Trustees Annual Report and Financial Report

Of The Parochial Church Council of the Ecclesiastical Parish of All Saints' Church Queensbury

All Saints' Church Queensbury

24 Waltham Drive, Edgware, HA8 5PQ

Registered Charity no. 1138293

For the year ended 31st December 2025

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Website:	ASCQ.ORG.UK
Incumbent:	The Revd O Douglas-Pennant The Vicarage, 24 Waltham Drive, Edgware, HA8 5PQ
Independent examiner:	Mr D Taylor-Mew 123 Park Lane, HA2 8NN
Bankers:	NatWest, Edgware (A) Branch, 317 Hale Lane, Edgware, HA8 7UG The Central Board of Finance, Church of England Funds, Senator House, 85 Queen Victoria Street, London EC4V 4ET

All Saints', Queensbury
Trustees Annual Report for 2025

Our aims and purposes as a charity

The PCC has the responsibility of co-operating with the incumbent, the Revd Oliver Douglas-Pennant in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

In order to fulfil these aims, we would seek the following:

- The promotion of the gospel of the Lord Jesus Christ according to the doctrines and practices of the Church of England.
- To know Jesus better and make Him better known;
- Practical support and care for people in the parish, from the youngest to the eldest, irrespective of level of need or, ability to pay;
- Providing financial support for those in need and through charitable giving to other organisations with similar objectives.
- Maintaining the Church building and the church hall

What we planned to do to achieve our charitable objectives

When planning our activities for the year, our incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'.

The council has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognising its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

The PCC met monthly in 2025

We discussed and planned the following objectives and activities to fulfil our aims:

- Enabling as many people as possible to worship at our church, including reintroducing Wednesday Holy Communion and a new monthly Friday evening renewal service
- Planning for the induction and installation of our new incumbent
- Enabling as many people as possible to become part of our parish community
- Teaching and nurturing new and existing believers
- Maintaining Sunday morning services during the period of vacancy
- Putting faith into practice, through prayer and scripture, music and sacrament
- Offering worship and prayer, learning about the Gospel; this included running a course on Christian faith relating to stress, anxiety and burnout
- Assisting people from all walks of life to develop their knowledge of, and trust in, Jesus
- Provision of pastoral care for people living in the parish and church members
- Providing assistance to the poor and needy of the parish through support of the Harrow Foodbank

- Updating our communications, including new signage and a new website
- Reducing administration costs
- Maintaining the fabric of the church building and hall

What we achieved and how we affected beneficiaries' lives

Attendance at worship

The church family welcomes all to worship from within as well as outside the parish boundary. Those coming attend by personal choice and, it is our great pleasure to welcome anyone from all walks of life to take part in the life of the church. We contend that voluntary attendance to worship the Lord Jesus Christ, is a major demonstration of the public benefit of our activities.

- The average regular weekly attendance, counted during October was thirty adults (no children). Over the course of the year we have seen a steady rise in service attendance.
- During Holy Week and Easter we saw ninety five adults and one child attend our services.
- At our Carol Service, Christmas Eve and Christmas Day services we saw one hundred and thirty nine adults and nine children attend.
- Midweek Holy communion had by the end of the year around six people attending.
- Our monthly Renewal Service by the end of the year had nine people attending.

Teaching, baptising and nurturing new and existing believers

To help to nurture the faith of new and existing believers we introduced more bible reflection and discussion as part of the restarted Wednesday Holy Communion. We planned for the running of an Alpha Course in early 2026 and in the meantime ran a seven-week course 'Your Worry Makes Sense' - the course integrates faith and issues around stress anxiety and burnout.

Provision of the church building for people to enjoy

We celebrated one funeral in our church during the year. Our church continues to be appreciated by our parishioners and many others, as a space where life events can be celebrated with joy and thanksgiving.

Hall use

The hall is highly valued as a community asset by the local community. All of the groups that hire the hall provide community benefit whether with educational provision, dance classes or community groups. The hall is also available for the local community to hire for parties or other events.

Provision of pastoral care for people living in the parish

We have regular contact with bereaved people in our parish both when conducting funerals and also through the regular prayers for the bereaved and the provision of a memorial garden which is well used and loved.

Other charitable giving

At Christmas we advertised the work of the Children's Society and took a collection to support their work.

Fabric Report

This report is concerned with the fabric, goods and ornaments of the church in this Parish. The tables below outline all the works carried out in the church, church hall and exteriors of both for 2025.

Exterior work carried out

Work		Cost
Groundworks (for the year)	Green Arrow Gardening Ltd	£2305 inc VAT
Green bin subscription renewal	Brent Council	£138.00
Gutter clearance and Inspection	Fullers Builders	Diocese Paid

Exterior works – Total Cost: £2443.00

Church work carried out

Work		Cost
Callout to church boiler for repair		£108.00
Repair to toilet cistern pipe and the tap in wash area	Philworks	£139.00
Repair to automated gate switch	1st Choice Security Ltd	£234.00inc VAT
Replace sump pump under church	Streetline Electrics	£320.00

Church Works - Total cost: £801.00

Church hall work carried out

Work	Cost
See Annual Maintenance below	

Annual maintenance checks for the church and hall

Work		Cost
Lightning conductor service and repair	Spotlight Construction	£204.00 inc VAT
Fire extinguisher service – Church	T&J Fire	£57.54 inc VAT
Fire Extinguisher service – Hall	T&J Fire	£76.31 inc VAT
Fire Alarm Visit Hall	T&J Fire	£136.09 inc VAT
Emergency lighting check Church and Hall	T&J Fire	£136.09 inc VAT
Replacement Fire Equipment Church and Hall	T&J Fire	£681.51 inc VAT
Insurance Renewal	Ecclesiastical Insurance	£3503.62 inc VAT

3x boilers serviced	Christopher Dunphy Ecclesiastical Ltd	£834.00 inc VAT
Gutters checked and cleared (church hall and vicarage) Fullers Builders		Diocese paid

Annual Maintenance checks for the church and hall – Total: £5629.16

Works for future consideration

We had our Quinquennial Inspection completed last year and the PCC is now actively working with our Quinquennial Inspector, Michael Swords, on the report that was produced. Following this, we are working through identified, but not previously actioned, areas of work.

We are concerned that our buildings are still not as accessible as they should be this is a priority for the PCC once urgent repairs are completed.

The electrical wiring in the church is still testing as stable for the moment; we hope to complete the rewiring when other major works is scheduled.

Financial Review

Financial Position

At the end of the financial year, 31 December 2025, All Saints Church, Queensbury (ASQ) held total funds of £164,207 across its Designated, Restricted and Unrestricted reserves.
All funds were held in cash deposits within NatWest Bank accounts and the CBF Church of England Deposit Fund.

Commentary on Receipts and Payments

Total receipts for 2025 amounted to £87,382, representing an increase of £1,146 compared with £86,236 received in 2024. This is a modest rise, and income remains affected by the continued absence of a Church Hall Manager, limiting our ability to accept ad hoc hall hire bookings.

The principal sources of income were as follows:

- Stewardship: Total receipts were £33,957, comprising planned giving by the congregation, Gift Aid reclaimed from HMRC, online donations and contributions received via the church collection box.
- Hall Lettings: Income from hall lettings totalled £49,252, a decrease of £3,103 from the £52,533 received in 2024.
- Bank Interest: Interest income of £3,166 was received on deposits held with NatWest Bank and the CBF Church of England Deposit Fund.

Total payments for 2025 amounted to £86,527, a reduction of £10,413 compared with £96,940 in 2024. The 2024 expenditure was higher, mainly due to the cost of replacing the Hall doors.

Major areas of expenditure were:

- Common Fund: ASQ contributed £26,200 in 2025. The Common Fund supports parish ministry costs including clergy housing, Diocesan support services, education and outreach.

- Vicarage expenses: ASQ contributed to the cost of preparation of the Vicarage for the new Vicar.
- Visiting speakers / locums: This was an additional expense during the Interregnum / Vacancy
- Gas: The large increase for the Church was due to a missed reading. Conversely, the bill for the Hall was lower in 2025.

The net result for 2025 was a surplus of £855 (receipts of £87,382 less payments of £86,527).

Looking Forward to 2026 and Beyond

Income showed steady growth in 2025, and with support from our new Vicar, Revd Oliver Douglas-Pennant, ASQ expects to manage costs more effectively while seeking opportunities for increased income. A surplus of over £1,000 is projected for 2026.

After reviewing the financial position, the PCC has agreed to increase the Parish's contribution to the Diocesan Common Fund by £800, bringing the 2026 contribution to £27,000, payable at £2,250 per month. This revised contribution has been accepted by the Diocese.

Costs, including energy prices, are expected to rise in 2026. The PCC will prioritise essential repairs and maintenance works. We have appointed a buildings working group who are following the Quinquennial Inspecting Architect (Michael Swords) suggested programme of maintenance and improvement. In 2026 we plan to repair the leaking flat roof over the office, toilet and choir vestry, alongside working through minor issues that have been identified.

These works will be funded primarily from designated reserves and from future donations.

Financial Risks

The principal financial risk identified is the potential loss of income that may result from the Church Hall being unavailable or underused. Loss of regular hall hirers would significantly affect ASQ's income and the ability to meet ongoing running costs for both the church and hall.

However, should such a risk occur, ASQ holds sufficient Unrestricted and Designated Funds to cover short term operational costs while alternative hirers are sought. The church also maintains comprehensive insurance coverage across all identified risks.

Why we hold some money in reserve

We aim to maintain a minimum reserve equivalent to three months of budgeted expenditure within the General Fund for effective cash flow management;, we have built up more than this amount in reserve and this will allow us to spend some of our reserves on essential buildings work in the coming years.

For 2026, the required three months reserve will be £25,000, whereas £88,697 was held in Unrestricted General Funds as at 31 December 2025.

Designated Funds totalled £75,120, forming part of the unrestricted reserves. These funds have been accumulated over several years and earmarked by the PCC for specified purposes. While they may be transferred to general funds if needed, many represent legacy gifts where funds have been designated to honour donor intentions. Specific funds such as the Hall Major Renovations Fund, Church Major Renovations Fund and Fabric Fund exist to support major maintenance requirements.

Restricted Funds hold monies given for specific purposes and must be used accordingly.

A detailed breakdown of reserves is provided in Note 7 to the financial statements.

Management of risks and their mitigation

The PCC has an ongoing task of reviewing the major risks which impact on the work of our church.

The PCC consider that the principal risks and uncertainties are:

- The health and safety within the church building and the hall.
- The need to fund unexpected costs associated with the church and hall.
- The requirement to find volunteers with the appropriate skills, time and commitment to support the ministry of the congregation.
- Reliance upon the Diocese to continue to provide financial support whilst we work towards paying our full Common Fund for clergy ministry and Diocesan Support.

The PCC seeks to manage these risks and uncertainties by regularly reviewing its Mission Action Plan and its plans for the use of the church and hall. We aim to maintain our properties to a high standard and are moving to carry out the priority items of a quinquennial review on a rolling basis. We regularly review our risk assessments for both the church and hall. In addition, the usual PAT, fire extinguisher and alarm checks have been carried out (as listed in annual maintenance checks above).

We aim to increase income from letting the hall and to manage more effectively our utility and other regular costs.

Safeguarding

My role as the Parish Safeguarding Officer has become easier with experience. I became a Parish Safeguarding Officer in 2024 during the interregnum. The appointment of the Vicar, Rev. Oliver Douglas-Pennant in September 2025 has added an additional level of safeguarding to the Church. We continue to refer to the Safeguarding Dashboard prepared by the London Diocese for our policies and procedures. I have attended the Safeguarding Leadership training as well as Seminars and webinars to keep abreast of development in promoting a Safer Church. We have made progress in some areas, but we still have a few outstanding tasks in our Action Plan.

We prioritised the Church of England's 'Promoting a Safer Church' and safer recruitment, by ensuring that all members of our PCC have been duly checked with the Disclosure and Baring Service DBS to safeguard children and vulnerable adults who attend our Church. We are nearing 100% compliance in this area as we have one DBS report outstanding. In addition, we ensured that all Priests that have covered our services during the period of interregnum have been DBS checked by either their Church, or the Diocese for those who have retired.

A few PCC members have completed the Safeguarding Training on Basic Awareness and Leadership. However, we are still working on achieving 100% Safeguarding training of PCC members. The Vicar continues to highlight the importance of this training in the weekly Church bulletin to serve as reminders.

We discuss Safeguarding issues and Action Plan at PCC meetings. We have displayed our Promoting Safer Church poster at the back of the Church to create awareness of the Safeguarding procedure and contact details of Officers are clearly displayed for parishioners to use if they have Safeguarding concerns.

We have worked collaboratively with the local Police and the London Diocese Safeguarding Team to resolve outstanding Safeguarding concerns around harassment of the previous Vicar. A risk assessment was completed and a Safety plan was put in place. We have worked with the family of the parishioner to address our concerns. We have implemented the Safety plan which is working well. The support put in place by the family to support the parishioner has been successful. There have been no reported safeguarding concerns regarding this parishioner. All requests from the family continue to be risk assessed. This is part of the Safety plan to minimise risk to members of the congregation and the parishioner. We keep the situation under review to sure that we continue to promote a Safer Church. No further incidents have been recorded in 2025.

Olaide Gbadebo, Parish Safeguarding Officer

Electoral Roll

In 2025 the electoral roll was renewed and stood at 51 members: 31 residents and 20 non-residents

In the last year one member of the electoral roll has died and two members moved away from the area and are no longer attending the ASQ

This year's renewal took place between 28th March and 11the April. Two new people have joined the electoral roll. The roll now includes

51members: 33 Residents and 18 Non-resident

Deanery Synod

Deaneries are geographical divisions of the Diocese, within which parishes are grouped. All Saints' Queensbury is in the Harrow Deanery and has representatives on the Harrow Deanery Synod.

The Deanery Synod met three times during 2025, each time gathering for worship, hearing about the mission and ministry of the parish. At each meeting there were discussions of issues relevant to the parishes and presentations on the proceedings of the Diocesan and General synods.

Structure, governance and management of the charity

The Parochial Church Council (PCC) is registered with the Charity Commission as required by the Charities Act 2011. Its governing document is the Parochial Church Councils (Powers) Measure 1956.

During the year the following served as members of the Parochial Church Council:

Ex Officio members		
Incumbent: (from September 3rd)	Revd Oliver Douglas-Pennant	Chair
Wardens:	Olaide Gbadebo (resigned Sep 2025)	Vice Chair
	Jenni Bone (resigned Jul 2025)	
Elected Members	Tosin Onadipe (From April 2017)	Treasurer
	John Sriniraj (from Oct 2020)	
	Tony Hopper (from Mar 2023)	
	Layla Walker-Lawrence (from Apr 2024)	
	Esther Job (from May 2025)	Secretary
	Benjamin Stewart (co-opted from Jun 2025)	
Deanery Synod	Christopher Pope	

Membership of the PCC is determined under the Church Representation Rules and consists of certain ex-officio members (the incumbent/priest-in-charge, curate, lay readers licensed to officiate in the church), the churchwardens and members of the Deanery, Diocesan or General Synods and nine members of the church who are elected at the Annual Parochial Church Meeting (APCM). Members are warmly encouraged to stand for election to the PCC and we try to ensure a balance of skills and experience where possible.

This Trustees' Annual Report was **approved** by the PCC and

signed on their behalf by The Revd. Oliver Douglas-Pennant, Chair of the PCC

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Date……

Annual Financial Report

of

The Parochial Church Council of the Ecclesiastical Parish of

All Saints' Queensbury

All Saints' Church, Waltham Drive, Queensbury, HA8 5PQ

Registered Charity no. 1138293

For the year ended 31st December 2025

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STATEMENT OF FINANCIAL ACTIVITIES AS AT 31 DECEMBER 2025						
		Unrestricted	Designated	Restricted	Total	Prior year
	Notes	funds	funds	funds	funds	
INCOME AND ENDOWMENTS	*5*					
Donations & Legacies		33,717	0	240	33,957	28,544
Income from charitable activities		488	0	0	488	682
Other trading activities		49,252	0	0	49,252	52,533
Investments		2,089	1,550	46	3,685	4,477
Total Income		**85,546**	**1,550**	**286**	**87,382**	**86,236**
EXPENDITURE ON	*6*					
Raising funds		0	0	0	0	467
Expenditure on charitable activities		86,212	0	315	86,527	96,473
Total Expenditure		**86,212**	**0**	**315**	**86,527**	**96,940**
NET INCOME / (EXPENDITURE)		(666)	1,550	(29)	855	(10,704)
RESOURCES BEFORE TRANSFERS						
TRANSFERS						
Gross transfers between funds - in		0	0	0	0	0
Gross transfers between funds - out		0	0	0	0	0
Other recognised gains/losses		0	0	0	0	0
NET MOVEMENTS IN FUNDS		**(666)**	**1,550**	**(29)**	**855**	**(10,704)**
TOTAL FUNDS B/FWD 1 JANUARY		**89,363**	**73,570**	**419**	**163,352**	**174,056**
TOTAL FUNDS C/FWD 31 DECEMBER		**88,697**	**75,120**	**390**	**164,207**	**163,352**

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025						
		General funds	Designated funds	Restricted funds	Total funds	Prior year
Current assets						
Cash at bank and in hand		88,697	75,120	1,176	164,993	164,943
Liability-Creditors: Amounts falling due in one year						
Loans received		0	0	(786)	(786)	(1,591)
NET TOTAL ASSETS		**88,697**	**75,120**	**390**	**164,207**	**163,352**
REPRESENTED BY FUNDS	7					
Unrestricted						
General fund		88,697	0	0	88,697	89,363
Designated						
Church major renovations reserve		0	10,617	0	10,617	10,201
Fabric fund		0	8,965	0	8,965	8,526
Hall major renovations fund		0	4,169	0	4,169	3,989
Joyce Reeves bequest		0	440	0	440	421
Legacy fund		0	35,419	0	35,419	35,419
Outreach fund		0	1,239	0	1,239	1,232
Ron Bleeze music		0	1,229	0	1,229	1,229
Terry Alford bequest		0	8,802	0	8,802	8,421
Vicarage redecoration reserve		0	2,454	0	2,454	2,348
Vicar's discretionary fund		0	1,785	0	1,785	1,785
Restricted						
Creche refurbishment fund		0	0	291	291	291
Flower fund		0	0	(52)	(52)	(52)
Gardens fund		0	0	31	31	106
Security gate & lighting		0	0	(951)	(951)	(951)
Youth activities fund		0	0	1,072	1,072	1,026
		88,697	**75,120**	**390**	**164,207**	**163,352**

This Financial Report for the year ended 31st December 2025, including the notes following, was approved by the PCC and signed on its behalf by The Revd. Oliver Douglas-Pennant PCC Chair

……..

Date ……

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 Basis of Preparation

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis. All figures have been rounded to show whole £s.

2 Tangible fixed assets

Tangible fixed assets are not shown in the Statement of Assets and Liabilities.

Consecrated and beneficed property is excluded from the accounts by 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 accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected at any reasonable time.

The PCC asserts that the Church Hall is considered an integral part of the Church curtilage and not capable of being sold separately. Its value is not therefore reflected in the accounts.

3 Trustee Expenses

No expenses were paid to any member of the PCC- excluding working expenses of Incumbent (as listed)

No payments were made to any other persons closely connected to PCC members.

4 Roundings

All amounts have been rounded to the nearest pound. However, the accounting software holds information to include pence. In some cases, the totals may look different to the figures above as no attempt has been made to correct this.

5 Details of Receipts						
		Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year
Donations & legacies						
Gift Aid - Bank		1,515	0	240	1,755	4,142
PGS Giving		15,003	0	0	15,003	8,659
Gift Aid - Envelopes		978	0	0	978	1,606
Other planned giving		1,981	0	0	1,981	928
Envelope Giving		6,012	0	0	6,012	4,956
Loose plate collections		1,874	0	0	1,874	458
Sumup online / touch donations		891	0	0	891	632
Donations appeals etc		153	0	0	153	275
Tax recoverable on Gift Aid		2,079	0	0	2,079	2,709
Tax reclaimed on PGS giving		3,232	0	0	3,232	2,165
Legacies		0	0	0	0	1,265
Non-recurring one-off grants		0	0	0	0	750
		33,717	**0**	**240**	**33,957**	**28,544**
Other charitable activities						
Refreshments		0	0	0	0	50
Fees for weddings and funerals		488	0	0	488	632
		488	**0**	**0**	**488**	**682**
Other trading activities						
Fund raising		0	0	0	0	176
Bookstall sales - fund raising		0	0	0	0	2
Church hall lettings - regular		48,714	0	0	48,714	50,516
Church hall lettings - occasional		538	0	0	538	1,839
		49,252	**0**	**0**	**49,252**	**52,533**
Investment income						
Bank & Building Society interest		1,570	1,550	46	3,166	3,958
Rent from lands or buildings		519	0	0	519	519
		2,089	**1,550**	**46**	**3,685**	**4,477**
TOTAL RECEIPTS		**85,546**	**1,550**	**286**	**87,382**	**86,236**

6 Details of Payments						
Raising funds						
Costs of stewardship		0	0	0	0	81
Costs of fetes & other events		0	0	0	0	385
Total Raising funds		**0**	**0**	**0**	**0**	**467**
Expenditure on charitable activities						
Common Fund		26,200	0	0	26,200	25,200
Working expenses of incumbent		0	0	0	0	69
Vicarage expenses		5,910	0	0	5,910	1,813
Vicarage telephone/Broadband		457	0	0	457	56
Zoom Subcription		78	0	0	78	62
Parish training and mission		158	0	0	158	0
Church & Hall running - insurance		3,462	0	0	3,462	3,365
Church office - telephone		3,303	0	0	3,303	3,367
Church Maintenance		2,866	0	0	2,866	4,012
Cleaning		76	0	0	76	0
Upkeep of services		866	0	0	866	936
Flowers		120	0	0	120	115
Refreshments		194	0	0	194	358
Upkeep of churchyard		2,448	0	315	2,763	2,450
Administration		4,241	0	0	4,241	2,922
Bookkeeping		2,400	0	0	2,400	2,250
Bank Charges		102	0	0	102	103
Visiting speakers / locums		1,260	0	0	1,260	349
Church running - electric		1,514	0	0	1,514	1,514
Church running - gas		8,289	0	0	8,289	1,510
Church running - water		591	0	0	591	681
Hall running - electricity		3,019	0	0	3,019	3,337
Hall running - gas		4,977	0	0	4,977	8,239
Hall running - maintenance		1,620	0	0	1,620	2,106
Hall running - Music licence		0	0	0	0	696
Hall running - water		307	0	0	307	278
Hall running - toilets		335	0	0	335	576
Hall running - Cleaner		11,421	0	0	11,421	10,257
Hall & major repairs-installation		0	0	0	0	19,853
Total charitable activities		**86,212**	**0**	**315**	**86,527**	**96,473**
PAYMENTS TOTAL		**86,212**	**0**	**315**	**86,527**	**96,940**

7 Funds	(R = Restricted, D = Designated)	
Name	**Type**	**Purpose**
Crèche Refurbishment Fund	R	To refurbish the children's corner.
Flower Fund	R	To pay for the flowers used in the church.
Gardens Fund	R	Upkeep of the garden.
Youth Activities Fund	R	Residual fund for youth activities.
Church Major Renovations Fund	D	Money set aside for major repair work to the church. The money is held on deposit with the CBF Church of England Deposit Fund.
Fabric Fund	D	Money set aside for major repair works, e.g. Re-wiring. The money is held on deposit with the CBF Church of England Deposit Fund.
Hall Major Renovations Fund	D	Money set aside for major repair work to the hall. The money is held on deposit with the CBF Church of England Deposit Fund.
Joyce Reeves Bequest	D	Legacy money to be used for any church purpose as the PCC decide. The money is held on deposit with the CBF Church of England Deposit Fund.
Outreach Fund	D	Money set aside for outreach work.
Ron Bleeze Music Fund	D	Legacy money to be used for any church purpose as the PCC decide but with a request that the money be used for maintaining the organ and pianos.
Terry Alford Bequest	D	Legacy money to be used for any church purpose as the PCC decide. The money is held on deposit with the CBF Church of England Deposit Fund.
Vicar's Discretionary Fund	D	Incumbent's fees arising from funeral services etc.
Vicarage Redecoration Reserve	D	Money set aside for minor redecoration work in the vicarage. The money is held on deposit with the CBF Church of England Deposit Fund.

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

7 Funds (continued)

Fund movements

	Opening balance	Incoming	Outgoing	Transfers	Closing balance
Designated					
Church Major Renovations Reserve	10,201	416	0	0	10,617
Fabric Fund	8,526	440	0	0	8,965
Hall Major Renovations Fund	3,989	181	0	0	4,169
Joyce Reeves Bequest	421	19	0	0	440
Legacy Fund	35,419	0	0	0	35,419
Outreach Fund	1,232	7	0	0	1,239
Ron Bleeze Music Fund	1,229	0	0	0	1,229
Terry Alford Bequest	8,421	381	0	0	8,802
Vicarage Redecoration Reserve	2,348	106	0	0	2,454
Vicar's Discretionary Fund	1,785	0	0	0	1,785
	73,570	**1,550**	**0**	**0**	**75,120**
Restricted					
Creche refurbishment fund	291	0	0	0	291
Flower fund	(52)	0	0	0	(52)
Gardens fund	106	240	315	0	31
Security gate & lighting	(951)	0	0	0	(951)
Youth activities	1,026	46	0	0	1,072
	419	**286**	**315**	**0**	**390**
General Fund (Unrestricted)	**89,363**	**85,546**	**86,212**	**0**	**88,697**
Grand total	**163,352**	**87,382**	**86,527**	**0**	**164,208**

Independent Examiner's Report to the PCC of
All Saints Queensbury

I report on the accounts of the church for the year ended 31 December 2025 which are set out in the attached pages.

Respective responsibilities of the PCC and the examiner
The PCC (the church trustees) are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent Examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report
My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering 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
In connection with my examination, no matter has come to my attention;

(1) which gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

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

D Taylor-Mew

24 March 2026
D Taylor-Mew FMAAT
123 Park Lane
Harrow
Middlesex HA2 8NN