Entrance upgrade / Visitors – Early summer saw a brighter and more welcoming entrance to the church. Large blue banners and a card donation machine have helped to raise both our profile and much needed funds.

Flowers and Flower Festival – Each day outside of Lent, fresh flowers are displayed in the church by a loyal and talented team of flower arrangers. Their skills are to be admired, and particularly so during the Biennial Flower Festival which was a great success at the August Bank Holiday.

General Maintenance – Quietly and probably unnoticed by many, little (and not so little) maintenance tasks are attended to in the church. Not all are to be envied such as unblocking toilets and clearing pigeon droppings from the belfry tower, but all are essential & we are immensely grateful to Bernard Hunt for his commitment to this.

Lucky Ball – 2024 saw this launched and it is proving successful at raising funds. It was mooted a couple of years ago but didn't take off for many reasons. However, we are grateful to two supporters of our Saturday Coffee mornings, Zoe Gabriele and Di Smith, who stepped forward and organised this.

Music & Church Choir - Mel Gay in his report has not mentioned his own role during the music interregnum. Veronica, as a Churchwarden and a member of the choir, would like to say that it was due to his, not inconsiderable, efforts that enabled the smooth continuation of the choir's role in services. This involved selecting and providing all the music and taking choir practices over a period of three months. All accomplished with Mel's inimitable good humour. The choir and Keith, our temporary organist, appreciate all that he has done to make things as easy and pleasant as possible during a difficult time.

Repairs – Major repairs to the Nave and the Belfry Chamber were urgently required. The Fabric Team of Denis Bishop, Mel Gay and Bernard Hunt battled the complexities of paperwork, permissions and insurance claims. Together they achieved excellent results with repaired louvres in the bell tower, and a nave floor that is now safe to walk on. The gutters are cleared and preliminary steps taken towards improving the drainage at the west end so that any future flood risk is mitigated.

Safeguarding – Thanks to the work of Nigel Maggs-Oosterhagen we are all now trained, aware of safeguarding issues and updated with the diocese.

Website and Publicity – The website may be last on the list but it was one of the first things to be tackled. Like all technology, the old website was tired, out of date and difficult to manage. Denis Bishop found a contact, Paul Long of Blackbox, who built a new website and has given many hours of his time to supporting us. He has done this without charging us for his labour. We are grateful to Denis for designing and sourcing the banners, updating the visitor information guide and organising the printing of all material such as cards and guides. We now have a striking image that is reproduced across our publicity. Visual impact is vitally important in the 21st century.

In conclusion, none of the above would have been achieved without effort, time and commitment. We are immensely grateful to all who help in any way and together we are hopefully in a good position to move forward with Revd Nigel. Thank you all.

Sheila Fowler & Veronica Hutchby - Churchwardens

Alms & Missions

In September 2024 members of the Committee met to review the giving of 2024 and to compose the pattern of giving for 2025.

It was agreed that the 'Second Collection' should continue to support local, national and world-wide charities. Recent collections have been lower this year, possibly owing to the fact that less cash is being used generally, but this is still a very important part of our outreach as a Parish.

It is hoped that a representative of one of the charities may come to address our congregation during 2025.

Forthcoming planned collections: April-Leprosy Mission; May –Christian Aid; June – Malawi Music Fund; July- Mission to Seafarers; August – Swaffham & Litcham Home Hospice; September – Discretionary Fund. **Gillian Gay.**

Swaffham PCC

Receipts and payments

Selected period: 01 January 2025 to 31 December 2025

Note		From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
Children's choir - Children's Choir (Designated) Fund				
Income and endowments				
Donations and legacies				
Grants			2,500.00	-
		Total Donations and legacies	2,500.00	-
Investments				
CBF Deposit Int			23.73	-
		Total Investments	23.73	-
Total Income and endowments			**2,523.73**	**-**
Expenditure				
Other expenditure				
Organist Salary			437.50	-
		Total Other expenditure	437.50	-
Total Expenditure			**437.50**	**-**
Excess of Income and endowments over Expenditure			2,086.23	-
Brought forward balance			-	-
Total carried forward balance			**2,086.23**	**-**
Fabric Des - Fabric Des (Designated) Fund				
Income and endowments				
Donations and legacies				
Donations (Restricted)			-	430.00
Listed Places of Worship Grants			-	533.31
Legacies			-	1,119.00
Legacy transfer from General Fund			1,281.60	-
		Total Donations and legacies	1,281.60	2,082.31
Other trading activities				
Sale of fittings			-	100.00
		Total Other trading activities	-	100.00
Investments				
CBF Deposit Int			433.11	426.52
Transfer from General (Part CBF Div)			2,607.69	2,546.83
		Total Investments	3,040.80	2,973.35
Total Income and endowments			**4,322.40**	**5,155.66**
Expenditure				
Other expenditure				
Heating System Maintenance			811.86	700.80
Minor Repairs			1,686.14	505.51
Routine maintenance/cleaning			1,140.00	231.17
Audio system			1,281.60	1,119.00
		Total Other expenditure	4,919.60	2,556.48

Note		From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
Total Expenditure			**4,919.60**	**2,556.48**
Excess of Income and endowments over Expenditure			(597.20)	2,599.18
Brought forward balance			10,505.47	7,906.29
Transfers to/(from)			-	-
Total carried forward balance			**9,908.27**	**10,505.47**

Derek Horace Browne Legacy - Derek Horace Browne Legacy Musical Concert Fund (Designated) Fund

Income and endowments

Donations and legacies

Legacies (General)		7,330.56	-
	Total Donations and legacies	7,330.56	-

Investments

CBF Deposit Int		74.54	-
	Total Investments	74.54	-
Total Income and endowments		**7,405.10**	**-**
Excess of Income and endowments over Expenditure		7,405.10	-
Brought forward balance		-	-
Total carried forward balance		**7,405.10**	**-**

Filling The Gap - Filling The Gap (Restricted) Fund

Income and endowments

Investments

CBF Deposit Int		11.83	12.93
	Total Investments	11.83	12.93
Total Income and endowments		**11.83**	**12.93**
Excess of Income and endowments over Expenditure		11.83	12.93
Brought forward balance		283.55	270.62
Total carried forward balance		**295.38**	**283.55**

Fabric Rest - Fabric Rest (Restricted) Fund

Income and endowments

Donations and legacies

Donations (Restricted)		1,565.00	-
Town Estates		5,488.00	14,964.00
Listed Places of Worship Grants		1,709.41	-
	Total Donations and legacies	8,762.41	14,964.00

Investments

CBF Deposit Int		1,191.02	1,148.37
CBF Inv Fund dividend		141.28	137.95
	Total Investments	1,332.30	1,286.32

Other income

Insurance claim		18,970.00	-
	Total Other income	18,970.00	-
Total Income and endowments		**29,064.71**	**16,250.32**

Expenditure

Other expenditure

Note		From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
	Churchyard		180.00	91.20
	Tower repairs		-	8,040.00
	CCTV		1,673.02	1,230.07
	Electricity circuitry test and maintenance		975.45	604.52
	Routine maintenance/cleaning		-	636.00
	Oct23 flood damage repair		20,032.68	1,644.00
	South Porch Roof		960.00	-
		Total Other expenditure	23,821.15	12,245.79
	Total Expenditure		**23,821.15**	**12,245.79**
	Excess of Income and endowments over Expenditure		5,243.56	4,004.53
	Brought forward balance		27,163.81	23,159.28
	Total carried forward balance		**32,407.37**	**27,163.81**

Windows East Rest - Windows East Rest (Restricted) Fund

Income and endowments

Donations and legacies

Income Tax Recovered		-	13.75
Visitors Donations		12.00	-
Donations (Restricted)		10.00	15.00
	Total Donations and legacies	22.00	28.75

Other trading activities

Other Fund Raising		540.00	-
	Total Other trading activities	540.00	-

Investments

CBF Deposit Int		291.83	303.97
	Total Investments	291.83	303.97
Total Income and endowments		**853.83**	**332.72**
Excess of Income and endowments over Expenditure		853.83	332.72
Brought forward balance		6,696.30	6,363.58
Total carried forward balance		**7,550.13**	**6,696.30**

Bells - Bells (Restricted) Fund

Income and endowments

Other trading activities

Donations/Fees for Church Use		120.00	-
	Total Other trading activities	120.00	-

Investments

CBF Deposit Int		53.19	56.59
	Total Investments	53.19	56.59
Total Income and endowments		**173.19**	**56.59**
Excess of Income and endowments over Expenditure		173.19	56.59
Brought forward balance		1,240.95	1,184.36
Total carried forward balance		**1,414.14**	**1,240.95**

Flowers Legacy - Flowers Legacy (Restricted) Fund

Income and endowments

Investments

Note		From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
	CBF Inv Fund dividend		527.16	386.72
		Total Investments	527.16	386.72
	Total Income and endowments		**527.16**	**386.72**
	Expenditure			
	Other expenditure			
	Christmas Flowers		96.28	624.90
	Easter Flowers		75.00	130.00
	Confirmation Service Flowers		22.35	105.00
		Total Other expenditure	193.63	859.90
	Total Expenditure		**193.63**	**859.90**
	Excess of Income and endowments over Expenditure		333.53	(473.18)
	Brought forward balance		1,732.98	2,206.16
	Total carried forward balance		**2,066.51**	**1,732.98**
	Church Rooms Investment - Church Rooms Sale Investment Fund (Restricted) Fund			
	Income and endowments			
	Investments			
	CBF Deposit Int		89.86	-
	CBF Inv Fund dividend		4,226.84	4,128.16
		Total Investments	4,316.70	4,128.16
	Total Income and endowments		**4,316.70**	**4,128.16**
	Excess of Income and endowments over Expenditure		4,316.70	4,128.16
	Brought forward balance		5,155.10	1,026.94
	Total carried forward balance		**9,471.80**	**5,155.10**
	Discretionary - Discretionary (Restricted) Fund			
	Income and endowments			
	Investments			
	CBF Deposit Int		0.39	0.44
		Total Investments	0.39	0.44
	Total Income and endowments		**0.39**	**0.44**
	Excess of Income and endowments over Expenditure		0.39	0.44
	Brought forward balance		9.76	9.32
	Total carried forward balance		**10.15**	**9.76**
	Organ - Organ (Restricted) Fund			
	Income and endowments			
	Donations and legacies			
	Donations (Restricted)		513.00	-
		Total Donations and legacies	513.00	-
	Investments			
	CBF Deposit Int		118.19	145.23
		Total Investments	118.19	145.23
	Total Income and endowments		**631.19**	**145.23**
	Expenditure			

Note		From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
	Other expenditure			
	Organ Maintenance		375.00	500.00
		Total Other expenditure	375.00	500.00
	Total Expenditure		**375.00**	**500.00**
	Excess of Income and endowments over Expenditure		256.19	(354.77)
	Brought forward balance		2,684.21	3,038.98
	Total carried forward balance		**2,940.40**	**2,684.21**

Flowers Festival - Flowers Festival (Restricted) Fund

	Income and endowments			
	Donations and legacies			
	Donations (Restricted)		-	50.00
		Total Donations and legacies	-	50.00
	Other trading activities			
	Other Fund Raising		-	1,219.80
		Total Other trading activities	-	1,219.80
	Investments			
	CBF Inv Fund dividend		-	128.14
		Total Investments	-	128.14
	Total Income and endowments		**-**	**1,397.94**
	Expenditure			
	Other expenditure			
	Flower Festival Expenses		-	1,447.94
		Total Other expenditure	-	1,447.94
	Total Expenditure		**-**	**1,447.94**
	Excess of Income and endowments over Expenditure		-	(50.00)
	Brought forward balance		-	50.00
	Total carried forward balance		**-**	**-**

Flowers Gen - Flowers Gen (Restricted) Fund

	Income and endowments			
	Donations and legacies			
	Donations (Restricted)		95.00	110.00
		Total Donations and legacies	95.00	110.00
	Other trading activities			
	Other Fund Raising		451.08	531.07
		Total Other trading activities	451.08	531.07
	Investments			
	CBF Deposit Int		128.38	156.57
		Total Investments	128.38	156.57
	Total Income and endowments		**674.46**	**797.64**
	Expenditure			
	Other expenditure			
	General Flower Expenses		201.00	666.81
	Harvest Flowers		214.50	39.00
	Patronal Festival Flowers		227.00	-

Note		From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
	Total Other expenditure		642.50	705.81
Total Expenditure			**642.50**	**705.81**
	Excess of Income and endowments over Expenditure		31.96	91.83
	Brought forward balance		970.68	878.85
Total carried forward balance			**1,002.64**	**970.68**
General - General Fund (Unrestricted) Fund				
Income and endowments				
Donations and legacies				
	Tax Efficient Planned Giving		21,981.38	19,195.74
	Income Tax Recovered		9,321.20	11,996.73
	Collections (Cash)		6,697.98	5,652.42
	Other Planned Giving		1,711.86	1,452.00
	Visitors Donations		6,529.61	4,210.20
	Donations (General)		4,428.10	31.90
	Donations (Other)		1,210.00	-
	Legacies (General)		22,653.75	2,531.03
	2nd and Other Collections		3,712.29	1,856.15
	Town Estates		2,744.00	6,235.00
	Grants		130.00	30.00
	Total Donations and legacies		81,120.17	53,191.17
Income from charitable activities				
	100 Club		1,160.00	-
	Total Income from charitable activities		1,160.00	-
Other trading activities				
	Christmas Bazaar		2,647.79	1,987.11
	Flower Festival		-	5,382.94
	Cycle Ride		557.53	698.25
	Other Fund Raising		2,260.27	2,309.50
	Bookstall sales		67.30	109.70
	Christmas Tree Festival		5,262.99	4,333.43
	Sunday Coffee		433.41	417.23
	Saturday Morning Coffee		12,160.46	12,142.00
	Statutory Fees		4,992.00	4,790.00
	Donations/Fees for Church Use		3,209.00	1,360.00
	Total Other trading activities		31,590.75	33,530.16
Investments				
	CBF Deposit Int		67.61	-
	CBF Inv Fund dividend		5,215.40	5,093.67
	Total Investments		5,283.01	5,093.67
Other income				
	Insurance claim		3,000.00	-
	Total Other income		3,000.00	-
Total Income and endowments			**122,153.93**	**91,815.00**
Expenditure				
Raising funds				
	Bookstall		1,238.15	458.51
	Social Events/Presentations		269.81	75.34
	Saturday/Sunday Coffee Expenses		43.17	140.25
	Fund Raising Costs		660.75	1,303.57

Note		From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
	Card payment charges		177.87	106.46
		Total Raising funds	2,389.75	2,084.13
	Expenditure on charitable activities			
	Other Charitable Donations		230.00	-
	2nd/Other Collections		3,557.29	1,856.15
		Total Expenditure on charitable activities	3,787.29	1,856.15
	Other expenditure			
	Parish Share		44,000.00	36,000.00
	Clergy Expenses		925.34	-
	Parish Administrator Salary		3,283.73	-
	DBS Checking		573.50	-
	Church running costs		391.47	189.06
	Costs of Services		2,573.93	2,151.34
	Insurance		6,308.05	7,277.72
	Utilities		16,220.95	19,995.87
	Organist Salary		4,675.00	3,825.00
	Admin/Posts/Phones/Stationery		5,399.87	5,186.56
	Bank Charges		356.56	577.30
	Transfer to Fabric (Designated)		2,607.69	2,546.83
	Legacy re-designation to Fabric Fund		1,281.60	-
		Total Other expenditure	88,597.69	77,749.68
	Total Expenditure		**94,774.73**	**81,689.96**
	Excess of Income and endowments over Expenditure		27,379.20	10,125.04
	Brought forward balance		7,929.07	(2,195.97)
	Transfers to/(from)		-	-
	Total carried forward balance		**35,308.27**	**7,929.07**

THE CHURCH OF ENGLAND
Diocese of Norwich

Independent Examiners Certificate

Report to the trustees/ members of:	SWAFFHAM, ST PETER & ST PAUL CHURCH
On accounts for the year ended:	31 DECEMBER 2025
Charity no (if any):	1134160

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025

Responsibilities and basis of report

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

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

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [ ]]. *Delete [ ] if not applicable.*~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~ *) which gives me cause to believe that in, any material respect:

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

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

** Please delete the words in the brackets if they do not apply.*

Signed: Susan J Nairn Date: 20/03/2026

Name: SUSAN NAIRN