Annual Financial Report 2025

ALL SAINTS FINDON VALLEY (WITH ST PETERS HIGH SALVINGTON)

All Saints Church

Cissbury Drive

Findon Valley

WORTHING

West Sussex

BN14 0DT

Registered Charity no 1163056

For the year ended 31st December 2025

Heather Symonds, Treasurer, May 2026

ANNUAL FINANCIAL REPORT 2025

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Website: allsaintschurchfindonvalley.co.uk

Incumbent: In Vacancy

Independent examiner: Mr Brian Surridge
Bolden & Long, 36a, Goring Road, Goring by Sea, Worthing, BN12 4AD

Bankers: HSBC UK
1 Warwick Street, Worthing, West Sussex BN11 3DE

All Saints Findon Valley (with St Peters High Salvington)

All Saints Church

Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from donors	43,025.33	-	-	43,025.33	41,983.82
Other voluntary incoming resources	8,119.48	-	-	8,119.48	7,408.15
Activities in furtherance of the PCC's objects	2,747.00	-	-	2,747.00	4,965.00
Activities for generating funds	49,221.20	10.00	-	49,231.20	33,125.78
Income from investments	4,458.78	171.18	-	4,629.96	4,336.61
Other incoming resources	-	-	-	-	-
Total income	**107,571.79**	**181.18**	**-**	**107,752.97**	**91,819.36**
Resources used					
Costs of generating funds	943.03	1,085.00	-	2,028.03	398.71
Grants	511.17	-	-	511.17	1,098.31
Activities relating to the work of the Church	75,380.94	197.36	-	75,578.30	70,602.77
Support costs	11,177.50	-	-	11,177.50	10,812.00
Church management and administration	19,540.94	100.00	-	19,640.94	5,888.42
Total expenditure	**107,553.58**	**1,382.36**	**-**	**108,935.94**	**88,800.21**
Net income / (expenditure) resources before transfer	**18.21**	**(1,201.18)**	**-**	**(1,182.97)**	**3,019.15**
Transfers:					
Gross transfers between funds - in	-	-	-	-	-
Gross transfers between funds - out	-	-	-	-	-
Other recognised gains / losses					
Gains/losses on investment assets	(5,411.36)	-	-	(5,411.36)	3,242.01
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	**(5,393.15)**	**(1,201.18)**	**-**	**(6,594.33)**	**6,261.16**
Reconciliation of funds					
Total funds brought forward	**196,200.18**	**5,423.14**	**1,560.44**	**203,183.76**	**196,922.60**
Total funds carried forward	**190,807.03**	**4,221.96**	**1,560.44**	**196,589.43**	**203,183.76**

All Saints Church

Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
Fixed assets			
	5000101: CCLA account CB3005199	9,420.55	9,195.47
	5000102: CCLA account CB3005089	1,348.96	1,316.73
	5000103: CCLA account CB3005586	140,449.53	131,118.20
	Total Fixed assets	**151,219.04**	**141,630.40**
Current assets			
	A1501: HSBC PCC current account	27,806.95	40,582.80
	A1515: HSBC All Saints Trading Account	14,420.92	16,802.22
	A1520: CBF PCC deposit CB3023601	369.46	369.46
	A1540: CBF Goddard CB3023602	2,835.06	3,798.88
	A1550: Petty Cash	-	-
	Total Current assets	**45,432.39**	**61,553.36**
Liabilities			
	6699: Agency collections	62.00	-
	Z04: Accounts Payable	-	-
	Total Liabilities	**62.00**	**-**
	Net Asset surplus (deficit)	**196,589.43**	**203,183.76**
Reserves			
	Excess/(deficit) to date	(1,182.97)	3,019.15
	Z01: Starting balances	199,941.75	196,922.60
	Z02: Gains and losses on investments	(2,169.35)	3,242.01
	Z03: Gains and losses own use	-	-
	Total Reserves	**196,589.43**	**203,183.76**

Represented by Funds

General (Unrestricted)	181,591.71	187,399.90
Designated	9,215.32	8,800.28
Restricted	4,221.96	5,423.14
Endowment	1,560.44	1,560.44
Total	**196,589.43**	**203,183.76**

All Saints Church

Statement of Assets and Liabilities (by code)
As at: 31 December 2025

Class and nominal code	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
5000150: Garden trust	(339.43)	-	339.43	-	-	-
Total	**(339.43)**	**-**	**339.43**	**-**	**-**	**-**
Fixed Asset - Investments						
5000101: CCLA account CB3005199	9,420.55	-	-	-	9,420.55	9,195.47
5000102: CCLA account CB3005089	(248.04)	-	36.56	1,560.44	1,348.96	1,316.73
5000103: CCLA account CB3005586	140,449.53	-	-	-	140,449.53	131,118.20
Total	**149,622.04**	**-**	**36.56**	**1,560.44**	**151,219.04**	**141,630.40**
Current Asset - Cash At Bank And In Hand						
A1501: HSBC PCC current account	59,441.98	8,517.17	(40,152.20)	-	27,806.95	40,582.80
A1505: HSBC Link Account	(5,441.80)	-	5,441.80	-	-	-
A1510: HSBC Missions account	136.60	-	(136.60)	-	-	-
A1515: HSBC All Saints Trading Account	12,618.21	1,700.94	101.77	-	14,420.92	16,802.22
A1520: CBF PCC deposit CB3023601	(28,122.43)	1,000.00	27,491.89	-	369.46	369.46
A1525: CBF Church Hall 610218002D	9,000.00	-	(9,000.00)	-	-	-
A1530: CBF Choir 610218004D	(1,382.62)	-	1,382.62	-	-	-
A1535: CBF Link Building 610218005D	(2,716.46)	-	2,716.46	-	-	-
A1540: CBF Goddard CB3023602	(11,224.38)	(2,002.79)	16,062.23	-	2,835.06	3,798.88
Total	**32,309.10**	**9,215.32**	**3,907.97**	**-**	**45,432.39**	**61,553.36**
Liability - Agency Accounts						
6699: Agency collections	-	-	62.00	-	62.00	-
Total	**-**	**-**	**62.00**	**-**	**62.00**	**-**
Net total assets	**181,591.71**	**9,215.32**	**4,221.96**	**1,560.44**	**196,589.43**	**203,183.76**
Represented by						
General (Unrestricted)	181,591.71	-	-	-	181,591.71	187,399.90
Designated - AdminComms	-	1,292.74	-	-	1,292.74	1,292.74
Designated - Disciple	-	200.00	-	-	200.00	200.00
Designated - Families	-	(2,545.39)	-	-	(2,545.39)	(2,840.43)
Designated - MAP1	-	305.50	-	-	305.50	305.50
Designated - MAP2	-	(184.32)	-	-	(184.32)	(184.32)
Designated - MAP3	-	3,350.00	-	-	3,350.00	3,350.00
Designated - Mission	-	4,357.71	-	-	4,357.71	4,237.71
Designated - Pastoral	-	(451.96)	-	-	(451.96)	(451.96)
Designated - Social	-	2,891.04	-	-	2,891.04	2,891.04
Restricted - Choir	-	-	111.87	-	111.87	399.23
Restricted - Fabric	-	-	(56.25)	-	(56.25)	(56.25)
Restricted - Flower	-	-	136.56	-	136.56	136.56
Restricted - Garden	-	-	6.54	-	6.54	6.54
Restricted - Goddard	-	-	4,051.50	-	4,051.50	4,965.32

Class and nominal code		General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Restricted - Mission		-	-	(8.78)	-	(8.78)	(8.78)
Restricted - StPeters		-	-	(19.48)	-	(19.48)	(19.48)
Endowment - Garden		-	-	-	1,560.44	1,560.44	1,560.44
	Total	**181,591.71**	**9,215.32**	**4,221.96**	**1,560.44**	**196,589.43**	**203,183.76**

All Saints Church

Fund movement summary

Selected period: 01 January 2025 to 31 December 2025

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
MAP1 - MAP1 - Spiritual and Numerical Growth	305.50	-	-	-	-	-	305.50
MAP2 - MAP2 - The Common Good	(184.32)	-	-	-	-	-	(184.32)
MAP3 - MAP3 - Reimagine Ministry	3,350.00	-	-	-	-	-	3,350.00
General - General fund	187,399.90	106,895.14	107,291.97	-	(5,411.36)	-	181,591.71
AdminComms - Admin & Comms	1,292.74	-	-	-	-	-	1,292.74
Choir - Choir Fund	399.23	10.00	297.36	-	-	-	111.87
Disciple - Discipleship	200.00	-	-	-	-	-	200.00
Flower - Donations for Flower Fund	136.56	-	-	-	-	-	136.56
Fabric - Fabric Fund	(56.25)	-	-	-	-	-	(56.25)
Families - Families and Children	(2,840.43)	486.65	191.61	-	-	-	(2,545.39)
Goddard - Goddard Fund	4,965.32	171.18	1,085.00	-	-	-	4,051.50
Mission - Missions	4,228.93	190.00	70.00	-	-	-	4,348.93
Pastoral - Pastoral Visiting	(451.96)	-	-	-	-	-	(451.96)
StPeters - St Peters Fabric Fund	(19.48)	-	-	-	-	-	(19.48)
Social - Social	2,891.04	-	-	-	-	-	2,891.04
Garden - Garden Trust	1,566.98	-	-	-	-	-	1,566.98
Totals	**203,183.76**	**107,752.97**	**108,935.94**	**-**	**(5,411.36)**	**-**	**196,589.43**

All Saints Church

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Incoming resources						
Incoming resources from donors						
0101 - Gift Aid - Bank	23,974.00	-	-	-	23,974.00	24,062.00
0102 - Gift Aid envelopes	1,168.15	-	-	-	1,168.15	1,356.67
0202 - Non-Gift Aid - Bank	5,959.00	-	-	-	5,959.00	6,494.23
0301 - Loose plate Collections	3,340.58	-	-	-	3,340.58	2,214.06
0302 - Jump collection	293.48	-	-	-	293.48	438.87
0401 - Christening, wedding, donation	24.11	-	-	-	24.11	-
0402 - Flower Fund Donations	-	-	-	-	-	-
0403 - Mission Support / Giving	627.56	190.00	-	-	817.56	198.37
0404 - Regular gift days	-	-	-	-	-	-
0405 - Sunday morning coffee	348.23	-	-	-	348.23	-
0601 - Tax recoverable on Gift Aid	7,100.22	-	-	-	7,100.22	7,219.62
Incoming resources from donors Totals	**42,835.33**	**190.00**	**-**	**-**	**43,025.33**	**41,983.82**
Other voluntary incoming resources						
0103 - One-off Gift Aid gifts	400.00	-	-	-	400.00	678.00
0201 - Weekly and Monthly envelopes	1,675.00	-	-	-	1,675.00	2,797.50
0501 - Donations appeals etc.	481.20	11.65	-	-	492.85	1,499.56
0503 - Legacies	5,551.63	-	-	-	5,551.63	2,433.09
0801 - Recurring grants	-	-	-	-	-	-
08A2 - One off Grants	-	-	-	-	-	-
Other voluntary incoming resources Totals	**8,107.83**	**11.65**	**-**	**-**	**8,119.48**	**7,408.15**
Activities in furtherance of the PCC's objects						
1101 - Fees for weddings & funerals	2,747.00	-	-	-	2,747.00	4,965.00
1204 - Magazine income - sales	-	-	-	-	-	-
Activities in furtherance of the PCC's objects Totals	**2,747.00**	**-**	**-**	**-**	**2,747.00**	**4,965.00**
Activities for generating funds						
0901 - Fetes and Fayres etc.	2,487.85	-	10.00	-	2,497.85	2,705.18
0902 - Jumble sales etc.	-	-	-	-	-	1,409.28
0903 - Social Events	1,581.22	475.00	-	-	2,056.22	936.70
1201 - Ch hall lettings-fund raising	28,469.36	-	-	-	28,469.36	26,405.79
1203 - Magazine income - advertising	-	-	-	-	-	-
1206 - Sales-candles,mugs,shirts etc	431.53	-	-	-	431.53	750.33
1302 - Miscellaneous Other Income	15,776.24	-	-	-	15,776.24	918.50
1303 - Vicarage share of phone bill	-	-	-	-	-	-
Activities for generating funds Totals	**48,746.20**	**475.00**	**10.00**	**-**	**49,231.20**	**33,125.78**
Income from investments						
1001 - Bank interest - General	4,343.78	-	171.18	-	4,514.96	4,071.61
1002 - Bank interest - Hall	-	-	-	-	-	-
1003 - Dividends	-	-	-	-	-	100.00

	General	Designated	Restricted	Endowment	Total This year	Total Last year
1205 - St Peter's Hire	115.00	-	-	-	115.00	165.00
Income from investments Totals	**4,458.78**	**-**	**171.18**	**-**	**4,629.96**	**4,336.61**
Other incoming resources						
0904 - GuildCare Project Income	-	-	-	-	-	-
1207 - Surplus-sale of fixed assets	-	-	-	-	-	-
1301 - Insurance claims	-	-	-	-	-	-
Other incoming resources Totals	**-**	**-**	**-**	**-**	**-**	**-**
Incoming resources Grand totals	**106,895.14**	**676.65**	**181.18**	**-**	**107,752.97**	**91,819.36**
Resources used						
Costs of generating funds						
1701 - Costs of applying for Grants	-	-	-	-	-	-
1702 - Cost of fetes & other events	943.03	-	1,085.00	-	2,028.03	398.71
1703 - Costs of stewardship campaign	-	-	-	-	-	-
1704 - Fees paid to fund raisers	-	-	-	-	-	-
1705 - Investment management costs	-	-	-	-	-	-
Costs of generating funds Totals	**943.03**	**-**	**1,085.00**	**-**	**2,028.03**	**398.71**
Grants						
1801 - Giving-relief & dev agencies	-	-	-	-	-	-
1802 - Giving to missionary societies	-	-	-	-	-	-
1803 - Home mission	441.17	-	-	-	441.17	952.47
1804 - Secular charities	-	70.00	-	-	70.00	145.84
Grants Totals	**441.17**	**70.00**	**-**	**-**	**511.17**	**1,098.31**
Activities relating to the work of the Church						
1901 - Diocesan fees	2,197.80	-	-	-	2,197.80	2,577.40
1902 - St Andrew's School - Parish Share	-	-	-	-	-	-
1903 - Stipends Quota	35,000.00	-	-	-	35,000.00	30,000.00
2001 - Assistant staff costs	-	-	-	-	-	63.00
2002 - Hall Administration	5,283.16	-	-	-	5,283.16	4,944.33
2003 - Organist	1,970.00	-	-	-	1,970.00	1,910.00
2005 - Verger fees	60.00	-	-	-	60.00	210.00
2006 - Vicar's Funeral Expenses	30.00	-	-	-	30.00	109.20
2007 - Visiting Speakers	183.40	-	-	-	183.40	425.20
2101 - Parsonage house expenses	3,950.58	-	-	-	3,950.58	3,623.83
2102 - Working expenses of incumbent	-	-	-	-	-	-
2201 - Communications	-	-	-	-	-	-
2202 - Parish training and mission	6.72	-	-	-	6.72	914.72
2203 - Sunday sch. & Youth activities	-	191.61	-	-	191.61	303.73
2204 - GuildCare Project Expense	-	-	-	-	-	-
2303 - Church maintenance	2,888.92	-	-	-	2,888.92	2,682.18
2304 - Cleaning	537.20	-	-	-	537.20	-
2305 - Flowers	309.01	-	-	-	309.01	147.29
2306 - Insurance	3,658.29	-	-	-	3,658.29	3,566.16
2308 - Materials for services	845.11	-	126.15	-	971.26	804.66
2310 - Movable furnishings-equipment	1,850.51	-	71.21	-	1,921.72	452.19

	General	Designated	Restricted	Endowment	Total This year	Total Last year
2311 - Organ/piano tuning	278.40	-	-	-	278.40	265.20
2312 - Other PCC property upkeep	-	-	-	-	-	-
2313 - Printing & photocopying	1,896.84	-	-	-	1,896.84	2,062.66
2317 - Upkeep of churchyard	906.60	-	-	-	906.60	132.31
2401 - Church utilities - Elec	1,350.06	-	-	-	1,350.06	2,718.74
2402 - Church utilities - Gas	858.65	-	-	-	858.65	2,431.06
2403 - Church utilities - Wate	473.88	-	-	-	473.88	354.88
2502 - Hall costs - Cleaning	5,667.86	-	-	-	5,667.86	4,104.16
2503 - Hall costs - Grounds upkeep	-	-	-	-	-	-
2504 - Hall costs - Insurance	-	-	-	-	-	-
2506 - Hall costs - Repairs	2,284.99	-	-	-	2,284.99	21.15
2508 - Hall costs - Services	2,260.79	-	-	-	2,260.79	5,663.99
2509 - Hall costs - Sundry	440.56	-	-	-	440.56	114.73
2701 - Interior & exterior decoration	-	-	-	-	-	-
2702 - Major repairs Structure	-	-	-	-	-	-
2801 - Major repairs installations	-	-	-	-	-	-
2901 - New building Church	-	-	-	-	-	-
Activities relating to the work of the Church Totals	**75,189.33**	**191.61**	**197.36**	**-**	**75,578.30**	**70,602.77**
Support costs						
2004 - Salary of parish administrator	11,177.50	-	-	-	11,177.50	10,812.00
Support costs Totals	**11,177.50**	**-**	**-**	**-**	**11,177.50**	**10,812.00**
Church management and administration						
2301 - Administration	-	-	-	-	-	-
2302 - Bank charges	214.09	-	-	-	214.09	257.64
2307 - License fees, royalties	430.86	-	-	-	430.86	694.72
2309 - Miscellaneous Running Costs	16,796.12	-	100.00	-	16,896.12	3,431.06
2314 - Stationery	544.55	-	-	-	544.55	688.12
2315 - Subscriptions	820.88	-	-	-	820.88	313.99
2316 - Telephone-office	554.44	-	-	-	554.44	502.89
2601 - Audit & accountancy	180.00	-	-	-	180.00	-
Church management and administration Totals	**19,540.94**	**-**	**100.00**	**-**	**19,640.94**	**5,888.42**
Resources used Grand totals	**107,291.97**	**261.61**	**1,382.36**	**-**	**108,935.94**	**88,800.21**

Annual Finance Report 2025
All Saints Findon Valley with St Peters, High Salvington
Commentary and Notes to the Annual Financial report 2025

1. The Financial statement of the PCC has been prepared in accordance with the Charities Act 2011 and the Church Accounting Regulations 2006, using the Receipts and Payments process/basis.

The following assets are recognised but are not valued in the Balance Sheet.

- Movable Church furnishings held by the Churchwardens on special trust for the PCC which require a faculty for disposal.

- Movable furnishings and equipment which are written off as acquired which are of small individual value and are retained indefinitely.

- Land and Buildings which are in use indefinitely, the market values of which are immaterial.

As the accounts are prepared on a receipts and payments basis, no accrued assets or liabilities are shown. We have assessed the total estimated amount of liabilities at year end, and these are less than £5000, and are considered not material to the overall accounts. These include minor items such as issued cheques not cashed and electricity and gas used since the last payment. These liabilities are in any case counterbalanced by accrued assets e.g. tax recoverable from gift aid, and hall letting invoice payments etc.

2. Payments to PCC Members

- Mrs Lynda Hawkins in her capacity as Parish Office Manager
- Mrs Heather Symonds in her capacity as Treasurer and Hall Bookings Secretary
- Mrs Jenny Jeffery in her capacity as pianist for All Saints Church, Findon Valley as a PCC member until May 11th 2025.

- Reimbursement of expenses incurred supporting and on behalf of the PCC.

- Clergy support – Council Tax and Water Bills for 2025

- Payments to Francis Minchin as Organist – non-PCC Member.

3. Our Parish Share for 2025 to the Chichester Diocese was £35,000, towards our Clergy, mission, supporting less well-off churches and other central costs at the Diocese.

4. Overheads for 2025 include gas and electric payments, water rates, cleaning costs, the general day to day running and upkeep of the church and hall, and these expenses are detailed in the Annual Reports. A new lawn mower was also purchased at a cost of £830.82.

5. Gift Aid recoverable on donations and the regular giving envelope scheme was £7,100.22 for 2025.

6. Legacies – £551.63 received from the Estate of B. Duthie and £5,000 received from the Estate of David Mahoney

7. We received £830.03 via the 'Sum Up' machine.

8. Thankyou to those of you who use the internet for shopping via EasyFundraising which is no extra cost to the person, and through that system we have raised £239.30 for 2025 so would encourage this to be used when possible.

9. Misson – The church has supported Turning Tides, Marylebone Centre, Care for Veterans, British Heart Foundation, Children's Society.

	2025	**2024**
Total asset value at 31st December 2025-This figure includes all the banks accounts and CCLA Investment A/c's	£196,589	£203,184
Total expenditure of – Please note that £15,000 was transferred from HSBC Trading Account to HSBC C/A thus showing a higher figure of expenditure than 2024.	£108,936	£88,800
Total income of comprising of the following: -	£107,753	£91,819
• The total receipts from Donors	£43,025	£41,983
• Other voluntary receipts including legacies	£8,119	£7,408
• Income from activities for generating funds i.e. social events, jumble sale, coffee mornings, hall lettings, £15,000 was transferred from HSBC Trading Account to HSBC C/A showing the higher figure in income than 2024.	£49,231	£33,126
• Interest from CCLA investment accounts	£4,630	£4,336
• Fees for Weddings and Funerals	£2,747	£4,965
A deficit budget of **£36,100** was set for 2025. The actual position at the end of 2025 was -**£6,735** deficit but with the Legacies of £5,551 received the balance is -**£1,183**	**-£1,183 deficit**	£586 credit

The parish operates a main HSBC Current account, and a HSBC Trading bank account for hall lettings, a deposit account with CBF Church of England Fund.
The CBF Goddard Account is a restricted account.

Surplus funds are invested via the diocese in an Investment (income) share account, and Short Duration Bond Fund with the CCLA which is a fund management that the Church of England use.

The CCLA investment valuation over the three accounts have made a total loss of £5,411.36

The CCLA accounts at the 31st December 2025 are valued at
A/c ….5586 - £140,449.53
A/c…. 5089 - £1,348.96
A/c…..5199 - £9,420.55,

as shown in the Balance Sheet Report.

HSBC Current account as at the 31st December 2025 was £29,097.97
HSBC Trading account as at the 31st December 2025 was £14,420.92

The Goddard fund [£2,835.06] is a Restricted Account, to be used for children and families and funds from this account provided an enjoyable day for the children and families on a coach trip to 'West Moors County Park' in August, also this account paid for the Steel Band for the Summer Fayre 2025.

The Church joined together with the Pre-school for the Summer Fayre which proved to be a very successful time together.

The Parish has one endowment fund [from which only the interest can be used] which is the 'Garden Fund' at £1,348.96 valuation on CCLA CB3005089 as at 31.12.25.

Our CCLA Reserve funds are there to support any necessary upcoming expenditure, supporting mission and the local community, also to cover any shortfall in the day to day running costs. The PCC aims to keep 3 months of average expenditure in the HSBC Current Account.

The report from the independent examiner,

Mr Brian Surridge of Bolden and Long,
36a, Goring Road,
Goring-by-Sea
Worthing
West Sussex
BN12 4AD

is attached at the end of the report.

Heather Symonds
Treasurer
13th February 2026.

All Saints and St Peters

Receipts and Payments

					2025 VERSION 1	COMMENTS
				Month:	12	
		ENTER			Annual	
Receipt	Column1	Budget to 31/12/25	Amount Column2	Variance Column3	% Column4	Column5	Column6
	01 Tax Efficient Planned Giving	£27,000	£25,542	-£1,458	-5%	£27,000	
	02 Other Planned Giving	£10,000	£7,634	-£2,366	-24%	£10,000	
	03 Cash Collections at Services	£3,000	£3,634	£634	21%	£3,000	
	04 All Other Recurring Giving	£500	£1,190	£690	138%	£500	
	05 All Non-Recurring Giving	£1,500	£493	-£1,007	-67%	£1,500	
	06 Tax Recovered	£8,000	£7,100	-£900	-11%	£8,000	
	07 Legacies Received	£0	£5,552	£5,552	#DIV/0!	£0	
	8 Grants Received	£0	£0	£0	#DIV/0!	£0	
	09 Fund Raising	£3,000	£4,554	£1,554	52%	£3,000	
	10 Investment Income	£3,000	£4,515	£1,515	51%	£3,000	
	11 Fees	£2,500	£2,747	£247	10%	£2,500	
	12 Trading Income	£24,000	£29,016	£5,016	21%	£24,000	
	13 Other Income	£1,000	£15,776	£14,776	1478%	£1,000	The variance figure difference is due to the £15,000 being paid into HSBC C/A from Trading a/c
	Total Income	**£83,500**	£107,753	**£24,253**	29%	£83,500	
Payments							
	17 Costs of Generating Funds	£400	£2,028	£1,628	407%	£400	
	18 Mission and Charitable Giving	£1,000	£511	-£489	-49%	£1,000	
	19 Parish Share to Diocese	£38,000	£37,198	-£802	-2%	£38,000	Parish share £35,000 + Diocesan Fees £3,000
	23 Church Insurance	£4,000	£3,658	-£342	-9%	£4,000	
	20 Salaries and Honoraria	£18,000	£18,704	£704	4%	£18,000	
	21 Expenses of Clergy, etc	£4,000	£3,951	-£49	-1%	£4,000	
	22 Mission and Evangelism	£2,000	£198	-£1,802	-90%	£2,000	
	23 Regular Running Expenses	£14,000	**£29,171**	£15,171	108%	£14,000	Assuming Quinquennial. The variance figure is due to the chqs being issued from the HSBC Trading a/c and paid into the HSBC C/S
	24 Utilities	£10,000	**£2,683**	-£7,317	-73%	£10,000	All Saints and St Peter's gas and electric in this figure.
	25/26Trading costs	£12,000	£10,834	-£1,166	-10%	£12,000	Hall gas and electric, plus cleaning charges in this figure. Also £180 Audit charges
	=	£0	£0	£0		£0	
	=	£0	£0	£0		£0	
	=	£0	£0	£0		£0	
	Total Payments	**£103,400**	£108,936	**£5,536**	5%	**£103,400**	
Excess of Receipts Over Payments		-£19,900	-£1,183	**£18,717**	-94%	-£19,900	
Major Capital Expenditure							
	27 Major Repairs - Church Building	£5,000	£0	-£5,000	-100%	£5,000	Assuming Grants availability re Solar Panels
	28 Major Repairs - Hall etc	£1,200	£0	-£1,200	-100%	£1,200	
	29 New Building Work	£10,000	£0	-£10,000		£10,000	
Total income (receipts)		£83,500	£107,753	£24,253	29.0%	£83,500	
Total Expenditure (payments)		£119,600	£108,936	-£10,664	-8.9%	£119,600	
Total Income minus Expenditure		-£36,100	-£1,183	£34,917	-97%	-£36,100	

Independent Examiner's Report to the PCC of All Saints Church, Findon Valley (with St Peter's High Salvington). for the Year Ended 31st December, 2025

Section A

This is my report to the Parochial Church Council of the Ecclesiastical Parish (PCC) of All Saints, Findon Valley, on the annual report for the year ended 31st December 2024

Respective responsibilities of trustees and examiner

The PCC members are responsible for the preparation of the annual reports. The PCC members consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

1. examine the accounts under section 145 of the Charities Act,
2. to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
3. to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention (other than that disclosed below in Section B below *) which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

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

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

Examiner's signature Brian Surridge

Examiner's name *CAPITALS* BRIAN SURRIDGE, BOLDEN & LONG

Date 13/4/26

Relevant professional qualification(s) or body *if any* ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

Examiner's address 36A GORING ROAD, WORTHING, W. SUSSEX, BN12 4AD

Independent Examiner's Report
to the PCC of All Saints Church, Findon Valley (with St Peter's High Salvington).
for the Year Ended 31st December, 2025

Section B	Disclosure
	Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners)
Give here brief details of any items that the examiner wishes to disclose	