ALL SAINTS' PARISH CHURCH

STREETLY

TRUSTEES ANNUAL REPORT AND ACCOUNTS

FINAL 2025

Charity Number 1134127

ALL SAINTS' PARISH CHURCH, STREETLY

Trustees Annual Report for the year ended 31 December 2025

Reference and Administration Details

All Saints' Streetly is situated in Foley Road East, Streetly, Sutton Coldfield, B74 3JL. It is part of the Diocese of Lichfield within the Church of England. It is registered with the Charity Commission under Charity Number 1134127.

Members of the PCC

PCC members are either ex officio or elected by the Annual Parochial Church Meeting (APCM). All voting members are appointed as trustees. Members who have served from 1 January 2025 until the point this report was approved are:

Incumbent :	Revd Mandy Walker (Chairman)
Deputy Chair:	Pat Lawrence (To APCM May 2025) Julie Smith (From APCM May 2025)
Wardens Emerti:	Pat Lawrence Chris Payne
Deputy Wardens	Kathy Hughes Julie Smith Barry Jordan (From APCM May 2025)
Treasurer:	Jeremy Smith
PCC Secretary : Non voting	Debbie Aggett (To APCM May 2025) Sue Lloyd (From APCM May 2025)
Stewardship secretary	Steve Wallace
Elected PCC Members :	Alan Finch Ann Fox (To 7th January 2025) Kathy Hughes Clare Jones Pat Lawrence Roy Lawrence Neil Webb (from APCM May 2025) Anne Payne Jennie Handy Carol Dawson (from APCM May 2025) Chris Payne Mike Payne (To APCM May 2025) Sonia Robinson Jeremy Smith Julie Smith Steve Wallace Barry Jordan (from APCM May 2025)
Representatives on the Deanery Synod :	Roy Lawrence Pat Lawrence Chris Payne Alan Myatt (To APCM May 2025) Pam Simms (To APCM May 2025)
Co-opted Members :	Neil Crabb Yvonne Calogirou (From APCM May 2025)
Lay Readers: Non voting	Alan Myatt, Pam Simms, Pam Rainsford

Trustees Annual Report for the year ended 31 December 2025 (continued)

Structure, governance and management

The charity is constituted under the Church Representation Rules 2 January 1957.

It is governed by the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules 2 January 1957.

Officers of the PCC* :	Sue Lloyd	(PCC Secretary)
	Chris Newson	(Gift Aid Secretary)
*non trustees		
Bankers:	Co-operative Bank Lloyds Bank	
Investment Manager	Canaccord Genuity (Formerly Hargreave Hale)	
Independent Examiner:	Edwards Chartered Accountants	

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.

Public Benefit Statement
The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Streetly they help to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that doing so provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Responsibilities of the Parochial Church Council

Safeguarding

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Financial position

The Charities Act requires the Parochial Church Council to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity as at the balance sheet date and of its incoming resources and application of resources for the year then ended.

Financial position (cont.)
In preparing these financial statements, which give a true and fair view, the PCC should follow best practice, select suitable accounting policies and apply them consistently, making judgements and estimates that are reasonable and prudent, state whether applicable accounting standards and statements of recommended practice have been followed subject to any material departures disclosed and explained in the financial statements and prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The Parochial Church Council is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable it to ensure that the financial statements are prepared in accordance with the Church Accounting Regulations 2006 and is 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.

Independent Examiner
Edwards Chartered Accountants

Chair of PCC - Annual Report
All Saints' is an Anglican Parish Church, not a building but a body of people, who seek to follow Jesus Christ in their daily lives, learning, praying, worshiping, and serving the community of Streetly and the wider world.

In 2024 - 2025 the PCC offered worship daily online at Morning and Evening Prayer, in church on Sunday mornings (also live streamed and including monthly baptism) a mid-week Eucharist and two evening services a month. We offered two Messy Church services, a Pet Service and festival services. Occasional offices of Baptism, thanksgiving, Weddings, Wedding blessings and Funerals. We held services for specific groups in the community e.g. Mother's Union, Schools and Scouts.
The electoral roll has 158 parishioners, a reduction in 18 people.
New people have attended online and in person. Average weekly attendance is 69 adults and 3 children, an increase in 3 adults and reduction in 3 children from 2024. 200 plus people watch weekly online.
All Saints Facebook group membership is 579, an increase of 25, with the open Facebook page seeing an increase of around 100, with numbers now at c.1.2K
People attending church are growing in faith, joining in opportunities to learn in Bible study and actively serving the community.
The full PCC met 8 times. The Annual General Meeting was held on 12 May. At meetings reports were received on health and safety, fabric, and safeguarding. 2 extraordinary meetings were held in 2025 to discuss hall hire charges and the audio-visual project.
We have much to be thankful to God for. For the ministry of many who work as faithful witnesses in the community. For authorised leaders, employed staff and laity. For Matthew Barker Wood, Director of Music, Brian Yates, Caretaker and Debbie Aggett, Parish Administrator and Louisa Patrick, Cleaner. We appointed Sophia Bannister as Children's and Families Worker, leading twice weekly Toddler groups, Messy Church and assisting with baptism and school ministry. Steve Wallace was licensed as a Lay Reader joining Alan Myatt. Pam Rainsford and Pam Simms have Lay Readers licences with permission to officiate. Revd Mal Hawksworth with a permission to officiate covered for clergy absences.
Our young people (including Duke of Edinburgh volunteers) served in the sanctuary, read, led prayers, assisted on the sound desk, played in the music band, and lead worship. Members of uniformed organisations and toddler groups contribute in many ways. We thank God for them all. An average under 16 attendances in church is difficult to ascertain but we are confident that their engagement remains significantly higher than the national average of five per week. 2 under 16's and one adult were confirmed in 2025.

Over 30 people attended Bible Study groups, read discipleship material at home and conducted acts of service within the community.

Chair of PCC - Annual Report continued

All Saints is a collection point for the Glebe Centre and the Thomas Project Food Bank. The Lent appeal gave to SIFA fireside, supporting homeless in Birmingham. The Children's Society via Christingle services and collection boxes are supported. A summer festival was held in June and a Christmas Tree Festival in December (monies raised were shared between the church and those living neurodiversity in Streetly community). Events brought people together, reached a younger generation, raised publicity, and built stronger relationships within the community. We maintain links with overseas charities, praying for and
The Baptism, Pastoral and Wedding Teams offer a warm welcome to families. We held 11 baptisms, 1 Service of thanksgiving, 4 weddings I wedding blessing, 11 funerals in church, 4 at the crematorium and two burials of ashes. Through these offices, people have returned to worship and play an active part in the church. The church building is open weekdays for private prayer, to be a presence and resource for the community. Matt Barker - Wood, Director of Music and choir members worked with the incumbent to lead worship. Brian Wilson led the Servers team.

The Sound Desk team's role has increased with streaming services and requests for blue tooth and memory stick usage for services. Many members have cleaned and cared for the church, its grounds and continued to No Church Wardens were elected in May 2025. The church has functioned this year with a Wardens Team of five people. Chris Payne, Pat Lawrence, Kathy Hughes, Julie Smith and Barry Jordan, together with Members of the PCC, they lead the mission of the church.

Jeremy Smith has developed the PCC Treasurer role with handover and support from Ann Fox. Stephen Wallace, Stewardship Secretary and the team bring new initiatives for fund raising. Chris Newson is assisting Alan Myatt and Jennie Handy, Parish Safeguarding Officers have fulfilled a growing and demanding role to help the congregation see safeguarding as everyone's responsibility and to ensure we are trained and follow Chris Payne has responsibility for Hall Hire with a team of lay people, enabling the hall to be available for the community. The church has held concerts during the year.

Duty Wardens open and close church, welcoming and stewarding.

Lay members offer pastoral visits and stay connected with members of the congregation unable to attend. The Home Communion Team takes reserved sacrament in pairs to people at home or in nursing care homes.

The PCC has been challenged by a decrease in regular giving, an ageing congregation, younger members who attend less frequently and the death of regular members. Available volunteers to open and close the church, using technology, managing staff, and maintaining pastoral support are challenges for the There are encouragements; attendance, discipleship, a growing concern to listen and work within Streetly community. Income streams have increased this again year.

Every member contributes their gifts to the community of All Saints. Over the coming year we pray that we will continue to journey together to share God's love within the community and participate in building Gods

Rev Amanda Walker April 2026

Trustees Annual Report for the year ended 31 December 2025 (continued)

Financial Summary - Treasurer

Note: figures rounded to nearest £k

Total Receipts increased to £133k (£117k in 2024) and expenditure increased to £169k (£158k in 2024), giving a reduced operating loss of £36k (£41k in 2024).

As in previous years, day to day losses would have been significantly higher without investment income of £17k. We have also been fortunate to benefit from 4 new grants totalling £16k towards heating and administrator costs, of which £10k has been used in 2025.

To cover losses and to pay for phase one of the Audio Visual project we have sold investments to the value of £35k. The total funds as at 31 December 2025 amounted to £488k (£516k in 2024). This represents a reduction of £27k+ on 2024 values.

The £16k increase in income, 2025 vs 2024, was primarily driven by a one-off change in tax reclaim timings (estimated impact £11k), and an increase in grant income used (£5k). A Planned giving increase of £4k has been offset by reductions in investment income (£2k) together with smaller reductions in other areas.

The £11k increase in costs was primarily driven by salary costs (£11k), resulting from changes in pay legislation and increased staffing for family and children work, plus increased depreciation (£3k) following implementation of phase 1 of the Audio Visual Project, and an increase in Common Fund payments (£1k). These increases have been offset by reductions in gas bills (£2k) and fundraising costs (£2k). The largest items of expenditure in 2025 were common fund payments (£71k), staff costs (£39k), and gas costs (£17k).

We are blessed to have the generous support of our regular givers, and a total of £48k was given via our Giving Direct scheme, online banking and envelopes in church. We also raised over £12k from loose plate collections, one off gift aid donations and other donations. Much of this is eligible for tax reclaim, and we will receive an estimated £16k in that way in 2026.

Statutory fees, and optional payments for our occasional services (particularly weddings and funerals) raised almost £8k. Our hall is not only a benefit to our parishioners, and church groups, but is also an attractive facility for our community, and we raised almost £10k in lettings in 2025. As with previous years, we continued our fundraising activities, raising £8k before costs for our church, through our summer festival, the Christmas tree festival, and other fundraising activities.

Investment policy

Our aim is to make the reserves of the Church work for the larger Vision and Strategy of the Parish and with Restricted Fund investments to protect the capital value, whilst generating a good return of income to reduce the pressure on the budget and help meet the Parish Share.

In making investments the PCC always follow the ethical guidance of the Church of England. To minimise risk, investments are spread over different classes and include equities, property and cash, both in the UK and overseas. Day to day monitoring is undertaken by the Investment group, who rely upon Common Investment Funds and our Investment Manager to make individual investments.

Reserves policy

It is the policy of the PCC to maintain a balance on unrestricted general funds of an amount which equates to six months unrestricted payments (excluding parish share) to cover any emergency situation that may arise from time to time. This would amount to £47,161 (£41,997 in 2024). The actual unrestricted general reserve of £9,245 (£7,364 in 2024) does not meet this target. The PCC will attempt to budget to rebuild its reserves to meet this target. We need this level of unrestricted reserves to secure the effective ongoing delivery of our work and to invest in future developments.

Approved by the PCC on 24.6.26 and signed on their behalf by

PCC Chair: S Walker

ALL SAINTS' PARISH CHURCH, STREETLY
INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2025.

I report on the accounts of the Parochial Church Council for the year ended 31 December 2025 which are set out on pages 8 to 16.

Respective responsibilities of trustees 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 charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

* examine the accounts (under section 145(3) of the 2011 Act)
* to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5) of the 2011 Act); and
* to state whether particular matters have come to my attention.

Basis of independent examiner's statement :

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required 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 statement below.

Independent examiner's statement :

In connection with my examination, no matter has come to my attention.

(1) which gives me reasonable cause to believe that, in any material respect, the requirements :
  (a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and the regulations made thereunder have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed : Edwards ..... Date: 23 June 2026
Name : Edwards Accountants
Address: 34 High Street
Aldridge
WS9 8LZ

ALL SAINTS' PARISH CHURCH, STREETLY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
2(a) Donations and legacies		£85,741	£2,215	-	£87,956	£68,870
2(b) Income from charitable activities		£18,109	-	-	£18,109	£18,804
2© Other trading activities		£9,591	-	-	£9,591	£10,111
2(d) Investments		£17,321	-	-	£17,321	£19,107
Total income		£130,761	£2,215	-	£132,976	£116,892
Payments						
3(a) Raising funds		£2,985	-	-	£2,985	£5,012
3(b) Expenditure on charitable activities		£161,862	£4,231	-	£166,093	£153,140
Total expenditure		£164,847	£4,231	-	£169,078	£158,152
Net income / (expenditure) resources before transfer		**-£34,086**	**-£2,016**	-	**-£36,102**	**-£41,259**
Transfers:						
Gross transfers between funds - in		£121,524	£19,747	£22,060	£163,332	£119,182
Gross transfers between funds - out		-£95,817	-£19,099	-£48,415	-£163,332	-£119,182
Other recognised gains / losses						
Gains/losses on investment assets		£8,976	-	-	£8,976	£8,101
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	
Net movement in funds		**£597**	**-£1,368**	**-£26,355**	**-£27,126**	**-£33,158**
Reconciliation of funds						
Total funds brought forward		£103,714	£20,884	£390,931	£515,529	£548,687
Total funds carried forward		**£104,311**	**£19,517**	**£364,576**	**£488,403**	**£515,529**
Represented by						
Unrestricted						
General Fund	9	£9,245	-	-	£9,245	£7,364
Designated						
Designated	9	£95,066	-	-	£95,066	£96,350
Restricted						
Audio Restricted	-	-	-	-		£3,317
Choir Restricted	-	-	-	-		£230
Flower Restricted	-		£290	-	£290	£239
Garden Of Rest Restricted Fund	-		£1,237	-	£1,237	£1,254
Piano Restricted Fund	-		£4,999	-	£4,999	£5,067
Retreat Restricted	-		£250	-	£250	£250
Vicarage Refurbishment	-		£400	-	£400	£180
Youth Fund (2022)	-		£10,209	-	£10,209	£10,346
Youth Worker 30-30	-		£2,131	-	£2,131	-
Endowment						
Expendable Endowment	9	-	-	£17,946	£17,946	£55,650
Permanent Endowment	9	-	-	£346,630	£346,630	£335,281
Total funds		**£104,311**	**£19,517**	**£364,576**	**£488,403**	**£515,529**

The notes on pages 10 to 16 form part of these accounts

ALL SAINTS' PARISH CHURCH, STREETLY
BALANCE SHEET
AT 31 DECEMBER 2025

	Note	As at 31/12/2025	As at 31/12/2024
Fixed assets			
6410: Fixed Assets	5(a)	£15,811.03	£8,889.25
6430: CBF Investment Fund CB3027924-001. (was 2002S)	5(b)	£51,022.06	£78,062.24
6435: CBF Property GB3027923-001 (was 2001P)	5(b)	£58,451.81	£57,220.90
6440: CBF Global Equity CB3008381-001 (was 2001L) LICHFIELD	5(b)	£83,728.76	£119,927.96
6441: CBF Global Equity CB3027922-001 ALL SAINTS	5(b)	£19,485.16	
6445: COIF Property 2001L	5(b)	£53,614.33	£52,513.01
6450: Canaccord Gen Fund	5(b)	£194,519.00	£179,121.00
6455: Westmill Solar Ord	5(b)	£175.00	£175.00
Total Fixed assets		**£476,807.15**	**£495,909.36**
Current assets			
6501: Coop Current 7880		£22,398.35	£20,670.38
6505: Lloyds Current 3484		£3,881.98	£5,026.27
6506: Equals Card		£764.12	£531.03
6510: CBF deposit CB3027921-001 (WAS CBF Deposit 2001D)	5(b)	£3,410.08	£3,232.92
6590: Cash in hand		£74.90	-
Z05: Accounts Receivable	6		-
Total Current assets		**£30,529.43**	**£29,460.60**
Liabilities			
6699: Agency collections	7	£11,339.47	£7,837.39
Z04: Accounts Payable	7	£7,593.76	£2,003.70
Total Liabilities		**£18,933.23**	**£9,841.09**
Net Asset surplus (deficit)	8	**£488,403.35**	**£515,528.87**
Reserves			
Excess/(deficit) to date		-£36,101.53	-£41,259.40
Z01: Starting balances		£515,528.87	£548,686.80
Z02: Gains/(losses) on investment assets	5(b)	£8,976.01	£8,101.47
Total Reserves		**£488,403.35**	**£515,528.87**

		As at 31/12/2025	As at 31/12/2024
Represented by Funds			
General (Unrestricted)	9	£9,245.30	£7,364.34
Designated	9	£95,065.72	£96,349.52
Restricted	9	£19,516.52	£20,884.07
Endowment	9	£364,575.81	£390,930.94
Total		**£488,403.35**	**£515,528.87**

Approved by the PCC on ..... and signed on their behalf by

PCC Chair: .....

The notes of pages 10 to 16 form part of these accounts

ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with FRS102, with the applicable accounting standard (FRS102) and with the Charities Act 2011.

The charity has taken advantage of the exemption in FRS102 from the requirements to produce a Cash Flow statement on the grounds that it is not a large charity.
The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted funds
- Unrestricted funds are general funds which can be used for PCC ordinary purposes

- Designated fund is a general fund which the PCC has designated for particular purposes. It is made up of two historic donations, a legacy left to the church by Pat Bowker, and a legacy from Anne Bache. The former was designated primarily for the repair and upkeep of the church, the church hall and its furnishings.
The latter was designated and utilised for the promotion of family work within the parish.
Any surplus income may be applied to meet the day to day expenses of the church or for any other charitable objects. The capital to be used for expenditure on the church or church hall, or for the costs of a family worker.

Restricted funds
- Income funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.
- Funds generated by organisations that are part of the Church for use by those groups are kept separate from income funds. Such amounts are shown as restricted funds and are itemised at Note 9.

- Permanent endowment is the fund which the Trustees are obliged to invest or retain and use the capital only for the purchase of land or buildings for Church use.
There is no power to use capital as income, but the income from the investments can be used for day to day expenses of the church.(Lichfield Diocesan Trust 882)

- Expendable endowment is the fund which the Trustees have the power to convert the capital into expendable income but without the positive duty on the part of the Trustees to so use the funds.
The income arising on expendable endowment funds may be used as unrestricted income.

ACCOUNTING POLICIES (Continued)

Incoming Resources
Where the PCC does not invest separately for each fund, interest is apportioned to PCC Designated and Expendable Endowment funds and ongoing Restricted funds based on the fund balances remaining at the end of year.

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and specific funds raised are accounted for when the PCC spends the funds. Legacies and dividends are accounted for when receivable. All incoming resources are accounted for gross. Unless otherwise restricted, all legacies are deemed to be expendable endowments.

Resources Expended
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due.

Amounts received specifically for mission are dealt with as restricted funds.

All other expenditure is generally recognised when it is accounted for gross.

Fixed Assets
Consecrated and beneficed property is not included in the accounts in accordance with the Charities Act 2011.

Moveable church furnishings are held by the vicar and churchwardens in special trust for the PCC and those which require a faculty for disposal as inalienable property are listed in the church's inventory, which can be inspected during the hours that the church office is open. For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Equipment used within the church premises is depreciated on a straight line basis over 4 years, with the exception of the organ which was written off over 20 years.
Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31 December 2025.

	General	Designated	Restricted	Endowment	Total funds This year	Total funds Last year
2 Receipts						
2(a) Donations and legacies						
0101 - Planned Giving - Bank	£39,101.45	-	-	-	£39,101.45	£36,806.00
0110 - Planned Giving - Envelopes	£8,515.85	-	-	-	£8,515.85	£7,293.60
0301 - Loose plate collections	£6,222.73	-	-	-	£6,222.73	£5,606.10
0410 - Giving through church boxes	£480.84	-	-	-	£480.84	£314.10
0501 - One-off Gift Aid gifts	£568.03	-	£2,215.00	-	£2,783.03	£2,942.78
0550 - Donations appeals etc	£2,968.01	-	-	-	£2,968.01	£4,462.70
0601 - Tax recoverable on Gift Aid	£15,768.39	-	-	-	£15,768.39	£4,993.65
08A1 - Non-recurring one-off grants	£10,214.54	-	-	-	£10,214.54	£5,059.43
0901 - Other funds generated	£1,900.67	-	-	-	£1,900.67	£1,391.57
Donations and legacies Totals	£85,740.51	-	£2,215.00	-	£87,955.51	£68,869.93
2(b) Income from charitable activities						
1101 - Statutory PCC Fees for weddings and funerals	£3,031.00	-	-	-	£3,031.00	£3,272.47
1105 - Local Fees For weddings and funerals	£4,740.00	-	-	-	£4,740.00	£4,879.00
1221 - Income from other Fund Raising activities	£1,934.47	-	-	-	£1,934.47	£2,558.98
1222 - Christmas Trees - Fund Raising	£5,343.58	-	-	-	£5,343.58	£4,588.90
1223 - Coffee Concerts - Fund Raising	£247.00	-	-	-	£247.00	£790.80
1231 - Children & Family Group Income	£2,812.53	-	-	-	£2,812.53	£2,714.25
Income from charitable activities Totals	£18,108.58	-	-	-	£18,108.58	£18,804.40
2(c) Other trading activities						
1240 - Church hall lettings - fund raising	£9,591.00	-	-	-	£9,591.00	£10,110.75
Other trading activities Totals	£9,591.00	-	-	-	£9,591.00	£10,110.75
2(d) Investments						
1001 - Dividends	£17,144.15	-	-	-	£17,144.15	£18,188.27
1020 - Bank and building society interest	£177.16	-	-	-	£177.16	£918.99
Investments Totals	£17,321.31	-	-	-	£17,321.31	£19,107.26
Receipts Grand totals	£130,761.40	-	£2,215.00	-	£132,976.40	£116,892.34

	General	Designated	Restricted	Endowment	Total funds This year	Total funds Last year
3 Payments						
3(a) Raising funds						
1730 - Costs of fetes & other events - 2023	-	-	-	-		£2,448.37
1731 - Costs of Other Events - Fund Raising	£1,775.90	-	-	-	£1,775.90	£469.92
1732 - Costs of Christmas Tree Festival	£1,209.12	-	-	-	£1,209.12	£1,698.13
1733 - Costs of Concerts - Fund Raising	-	-	-	-		£395.40
Raising funds Totals	£2,985.02				£2,985.02	£5,011.82
3(b) Expenditure on charitable activities						
1850 - Charitable Giving	£773.25	-	-	-	£773.25	£839.50
1910 - Ministry parish share etc	£70,524.00	-	-	-	£70,524.00	£69,144.00
2001 - Assistant staff costs - Note 4(a)	£39,328.91	-	-	-	£39,328.91	£28,796.16
2053 - Organist - 3rd Party	£904.07	-	-	-	£904.07	£1,045.93
2101 - Working expenses of incumbent - Note 4(b)	£5,730.11	-	£530.00	-	£6,260.11	£4,990.91
2102 - Trustee,Ministry,Staff,Volunteer Exps-Note 4(b)	£3,712.22	-	£230.30	-	£3,942.52	£5,167.19
2103 - Equals Card Expenditure - Ministry	£762.94	-	-	-	£762.94	£2,166.11
2104 - Equals Card Expenditure - Wardens	£1,279.15	-	-	-	£1,279.15	£1,029.82
2105 - Equals Card Expenditure - Children and Families Work	£884.16	-	-	-	£884.16	
2301 - Church running - insurance	£3,071.29	-	-	-	£3,071.29	£3,007.13
2310 - Church office - telephone	£1,441.55	-	-	-	£1,441.55	£1,352.95
2312 - Church Office - Photocopier	£2,691.82	-	-	-	£2,691.82	£1,651.86
2313 - Church Office - stationery	£548.34	-	-	-	£548.34	£508.48
2330 - Church maintenance	£2,296.72	-	-	-	£2,296.72	£2,377.11
2331 - Cleaning	£730.77	-	-	-	£730.77	£680.23
2340 - Upkeep of services	£2,281.16	-	-	-	£2,281.16	£2,841.11
2350 - Upkeep of churchyard	-	-	-	-		£350.00
2360 - Administration	£285.74	-	-	-	£285.74	£613.00
2370 - Visiting speakers / locums	£1,477.34	-	-	-	£1,477.34	£1,819.49
2401 - Church running - electric	£2,457.53	-	-	-	£2,457.53	£2,192.33
2410 - Church running - gas	£16,590.60	-	-	-	£16,590.60	£18,519.63
2420 - Church running - water	£137.30	-	-	-	£137.30	£115.98
2601 - Governance costs examination/audit fee	£464.00	-	-	-	£464.00	£440.00
2842 - Depreciation - Fixed Assets	£3,489.26	-	£3,470.38	-	£6,959.64	£3,491.00
Expenditure on charitable activities Totals	£161,862.23	-	£4,230.68	-	£166,092.91	£153,139.92
Payments Grand totals	£164,847.25		£4,230.68		£169,077.93	£158,151.74

4(a) STAFF COSTS	2025	2024
	£	£
Salaries including payroll admin	39,329	28,796
	39,329	28,796

During the year the PCC employed an organist, children & family worker(part year), caretaker, cleaner and a parish administrator.
Together these costs for employees equate to less than two full time employees.

4(b) PCC COSTS

There were no other disclosable transactions in respect of the PCC members, persons closely connected to them or other related parties.

No member of the PCC has received any remuneration, benefit or reimbursement of travelling or subsistence, other than the Ministry Team in the normal course of their duties.

	2025	2024
	£	£
Working Expenses of Incumbent (code 2101)*	6,260	4,991
Other Trustee Personal Expenses (Code 2102 -part) **	2,678	3,431
Total Trustee Expenses	8,938	8,422
Personal Expenses - non Trustee (Code 2102 - part) ***	1,265	

*2025 Includes Mileage, Gifts, Hospitality, Broadband, Mobile and Homeworking plus church items bought through incumbents personal card.
**2025 Includes Mileage, Gifts, hospitality and Homeworking plus church items bought through personal cards of other individuals who are PCC trustees
*** Not reported in 2024

5(a) TANGIBLE FIXED ASSETS

		2025	2024
COST		£	£
	At 1 January 2025	69,733	59,642
	Additions - Audio Visual	13,882	10,091
	Disposal	-	-
	At 31 December 2025	83,615	69,733
DEPRECIATION	At 1 January 2025	60,844	57,354
	Charge for the year	6,960	3,490
	Depreciation on disposals	-	-
	At 31 December 2025	67,804	60,844
NET BOOK VALUE	At 31 December 2025	15,811	8,889
BOOK VALUE BY ASSET			
	Boiler	5,045	7,568
	Contactless Donations Station	355	710
	Digital Piano	-	612
	Audio Visual	10,411	
		15,811	8,889

5(b) INVESTMENTS

	Cost		Market Value	
	2025	2024	2025	2024
Quoted investments	£	£	£	£
CBF investment fund	45,000	45,000	51,022	78,062
CBF property fund	60,000	60,000	58,452	57,220
CBF global equity fund (see note below)	75,000	75,000	103,214	119,928
COIF property fund	50,000	50,000	53,614	52,513
Edentree Amity fund - (sold 2020)	37,550	37,550	-	-
Canaccord Genuity share portfolio	149,342	149,342	194,519	179,121
	416,892	416,892	460,821	486,844
Social investment -Westmill Solar	175	175	175	175
CBF deposit funds (see note below)	16,479	16,479	3,410	3,233
	433,546	433,546	464,406	490,252

Note : CBF Investment fund £24,000 sold in 2025 and £27,000 sold in 2024
Note : CBF Global Equity Fund £11,000 sold in 2025
Note : CBF Deposit Fund £15,000 withdrawn in 2024

Movement on quoted securities

	Unrestricted	Designated	Restricted	Endowment	Permanent	Total
	£	£	£	£	£	£
Market value 1 Jan 2025	2,312	94,669		54,603	335,260	486,844
Additions during year	-	-		-	-	-
Revaluation profit / (loss)	(113)	(1,082)	(236)	(900)	11,307	8,976
Sale of investments	-	-		(35,000)	-	(35,000)
Transfer between funds	(2,199)	1,479	1,416	(757)	61	-
Market value 31 Dec 2025	-	95,066	1,180	17,946	346,628	460,820

6 DEBTORS

	2025	2024
	£	£
Income tax recoverable	-	-
Other debtors	-	-
	-	-

7 LIABILITIES

	2025	2024
Amounts falling due in one year	£	£
Accruals of utilities	-	-
Amounts received in advance	-	-
Agency Collections	11,339	7,837
Other creditors	7,594	2,004
	18,933	9,841
Amounts falling due after one year	-	-

8 ANALYSIS OF NET ASSETS

	General	Designated	Restricted	Endowment	At 31/12/2025	At 31/12/2024
Fixed assets						
Tangible Assets	£15,811	-	-		£15,811	£8,889
Investments	£175	£95,066	£1,180	£364,576	£460,996	£487,020
	£15,986	£95,066	£1,180	£364,576	£476,807	£495,909
Current assets						
Investments	£3,410	-	-		**£3,410**	**£3,233**
Cash At Bank And In Hand	£2,080	-	£25,039	-	£27,119	£26,228
	£5,490	-	£25,039	-	£30,529	£29,461
Liabilities						
Creditors: Amounts Falling Due In One Year	£9,666	-	£9,267	-	£18,933	£9,841
	£9,666	-	£9,267	-	£18,933	£9,841
Net current assets less current liabilities	-£4,176	-	£15,772	-	£11,596	£19,620
Total assets less current liabilities	£11,810	£95,066	£16,952	£364,576	£488,403	£515,529
Amounts falling due after one year	-	-	-	-	-	-
Total net assets less liabilities	£11,810	£95,066	£16,952	£364,576	£488,403	£515,529

9 FUND MOVEMENT SUMMARY

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
Unrestricted						
General Fund	7,364	130,761	164,847	23,951	12,016	9,245
Sub-totals	7,364	130,761	164,847	23,951	12,016	9,245
Designated						
Designated	96,350			1,756	(3,040)	95,066
Sub-totals	96,350	0	0	1,756	(3,040)	95,066
Restricted						
Youth Fund (2022)	10,346			(138)		10,209
Youth Worker (2025) - Youth Worker 30-30		2,160		(29)		2,131
Audio Restricted	3,317		3,470	153		
Choir Restricted	230		230			
Flower Restricted	239	55		(4)		290
Garden Of Rest Restricted Fund	1,254			(17)		1,237
Piano Restricted Fund	5,067			(68)		4,999
Retreat Restricted	250		250	250		250
Vicarage Refurbishment	180		280	500		400
Sub-totals	20,884	2,215	4,231	648	0	19,517
Endowment						
Expendable Endowment	55,650			(37,704)		17,946
Permanent Endowment	335,281			11,349		346,630
Sub-totals	390,931	0	0	(26,355)	0	364,576
Totals	515,529	132,976	169,078	0	8,976	488,403