

All Saints

Clifton Church of England

Twenty Eighth Annual Report and Financial Statements of the Parochial Church Council

(Registered Charity 1134667)

Year ended 31 December 2025

Content

	Page
Our Purpose	3
Ministry, Mission and Statistics	7
Resources – Finance Review	12
Resources - Building and Equipment	13
Administrative Information Structure, Governance and Management Committees and Action Groups	17
Safeguarding and Child Protection	19
Conclusion of Annual Report and Introduction of Financial Statement	19
Independent Examiner's Report	20
Financial Statement	21 to 28

Our Purpose

We are partners with God in the *missio Dei*, as such the whole Church is best seen as an instrument for that mission. It is for us to participate in the movement of God's love toward people. In this sense we are rooted in God's purposes to restore and heal creation.

The question for us is how best we translate this into our own context. Currently, we express our purpose, here at All Saints, in the following terms:

- To proclaim the catholic faith within the Church of England.
- To be a faithful and lively house of prayer, praise, teaching and sacrament.
- To respond generously to issues and needs at home and abroad.
- To be a church that is open and accessible to everyone, all day, every day.

This differs little, in overall terms, to the purpose as expressed nearly one hundred and fifty years ago at the foundation of the 'old church' within the developing tradition of catholic renewal and the Oxford Movement.

The Wider Context

Looking back at the year, 2025 was characterized as a transformative period marked by intense technological advancement, volatile global politics, and, in some parts of the world, a push toward sustainable energy, often described as a year of "adaptive resilience". However, the threat of an international swing to more popularist and internally focused government (especially the USA) continued to exist and show itself in threatened tariff actions. Furthermore, in terms of geopolitics and conflict, the year continued high tension, including the ongoing Russia-Ukraine war, Israel's continuing focus on Gaza, and the continuing Sudanese Civil War. 2025 was also the hottest year in the UK since records began (in the 1800s).

In terms of the church in the UK there seems to be a complex dual reality, characterized by a "quiet revival" in attendance among younger generations and growing churches. This contrasts with a continued long-term decline in smaller congregations and growing pressures on infrastructure.

- **Decreased income**. Church income has significant reduced across all churches. This reflects the financial pressures felt by all. Planned giving has mostly continued, but 'plate' has decreased. Income from the letting of plant and church space has gradually recovered. The full impact of this varies with geography and some parishes have been very significantly hurt.
- **Volunteer reduction**. Across churches and charities there has been a significant and noticeable decline in volunteers.

- **Energy Costs and Cost of living**. Energy costs have continued to rise and this has had a very significant impact on the way people live and how they spend. Needless to say, this has an impact on the All Saints Management Accounts.

The Church Context

Several initiative and events within the wider and local church have impact upon us at parish level.

- **'Living in Love and Faith'**. The Church of England programme, Living in Love and Faith (LLF), set out to inspire people to think more deeply about what it means to be human and to live in love and faith with one another. It tackled the tough questions and the divisions among Christians about what it means to be Christian in a society in which understandings and practices of gender, sexuality and marriage continue to change. This has had a profound effect on some parts of the church.

  During 2023 the House of Bishops worked up prayers of blessing and draft liturgies for the use in same sex relationships. Many feel that these were less than satisfactory and did not achieve what the majority hoped for. However, here at All Saints the PCC confirmed (in 2024) their support for the Incumbent to use the proposed prayers if requested.

- **'Net Zero Carbon' by 2030**. General Synod voted to achieve net zero by 2030 in 2020 and a route plan was approved in 2022. This is a target that has been adopted by the Diocese of Bristol. Bristol Diocese is a 'Bronze Level Eco Diocese' and we at All Saints are one of the 18 parishes to hold a 'Silver Eco Award'. Work continues in the parish to achieve our target and we have been recognised for our work to achieve this in the Atrium Development Programme with:

  - Installation of solar array on south facing roof
  - Provision of air-source heat pump
  - Significant improvement of insulation and energy loss reduction

  Planning permission was obtained in 2024; an application for the Faculty was made during 2024 and granted in 2025.

- **'Transforming Church. Together'**. General Synod (2021) confirmed that '*In following Christ, we are enlisted in his service. All of us. We all have a part to play in God's mission of love to the world. In the darkness and difficulty of our current situation, we need a renewal and reappraisal of what this means and how we live and bear the light of Christ to the world through the Church, evangelising a culture which knows little of the Gospel and has only very limited experience of the Church.'*

A Church for the whole nation which is Christ centred
and shaped by the Five Marks of Mission

Bristol Diocese has embarked on this major strategic review, entitled **'Transforming Church. Together'**. There has been considerable engagement across the Diocese and with a wide variety of groupings, communities and organizations that shape and build our communities. This work has been and will be funded by the National Church.

The strategic imperatives of **TC.T** are:

- **Cultivating belonging in our communities** by nurturing open, generous, creative, and brave partnerships with all our neighbours, and being more inclusive.
- **Introducing people to the powerful message of Jesus** by releasing, empowering and equipping our leaders and parishes to reach out and spread the Good News.
- **Being recognised as a force for Gospel change** by working within our communities to relieve hardship and amplify unheard voices.
- **Building an environmentally sustainable diocese** by encouraging worshippers to hear the cry of the Earth and work with us towards net zero carbon emissions by 2030.
- **Securing the future of the Church** by working with partners to generate funding, which maximises the impact of our transformation.

This impacts All Saints in a number of ways. In terms of resource, Fr Charles is the **Chair of Missional Leadership** with the Diocese. This is one of the four major programmes that will be running across the years 2023 to 2027 and will impact all Diocesan Clergy, Lay Readers and those with leadership responsibilities.

Additionally, **Dr Mary Benton**, is providing support in the technical role of a 'Reverse Mentor'.

- **The 2024 Parish Conference Review**.

In November 2024 the parish gathered to review the progress made on the six key activities identified as the central focus for ministry and mission at All Saints. The output from the 2023 Conference was recirculated prior to the 2024 APCM (and is available on request). The outcomes of the Parish Conference were circulated with the report for the 2024 APCM, these, as we said, will increasingly shape our activities across 2024 and through to 2026. The six areas we identified as important, here within our context at All Saints, align strongly with the values and focus of the TC.T Diocesan strategy.

Four of the topics were recognised as being our primary areas for investing energy and effort. These are covered in more detail in the document '**2024 All Saints Focus'** recirculated in advance of the 2025 APCM.

The four areas identified are:

- **Growth in Faith**
- **Senior and Mature Residents of this Community**
- **Communicating and Visibility**
- **Using the Buildings – relevance, open to all, welcoming**

- **Bristol West Deanery**. Father Charles is the Area Dean for Bristol West which covers an area from Clifton to the Severn Estuary and from South Gloucestershire to North Somerset – twenty-one parishes.

  The vacancy at the United Benefice of Abbots Leigh and Leigh Woods continues after the departure of the Curate in Charge, **Revd Laura Doe** (to her first incumbency in Bath). Here, at All Saints, we will continue to support the parish of AL&LW during 2025. This role does have an impact on the parish and the Diocese and Fr Charles thanks the parish for the support they are willing give for this role to be fulfilled satisfactorily.

  Additionally, **Helen Clifton LLM**, has a significant role as the Lay Chairperson for Bristol West Deanery.

  The Annual Report for Bristol West is circulated with this Report.

- **Additional Roles**. Fr Charles has a number of roles within the Diocese. These include:

  - **Chaplain to the Sisters of the Church**
  - **Chair of Missional Leadership** an element to '*Transforming Church. Together*'
  - **Area Dean for Bristol West**

Ministry, Mission and Statistics

Ministry and Numbers: Attendance, Communicants and Occasional Offices

This year there are a few impacts on numbers that are immediately noticeable:

Electoral Roll. The Roll was required to be renewed (not refreshed) in 2025, as it does every six years. This caused a very significant drop in numbers, from 120 to 91, which has a number of consequences. The refreshed roll for 2026 is significantly healthier.

Sunday Attendance. This has significantly increased in terms of communicants and Sunday attendance over the last few years (and continues to do so in 2026).

Occasional Offices. The national trend for significantly reduced numbers for Occasional Offices (Baptisms, Weddings and Funerals) is clearly evident.

Weekday Mass. Numbers attending weekday Mass do seem to fluctuate and whilst the regular day time services remain constant there has been a reduction in the numbers attending Festival Masses.

Normally we would describe ASC as having an eclectic congregation, of all ages, which is attracted from within the parish, all over Bristol and beyond. In some ways this has become more so. This has meant that we now have people 'gathered' for worship from a much wider geography than Clifton. It also means that the liturgy, music and word have become available to many who would otherwise be unable to attend church physically.

Attendance, Communicants and Occasional Offices

Table showing attendance figures between 2020 and 2025

	2020	2021	2022	2023	2024	2025
Electoral roll	111	109	109	117	120	91
Resident	33	34	34	33	33	29
Normal Sunday: Adult Under 16	 71 5	 65 6	 74 7	 84 7	 80 4	 94 5
Baptisms	5	2	5	9	3	3
Confirmations	0	0	0	0	0	2
Funerals (including memorial services)	4	2	4	8	8	4
Weddings	0	2	0	0	2	1

Table showing Communicant numbers between 2020 and 2025

	2020	2021	2022	2023	2024	2025
Sunday	2140	3361	3934	3415	3579	3885
Monday – Saturday	903	919	1472	1615	1014	946
Easter	2	142	101	203	125	160
Christmas	113	115	182	190	235	220
Total annual communicants*	**3158**	**4537**	**5689**	**5423**	**4935**	**5211**

Other Numbers

Whilst the focus here has been upon attendance at worship it is worth reflecting on the numbers that are touched by All Saints in one way or another:

- **Website**: Page requests per day are between 1200 and 1800 (the record for one day, prior to Easter, has been 8770).
- **Friday Mailing**: Every Friday the ASC News is emailed to 350 subscribers.
- **Church Tower Footfall**: Annual number of people entering church by way of the Tower is greater than 37,000.

Ministry and Worship

Part of our diversity is the range of 'voice' we have in the preaching and teaching at All Saints. This brings a real strength in the variety and quality of our preaching which ranges through meditative and contemplative homilies, all-age presentations, and scholarly and challenging sermons. Our Ordained and Licensed Lay Ministers, and members of our worshipping community provide a rich and varied source of insight, inspiration and direction.

During 2025 we have one Ordinand from Trinity College Bristol on Annual Placement, David Lanstrom. We also had two Ordinands on Summer Placement in June: Di Vickery and Dan Jeffery from Trinity College. Additionally, we enjoyed the company of the Revd Jo Moule for a month placement during September, from the Diocese of Bath and Wells.

In addition to the incumbent, there are a number of priests who are Licensed or have Permission to Officiate and who regularly minister at the altars of All Saints. All members of this 'team' have other responsibilities and duties, so we readily recognise our good fortune in having their contribution and the variety of gifts they offer, and the level of experience they bring, add greatly to the richness and depth of our worship community. Ordained and Lay Ministers at All Saints provide support for

parishes across the Deanery (and Archdeaconry) where there are issues due to parishes being in vacancy, ill health and other forms of need. This support is both for Sunday and Festival worship and also Occasional Offices.

The regular ordained team consists of: **Revds. Paul Hawkins, Canon Nicola Stanley, Paul Tiernan,** and **Clive Welham.** Additional support is provided by **Revds. Peter Dill and John Pedlar.** Fr John (P) who is also 'chorister chaplain' and, with John Davenport, shapes a number of choral worship events through the year. The Revd Dr **Paul Roberts** retired from his role at Trinity College and has been on the required six-month break from clerical duties – he will receive PTO in April 2026.

Additionally, we have three Lay Ministers (LLM) who are currently Licensed to All Saints, **Liz Badman, Jessica Smith**, and **Helen Clifton**. The Revd **Sister Teresa Mary CSC** is Sister in Charge of the St Pauls Community Project 'Loaves and Fishes'. Sister Teresa is now the Assistant Curate at Holy Trinity Hotwells and was ordained Priest at Petertide in 2024.

Some Guests

Over the year we have also had a number of guests and visitors: the **Revd Professor Teddy Kalong**, Methodist Superintendent, joined us for worship and preached on the 23 march; Holy Week was conducted brilliantly by **Revd Canon Jonnie Parkin**: The Cathedral Minor Canon, **Revd Mel Takac**, was supervised for the year by Fr Charles and preached in the autumn; on a brief escape from the Royal Navy and deployment on HMS Northumberland and her current role, the **Revd Dr Louisa Pittman RN** joined us for worship and preached in October. The Archdeacon of Bristol, **The Venerable Becky Waring**, visited to preach in the spring, and then we welcomed the Assistant Archdeacon, the **Revd Adam Beaumont** to preach, also in the autumn.

Additional Worship, Reflective and Learning Events

Over the year, four activities stand out. Three are new to our usual programme, these are the **Healing Services**, of laying on of hands and anointing; the **Taizé Worship** a meditative form of worship (originating from the monastic community in Taizé); and **Exploring Christianity**, a regular but occasional gathering after Parish Mass, for lunch, with an exploratory presentation and discussion on key Christian themes. These three have been very positive and popular additions to the annual programme.

The Parish Retreat in May was conducted by the **Revd Canon Nicola Stanley** and took place at Llangasty Retreat House. Mthr Nicola also led the Walsingham Pilgrimage in October and conducted a day devoted to reflections on the Blessed Virgin Mary in November.

Organizing Groups

The **Early Worship Group** provide the structure and liturgy to Early Worship on a Sunday morning. This is an expression of worship unlike the Parish Mass and is supported by regular worshippers that vary between about fifteen and thirty. The organization and planning of early worship is much appreciated.

The work of the **Church and Community Group** is important in the life and ministry of All Saints. This Group's purpose is to contribute to the missionary and ministry activities at All Saints, to support those who worship here, and to welcome and encourage new people to become an active presence in the local community.

The wide range of activities have included:

- Monthly led walks – fun, historic, geological, environmental…..
- Friends Together Cafe which meets monthly to support those living with dementia, their carers and their families
- Maintenance of the ASC Pop-Up Food Bank
- Parish lunches and social gatherings (including Dedication Sunday, Harvest festival, Mothering Sunday)
- Fundraising for charitable causes, in particular this has included the (six, now four) Sudanese Students who we are supporting through secondary and vocational education
- Maintaining visibility in the community and re-enforcing the relevance of the local church (this includes the What's On, weekly Alma Pub evenings, link with Clifton Down Community Association and so much more)
- Support for a wide variety of events held in church (such as the Flower Team events, charity concerts and other ad hoc events as and when requested)
- Book Group (newly established 2025)

Within our work to demonstrate our focus on environmental responsibility is the care of the **Flower Team**. Over the year they have pursued the aims of 'plastic free and locally sourced' that has won recognition within the diocese and amongst other denominations (and organizations wishing to adopt this value). Additionally, the flower events have contributed to charitable giving.

In addition to the LLMs we have a number of lay people licenced to take home communion to those unable to attend Mass at church; Jean Bradford, Janice Hopkins and Swarna Simpson. This is a much appreciated and important ministry delivered by members of the Pastoral Team.

A fundamental aspect of our worship and liturgy is the music. Our Director of Music, **John Davenport**, and Assistant Director of Music, **Huw Morgan**, maintain a standard and quality that is outstanding within a parish church. The engagement of our Directors of Music extends beyond worship and liturgy through both the performance of regular concerts and by attracting visiting musicians.

Liturgy, maintaining the seasons and worship structure of the church, continuing the modern and accessible flow of worship rooted in our Anglo Catholic heritage, is an important characteristic of All Saints. Our Head Server, **Simon Davison**, ensures that this is maintained and provided significant opportunity for ordinands to learn and appreciate 'good practice'. During 2025 we have had the benefit of a Sacristan, **Paul Gale**, who has been updating records and recording historic significances for future generations.

We extend our thanks and appreciation to all those who engage in preaching, teaching and leading worship; and those who maintain a standard of music and liturgy that maintains the All Saints reputation and strength.

Requiescat in Pace

During the year a significant number of our worshipping community, and those connected with us, have moved into God's nearer presence.

These include:

Stephen Jordon, Maureen Badman, Pat LePetit, Richard Ashby, Jean Detheridge, Olivia Griffiths, Ann Wardrop, John Badman, Charles Easmon, Elisabeth Morgan, Pope Francis, Silvio Pegado, Mary Thompson, Jo Greenbury, Alisa Temple, Judy Torrens, Armin von Doneck, Hugh Farry, Lucille Osafa, Mary Whittington, Diana Verity, Rhona Bennett, Tim Draycott, Arthur Cleaver, Jonathan Welland

Rest eternal grant them, O Lord,
and let light perpetual shine upon them.
(Ps 65)

Resources – Finance Review

Planned Stewardship
Pledged giving via Standing Orders, Gift Aid giving via the white envelopes and card donations through the card reader are the three main sources of income. In order for the PCC to manage its budget efficiently, it is important that as many as possible give on a regular and committed basis. Other Gift Aid donations are received by collections at various events including concerts and one-off donations.

Table showing summary of Stewardship Giving, Gift Aid and the Parish Share over six years (**jt** - indicates a joint husband and wife pledge)

	2020	**2021**	**2022**	**2023**	**2024**	**2025**
Pledged givers	51+3jt	50+3jt	52+4jt	50+4jt	52+4jt	56+4jt
Regular Gift Aid envelope subscribers	25	7	3	2	0	0
Total Gift Aid subscribers	107	80	229	164	216	204
Parish Share paid	£66,900	£66,900	£68,570	£74,185	£74,185	£79,911

Definition of 'Stewardship'
Stewardship is defined as those who pledge through our Stewardship pledge scheme.
Paying through:

- Regular Standing order or gift aid envelope regardless of attendance
- An attendance basis through gift aid envelopes of card donation slips
  Gift aid is an important aspect of stewardship and we are able to claim 25p for every £1 donated under the gift aid scheme.

Sources of Income
Our income is derived from the following sources (see accounts for details):

- Stewardship planned giving
- Open plate giving
- Gift Aid including up to £2,000 through the small gifts scheme. (Tax recovered is significant. In 2025 £15,953 was recovered, enhanced through the new gift aid donation slips for use with the card reader)
- Parish room and church lettings for activities, events and concerts
- All Saints Arts profits
- Ad hoc donations
- Grants from Trust funds
- Legacies

Parish Share
We have met the total sum agreed and pledged by the PCC in 2025 for the Parish Share - £79,911.

Resources - Building and Equipment

All Saints, including the War Memorial, is a Grade 2 Listed Building.

Whilst this report is focused upon 2025, it is recognised that considerable work took place in preparation for the Atrium Development which is planned to take place in 2026.

Missional priorities

All Saints is a very visible feature of Pembroke Road and an important part of Clifton. The church and its facilities are in constant, daily demand. This is a cause for celebration as it has long been the ambition of the church to engage as fully as possible with the local neighbourhood, to become in effect left, right and centre the focal point of community life. In this the PCC is greatly encouraged by the fact that its ambitions for the church are fully aligned both with the Church of England's national Vision and Strategy and the Diocese of Bristol's Transforming Church agenda. It welcomes especially the Diocesan commitment to providing safe, accessible, kind and welcoming spaces for everyone and to the creation of an environmentally supporting environment.

Key activities in 2025

The Triennial Inspection for ASC was conducted by the Assistant Archdeacon, Adam Beaumont, and took place in October. We are pleased to say that all conditions were satisfied, and the positive report was received also in October. The Triennial requires the inspection of registers, policies, contracts, and inventories, together with the storage of valuable items. Security and safety systems are examined, as is the state of the buildings and progress on Quinquennial works. The Churchwardens were able to report that the issues raised, concerning the items in the Quinquennial, will be addressed as part of the Atrium Project.

The Churchwardens would also like to thank Wendy Mortimer, the Office Manager, for the excellent work undertaken to prepare all documents and items for this Inspection.

Service Contracts. Maintaining the key elements of fabric is important in such a well-used building and we report that over the year the following have been maintained and serviced, and where necessary formally approved:

- Randall Room lift
- Fire Alarm System, detection points and extinguishers
- Gas Boilers situated in the Tower
- Organ and Piano servicing and tuning
- Portable Appliance Testing – routine, required safety inspection
- Lightning protection systems (LPS) to protect church and occupants from lightning strikes

Drain Clearance. The drains from the toilets into Alma Vale Road have been blocked on a number of occasions. This necessitated significant clearance by DynoRod.

Asbestos Survey. There was an asbestos survey in June.

Sacristy. The annual silver cleaning took place prior to Easter. Also, the process of recording greater detail on items of importance kept within the Sacristy has commenced. Additionally, the 'Embroidery Team' have started the process of repair and protection of vestments.

The Atrium Development

All Saints is a busy church. It has an annual footfall of approximately 37,000. The demand for its facilities has proved increasingly difficult to satisfy. It needs therefore to make better use of the atrium, the inner courtyard and the external garden.

The PCC has long recognised that the redevelopment of the atrium is crucial to this. At present the single storey roof to the cloisters leaks; the internal courtyard is singularly unprepossessing; the single glazing, 1960s windows and cold concrete floor combine to ensure that it is impossible to retain any warmth: there is a consequential waste of energy which impacts significantly on the heating of the church; and there is neither provision for accessible toilets nor an accessible entrance to the gardens. The lack of accessible facilities is a serious shortcoming.

So, the PCC is pressing ahead with its development project. The principal features of the scheme are:

- An Increased circulation/social area
- 3 air source heat pumps (ASHPs). Note: ASC is one of 20 highest emitters in the diocese.
- new metal/glass balustrade on western cloister
- A PV array on the main church roof – designed to minimise effect on street scene
- The courtyard to be raised to provide level access.
- A new accessible/ambulatory toilet and one new standard WC
- Insulated walls, ceilings and floors; heat curtain between atrium and porch
- New underfloor heating
- New demountable panels for exhibitions/church publicity etc
- New cast stone floor slabs
- Improved maintenance access to church roof

An up-to-date Order of Costs Estimate was commissioned from Synergy Quantity Surveyors in February 2025. Thereafter the PCC refined the scheme so as to limit the scope of the project (whilst not compromising on the works necessary to comply with the church's latest Fire Risk Assessment and Quinquennial Report) and reduce the cost. In particular the

additional WCs were re-positioned and, to emphasise its essential character as subservient to the cloister, the design of the inner courtyard was simplified - both at the suggestion of our endowment trustees for whose input the PCC is very grateful.

A faculty (diocesan approval of - broadly - the internal features of the scheme) was obtained in November 2025 to complement the Planning permission (essentially to deal with the visual, external impact of the proposals) that had been secured in May 2024.
Tender documents were prepared by our QS and sent to five building contractors. Tenders were received from all of them in December 2025, a tender report was prepared by our QS, due diligence was undertaken in respect of the two lowest tenderers, and they were both interviewed in February 2026. Melhuish and Saunders of Glastonbury was identified as the outstanding candidate and selected by the PCC as its preferred contractor.

The Atrium - Looking Forward into 2026

There remains to be done some further design work as the planning permission is conditional on the provision and approval of some more detailed drawings. In addition, it is necessary for the existence of any remaining asbestos under the cloister floor to be established and dealt with. The intention is to enter into a standard form of building contract with Melhuish and Saunders in April with a projected completion date of mid-December 2026.

The contract will show a contract price of £1,164,938.96 plus VAT which compares very well with the QS estimate of February 2025. The detail of the scheme and the price that has been negotiated are substantially due to the work of our excellent team of architect, QS, M&E and structural engineers.

The project is being financed by a contribution from the PCC of £400k, a grant from the Benefact Trust of £21.1k and, most important of all, a very substantial grant of £1.3m from our Endowment Trustees. The PCC is extremely grateful to the trustees for their engagement with the detail of the project and for their enormous generosity in funding it. There can be no doubt that without their committed support the project would have been impossible. It is to be anticipated that when the professional fees have been deducted there will be a surplus to be returned to the trustees.

No building contract can be completed without inconvenience, but steps will be taken to minimise the disruption. These include

- The creation of a Project Group to deal with our professional team and the builders. This includes among others Adam Chivers as the Project Co-ordinator and Martin Robinson and Vicky Gordon as Churchwardens – all of whom are happy to deal with any queries arising.
- Facilitating access to
    - the church through the northern part of the porch for all, or nearly all, of the works. (The southern section and the cloisters will be screened off)
    - the sacristy through the existing (otherwise unused) door to the garden and the path to the east of the church).

- Rehousing the Parish Office temporarily to an area adjoining the Banner Cupboard with a temporary secure area under the balcony.
- Providing temporary accessible WCs adjoining the Richard Chapel forecourt.
- Taking proper measures to avoid dust migrating to the church and, in particular, the organ.

The John Piper Windows

Planning permission and a faculty have been granted for a substantial scheme designed to conserve these major works of art. In January 2022, a quotation was received in the sum of £664,430 plus VAT for the work. The PCC has prioritised the completion of the atrium development over the conservation of the Piper windows but is conscious of the need for conservation and will be reverting to this project in due course.

Trustees of All Saints Endowments

The PCC is enormously grateful to the trustees of All Saints Endowments:
Charity overview, ALL SAINTS CHURCH CLIFTON ENDOWMENTS - 254943, Register of Charities - The Charity Commission
For their continued support of the church. The trustees provide and maintain the vicarage at 68 Pembroke Road, free of charge, which is acknowledged as a major contribution to the diocese.

The trustees also own and maintain the major part of the gardens to the rear of the church. In addition, they maintain the lawns to the front of the church and the trees in Alma Vale Road which fall within the church boundary and do so to the highest standards.

Most importantly, over recent years, the trustees have made significant financial contributions to ensure the upkeep of the fabric of the church paying, in particular, for the external repairs to the St Richard chapel masonry and funding the work on the forecourts. That the church presents such a beautiful appearance and adds so much to the street scene in Pembroke Road is substantially, if not entirely, due to the trustees.

The trustees have managed their investments to the benefit of All Saints, and the PCC is grateful to them for their contribution to the life of this church and community.

Administrative Information

THE PAROCHIAL CHURCH COUNCIL

The PCC of All Saints has duties defined in the Parochial Church Councils (Powers) Measure 1956 and is also responsible for co-operating with the Incumbent in promoting the whole work of the Church in the ecclesiastical parish.

PCC Membership 2025

Incumbent	Revd Charles Sutton
Associate Priests (Licensed)	Revd Paul Hawkins
Churchwardens	Martin Robinson (Lay Vice Chairman)
	Vicky Gordon
Secretary	Janice Callow
Co Treasurer	Karen Haigh Eric Tyson

Elected Deanery Synod Representatives (until 2026):

Elizabeth Thomas
Bob Bell

Elected members:

Janice Callow	(until APCM 2026)
Vicky Gordon	(until APCM 2026)
Ruth Baker	(until APCM 2026)
Sue Perry	(until APCM 2027)
James Norman	(until APCM 2027)
Georgina Harford	(until APCM 2027)
Elizabeth Thomas	(until APCM 2027)
Annette Young	(until APCM 2028)
John Davenport	(until APCM 2028)
Paul Gale	(until APCM 2028)
Mary Benton	(until APCM 2028)

Co-opted member (LLM Annually elected):

Liz Badman (until 2024)

Ex Officio Members

Brendan Biggs (General Synod)
Helen Clifton (Deanery Synod Lay Chair)

The PCC meets four or five times each year. One third of the PCC constitutes a quorum. The PCC, as now required by law, is registered as an independent charity.

Bank:	Co-Operative Bank, PO Box 200, Skelmersdale, Lancashire WN8 6NY
Independent Examiner:	J. F. BALSHAW & CO, Chartered Accountants, 20 Old Kiln Lane, Heaton, Bolton, BL1 5PD

PCC COMMITTEES AND THEIR RESPONSIBILITIES

The PCC has the following **Committees**:

Standing Committee (the only committee required by law):
Power to transact the business of the PCC between meetings, subject to any directions given by the council. In 2025 the members were the incumbent Revd Charles Sutton, Churchwardens, and PCC Secretary, and PCC Treasurer. The Standing Committee meets at least five times each year between meetings of the PCC, for which it sets the agenda.

Work Schedule
A work schedule is maintained and is the responsibility of the PCC. On occasions a group may be formed, when required, to manage, discuss and plan repairs and maintenance related to the fabric of our buildings in the event of particular need – such as the Atrium Project Group.

Stewardship Committee
Established from time to time to plan and implement stewardship renewal.

All Saints Arts
Responsible for organising musical and artistic events.

The PCC has the following **Action Groups**:

Church and Community Group (Hospitality)
Responsibilities include organising parish social events such as parish lunches, and entertaining/catering after festival Masses and the fostering of a welcoming environment.

Early Worship Group
Have taken responsibility for the planning, managing and (often) delivery of the growing Early Worship congregation.

In addition to these committees and groups there is a **Ministry Group** which is increasingly taking on the role of 'Growth in Faith', and a **Pastoral Visitors Group** focusing on matters of pastoral ministry.

Safeguarding and Child Protection Policy

Nominated Safeguarding and Child Protection Officer

The Nominated Persons for Safeguarding and Child Protection are **Caroline Davenport** and **Janice Callow**. They are responsible for driving the process within the church, significantly in embedding Safeguarding within the church community and providing advice to the PCC. They also act as contacts for any Child Protection or Vulnerable Adults issues and liaise on such matters with the Diocese.

Safeguarding Actions

Considerable progress has been made in **embedding child protection** throughout our church life. A new Safeguarding Policy has been approved by the PCC.
Safeguarding is a **Standing Item** in PCC Meetings and on the Standing Committee agenda.

In the near future, we will be required to employ a set of practices, **Safer Recruiting**, to ensure staff and volunteers are suitable to work with children and vulnerable adults to prevent harm and to foster a safer environment. These practices will involve 'thorough vetting, including background checks, robust interviews, and ongoing training'.

CONCLUSION OF ANNUAL REPORT AND INTRODUCTION TO FINANCIAL STATEMENTS

The Twenty Eighth Annual Report

This is the twenty eighth annual report prepared under the terms of the Charities Act 1993. We believe it gives a clear picture of the life of the Church at All Saints and the way in which the PCC has discharged its responsibilities.

The Financial Statement
The financial statements follow as part two of this document and are introduced by the Report of the Independent Examiner.

On behalf of the PCC –

…….
The Reverend Charles Sutton, *Chairperson*

…….
Martin Robinson, *Churchwarden*

…….
Vicky Gordon, Churchwarden

26 April 2026

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF ALL SAINTS, CLIFTON

I report on the accounts of the parish of All Saints, Clifton for the year ended 31 December 2025.

Respective responsibilities of PCC and examiner

As members of the PCC 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 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.

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 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 you as 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

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

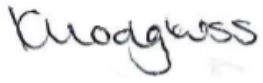
1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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

Name: Kathryn Hodgkiss FCA Date: 18th March 2025
Relevant professional qualification or body: ICAEW
Address: J F Balshaw & Co, 22 Shoreswood, Sharples, Bolton BL1 7DD



PAROCHIAL CHURCH COUNCIL OF ALL SAINTS WITH ST JOHN CLIFTON
NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2025

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

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

Endowment and Trust funds are funds, the capital of which must be maintained; only income arising from investment of the endowment and trust funds may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established.

Restricted funds represent (a) income from trust or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

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

Incoming Resources

Planned giving receivable under covenant is recognised only when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable. Interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross except in certain instances where. funds raised through fundraising events are accounted for net.

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 incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1000 or less are written off when the asset is acquired.

Investments
Investments are valued at market value at 31 December.

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL 2025	Funds 2024
INCOMING RESOURCES							
Voluntary Income	2(a)	72423	53197	0		125620	93873
Activities for generating funds	2(b)	3696	1950	0		5646	7707
Income from investments	2(c)	5323	24866	3948		34137	34962
Income from church activities	2(d)	28786	-950	0		27836	27473
Other incoming resources	2(e)	0	0	0		0	0
TOTAL INCOMING RESOURCES		110228	79063	3948	0	193239	164015
RESOURCES USED							
Grants	3(a)	4000	9389	0		13389	12649
Activities directly relating to the running costs of the church	3(b)	134131	55992	1357		191480	181417
Church management and administration	3(c)	7120	1389	0		8509	7825
Fund raising and publicity	3(d)	3838	0	0		3838	3691
Bank charges and loan interest	3(e)	5	0	0		5	5
Staff costs	4(a)	23673	0	0	0	23673	18135
TOTAL RESOURCES USED		172767	66770	1357	0	240894	223722
NET INCOMING/(OUTGOING) RESOURCES		-62539	12293	2591	0	-47655	-59707
GAINS AND LOSSES ON INVESTMENTS							
Realised (Unrealised)		-6781	-31676	-5029		-43486	27847
Trust Funds Received						0	0
Endowment Funds Held by Diocese	7				-4156	-4156	354
NET MOVEMENT IN FUNDS		-69320	-19383	-2438	-4156	-95297	92751
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025 (2024)		272528	822575	130397	24206	1249706	1281214
Transfer to restricted funds							
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025 (2024)		203208	803192	127959	20050	1154409	1249707

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

BALANCE SHEET AT 31 DECEMBER 2025

	Note	2025	2024
		£	£
FIXED ASSETS			
Investment assets	5	£ 1,044,262	£ 1,087,748
Property	6	£ -	£ -
Endowment Funds held by Dioces	7	£ 20,050	£ 24,206
		£ 1,064,312	£ 1,111,954
CURRENT ASSETS			
Debtors	9	£ 18,286	£ 15,727
Short term deposits		£ 45,879	£ 121,742
Cash at Bank and in hand		£ 37,402	£ 9,292
		£ 101,567	£ 146,761
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	10	£ 11,470	£ 9,008
NET CURRENT ASSETS		£ 90,097	£ 137,753
NET ASSETS		£ 1,154,409	£ 1,249,707
FUNDS			
Unrestricted	11	£ 203,208	£272,528
Restricted	12	£ 803,192	£822,575
Trust Funds	13	£ 127,959	£130,397
Endowment	7	£ 20,050	£24,206
	8	£ 1,154,409	£1,249,707

Approved by the Parochial Church Council on 24 March 2026
and signed on its behalf by:

The notes on the following pages form part of these accounts

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

2 INCOMING RESOURCES

		Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL FUNDS 2025	2024
2(a)	**Voluntary Income**						
	Tax Recoverable Giving:						
	Pledged Giving	50,972				50,972	51,231
	Gift Aid Collections	1,330				1,330	2,263
	Tax Recoverable	11,932				11,932	12,381
	Collections (open plate)	132				132	402
	Grants					0	1,000
	Donations, appeals,etc.	8,057	13,013			21,070	16,506
	Other		4,186			4,186	310
*	Missions		10,998			10,998	9,780
	Legacies		25,000			25,000	0
		72,423	53,197	0	0	125,620	93,873
2(b)	**Activities for generating funds**						
	Concert Income	3,696				3,696	5,732
	Fund raising events		1,950			1,950	1,975
	Traidcraft Income					0	0
		3,696	1,950	0	0	5,646	7,707
2(c)	**Income from investments**						
	Dividends and interest including any reclaimed tax	5,323	24,866	3,948		34,137	34,962
		5,323	24,866	3,948	0	34,137	34,962
2(d)	**Income from church activities**						
	Magazines					0	0
	Coffee	-62				-62	-80
	Church & hall lettings etc	28,016				28,016	24,780
	Social events		214			214	300
	Deanery support		-1,164			-1,164	-44
	Fees	832				832	2,517
		28,786	-950	0	0	27,836	27,473
2(e)	**Other ordinary incoming resources**						
	Insurance claims					0	0
		0	0	0	0	0	0
	TOTAL INCOMING RESOURCES	110,228	79,063	3,948	0	193,239	164,015

*2(a) Note: Includes income to AS Food Bank
Note: Includes transfer of St John's Trust capital from Bristol Diocese

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

For the year ended 31 December 2025

3	RESOURCES USED		Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL FUNDS 2025	2024
	Church activities							
3(a)	Missionary and charitable giving:							
	Home missions and other:							
		Sisters of the church		702			702	0
		Emmaus Bristol		1,058			1,058	1,306
		Alabare					0	73
		Bristol Refugee Rights		558			558	0
		AS food bank		1,430			1,430	1,681
		Young Bristol		558			558	0
		Christian Aid					0	1,306
		Save the Children		863			863	0
		St Mungo's		863			863	0
	Church Overseas:							
		Medcine sans Froniiere		1,057			1,057	891
		DEC Ukraine					0	2,500
		USPG					0	891
		Afrinspire Sudanese students		2,300			2,300	0
	Church Societies:							
		5% Giving	4,000				4,000	4,000
			4,000	9,389	0	0	13,389	12,649
3(b)	Activities directly relating to the running costs of the church							
	Ministry:	diocesan parish share	79,911				79,911	74,185
		clergy expenses	3,624				3,624	3,617
		lay ministry		690			690	630
	Church - expenses							
		Altar & Sanctuary	2,598				2,598	2,384
		Light & Heat	23,178				23,178	26,281
		Flow ers		943			943	1,295
		Water Rates	727				727	643
		General Expenses	273				273	237
		Music	1,326	6,488			7,814	5,032
	Church maintenance							
		Organ tuning & Repairs	1,481				1,481	1,402
		Cleaning	7,677				7,677	7,391
		Insurance	7,715				7,715	7,452
		Repairs	5,621	46,194			51,815	47,345
	Training/ Education							
		Education		827	1,357		2,184	3,321
		Friends together		850			850	202
			134,131	55,992	1,357	0	191,480	181,417
3(c)	Church management and administration							
	Printing, Stationery and Telephone							
		Printing	4,218				4,218	3,492
		Stationery	647				647	669
		Postage	83				83	85
		Broadband & Telephone	888				888	921
		Computer & Website	464				464	499
		Sundries	295				295	392
	Wardens discretionary			243			243	120
	Audit		525				525	525
	Legal & Professional						0	0
	Social & Welcoming			1,146			1,146	1,122
			7,120	1,389	0	0	8,509	7,825

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
For the year ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL FUNDS 2025	2024
3(d)	Fund-raising and publicity	3,838				3,838	3,691
		3,838	0	0	0	3,838	3,691
3(e)	Bank charges and loan interest	5				5	5
		5	0	0	0	5	5
4	STAFF COSTS						
4(a)	Salary of organists	9,650				9,650	4,805
	Office Manager's wages	14,023				14,023	13,330
		23,673	0	0	0	23,673	18,135
TOTAL RESOURCES USED		172,767	66,770	1,357	0	240,894	223,722

During the year the PCC employed a Music Director and a Parish Office Manager.
The Musical Director is a member of the PCC.

		2025	2024
5	FIXED ASSETS FOR USE BY THE PCC		
	Investments	£	£
	Valuation as at 1 January 2025	1,087,748	1,159,901
	Draw down		-100,000
	Adjustment to market value	-43,486	27,847
	Valuation as at 31 December 2025	1,044,262	1,087,748

Investment at cost (£903,000) comprises 47,042.451 shares in The CBF Church of England Investment Fund – Income Shares.

		2025	2024
6	PROPERTY - LEGACY		
	No property was owned by the PCC in 2025		
		£	£
		0	0

			Trust No	2025	2024
7	FIXED ASSETS HELD AS TRUST FUNDS BY THE DIOCESE				
	Valuation at 31.12.25			£	£
	All Saints with St John, Clifton	*	156	0	1,279
			178	338	323
		*	321	0	1,306
		*	5	0	765
			571	6,837	7,122
			688	622	647
	These funds are administered by the St John's Trust				
	All Saints with St John, Vaughan Trust				
			169	12,253	12,764
	This fund is administered by the Vaughan Trust				
	Total			20,050	24,206

*Charibond Fund closed by M&G. Capital funds transferred to PCC restricted fund

		Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL 2025	2024
8	ANALYSIS OF NET ASSETS BY FUND						
	Fixed Assets	78,600	802,025	127,959	20,050	1,028,634	1,105,235
	Current Assets	118,959				118,959	137,753
	Current Debtors	13,119	5,167			18,286	15,727
	Current Liabilities	-7,470	-4,000			-11,470	-9,008
	Fund balance	203,208	803,192	127,959	20,050	1,154,409	1,249,707

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
For the year ended 31 December 2025

		2025	2024
9	DEBTORS	£	£
	Income tax recoverable	15,954	15,727
	Other	2,332	0
		18,286	15,727

10	LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
	Accruals and deferred income					
	Heat & Light				2,797	3,434
	Missions				4,000	4,000
	Other creditors				4,673	1,574
					11,470	9,008

11	UNRESTRICTED FUNDS		Investment			
		B/fwd	Gains(losses)	Surplus (deficit	Interest/ Div	Balance
	General Reserve	272,528	-6,781	-67,862	5,323	203,208
	Transfer to restricted funds	0				0
		272,528	-6,781	-67,862	5,323	203,208

*2(a) Note: The PCC designated £500,000 of general funds to a Repair fund in respect of major works relating to the ongoing future of the building and the objectives of All Saints Clifton. The PCC has several major maintenace/ building projects for which additional funding and grants will be required.
Minuted PCC meeting 2nd July 2019 Item 6

12	RESTRICTED FUNDS						
		B/fwd	Expenditure	Receipts	Int/ Dividends	Gains/Loss	Balance
	Madge Arnold Music Fund	68,441			2,072	-2,640	67,874
	Mervyn Stockwood Fund*(1)	72,004	-1,146		2,180	-2,777	70,261
	Organ	3,450			104	-133	3,421
	Lay Ministry	1,573	-690		48	-61	870
	Deanery Expenses	894	-5,633	4,469	27	-34	-277
	Discretionary fund	2,584	-243		78	-100	2,320
	Flower Fund	3,033	-943	1,011	92	-117	3,076
	Repair Fund	637,742	-46,195		19,308	-24,596	586,259
	Social & Events	793		214	24	-31	1,000
	Music Fund *(2)	21,847	-5,299	27,000	661	-843	43,367
	Organ Recital Fund	5,030	-1,190	1,950	152	-194	5,748
	St Johns School Bibles	0	-827	827	0	0	0
	AS Food bank	3,934	-1,429	334	119	-152	2,806
	Traidcraft	452					452
	Friends Together	798	-850				-52
	Sudanese students	0	-2,300	5,005			2,705
	Organ CD	0		10,003			10,003
	St John's Trust	0		3,359			3,359
		822,575	-66,745	54,172	24,866	-31,676	803,192

*(1)Original bequest £49,258.10
*(2) Includes £25,000 bequest

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
For the year ended 31 December 2025

13 TRUST FUNDS (Trustees: Vicar and Churchwardens)

		B/fwd	Gains (losses)	Expenditure	Interest/Div	Balance C/fwd
(a)	St John's National School Fund (see below)	92,842	-3,581		2,811	92,072
	Education Fund	37,555	-1,448	-1,357	1,137	35,887
		130,397	-5,029	-1,357	3,948	127,959

13 Trust Funds notes:

(a) £66,982 was received in September 2000 being a transfer of funds from the St John's National School, Clifton which is no longer in use. A Trust fund has been created to receive the assets to be known as the St John's National School Religious Education Fund. The Vicar and Churchwardens have been appointed Trustees.

The terms of the Educational Endowment Order made September 1999 are that the trustees 'shall apply the income and may apply the capital thereof, for educational purposes related to the Parish of Clifton in connection with the provision of religious education in accordance with the tenets of the Church of England by means of a Sunday School or otherwise'.

(b) Interest accrued to the trust funds and not committed within the accounting year are transferred to restricted funds to be used in accordance with the terms of the trust.

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL 2025	Funds 2024
INCOMING RESOURCES							
Voluntary Income	2(a)	72423	53197	0		125620	93873
Activities for generating funds	2(b)	3696	1950	0		5646	7707
Income from investments	2(c)	5323	24866	3948		34137	34962
Income from church activities	2(d)	28786	-950	0		27836	27473
Other incoming resources	2(e)	0	0	0		0	0
TOTAL INCOMING RESOURCES		110228	79063	3948	0	193239	164015
RESOURCES USED							
Grants	3(a)	4000	9389	0		13389	12649
Activities directly relating to the running costs of the church	3(b)	134131	55992	1357		191480	181417
Church management and administration	3(c)	7120	1389	0		8509	7825
Fund raising and publicity	3(d)	3838	0	0		3838	3691
Bank charges and loan interest	3(e)	5	0	0		5	5
Staff costs	4(a)	23673	0	0	0	23673	18135
TOTAL RESOURCES USED		172767	66770	1357	0	240894	223722
NET INCOMING/(OUTGOING) RESOURCES		-62539	12293	2591	0	-47655	-59707
GAINS AND LOSSES ON INVESTMENTS							
Realised (Unrealised)		-6781	-31676	-5029		-43486	27847
Trust Funds Received						0	0
Endowment Funds Held by Diocese	7				-4156	-4156	354
NET MOVEMENT IN FUNDS		-69320	-19383	-2438	-4156	-95297	92751
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025 (2024)		272528	822575	130397	24206	1249706	1281214
Transfer to restricted funds							
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025 (2024)		203208	803192	127959	20050	1154409	1249707

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

BALANCE SHEET AT 31 DECEMBER 2025

	Note	2025	2024
		£	£
FIXED ASSETS			
Investment assets	5	£ 1,044,262	£ 1,087,748
Property	6	£ -	£ -
Endowment Funds held by Dioces	7	£ 20,050	£ 24,206
		£ 1,064,312	£ 1,111,954
CURRENT ASSETS			
Debtors	9	£ 18,286	£ 15,727
Short term deposits		£ 45,879	£ 121,742
Cash at Bank and in hand		£ 37,402	£ 9,292
		£ 101,567	£ 146,761
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	10	£ 11,470	£ 9,008
NET CURRENT ASSETS		£ 90,097	£ 137,753
NET ASSETS		£ 1,154,409	£ 1,249,707
FUNDS			
Unrestricted	11	£ 203,208	£272,528
Restricted	12	£ 803,192	£822,575
Trust Funds	13	£ 127,959	£130,397
Endowment	7	£ 20,050	£24,206
	8	£ 1,154,409	£1,249,707

Approved by the Parochial Church Council on 24 March 2026
and signed on its behalf by:

The notes on the following pages form part of these accounts

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS WITH ST JOHN CLIFTON
NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2025

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

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

Endowment and Trust funds are funds, the capital of which must be maintained; only income arising from investment of the endowment and trust funds may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established.

Restricted funds represent (a) income from trust or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

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

Incoming Resources

Planned giving receivable under covenant is recognised only when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable. Interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross except in certain instances where. funds raised through fundraising events are accounted for net.

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 incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1000 or less are written off when the asset is acquired.

Investments
Investments are valued at market value at 31 December.

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL FUNDS 2025	2024
2	**INCOMING RESOURCES**						
2(a)	**Voluntary Income**						
	Tax Recoverable Giving:						
	Pledged Giving	50,972				50,972	51,231
	Gift Aid Collections	1,330				1,330	2,263
	Tax Recoverable	11,932				11,932	12,381
	Collections (open plate)	132				132	402
	Grants					0	1,000
	Donations, appeals,etc.	8,057	13,013			21,070	16,506
	Other		4,186			4,186	310
*	Missions		10,998			10,998	9,780
	Legacies		25,000			25,000	0
		72,423	53,197	0	0	125,620	93,873
2(b)	**Activities for generating funds**						
	Concert Income	3,696				3,696	5,732
	Fund raising events		1,950			1,950	1,975
	Traidcraft Income					0	0
		3,696	1,950	0	0	5,646	7,707
2(c)	**Income from investments**						
	Dividends and interest including any reclaimed tax	5,323	24,866	3,948		34,137	34,962
		5,323	24,866	3,948	0	34,137	34,962
2(d)	**Income from church activities**						
	Magazines					0	0
	Coffee	-62				-62	-80
	Church & hall lettings etc	28,016				28,016	24,780
	Social events		214			214	300
	Deanery support		-1,164			-1,164	-44
	Fees	832				832	2,517
		28,786	-950	0	0	27,836	27,473
2(e)	**Other ordinary incoming resources**						
	Insurance claims					0	0
		0	0	0	0	0	0
	TOTAL INCOMING RESOURCES	110,228	79,063	3,948	0	193,239	164,015
*2(a)	Note: Includes income to AS Food Bank						
	Note: Includes transfer of St John's Trust capital from Bristol Diocese						

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

For the year ended 31 December 2025

			Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL FUNDS 2025	2024
3	RESOURCES USED							
	Church activities							
3(a)	Missionary and charitable giving:							
	Home missions and other:							
		Sisters of the church		702			702	0
		Emmaus Bristol		1,058			1,058	1,306
		Alabare					0	73
		Bristol Refugee Rights		558			558	0
		AS food bank		1,430			1,430	1,681
		Young Bristol		558			558	0
		Christian Aid					0	1,306
		Save the Children		863			863	0
		St Mungo's		863			863	0
	Church Overseas:							
		Medcine sans Froniiere		1,057			1,057	891
		DEC Ukraine					0	2,500
		USPG					0	891
		Afrinspire Sudanese students		2,300			2,300	0
	Church Societies:							
		5% Giving	4,000				4,000	4,000
			4,000	9,389	0	0	13,389	12,649
3(b)	Activities directly relating to the running costs of the church							
	Ministry:	diocesan parish share	79,911				79,911	74,185
		clergy expenses	3,624				3,624	3,617
		lay ministry		690			690	630
	Church - expenses							
		Altar & Sanctuary	2,598				2,598	2,384
		Light & Heat	23,178				23,178	26,281
		Flowers		943			943	1,295
		Water Rates	727				727	643
		General Expenses	273				273	237
		Music	1,326	6,488			7,814	5,032
	Church maintenance							
		Organ tuning & Repairs	1,481				1,481	1,402
		Cleaning	7,677				7,677	7,391
		Insurance	7,715				7,715	7,452
		Repairs	5,621	46,194			51,815	47,345
	Training/ Education							
		Education		827	1,357		2,184	3,321
		Friends together		850			850	202
			134,131	55,992	1,357	0	191,480	181,417
3(c)	Church management and administration							
	Printing, Stationery and Telephone							
		Printing	4,218				4,218	3,492
		Stationery	647				647	669
		Postage	83				83	85
		Broadband & Telephone	888				888	921
		Computer & Website	464				464	499
		Sundries	295				295	392
	Wardens discretionary			243			243	120
	Audit		525				525	525
	Legal & Professional						0	0
	Social & Welcoming			1,146			1,146	1,122
			7,120	1,389	0	0	8,509	7,825

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
For the year ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL FUNDS 2025	2024
3(d)	Fund-raising and publicity	3,838				3,838	3,691
		3,838	0	0	0	3,838	3,691
3(e)	Bank charges and loan interest	5				5	5
		5	0	0	0	5	5
4	STAFF COSTS						
4(a)	Salary of organists	9,650				9,650	4,805
	Office Manager's wages	14,023				14,023	13,330
		23,673	0	0	0	23,673	18,135
TOTAL RESOURCES USED		172,767	66,770	1,357	0	240,894	223,722

During the year the PCC employed a Music Director and a Parish Office Manager.
The Musical Director is a member of the PCC.

5	FIXED ASSETS FOR USE BY THE PCC	2025	2024
	Investments	£	£
	Valuation as at 1 January 2025	1,087,748	1,159,901
	Draw down		-100,000
	Adjustment to market value	-43,486	27,847
	Valuation as at 31 December 2025	1,044,262	1,087,748

Investment at cost (£903,000) comprises 47,042.451 shares in The CBF Church of England Investment Fund – Income Shares.

6	PROPERTY - LEGACY		
	No property was owned by the PCC in 2025	2025	2024
		£	£
		0	0

7	FIXED ASSETS HELD AS TRUST FUNDS BY THE DIOCESE			2025	2024
	Valuation at 31.12.25		Trust No	£	£
	All Saints with St John, Clifton	*	156	0	1,279
			178	338	323
		*	321	0	1,306
		*	5	0	765
			571	6,837	7,122
			688	622	647
	These funds are administered by the St John's Trust				
	All Saints with St John, Vaughan Trust				
			169	12,253	12,764
	This fund is administered by the Vaughan Trust				
	Total			20,050	24,206

*Charibond Fund closed by M&G. Capital funds transferred to PCC restricted fund

8	ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL 2025	2024
	Fixed Assets	78,600	802,025	127,959	20,050	1,028,634	1,105,235
	Current Assets	118,959				118,959	137,753
	Current Debtors	13,119	5,167			18,286	15,727
	Current Liabilities	-7,470	-4,000			-11,470	-9,008
	Fund balance	203,208	803,192	127,959	20,050	1,154,409	1,249,707

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
For the year ended 31 December 2025

9	DEBTORS	**2025**	**2024**
		£	£
	Income tax recoverable	15,954	15,727
	Other	2,332	0
		18,286	15,727

10	LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
	Accruals and deferred income					
	Heat & Light				2,797	3,434
	Missions				4,000	4,000
	Other creditors				4,673	1,574
					11,470	9,008

11	UNRESTRICTED FUNDS		Investment			
		B/fwd	Gains(losses)	Surplus (deficit	Interest/ Div	Balance
	General Reserve	272,528	-6,781	-67,862	5,323	203,208
	Transfer to restricted funds	0				0
		272,528	-6,781	-67,862	5,323	203,208

*2(a) Note: The PCC designated £500,000 of general funds to a Repair fund in respect of major works relating to the ongoing future of the building and the objectives of All Saints Clifton. The PCC has several major maintenace/ building projects for which additional funding and grants will be required.
Minuted PCC meeting 2nd July 2019 Item 6

12	RESTRICTED FUNDS						
		B/fwd	Expenditure	Receipts	Int/ Dividends	Gains/Loss	Balance
	Madge Arnold Music Fund	68,441			2,072	-2,640	67,874
	Mervyn Stockwood Fund*(1)	72,004	-1,146		2,180	-2,777	70,261
	Organ	3,450			104	-133	3,421
	Lay Ministry	1,573	-690		48	-61	870
	Deanery Expenses	894	-5,633	4,469	27	-34	-277
	Discretionary fund	2,584	-243		78	-100	2,320
	Flower Fund	3,033	-943	1,011	92	-117	3,076
	Repair Fund	637,742	-46,195		19,308	-24,596	586,259
	Social & Events	793		214	24	-31	1,000
	Music Fund *(2)	21,847	-5,299	27,000	661	-843	43,367
	Organ Recital Fund	5,030	-1,190	1,950	152	-194	5,748
	St Johns School Bibles	0	-827	827	0	0	0
	AS Food bank	3,934	-1,429	334	119	-152	2,806
	Traidcraft	452					452
	Friends Together	798	-850				-52
	Sudanese students	0	-2,300	5,005			2,705
	Organ CD	0		10,003			10,003
	St John's Trust	0		3,359			3,359
		822,575	-66,745	54,172	24,866	-31,676	803,192

*(1)Original bequest £49,258.10
*(2) Includes £25,000 bequest

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
For the year ended 31 December 2025

13 TRUST FUNDS (Trustees: Vicar and Churchwardens)

		B/fwd	Gains (losses)	Expenditure	Interest/Div	Balance C/fwd
(a)	St John's National School	92,842	-3,581		2,811	92,072
	Fund (see below)					
	Education Fund	37,555	-1,448	-1,357	1,137	35,887
		130,397	-5,029	-1,357	3,948	127,959

13 Trust Funds notes:

(a) £66,982 was received in September 2000 being a transfer of funds from the St John's National School, Clifton which is no longer in use. A Trust fund has been created to receive the assets to be known as the St John's National School Religious Education Fund. The Vicar and Churchwardens have been appointed Trustees.

The terms of the Educational Endowment Order made September 1999 are that the trustees 'shall apply the income and may apply the capital thereof, for educational purposes related to the Parish of Clifton in connection with the provision of religious education in accordance with the tenets of the Church of England by means of a Sunday School or otherwise'.

(b) Interest accrued to the trust funds and not committed within the accounting year are transferred to restricted funds to be used in accordance with the terms of the trust.

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF ALL SAINTS, CLIFTON

I report on the accounts of the parish of All Saints, Clifton for the year ended 31 December 2025.

Respective responsibilities of PCC and examiner

As members of the PCC 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 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.

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 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 you as 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

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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

Name: Kathryn Hodgkiss FCA Date: 18th March 2025
Relevant professional qualification or body: ICAEW
Address: J F Balshaw & Co, 22 Shoreswood, Sharples, Bolton BL1 7DD



PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL 2025	Funds 2024
INCOMING RESOURCES							
Voluntary Income	2(a)	72423	53197	0		125620	93873
Activities for generating funds	2(b)	3696	1950	0		5646	7707
Income from investments	2(c)	5323	24866	3948		34137	34962
Income from church activities	2(d)	28786	-950	0		27836	27473
Other incoming resources	2(e)	0	0	0		0	0
TOTAL INCOMING RESOURCES		110228	79063	3948	0	193239	164015
RESOURCES USED							
Grants	3(a)	4000	9389	0		13389	12649
Activities directly relating to the running costs of the church	3(b)	134131	55992	1357		191480	181417
Church management and administration	3(c)	7120	1389	0		8509	7825
Fund raising and publicity	3(d)	3838	0	0		3838	3691
Bank charges and loan interest	3(e)	5	0	0		5	5
Staff costs	4(a)	23673	0	0	0	23673	18135
TOTAL RESOURCES USED		172767	66770	1357	0	240894	223722
NET INCOMING/(OUTGOING) RESOURCES		-62539	12293	2591	0	-47655	-59707
GAINS AND LOSSES ON INVESTMENTS							
Realised (Unrealised)		-6781	-31676	-5029		-43486	27847
Trust Funds Received						0	0
Endowment Funds Held by Diocese	7				-4156	-4156	354
NET MOVEMENT IN FUNDS		-69320	-19383	-2438	-4156	-95297	92751
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025 (2024)		272528	822575	130397	24206	1249706	1281214
Transfer to restricted funds							
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025 (2024)		203208	803192	127959	20050	1154409	1249707

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

BALANCE SHEET AT 31 DECEMBER 2025

	Note	2025	2024
		£	£
FIXED ASSETS			
Investment assets	5	£ 1,044,262	£ 1,087,748
Property	6	£ -	£ -
Endowment Funds held by Dioces	7	£ 20,050	£ 24,206
		£ 1,064,312	£ 1,111,954
CURRENT ASSETS			
Debtors	9	£ 18,286	£ 15,727
Short term deposits		£ 45,879	£ 121,742
Cash at Bank and in hand		£ 37,402	£ 9,292
		£ 101,567	£ 146,761
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	10	£ 11,470	£ 9,008
NET CURRENT ASSETS		£ 90,097	£ 137,753
NET ASSETS		£ 1,154,409	£ 1,249,707
FUNDS			
Unrestricted	11	£ 203,208	£272,528
Restricted	12	£ 803,192	£822,575
Trust Funds	13	£ 127,959	£130,397
Endowment	7	£ 20,050	£24,206
	8	£ 1,154,409	£1,249,707

Approved by the Parochial Church Council on 24 March 2026
and signed on its behalf by:

The notes on the following pages form part of these accounts

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS WITH ST JOHN CLIFTON
NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2025

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

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

Endowment and Trust funds are funds, the capital of which must be maintained; only income arising from investment of the endowment and trust funds may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established.

Restricted funds represent (a) income from trust or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

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

Incoming Resources

Planned giving receivable under covenant is recognised only when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable. Interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross except in certain instances where. funds raised through fundraising events are accounted for net.

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 incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1000 or less are written off when the asset is acquired.

Investments
Investments are valued at market value at 31 December.

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL FUNDS 2025	2024
2	**INCOMING RESOURCES**						
2(a)	**Voluntary Income**						
	Tax Recoverable Giving:						
	Pledged Giving	50,972				50,972	51,231
	Gift Aid Collections	1,330				1,330	2,263
	Tax Recoverable	11,932				11,932	12,381
	Collections (open plate)	132				132	402
	Grants					0	1,000
	Donations, appeals,etc.	8,057	13,013			21,070	16,506
	Other		4,186			4,186	310
*	Missions		10,998			10,998	9,780
	Legacies		25,000			25,000	0
		72,423	53,197	0	0	125,620	93,873
2(b)	**Activities for generating funds**						
	Concert Income	3,696				3,696	5,732
	Fund raising events		1,950			1,950	1,975
	Traidcraft Income					0	0
		3,696	1,950	0	0	5,646	7,707
2(c)	**Income from investments**						
	Dividends and interest including any reclaimed tax	5,323	24,866	3,948		34,137	34,962
		5,323	24,866	3,948	0	34,137	34,962
2(d)	**Income from church activities**						
	Magazines					0	0
	Coffee	-62				-62	-80
	Church & hall lettings etc	28,016				28,016	24,780
	Social events		214			214	300
	Deanery support		-1,164			-1,164	-44
	Fees	832				832	2,517
		28,786	-950	0	0	27,836	27,473
2(e)	**Other ordinary incoming resources**						
	Insurance claims					0	0
		0	0	0	0	0	0
	TOTAL INCOMING RESOURCES	110,228	79,063	3,948	0	193,239	164,015
*2(a)	Note: Includes income to AS Food Bank						
	Note: Includes transfer of St John's Trust capital from Bristol Diocese						

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

For the year ended 31 December 2025

			Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL FUNDS 2025	2024
3	RESOURCES USED							
	Church activities							
3(a)	Missionary and charitable giving:							
	Home missions and other:							
		Sisters of the church		702			702	0
		Emmaus Bristol		1,058			1,058	1,306
		Alabare					0	73
		Bristol Refugee Rights		558			558	0
		AS food bank		1,430			1,430	1,681
		Young Bristol		558			558	0
		Christian Aid					0	1,306
		Save the Children		863			863	0
		St Mungo's		863			863	0
	Church Overseas:							
		Medcine sans Froniiere		1,057			1,057	891
		DEC Ukraine					0	2,500
		USPG					0	891
		Afrinspire Sudanese students		2,300			2,300	0
	Church Societies:							
		5% Giving	4,000				4,000	4,000
			4,000	9,389	0	0	13,389	12,649
3(b)	Activities directly relating to the running costs of the church							
	Ministry:	diocesan parish share	79,911				79,911	74,185
		clergy expenses	3,624				3,624	3,617
		lay ministry		690			690	630
	Church - expenses							
		Altar & Sanctuary	2,598				2,598	2,384
		Light & Heat	23,178				23,178	26,281
		Flowers		943			943	1,295
		Water Rates	727				727	643
		General Expenses	273				273	237
		Music	1,326	6,488			7,814	5,032
	Church maintenance							
		Organ tuning & Repairs	1,481				1,481	1,402
		Cleaning	7,677				7,677	7,391
		Insurance	7,715				7,715	7,452
		Repairs	5,621	46,194			51,815	47,345
	Training/ Education							
		Education		827	1,357		2,184	3,321
		Friends together		850			850	202
			134,131	55,992	1,357	0	191,480	181,417
3(c)	Church management and administration							
	Printing, Stationery and Telephone							
		Printing	4,218				4,218	3,492
		Stationery	647				647	669
		Postage	83				83	85
		Broadband & Telephone	888				888	921
		Computer & Website	464				464	499
		Sundries	295				295	392
	Wardens discretionary			243			243	120
	Audit		525				525	525
	Legal & Professional						0	0
	Social & Welcoming			1,146			1,146	1,122
			7,120	1,389	0	0	8,509	7,825

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
For the year ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL FUNDS 2025	2024
3(d)	Fund-raising and publicity	3,838				3,838	3,691
		3,838	0	0	0	3,838	3,691
3(e)	Bank charges and loan interest	5				5	5
		5	0	0	0	5	5
4	STAFF COSTS						
4(a)	Salary of organists	9,650				9,650	4,805
	Office Manager's wages	14,023				14,023	13,330
		23,673	0	0	0	23,673	18,135
TOTAL RESOURCES USED		172,767	66,770	1,357	0	240,894	223,722

During the year the PCC employed a Music Director and a Parish Office Manager.
The Musical Director is a member of the PCC.

5	FIXED ASSETS FOR USE BY THE PCC	2025	2024
	Investments	£	£
	Valuation as at 1 January 2025	1,087,748	1,159,901
	Draw down		-100,000
	Adjustment to market value	-43,486	27,847
	Valuation as at 31 December 2025	1,044,262	1,087,748

Investment at cost (£903,000) comprises 47,042.451 shares in The CBF Church of England Investment Fund – Income Shares.

6	PROPERTY - LEGACY		
	No property was owned by the PCC in 2025	2025	2024
		£	£
		0	0

7	FIXED ASSETS HELD AS TRUST FUNDS BY THE DIOCESE			2025	2024
	Valuation at 31.12.25		Trust No	£	£
	All Saints with St John, Clifton	*	156	0	1,279
			178	338	323
		*	321	0	1,306
		*	5	0	765
			571	6,837	7,122
			688	622	647
	These funds are administered by the St John's Trust				
	All Saints with St John, Vaughan Trust				
			169	12,253	12,764
	This fund is administered by the Vaughan Trust				
	Total			20,050	24,206

*Charibond Fund closed by M&G. Capital funds transferred to PCC restricted fund

8	ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds	Restricted Funds	Trust Funds	Endowment Funds	TOTAL 2025	2024
	Fixed Assets	78,600	802,025	127,959	20,050	1,028,634	1,105,235
	Current Assets	118,959				118,959	137,753
	Current Debtors	13,119	5,167			18,286	15,727
	Current Liabilities	-7,470	-4,000			-11,470	-9,008
	Fund balance	203,208	803,192	127,959	20,050	1,154,409	1,249,707

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
For the year ended 31 December 2025

9	DEBTORS	**2025**	**2024**
		£	£
	Income tax recoverable	15,954	15,727
	Other	2,332	0
		18,286	15,727

10	LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
	Accruals and deferred income					
	Heat & Light				2,797	3,434
	Missions				4,000	4,000
	Other creditors				4,673	1,574
					11,470	9,008

11	UNRESTRICTED FUNDS		Investment			
		B/fwd	Gains(losses)	Surplus (deficit	Interest/ Div	Balance
	General Reserve	272,528	-6,781	-67,862	5,323	203,208
	Transfer to restricted funds	0				0
		272,528	-6,781	-67,862	5,323	203,208

*2(a) Note: The PCC designated £500,000 of general funds to a Repair fund in respect of major works relating to the ongoing future of the building and the objectives of All Saints Clifton. The PCC has several major maintenace/ building projects for which additional funding and grants will be required.
Minuted PCC meeting 2nd July 2019 Item 6

12	RESTRICTED FUNDS						
		B/fwd	Expenditure	Receipts	Int/ Dividends	Gains/Loss	Balance
	Madge Arnold Music Fund	68,441			2,072	-2,640	67,874
	Mervyn Stockwood Fund*(1)	72,004	-1,146		2,180	-2,777	70,261
	Organ	3,450			104	-133	3,421
	Lay Ministry	1,573	-690		48	-61	870
	Deanery Expenses	894	-5,633	4,469	27	-34	-277
	Discretionary fund	2,584	-243		78	-100	2,320
	Flower Fund	3,033	-943	1,011	92	-117	3,076
	Repair Fund	637,742	-46,195		19,308	-24,596	586,259
	Social & Events	793		214	24	-31	1,000
	Music Fund *(2)	21,847	-5,299	27,000	661	-843	43,367
	Organ Recital Fund	5,030	-1,190	1,950	152	-194	5,748
	St Johns School Bibles	0	-827	827	0	0	0
	AS Food bank	3,934	-1,429	334	119	-152	2,806
	Traidcraft	452					452
	Friends Together	798	-850				-52
	Sudanese students	0	-2,300	5,005			2,705
	Organ CD	0		10,003			10,003
	St John's Trust	0		3,359			3,359
		822,575	-66,745	54,172	24,866	-31,676	803,192

*(1)Original bequest £49,258.10
*(2) Includes £25,000 bequest

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS CLIFTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
For the year ended 31 December 2025

13 TRUST FUNDS (Trustees: Vicar and Churchwardens)

		B/fwd	Gains (losses)	Expenditure	Interest/Div	Balance C/fwd
(a)	St John's National School	92,842	-3,581		2,811	92,072
	Fund (see below)					
	Education Fund	37,555	-1,448	-1,357	1,137	35,887
		130,397	-5,029	-1,357	3,948	127,959

13 Trust Funds notes:

(a) £66,982 was received in September 2000 being a transfer of funds from the St John's National School, Clifton which is no longer in use. A Trust fund has been created to receive the assets to be known as the St John's National School Religious Education Fund. The Vicar and Churchwardens have been appointed Trustees.

The terms of the Educational Endowment Order made September 1999 are that the trustees 'shall apply the income and may apply the capital thereof, for educational purposes related to the Parish of Clifton in connection with the provision of religious education in accordance with the tenets of the Church of England by means of a Sunday School or otherwise'.

(b) Interest accrued to the trust funds and not committed within the accounting year are transferred to restricted funds to be used in accordance with the terms of the trust.

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF ALL SAINTS, CLIFTON

I report on the accounts of the parish of All Saints, Clifton for the year ended 31 December 2025.

Respective responsibilities of PCC and examiner

As members of the PCC 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 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.

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 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 you as 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

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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

Name: Kathryn Hodgkiss FCA Date: 18th March 2025
Relevant professional qualification or body: ICAEW
Address: J F Balshaw & Co, 22 Shoreswood, Sharples, Bolton BL1 7DD

