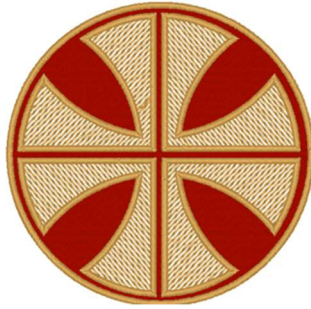




St. Anne's Lutheran Church Ltd

Trustees' Annual Report including Directors' Report Year End 31st December 2025

Charity registration number: 1157365

Company number: 07034615

Trustees/Directors of St Anne's Lutheran Church Ltd 2024-2025:

Tracy Maroske (Co-Chair/Chair)
Jeff Trinklein (Co-Chair - Retired 9 January 2025)
Nikki Renken (Treasurer)
Timo Lehtonen (Secretary)
Rev Sarah Farrow
Rev Rebecca Daniel
Rev Wendy Sherer (Resigned 31 Dec 2024)
Rev Meelis Süld (Resigned 22 Nov 2024)
Rev Sebastian Matzner (Resigned 31 Aug 2025)

Trustees/Directors of St Anne's Lutheran Church Ltd 2025-2026:

Tracy Maroske (Chair)
Nikki Renken (Treasurer)
Timo Lehtonen (Secretary)
Rev Sarah Farrow
Rev Rebecca Daniel
Rev Maris Sants (from 1 Nov 2025)
Anna Simon (co-opted 15 Jan 2026)

Staff

Senior Pastor: Rev Maris Sants (from 1 Nov 2025)
Assistant Pastor: Rev Sebastian Matzner (Resigned 31 Aug 2026)
Director of Music: Andrew Baars
Administrator: Andrew Baars (Resigned 31 Aug 2026)

Charity registration no: 1157365

Company no: 07034615

Registered in England and Wales

Registered Office

(to 31 Aug 2026) St Mary-at-Hill, Lovat Lane, London, EC3R 8EE

(from 1 Sep 2026) Ground floor, Trident House, 46-48 Webber Street, London SE1 8QW

Independent Examiner

Counterculture Partnership LLP

23 St Leonards Road

Bexhill-on-Sea

East Sussex

TN40 1HH

Report of Chair of Trustees for the year 2025

Dear Friends in Christ,

St. Anne's Lutheran Church embodies the spirit of Christian fellowship and community outreach. As a significant entity within the Lutheran tradition, it provides not only worship but also support for various community needs, including local homeless charities. This dedication to serving both God and our neighbours illustrates a deeply rooted Christian foundation. Through our programmes and inclusive worship, St. Anne's demonstrates the love of Christ in action, fostering a sense of belonging and purpose within the vibrant community we serve. The commitment to religious activities complements St Anne's charitable objectives, affirming its role as a beacon of hope and faith in London.

St Anne's Lutheran Church is a member congregation of the [Lutheran Church of Great Britain](#) (LCiGB) which is a member of both the [Porvoo Communion](#) and the [Lutheran World Federation](#). The LCiGB is also a member of the [Council of Lutheran Churches](#), which is a member of [Churches Together in England](#).

Charitable Objects

Our charitable purpose is primarily to promote and advance religion in accordance with our statement of faith, without discrimination based on age, condition, or religion. St Anne's also aims to relieve suffering and hardship and to promote spiritual and physical well-being through the provision of funds, goods, or services, including counselling and support for individuals and communities.

Activities and Services

St Anne's carries out its charitable objectives through a variety of religious and community activities:

Worship Services: Regular Lutheran Eucharist Celebration every Sunday morning – a service of Word and Sacrament. We worship through the proclamation of the Gospel and celebration of the Eucharist with music reflecting the diversity of the congregation. We also observe special Feast Days and hold regular Bach Vespers.

The Bach Vespers are held 10 times per year on the last Sunday of the month. In 2025 Pastor Sebastian led the vespers series and preached sermons which connected the Cantata to its biblical reference and in contemporary context. This thoughtful approach elevates the cantata above just beautiful music. The cantata is performed by the City Bach Collective, led by Hazel Brooks.

Special services are held to mark celebrations, sometimes during the week when local people are more likely to be able to attend. During June's 'Pride in London' events, St Anne's contributed to a Council of Lutheran Churches Pride Worship Service at which Pastor Sarah was the preacher.

Learning and Conversation: Pastor Sebastian led an advent conversation on the Nicene Creed (to celebrate its 1,700th birthday). This conversation was held over a soup and bread fellowship lunch at St Anne's on the 1st Sunday of Advent (30th November).

Pastoral Support: Baptisms, confirmations, funerals, and pastoral visitations for those in need, including home and hospital visits. During the pastor vacancy assistant Pastor Sebastian monitored the senior pastor emails to ensure that all requests for pastoral support were referred to our ordained members who volunteered during this time. Trustees endeavour to ensure that members who may feel disconnected by distance or poor health are contacted.

Community Outreach: Programmes and facilities that support children, the elderly, and people with disabilities, fostering inclusion and well-being.

St Anne's continues to engage in food bank collection ministry with the Manna Society; a day centre for homeless people, donations from each Sunday are delivered monthly. More recently another successful outreach, this time to the Camden Food Bank, resulted in volunteers from St Anne's together with members of St Mary's German Lutheran church, visiting their premises to assist in the sorting of charitable donations.

During June's 'Pride in London' events, St Anne's once again hosted a Council of Lutheran Churches Pride Worship Service. The service featured the London Gay Men's Chorus and Diversity Choir, and readings by lay people. After the service, the London Gay Men's Chorus gave a concert.

In December St Anne's hosted our very first Queer Carols service, which provided a safe and welcoming space for all to joyfully sing Christmas carols together.

Enabling young people: In February, instigated by Pastor Sebastian, we welcomed the introduction of 'Second Assisting Ministers.' A role to give younger members a stake in our collective worship and to place them at the heart of our liturgical life. Two young people were trained and serve whenever able between other commitments.

Children are actively engaged as acolytes in Sunday worship, currently on an ad-hoc basis when they are in attendance; although a more committed approach to timetabling is desirable, children are always welcomed to serve.

St Anne's Director of Music, Andrew Baars warmly welcomes visiting musicians to participate and is particularly encouraging to young budding musicians to take part, offering his time to help them rehearse. This active welcoming approach encourages young people to find a sense of belonging in our community.

Cultural and Musical Engagement: Hosting concerts and fellowship events to enrich the community and promote cultural appreciation. Music is central to the worship at St Anne's, and we are proud to maintain a strong and varied programme which enriches all our worship services. Grounded in the Lutheran tradition which was the first to incorporate hymns for everyone to sing, the music at St Anne's is supported by professional musicians, as well as visiting musicians and members of our congregation. Frequently morning worship is lifted through the musically talented Baars children Lily; voice, Thomas; trumpet and voice, Matilda; viola and voice and Willoughby; violin and our congregation choir.

The importance of music goes beyond our morning worship, and this is reflected in the near monthly evening [Bach Vespers](#) which attracts an extended community of whom 90% are not St Anne's members. In a novel departure our Lenten Vesper this year featured music from Bach's mentor Dieterich Buxtehude.

In May, the Female Choir of the Estonian National Library contributed to a well-received Sunday morning service led by Pastor Meelis.

Governance and Leadership

St Anne's Lutheran Church began 2025 with a Senior Pastor vacancy. Our governing documents state that during a senior pastor vacancy the bishop assumes responsibility. The Trustees, with the bishop's approval, agreed to follow an interim schedule whereby our several ordained members would cover Sunday preaching and presiding and pastoral care inquiries. We respectfully acknowledge Pastors Sarah, Rebecca, Meelis, Wendy, Maris and Sebastian and thank them for their dedicated support over the 10-month vacancy.

St Anne's trustees are committed to listening to the members and holding conversations significant to the aims of the charity. Members voices were enabled through a Special Congregational Meeting in March, to discuss the future of St Anne's. As it stands, we have cut administration and senior pastor hours to reduce costs, but if we plan to continue weekly worship services, we cannot responsibly continue to pay the rental cost for St Mary-at-Hill Church. The trustees proposed a reduction in the frequency of Sunday worship. The members feedback underlined a strong desire for continued weekly Sunday services. In response, the

Trustees resolved to research alternate, more affordable worship venues, including St Mary's German Lutheran, historic St George's Lutheran and the Finnish Lutheran church. Bishop Paulina and Dean Laura were kept informed of this development.

In line with our governing documents and the LCiGB policy, the trustees formed a Call Committee comprising three lay members and two trustees. Members were encouraged to share their views on priorities for a new senior pastor, not least in the context of current attendance levels and financial resources. Expectations would need to reflect a reduction in senior pastor hours (Pastor Wendy was employed on an equivalent 75% of full time, whereas it was agreed that the next Senior Pastor would be employed at 50% of full time.) To enable full participation, surveys were provided in a range of forms, including paper, online, and in person.

The Call Committee wrote a job description supported by the results of the congregation survey and the needs of the charity. An advertisement was shared within the ordained membership of the LCiGB. Pastor Maris Sants was selected for interview with a selection panel comprising Dean Laura, a trustee (not on the call committee) and a lay member (not on the call committee or a trustee) and one member of the call committee. The panel unanimously recommended to the trustees to issue a Call to Pastor Maris. We were delighted when Pastor Maris began serving as Senior Pastor on November 1st, 2025.

From September 2025 Pastor Sebastian's role changed to 'Pastor for Bridge Ministry and Faith Education' and he stepped down from the board of Trustees. His leadership of Bach Vespers remains with the expectation that he preaches once a month alternating between Bach Vespers and 11 am worship services and leads education conversations across St Mary's and St Anne's.

In a shift from previous employment structure the LCiGB now has full employment responsibility for our Senior Pastor (financed by St Anne's) and Pastor Sebastian (financed by St Mary's German Lutheran church). This realignment of management responsibility is to support congregations through a consistent approach.

Summary

St. Anne's Lutheran Church Ltd combines religious worship with charitable outreach, aiming to improve the spiritual, physical, and social well-being of its congregation and the wider community. St Anne's strives to be an inclusive community, where everyone is welcome. Its charitable purpose is deeply rooted in the Lutheran tradition, emphasizing faith in action, support for vulnerable groups, and fostering a sense of belonging and purpose within the community.

Tracy Maroske

Chair of Trustees

St Anne's Lutheran Church

Treasurer's report

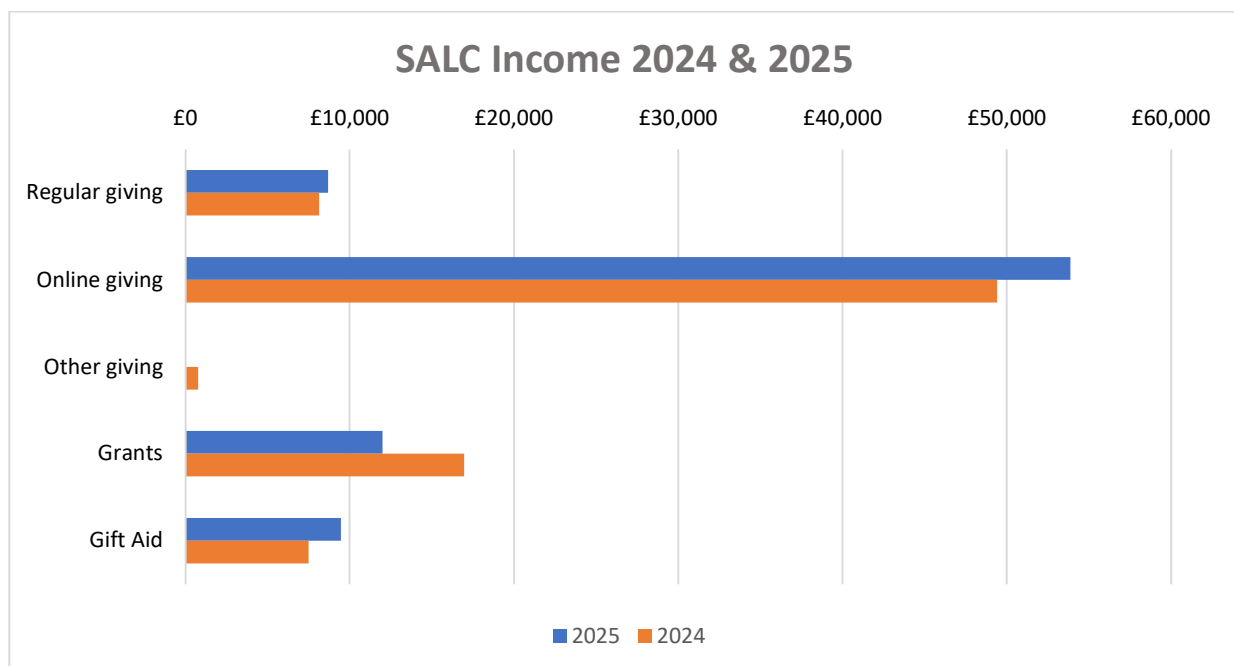
St Anne's started 2025 with a vacancy for the Senior Pastor role. It was intended this recruitment would be completed by April 2025, but the process was delayed. The extended vacancy meant a significant reduction in expenditure on staff salaries, compared to 2024, and was the main reason St Anne's ended the year with an operational surplus of £19,515.

Pastor Maris was successfully appointed and started as Senior Pastor in November 2025. In the interim, with the bishop's approval, ordained ministers who are members of the congregation agreed to provide cover for Sunday morning services and pastoral support. The delay in the recruitment process placed additional demands on the team of volunteer clergy, and Trustees are profoundly grateful for their continued support during this extended period.

Trustees are also especially grateful to those who give their time freely to support St Anne's, working as volunteers. This support is crucial, enabling St Anne's to hold regular services and in achieving our mission.

Throughout the year Trustees also continued to look at ways in which St Anne's can generate additional income, increase individual giving, cut costs, and improve efficiency.

Income



Unrestricted income

In 2025 St Anne's total receipts of unrestricted voluntary income were £72,457. This was a 10% increase compared to 2024 mainly due to online donations, with most donors allowing us to claim an additional 25% in Gift Aid.

Included in the online giving were donations of £30,158 from members who contribute through the ELCA (Evangelical Lutheran Church of America), amounting to 42% of unrestricted income. We are extremely

grateful for this substantial financial support to St Anne's over many years. In 2024 we were advised that these donations would gradually reduce from 2026, ending in 2030.

Cash offerings saw a further fall of 15% compared to 2024. However, donations made using the card payment device increased, resulting in a 7% overall increase of giving at our services.

Restricted income

We successfully applied to the Schroder 1905 Trust for a second year of grant funding to support the Bach Vespers services for one year from July 2025. We also received another generous grant from Gibson Dunn & Crutcher LLP to support the Bach Vespers services. Both grants enabled us to hold ten Bach Vespers services during the year.

The Service Level Agreement (SLA) between St Anne's and St Mary's with St George's German Lutheran Church to cover Pastor Sebastian's salary continued until the end of August 2025. It was agreed that Pastor Sebastian would be employed directly by the Lutheran Church in Great Britain (LCiGB) from September 2025, with a similar SLA arrangement in place between the LCiGB and the German Church.

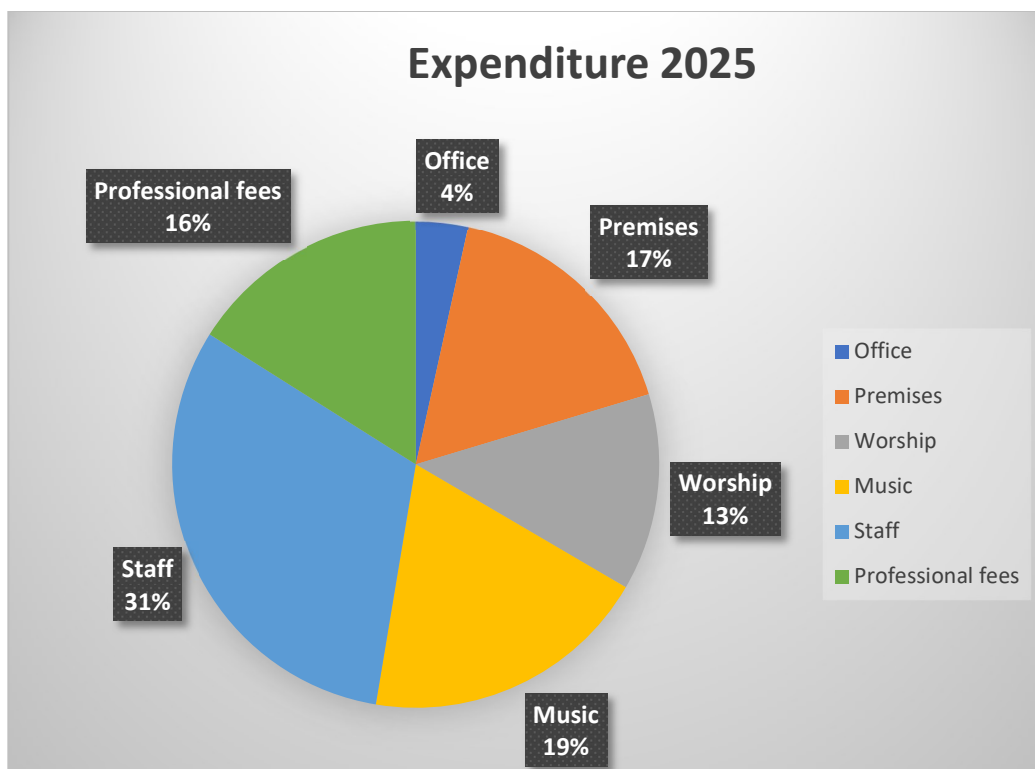
We applied to the LCiGB for the Pastors Salary Subsidy and Rent Assistance grants. Towards the end of 2025 we were advised by the LCiGB that we would not receive any grant for 2025. The LCiGB explained that it successfully applied to the Council of Lutheran Churches for a grant, but it had received less than expected. The LCiGB therefore needed to use the reduced grant for those member congregations that had the greatest need for financial support. All LCiGB member congregations were advised that detailed impact reporting would be required for future grant applications.

Gift Aid

We were yet to recover Gift Aid from HMRC for 2022, 2023 and 2024 at the end of 2025, with accrued gift aid for these years amounting to £21,844. A further £8,849 is estimated to be due for 2025, bringing total Gift Aid receivable to £30,692. During 2025 we received £3,774 for July to December 2021, £610 more than had been accrued. Repayment of Gift Aid for 2022 was applied for and received in 2026. The reduction of the Administrator's contractual hours has meant that Gift Aid claims have needed to be prepared and submitted by Trustees, and there has been limited time to do this. It is hoped that further claims will be submitted in 2026.

Expenditure

Expenditure for 2025 totalled £78,499, a reduction of 19% compared to the previous year (£96,802) and 11% below our planned budget for the year. This was primarily due to lower staff costs as a result of the vacancy for the Senior Pastor role from the start of the year, with Pastor Maris only starting in November 2025. The reduction in staff costs was offset in part by an increase of £9,143 in worship costs, compared to 2024. This was for honoraria paid to the ordained clergy covering for the Senior Pastor vacancy, along with a small, fixed fee each month that Trustees agreed to pay, recognising the additional responsibility and longer-term commitment they were making to support the ministry at St Anne's.

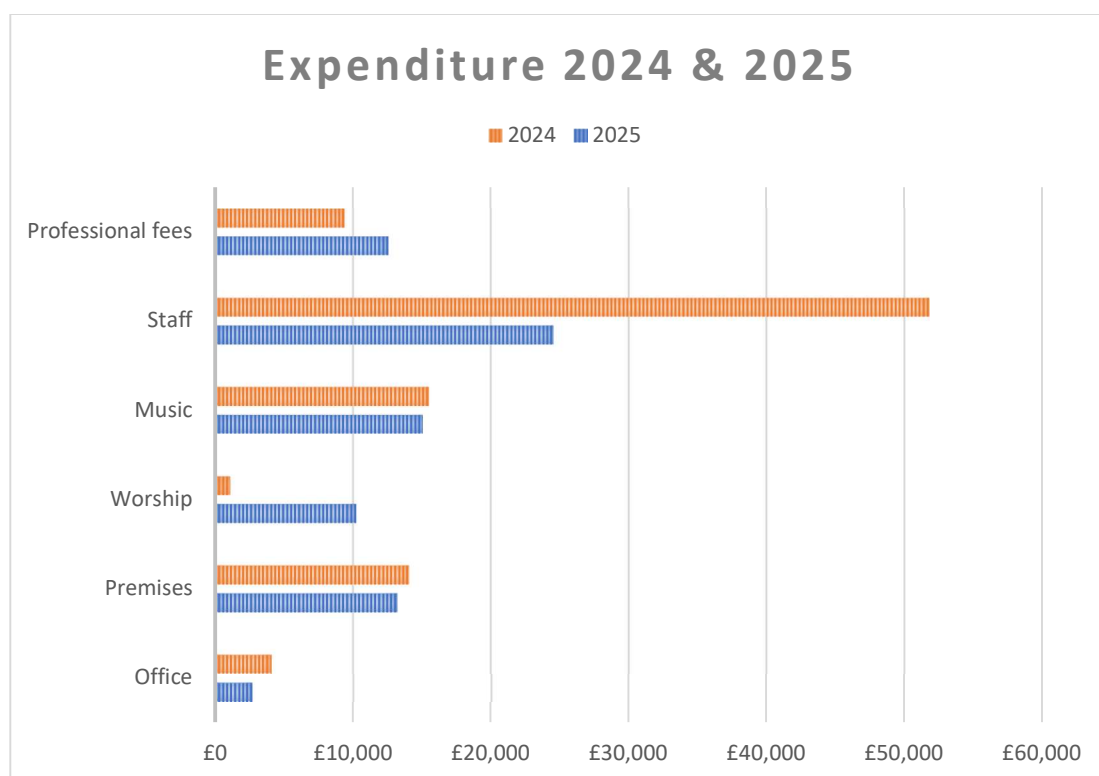


In efforts to reduce our main areas of expenditure, Trustees decided to reduce the contractual hours for the Administrator and then Senior Pastor when these positions became vacant in 2024/25. Despite the vacancy for the Senior Pastor role, staff salaries remained the biggest cost in 2025.

Pastor Maris is employed by the LCiGB alongside a Service Level Agreement (SLA) with St Anne's. The SLA has additional costs for administration and a higher percentage for employer pension contributions compared with direct employment. However, it reduces the administrative burden of employing someone directly, such as right to work checks, setting up and managing payroll and pension arrangements and reduces costs for payroll which increased significantly during 2025.

The Administrator's salary increased in January 2025 in line with the Living Wage Foundation's recommended rate for the London Living Wage, which is intended to reflect the actual cost of living. Trustees agreed seven years ago that this would be the minimum salary they would pay. Otherwise there have been no increases in the rate of staff salaries since 2023.

The SLA between St Anne's and St Mary's with St George's German Lutheran Church, covering Pastor Sebastian's role, transferred to the LCiGB in September 2025. The original SLA agreed with St Anne's did not fully cover all employer related costs - St Anne's met the additional costs for the employer related National Insurance and Pension contributions, which was initially insignificant. However, In April 2025 the Government substantially increased the rate of employer National Insurance contributions, which led to a notable increase in salary costs each month. As a result, our accounts show a 13% loss for the SLA arrangement in 2025.



Rent remained the main cost of our premises expense. St Mary-at-Hill's PCC generously agreed for the second year to the rent being held at £12,800, the same level as the 2017 lease agreement, without the annual cost-of-living increases applied since then. This was on the understanding it would be the last year they would agree to such a reduction.

In 2025 costs for music were broadly the same as the previous year (£15,068 compared with £15,523). This included the cost for our Director of Music and the cost of musicians for the Bach Vespers services.

Reserves Policy

As part of good practice and given the continued uncertainty about funding, St Anne's Trustees have resolved to protect the continuity of service to the congregation by ensuring that St Anne's has free reserves to allow the charity to cope with a reasonable level of unforeseen expenditure.

The Charity Commission recommends that organisations maintain such reserves. For instance, if St Anne's must wind up there will be costs associated in doing this, such as staff given final salaries/redundancy payments, liabilities and so forth. As part of the contingency planning and risk management, St Anne's Trustees have established a reserves policy that ensures St Anne's maintains a balance on unrestricted funds which as far as possible equates to at least four months of unrestricted payments.

Our unrestricted general fund at the end of 2025 amounted to £63,809 once existing liabilities are accounted for, an increase of £19,733 compared to last year. Of this, £30,692 is Gift Aid not yet received from HMRC, leaving free reserves held in cash of £33,117. Given the known reduction in our income from 2026, there continues to be concern about the financial position of St Anne's in the next few years and its ability to continue to operate. However, towards the end of 2025 we were contacted by the Council of Lutheran Churches (CLC) who informed us it had completed the acquisition of St George's German Lutheran Church situated in Whitechapel, London. It was explained that the CLC hoped it could become a

home in London for Lutheran congregations who had no permanent base or who struggled to afford one. While congregations would be expected to make some contribution towards the running costs, they would not be expected to pay rent. St Anne's was asked to let the CLC know if it was interested in moving to St George's. In December 2025 Trustees wrote to the CLC to confirm an expression of interest.

The value of reserves agreed to be in place at the end of the 2025 financial year (for 2026) by the St Anne's Finance Committee was £20,000. This reflects the reduction in staff contractual hours, and St Mary-at-Hill PCC agreeing to the rent for 2026 at the same level as 2025. Reserves held above this value are used to smooth fluctuations in cash flow, meet emergencies and to allocate towards the activities of the church over the coming years. The unrestricted general fund reserve currently exceeds the four month's unrestricted payments.

Nikki Renken

Treasurer

St Anne's Lutheran Church

Financial Statements 2025

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

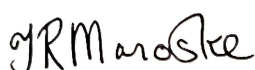
In preparing these financial statements, the trustees are required to:

- select the most suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on a going concern basis unless it is not appropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 (the "2006 Act"). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies' exemptions provided by Section 41SA of the 2006 Act.

Approved by the trustees and signed on behalf by



Tracy Maroske

Chair

27 October 2026



Nikki Renken

Treasurer

27 October 2026

St. Anne's Lutheran Church Ltd. Independent Examiners Report

For the year ended 31 December 2025

I report to the trustees on my examination of the financial statements of St. Anne's Lutheran Church Ltd for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

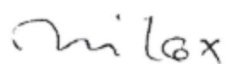
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Tom Wilcox

Counterculture Partnership LLP

23 St Leonards Road

Bexhill-on-Sea

East Sussex

TN40 1HH

Date: 28 October 2026

St Anne's Lutheran Church
Financial Statements as at 31st December 2025
STATEMENT OF FINANCIAL ACTIVITIES (SoFA)

Appendix A/1

			Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Totals 2025	Totals 2024
Income	notes								
Regular Giving (donations)	2		5,862	-	-	-	-	5,862	6,920
Other Giving (donations)	3		56,691	-	-	-	-	56,691	51,406
Grants	4		-	-	12,000	-	-	12,000	16,966
SLA Arrangement (Income for charitable activity)	5		-	13,333	-	-	-	13,333	6,667
Gift aid	6		9,459	-	-	-	-	9,459	7,501
Activities for generating funds			-	-	-	-	-	-	-
Legacy Payment from the Estate of JRL Schneider			-	-	-	-	-	-	-
Other	7		446	-	-	-	-	446	40
Total Income			72,457	13,333	12,000	-	-	97,791	89,500
Expenditure									
Church Activities (charitable)	8		52,947	15,083	10,468	-	-	78,457	96,802
Raising funds			42	-	-	-	-	42	-
Total Expenditure			52,947	15,083	10,468	-	-	78,499	96,802
Net gains/(losses) on investments									
CAF Bank Gold Account interest	9		223	-	-	-	-	223	-
			223	-	-	-	-	223	-
Net income/(expenditure) before transfers			19,733	-	1,750	1,532	-	19,515	-
Transfers between funds			-	-	-	-	-	-	-
			19,733	-	1,750	1,532	-	19,515	-
Balances b/f at 1st Jan			44,076	-	655	5,400	-	118	48,939
Balance c/f at 31st Dec			63,809	-	2,405	6,932	-	118	68,454

St Anne's Lutheran Church
STATEMENT OF FINANCIAL POSITION (Balance Sheet)

Appendix A/2

		Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Totals 2025	Totals 2024
Monetary Assets		£	£	£	£	£	£	£
Bank current A/cs		25,781	-	2,405	6,067	-	118	29,561
CAF Deposit fund		11,769	-	-	-	-	-	11,769
		37,550	-	2,405	6,067	-	118	41,330
Current Assets		£	£	£	£	£	£	£
Cash in hand		27	-	865	-	-	-	892
Advance		-	-	-	-	-	-	-
Debtors		-	-	-	-	-	-	-
Accrued income (Gift aid-Prior years)		21,844	-	-	-	-	-	21,844
Accrued income earned in 2025 (Current Year)		8,849	-	-	-	-	-	8,849
Accrued income (music grant)		-	-	-	-	-	-	-
		30,720	-	865	-	-	-	31,585
Current Liabilities		£	£	£	£	£	£	£
HMRC		-	-	-	-	-	-	-
LCIGB - SLA salary payments		4,360	-	-	-	-	-	4,360
NEST Pension		101	-	-	-	-	-	101
Staff Bonus Payments		-	-	-	-	-	-	-
Chinese Lutheran Church		-	-	-	-	-	-	-
Mission offering		-	-	-	-	-	-	-
		4,461	-	-	-	-	-	4,461
Net Assets		63,809	-	2,405	6,932	-	118	68,454
Funds of the charity		63,809	-	2,405	6,932	-	118	68,454

NOTE: The notes on pages 15 to 17 form an integral part of these financial statements

The Company was entitled to exemption under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with FRS102 SORP.

Tracy Maroske

Nikki Renken

Tracy Maroske, 27 October 2026
Chair

Nikki Renken, 27 October 2026
Treasurer

Company Number: 07034615

Notes to the Financial Statements ~ Year ended 31st December 2025

Note 1. Accounting policies

The principal accounting policies which have been applied consistently throughout the year are summarised below.

1.1. Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Update Bulletin 2, and the Charities Act 2011. The accounts are presented in GBP rounded to £1, which is the functional currency of the charity.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

1.2. Incoming resources

Recognition of incoming resources - These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

The following specific policies are applied to particular categories of income:

Grants and donations - Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Gifts in kind - Gifts in kind for sale are included in the accounts as gifts only when sold by the charity.

Donated services and facilities - Donated services and facilities would only be included if the value can be quantified.

Volunteer help - The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income - This is included in the accounts when receivable.

1.3 Expenditure and Liabilities

Liability recognition - All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for its expenditure. All costs have been directly attributed or proportionally charged to the functional categories of resources expended in the SOFA.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure on charitable activities comprises the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

All remaining costs are classified as support costs. Support costs are those that assist the work of the charity but do not directly represent charitable activities.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are available for use subject to restrictions imposed by the donor or through terms of an appeal.

1.5 Taxation

As a registered charity, the company is exempt from corporation tax on surpluses arising from its charitable activities during the year.

St Anne's Lutheran Church
Notes to the Financial Statements ~ as at 31 December 2025

Appendix A/3

	Unrestricted General Fund	Designated Funds	Restricted Grant (Music)	Restricted LCIGB	Restricted Appeal	Totals 2025	Totals 2024
Note 2 - Regular Giving							
Morning Service	2,533	-	-	-	-	2,533	2,741
Swahili Service	-	-	-	-	-	-	-
Bach Vespers	3,161	-	-	-	-	3,161	3,844
Other Service	167	-	-	-	-	167	335
Total Regular Service Giving	5,862	-	-	-	-	5,862	6,920
Note 3 - Other Giving							
Online Giving	45,988	-	-	-	-	45,988	45,664
Special Offering	-	-	-	-	-	-	-
Special Services Weddings/Funerals	-	-	-	-	-	-	-
Offering-Special-Other-Gifts	-	-	-	-	-	-	430
Offering-Special-Other-Mission	-	-	-	-	-	-	-
Offering-Special-Other-Flowerfund	-	-	-	-	-	-	-
Offering-Special-Other-Ordination - LCLC	-	-	-	-	-	-	-
Offering-Special-Other-Restricted Purpose	-	-	-	-	-	-	350
Offering-Special-Other-Ordination - Youth Ministry	-	-	-	-	-	-	-
Sum up Receipts							
Morning service offering	1,566	-	-	-	-	1,566	546
Bach Vespers offering	1,190	-	-	-	-	1,190	536
Other service	65	-	-	-	-	65	139
CAF Donations							
Morning Service Offering	7,882	-	-	-	-	7,882	3,741
Other	-	-	-	-	-	-	-
Total Other Giving	56,691	-	-	-	-	56,691	51,406
Total Giving						62,552	58,326
Note 4 - Grants							
LCIGB grant	-	-	-	-	-	-	4,966
Schroeder 1905 Trust	-	-	9,000	-	-	9,000	9,000
Gibson Dunn (Music program)	-	-	3,000	-	-	3,000	3,000
Total Grants	-	-	12,000	-	-	12,000	16,966
Note 5 - SLA Arrangement							
St Mary's German church - Sebastian	-	13,333	-	-	-	13,333	6,667
	-	13,333	-	-	-	13,333	6,667
Note 6 - Gift Aid							
Additional accrual for prior years (2021)	610	-	-	-	-	610	-
2025 Est	8,849	-	-	-	-	8,849	7,501
Incremental Reserve on prior years	-	-	-	-	-	-	-
Total Gift Aid	9,459	-	-	-	-	9,459	7,501
Note 7 - Miscellaneous Income							
Fundraising	446	-	-	-	-	446	40
Books and cards	-	-	-	-	-	-	-
Other Income	446	-	-	-	-	446	40
Total income	72,457	13,333	12,000	-	-	97,791	89,500

Note 8 - Church Activities

Office Expenses

Office equipment and repair	66	-	-	-	-	66	101
Office Supplies & stationery	-	-	-	-	-	-	568
Photocopier	805	-	-	-	-	805	960
Printing	277	-	-	-	-	277	229
Postage	-	-	-	-	-	-	-
Telephone/fax & Internet	1,487	-	-	-	-	1,487	1,554
Computers	-	-	-	-	-	-	608
Bank charges	84	-	-	-	-	84	84
Miscellaneous office expenses	-	-	-	-	-	-	-
Total Office Expense	2,719	-	-	-	-	2,719	4,104

Premises Costs

Insurance	464	-	-	-	-	464	459
Church rent	12,800	-	-	-	-	12,800	13,230
Health and Safety	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	408
Premises Cleaning	-	-	-	-	-	-	-
Premises repair	-	-	-	-	-	-	408
Total Premises Costs	13,264	-	-	-	-	13,264	14,097

Worship expenses

Worship supplies & hospitality	42	-	-	-	-	42	429
Ministerium Exps	210	-	-	-	-	210	280
Flowers	-	-	-	-	-	-	-
Preaching and Presiding	50	-	-	-	-	50	400
Honoraria for Pastoral Support	9,950	-	-	-	-	9,950	-
Sunday school/Bible study	-	-	-	-	-	-	-
Total	10,252	-	-	-	-	10,252	1,109

Music Costs

Director of Music fee	4,000	-	-	-	-	4,000	5,821
Cantor Expense	-	-	-	-	-	-	-
Guest Organists	600	-	-	-	-	600	-
Musicians Fees	-	-	10,468	-	-	10,468	9,470
Organ Tuning	-	-	-	-	-	-	-
Music Supplies	-	-	-	-	-	-	-
Instrument Repair	-	-	-	-	-	-	232
Total Music Cost	4,600	-	10,468	-	-	15,068	15,523

Staff costs

Lead Pastor	2,874	-	-	-	-	2,874	21,127
Salary-Wendy-Pastor	-	-	-	-	-	-	21,127
LCIGB SLA Senior Pastor - Maria Sants	2,874	-	-	-	-	2,874	-
Associate Pastor	-	-	-	-	-	-	4,895
Swahili Services Pastor	-	-	-	-	-	-	1,408
Assistant Pastor	-	9,791	-	-	-	9,791	4,464
Administration Support Staff	4,763	-	-	-	-	4,763	7,979
Salary-Nick-Admin	-	-	-	-	-	-	7,447
Salary-Andrew-Admin	4,763	-	-	-	-	4,763	532
HMRC	1,202	4,092	-	-	-	5,295	8,085
ERS pension contribution	674	1,200	-	-	-	1,874	3,884
Total Staff Cost	9,514	15,083	-	-	-	24,597	51,842

Travel Expense	-	-	-	-	-	-	83
Travel-Eliza-Pastor	-	-	-	-	-	-	-
Travel-Medlo-Pastor	-	-	-	-	-	-	83
Travel-Moses-Pastor	-	-	-	-	-	-	-
Travel-Wendy-Pastor	-	-	-	-	-	-	-
Travel-Nick-Admin	-	-	-	-	-	-	-
Travel-Other-Admin	-	-	-	-	-	-	-
Advance	-	-	-	-	-	-	-
Total Other Staff Cost	-	-	-	-	-	-	83

Professional Fees and Other

Web Design	65	-	-	-	-	65	65
Payroll Processing	542	-	-	-	-	542	-
LCIGB Affiliation Fees	7,846	-	-	-	-	7,846	6,195
Professional Fees and Other	-	-	-	-	-	-	-
Copyright/streaming licence	77	-	-	-	-	77	73
Independent examination/audit	834	-	-	-	-	834	-
Companies House	34	-	-	-	-	34	-
Other Professional Fees	3,060	-	-	-	-	3,060	3,007
Fundraising Expense - SumUp Fees	42	-	-	-	-	42	18
Fundraising Expense - CAF Donate	-	-	-	-	-	-	-
Other Expense	99	-	-	-	-	99	57
Total Professional and Other	12,599	-	-	-	-	12,599	9,415

Voluntary Contributions

-	-	-	-	-	-	-	629
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Total Church Activities Expenditures

52,947	15,083	10,468	-	-	-	78,499	96,802
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Note 9 - Net gain/(losses) on investments

CAF Gold account interest 2025	223	-	-	-	-	223	
	£223	£0	£0	£0	£0	£223	

Note 10 - Company Limited by guarantee

St Anne's Lutheran Church Limited is a company Limited by Guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

St Anne's Lutheran Church Ltd

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Worship services held at:

St George's Lutheran Church, 55 Alie Street, London E1 8EB

Company no: 07034615

Charity registration no: 1157365