTORS

	2025 £	2024 £
Accrued income	-	4,293
Tax recoverable	2,512	1,623
Other debtors and prepayments	820	1,594
	3,332	7,510

NOTES TO THE ACCOUNTS

7 CREDITORS

	2025 £	2024 £
Amounts falling due within one year:		
Individual loans (note 8)	500	500
Other creditors and accruals	12,639	8,583
	13,139	9,083

8 LOANS

	2025		2024	
	Due within one year £	Due after one year £	Due within one year £	Due after one year £
Roof loans	500	-	500	-

9 DESIGNATED FUNDS

2025	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers £	Carried Forward £
Capital fund	7,642	-	324	-	7,318
Reserves	30,000	-	-	(10,000)	20,000
Sunnyside initiatives fund	1,191	-	18	-	1,173
Youth mission	-	-	-	-	-
	38,833	-	342	(10,000)	28,491

The transfer from reserves was to the unrestricted fund, as agreed by the PCC.

2024	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers £	Carried Forward £
Capital fund	25,000	-	17,358	-	7,642
Reserves	35,000	-	-	(5,000)	30,000
Sunnyside initiatives fund	1,415	-	224	-	1,191
Youth mission	1,256	-	-	(1,256)	-
	62,671	-	17,582	(6,256)	38,833

The transfers from reserves and youth mission, were to the unrestricted fund, as agreed by the PCC.

NOTES TO THE ACCOUNTS

10 RESTRICTED FUNDS

2025	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers £	Carried Forward £
Audio visual	1,256	-	258	-	998
Church grounds	2,102	-	-	-	2,102
Fit for the Future	1,500	169,409	-	-	170,909
Gift Day International	3,117	32,654	35,100	(500)	171
Gift Day UK	409	21,768	22,900	500	(223)
Kestrel Close refurbishment	10,351	-	12,144	1,793	-
Lunch club	2,000	-	194	-	1,806
Outings	7	-	-	-	7
Redecoration	7,500	-	1,000	-	6,500
Week of accompanied prayer	(56)	-	-	-	(56)
Youth events	375	-	-	-	375
	28,561	223,831	71,596	1,793	182,589

The transfer between the Gift Day International and Gift Day UK funds was due to a reallocation of funds relating to a 'Go Grant' gift day allocation and the transfer to the Kestrel Close refurbishment fund was an amount from the unrestricted fund agreed by the PCC.

2024	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers £	Carried Forward £
Audio visual	1,554	-	298	-	1,256
Church grounds	2,102	-	-	-	2,102
Fit for the Future	-	1,500	-	-	1,500
Gift Day International	1,180	36,287	34,350	-	3,117
Gift Day UK	118	24,191	23,900	-	409
Kestrel Close refurbishment	-	500	1,405	11,256	10,351
Lunch club	2,000	-	-	-	2,000
Outings	11	-	4	-	7
Redecoration	7,500	-	-	-	7,500
Week of accompanied prayer	-	1,690	1,746	-	(56)
Youth events	375	-	-	-	375
	14,840	64,168	61,703	11,256	28,561

The transfer to the Kestrel Close refurbishment fund was an amount from the unrestricted fund agreed by the PCC.

11 RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income / (loss) for the reporting period	136,223	(12,158)
Decrease in debtors	4,178	(4,681)
Increase in creditors	4,056	1,133
Net cash provided by operating activities	144,457	(15,706)

NOTES TO THE ACCOUNTS

12 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025 £	2024 £
Cash at bank and in hand	218,571	74,114

13 OPERATING LEASES

There are outstanding commitments for future minimum lease payments under non-cancellable operating leases at the reporting date as follows:

	2025 £	2024 £
Operating leases which expire:		
- Within one year	409	300
- Within two to five years	1,534	-
- Later than five years	-	-
	1,943	300

14 NET ASSETS BY FUND

	Fixed assets £	Net current assets £	Total £
Unrestricted	440,000	(2,316)	437,684
Designated	-	28,491	28,491
Restricted	-	182,589	182,589
Total	440,000	208,764	648,764

15 RELATED PARTY TRANSACTIONS

Excluding gift aid, donations from Trustees and their related parties, including to other Christian causes under restricted funds, amounted to £77,812 during the year (2024: £40,822).

Two trustees (2024: three) received reimbursement of expenses incurred on behalf of the charity, totalling £579 (2024: £2,697)

One trustee (2024: one) was paid a fee of £45 (2024: £135) during the year for duties carried out as verger.

The charity maintained insurance for the trustees throughout the financial year ended 31 December 2025 and such indemnity insurance was in place at the date of approval of these financial statements. For the financial year under review the cost of the indemnity insurance was covered with the charity's general insurance policy and not separately identifiable. The total insurance premium was £2,400 and the cover was £250,000.

There have been no other related party transactions during the period.