All Saints Ryde

Financial Statements
For the period 1st January 2025 to 31st December 2025

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All Saints Ryde
Finance Report for the year ended 31st December 2025

The year saw the main building closed for most of the year whilst the major capital project was undertaken, for which capital funding was received in the year of £296,025, leaving a small balance on the Funded building project reserve of £2,094. As a result of the closure of the main building, income receipts from normal activities of £64,739 was down on 2024 by £10,631. The reduction in income and a new staff member were the main contributors to the loss on ordinary activities before depreciation of £19,738.

The funded staff costs for the year saw receipts of £158,375 and with the balance on reserves of the SMMI funded staff costs of (£12,424) the balance carried forward at the end of the year was £4023 which mainly comprises timing. The Social transformation saw income of £36,443, comprised restricted and unrestricted, and whilst the spend of £48,142 was in excess of the income for the year, this was a timing between income received in 2024 and spent in 2025. The resulting reserves balance carried forward of £4,578 was a grant received of £2,840 for Vista and the balance for Love Christmas to be utilised in 2026.

The loss for the year on ordinary activities of £21,738 is an anomaly given the Capital project and the closure of the church, and the budget for 2026 for Ordinary activities is set at a break-even position given the church main building is closed for the first three months of the year.

Reserves policy

The 2025 year was an anomaly in terms of exceeding the Charity Commission £500,000 income threshold for requiring more stringent reporting due to the capital project funding. The 2026 year will see a substantially reduced income below the £500,000. The PCC reviews the level and component parts of the reserves once a year at the PCC meeting that approves the accounts for the previous year. The review is to ensure that the reserves are sufficient for any unexpected change in circumstances to the ordinary activities of the church and to meet any cash flow timings demand around funding projects. The review by the PCC includes identification of any funds that have either been historically miscategorised or the historic accounting requires correction. At the end of 2025, the level of General funds calculated to meet such timings is set at two months which equates to £26,000. This compares with a balance on the general funds at the end of 2025 of £39,373.

All Saints Ryde
Balance Sheet as at 31st Decmber 2025

	Notes	2025	2024	Change
		£	£	£
Fixed Assets				
Tangible assets				
Accumulated Depreciation		(2,000)		(2,000)
Church equipment		0	431	(431)
Coffee Trailer		4,000	4,000	0
Laptops		0	2,381	(2,381)
Total for Tangible assets	2	**2,000**	**6,812**	**(4,812)**
Total Fixed Assets		**2,000**	**6,812**	**(4,812)**
Cash at bank and in hand				
Bell Ringers Lloyds account		0	165	(165)
CB3012869-001 - Ass Clergy Fund		136	133	3
CB3012877-001 - Brook Legacy		69	67	2
CB3012901-001 - Ass Clergy End Fund		1,439	1,405	34
CCLA CB3032466-001		95,573	91,435	4,138
CCLA CB3032467-001		3,162	3,026	137
CO3055296-001 CCLA - G Wells for Poor		1,256	1,319	(63)
CO3055411-001 CCLA - Dudley and Jane Watkins Charity		1,391	1,461	(70)
Equals Cards Account		2,061	1,670	391
Lloyds 00009503		0	910	(910)
Lloyds 32 Day Notice PCCASRRGB CLTKGBP001TSYLN		32,894	32,216	678
Lloyds Assistant Clergy 00158967		1,446	1,394	52
Lloyds B 00158746		43,167	8,312	34,855
Lloyds Charity 00159076		4,215	4,141	74
Lloyds Fabric 00236399		104,823	40,476	64,347
Lloyds 24420268		0	1,896	(1,896)
NatWest 45027595		2,118	13,261	(11,143)
Total for Cash at bank and in hand	5	**293,750**	**203,287**	**90,463**
Debtors				
Other Debtors and Prepayments		48,002		48,002
Total for Debtors	3	**48,002**	**0**	48,002
NET CURRENT ASSETS		**341,752**	**210,099**	**133,653**
Prepayments and accrued income		6,242		6,242
Creditors: amounts falling due within one year		45,944		45,944
Total for Creditors: amounts falling due within one year	4	**52,186**	**0**	**52,186**
NET CURRENT ASSETS (LIABILITIES)		**289,566**	**203,287**	**90,463**
TOTAL ASSETS LESS CURRENT LIABILITIES		**291,566**	**210,099**	**81,467**
Creditors: amounts falling due after more than one year				
Long Term Loan from Diocese	4	85,000		85,000
TOTAL NET ASSETS (LIABILITIES)		**206,566**	**210,099**	**(3,533)**
CAPITAL and RESERVES				
Reserves Brought Forward		210,099	228,515	
Net Income		(3,533)	(18,835)	
Revaluation Reserve			420	
Total for Capital and Reserves		**206,566**	**210,099**	**(3,533)**

The Financial statements were approved by the Trustees at the PCC meeting 26th March 2026

Signed on behalf of the Trustees

Stephen Akam-Smith (Trustee)

All Saints Ryde
Profit and Loss Summary
1 January 2025 to 31 December 2025

	General Activities	Funded Building Project	SMMI Funded Staff Costs	Social Transfor-mation	TOTAL 2025	TOTAL 2024	Variance
	£	£	£	£	£	£	£
INCOME							
Total Giving	39,716				39,716	35,927	3,789
Total Hire of Premises	8,978				8,978	16,976	(7,998)
Total Other Income	10,643				10,643	11,188	(545)
Total Ststutory Fees	2,402				2,402	8,279	(5,877)
Total Restricted Grant Income Vista				3,668	3,668	0	3,668
Total Restricted Grant Income SMMI Capital		296,025			296,025	106,591	189,434
Total Restricted Grant Income SMMI Staff			158,375		158,375		158,375
Total Restricted Grant Vista Love Christmas				11,614	11,614		11,614
Total Unrestricted Grant Income				11,540	11,540	7,403	4,137
Total Hope House Income				9,621	9,621	0	9,621
Rents on Property	3,000				3,000	500	2,500
TOTAL INCOME	**64,739**	**296,025**	**158,375**	**36,443**	**555,582**	**186,863**	**368,719**
LESS:							
EXPENDITURE ATTRIBUTABLE TO INCOME							
Total Capital costs		282,531			282,531	21,452	(261,079)
Total Team Rector Costs			3,476		3,476	3,526	50
Total Vicar - Existing Congregations			134		134	416	282
Total 222 Vicar Contemporary			1,329		1,329	5,227	3,898
223.1 HTB Curate Training			188		188	0	(188)
Total 224 Chief Operating Officer			46,383		46,383	22,136	(24,247)
Total 225 Worship leader			25,256		25,256	8,159	(17,097)
Total Children/Youth Leader			11,575		11,575	16,801	5,226
Total Administrator			15,510		15,510	21,415	5,905
Total MDY Expenses			35,867		35,867	5,110	(30,757)
Total 229 PA to Team Rector	9,084				9,084		(9,084)
Total 237 Course Costs - Alpha	4,130				4,130	2,692	(1,438)
Total 31.1 Social Transformation Lead				29,978	29,978	15,402	(14,576)
Total 31.2 Social Transformation Worker				220	220	4,329	4,109
Total 31.3 Social Transformation Expenses				16,651	16,651	8,293	(8,358)
Total 31.4 Social Transformation Love Christmas				1,333	1,333		(1,333)
TOTAL ATTRIBUTABLE EXPENDITURE	**13,214**	**282,531**	**139,718**	**48,182**	**483,645**	**134,956**	**(348,689)**
							0
GROSS PROFIT	**51,525**	**13,494**	**18,657**	**(11,739)**	**71,937**	**51,907**	**20,030**
LESS EXPENDITURE GENERAL ACTIVITIES							
Total 231 Church Building Running Costs	32,041				32,041	36,374	4,333
Total 232 Hall Expenditure	112				112	747	635
Total 233 Office Costs	21,137				21,137	8,880	(12,257)
Total 234 Upkeep of Services	7,089				7,089	7,195	106
Total 235 Worship Costs	6,003				6,003	6,915	912
Total 236 Congregational Discipleship Costs	5,224		2,210		7,434	6,895	(539)
Total 238 Community Events Costs	1,025				1,025	2,524	1,499
Total Other	(1,370)				(1,370)	1,213	2,583
Other Expenses							
Depreciation	2,000				2,000		(2,000)
Rounding	2	(1)	0	(2)	(1)		1
Total Expenditure General Activities	**73,263**	**(1)**	**2,210**	**(2)**	**75,470**	**70,742**	**(4,727)**
Net Income / (Loss)	**(21,738)**	**13,495**	**16,447**	**(11,737)**	**(3,533)**	**(18,835)**	**15,303**

All Saints Ryde
Fund movement summary
01 January 2025 to 31 December 2025

Fund	Notes	Fund balances brought forward	Ordinary Activities	Transfers	Funded Building Project	SMMI Funded Staff Costs	Social Transformation	Fund balances Carried forward
		£	£	£	£	£	£	£
Unrestricted								
General Funds		50,260	(21,738)	10,851				39,373
		50,260	**(21,738)**	**10,851**				**39,373**
Designated								
Flower Fund		1,122						1,122
Music Fund		3,088						3,088
Organ Fund		10,541						10,541
Church Hall (utilised and closed)		(338)		338				
		14,413	**0**	**338**	**0**	**0**	**0**	**14,751**
Restricted								
Fabric Fund		135,592						135,592
Funded Building Project		(11,401)			13,495			2,094
Funded SMMI Staff Costs		(12,424)				16,447		4,023
Social Transformation		16,315					(11,737)	4,578
Bell Ringers Fund		3,733						3,733
Hymnathon		2,422						2,422
Agency collection (utilised and closed)		73		(73)				
Lloyds B Account (utilised and closed)		59		(59)				
PDBF Alpha Course (utilised and closed)		(1,186)		1,186				
		133,183	**0**	**1,054**	**13,495**	**16,447**	**(11,737)**	**152,442**
Endowment								
Assistant Clergy Fund (Utilised and closed)		5,508		(5,508)				
Charity Account (utilised and closed)		6,735		(6,735)				
		12,243	**0**	**(12,243)**	**0**	**0**	**0**	**0**
Fund Totals		**210,099**	**(21,738)**	**0**	**13,495**	**16,447**	**(11,737)**	**206,566**

All Saints Ryde

Detailed Profit and Loss - 1 January 2025 to 31 December 2025

	Charity commission reference	General Activities	Funded Building Project	SMMI Funded Staff Costs	Social Transfor-mation	TOTAL	2024
		£	£	£	£	£	£
INCOME							
Giving							
110 Parish Giving Scheme		21,267				21,267	12,772
111 Planned Standing Orders		1,640				1,640	4,089
121 Weekly Plate Collections		2,864				2,864	4,521
122 Weekly Envelope Collections		677				677	991
130 One off gifts-Gift Aided		2,960				2,960	319
131 Donations from organisations		143				143	3,420
133 One off gifts-Not Gift Aided		3,011				3,011	6,348
140 Gift Aid income - automatic PGS		4,349				4,349	3,216
141 Gift aid income - SOs & collections		2,805				2,805	250
Total Giving	SO1	39,716				39,716	35,927
174 Hire of Premises		0				0	210
1741 Regular Hall Hire		8,978				8,978	10,611
1742 Casual Hall Hire		0				0	1,735
1743 Office Hire		0				0	100
1744 Ryde School Regular Hire		0				0	4,320
Total Hire of Premises	SO2	8,978				8,978	16,976
1.70 Other Income	SO2	2,464				2,464	
171 Concert income	SO2	445				445	1,302
172 Sales of products at concerts	SO2	442				442	1,887
175 Bank interest	SO4	679				679	806
176 Dividends	SO4	1,255				1,255	4,877
177 Other income	SO2	5,266				5,266	1,212
181 Shop & Book Sales Income							48
182 Popup Market Funds							1,016
183 Children's Church donations	SO1	92				92	40
Total Other Income		10,643				10,643	11,188
173 Statutory fees							718
1731 Funerals		841				841	2,943
1732 Weddings		1,561				1,561	4,618
Total Ststutory Fees	SO2	2,402				2,402	8,279
1.50 Restricted Grant income							
150.1 Restricted Grants Vista (HC)					3,668	3,668	41,402
150.2 Restricted Grants PDBF Alpha Course Grant							110
150.3 Restricted Grants SMMI							
1503.1 Funded Capital Project			296,025			296,025	15,717
1503.2 Funded Staff Costs				158,375		158,375	49,363
Total Restricted Grant Income	SO1R		296,025	158,375	3,668	458,068	106,591
1.60 Unrestricted Grant Income							
1601 Hope House Grant							7,003
1602.1 Augusta Wilder Housing Income					6,340	6,340	
1602.2 Brigstocke Terrace Income					5,200	5,200	400
Total 1602 Memorandum of understanding							
Total Unrestricted Grant Income	SO4R				11,540	11,540	7,403
Total 161 Restricted grants Vista Love Christmas	SO2R				11,614	11,614	
191 Hope House Tenant 1					5,042	5,042	
192 Hope House Tenant 2					4,579	4,579	
Total Hope House Income	SO4R				9,621	9,621	0
2800 Rents on Property	SO4	3,000				3,000	500
TOTAL INCOME		64,739	296,025	158,375	36,443	555,582	186,863

All Saints Ryde

Detailed Profit and Loss - 1 January 2025 to 31 December 2025

	Charity commission reference	General Activities	Funded Building Project	SMMI Funded Staff Costs	Social Transfor-mation	TOTAL	2024
		£	£	£	£	£	£
TOTAL INCOME		64,739	296,025	158,375	36,443	555,582	186,863
LESS:							
EXPENDITURE ATTRIBUTABLE TO INCOME							
2.10 Capital costs							
210 Capital refurbishment Phase 1			0			0	1,636
211 Capital refurbishment Phase 2			278,494			278,494	
212 Capital refurbishment Phase 3			3,605			3,605	
214 Professional fees			432			432	19,816
Total Capital costs	SO9 R		282,531			282,531	21,452
2.20 Staff and Diocesan Costs							0
220 Team Rector Costs							0
220.1 Team Rector Training and Other Expenses				3,476		3,476	3,526
Total Team Rector Costs	SO9 R			3,476		3,476	3,526
221 Vicar - Existing Congregations							0
221.1 Vicar (EC) Training and Other expenses	SO9 R			134		134	416
Total Vicar - Existing Congregations				134		134	416
222 Vicar Contemporary							0
222.1 Vicar (cont) Training and Other Expenses				1,329		1,329	783
222.2 Clergy Housing Fabric				0		0	4,445
Total 222 Vicar Contemporary	SO9 R			1,329		1,329	5,227
223.1 HTB Curate Training	SO9 R			188		188	
224 Chief Operating Officer							
224.1 COO Salary				44,172		44,172	21,891
224.2 COO Expenses				964		964	245
224.3 COO Training				210		210	
224.4 COO Pension & NI				1,037		1,037	
Total 224 Chief Operating Officer	SO9 R			46,383		46,383	22,136
225 Worship leader							
225.1 WL Salary				24,330		24,330	8,064
225.2 WL Expenses				615		615	95
225.4 WL Pension & NI				311		311	
Total 225 Worship leader	SO9 R			25,256		25,256	8,159
226 Children/Youth Leader							
226.1 C&YL Salary				10,646		10,646	16,646
226.2 C&YL Expenses				560		560	36
226.4 C&YL Pensions, NI & Oncosts				369		369	118
Total Children/Youth Leader	SO9 R			11,575		11,575	16,801
227 Administrator							0
227.1 Admin Salary				15,455		15,455	20,645
227.2 Admin Expenses							438
227.3 Admin Training							32
227.4 Admin Pension, NI & Oncosts				55		55	299
Total Administrator	SO9 R			15,510		15,510	21,415
228 MDY Expenses							0
228.1 MDY Housing				14,932		14,932	1,769
228.2 MDY Expenses & Allowance				20,935		20,935	3,341
Total MDY Expenses	SO9 R			35,867		35,867	5,110
Total 229 PA to team Rector	SO9	9,084				9,084	
237 Course Costs						0	0
237.1 Alpha Course		4,130				4,130	2,692
Total 237 Course Costs - Alpha	SO9	4,130				4,130	2,692
31 Social Transformation Expenses							0
31.1 Social Transformation Lead							0
31.10 STL Salary					28,614	28,614	16,169
31.11 STL Expenses					120	120	
31.14 STL Pension, NI & Oncosts					1,244	1,244	(767)
Total 31.1 Social Transformation Lead	SO9 R				29,978	29,978	15,402
31.2 Social Transformation Worker							4,273
31.20 STW Salary							
31.21 STW Expenses	SO9 R				220	220	68
31.24 STW Pensions, NI & Oncosts							(13)
Total 31.2 Social Transformation Worker	SO9 R				220	220	4,329
31.3 Social Transformation Expenses	SO9 R				1,066	1,066	304
31.31 Vista expenses	SO9 R				12,537	12,537	819
31.32 Hope House expenses	SO9 R				3,048	3,048	6,487
31.33 Augusta Wilder expenses							683
Total 31.3 Social Transformation Expenses					16,651	16,651	8,293
Total 31.4 Social Transformation: Love Christmas	SO9 R				1,333	1,333	
TOTAL ATTRIBUTABLE EXPENDITURE		13,214	282,531	139,718	48,182	483,645	134,956
GROSS PROFIT		51,525	13,494	18,657	(11,739)	71,937	51,907

All Saints Ryde

Detailed Profit and Loss - 1 January 2025 to 31 December 2025

	Charity commission reference	General Activities	Funded Building Project	SMMI Funded Staff Costs	Social Transfor-mation	TOTAL	2024
		£	£	£	£	£	£
GROSS PROFIT		51,525	13,494	18,657	(11,739)	71,937	51,907
LESS EXPENDITURE GENERAL ACTIVITIES							
2.30 Church & Community Expenditure		0				0	0
231 Church Building Running Costs		38				38	0
231.1 Church Utilities		10,472				10,472	17,415
231.3 Church Insurance		6,055				6,055	5,523
231.4 Church Cleaning & Waste Management		5,188				5,188	3,906
231.5 Church Maintenance		9,283				9,283	4,099
231.6 Parish Share		1,000				1,000	5,000
231.7 Concert costs		5				5	431
Total 231 Church Building Running Costs	SO9	32,041				32,041	36,374
232 Hall Expenditure							
232.2 Hall Water							573
232.4 Hall Cleaning & Waste Management							71
232.5 Hall Maintenance		112				112	103
Total 232 Hall Expenditure	SO9	112				112	747
233 Office Costs							
233.1 Office Stationery & Postage		5,620				5,620	2,699
233.10 Office Costs:Team Hospitality		503				503	
233.2 Broadband & Phone		1,978				1,978	638
233.3 Marketing, Design & Print		93				93	70
233.4 IT Support		1,360				1,360	1,210
233.5 IT Website		278				278	
233.6 Recruitment Costs		359				359	699
233.7 Payroll & Finance Services		1,674				1,674	1,293
233.8 Office Utilities		6,249				6,249	2,271
233.9 Office Maintenance		3,023				3,023	
Total 233 Office Costs	SO9	21,137				21,137	8,880
234 Upkeep of Services							
234.1 Refreshments at all services		3,371				3,371	3,170
234.2 Church Flowers		176				176	280
234.3 Visiting Speakers & Church Supplies		749				749	1,331
234.4 Christmas Services		374				374	1,338
234.5 Baptisms/Confirmation ServicesUpkeep of Services		1,802				1,802	
234.6 Newcomers Meetings							120
234.7 Bibles/Books		174				174	113
234.8 Mid-week/Special Services		319				319	591
234.9 Welcoming Team		124				124	252
Total 234 Upkeep of Services	SO9	7,089				7,089	7,195
235 Worship Costs							
235.1 Worship Team Administration		158				158	629
235.2 Worship Equipment		1,042				1,042	259
235.3 CCLI Licence		555				555	1,924
235.5 Organ Playing							0
235.51 Service Organ playing		1,909				1,909	569
235.52 Funeral Organ Playing							150
235.53 Wedding Organ Playing							75
235.6 Organ/Piano tuning & repairs							1,272
235.7 New Worship Equipment							138
235.8 Parochial fees to diocese		2,339				2,339	1,899
Total 235 Worship Costs	SO9	6,003				6,003	6,915
236 Congregational Discipleship Costs							
236.1 Church Giving	SO9	60				60	
236.10 Church Giving	SO9	1,560				1,560	1,530
236.2 Midweek groups leaders	SO9	28				28	351
236.4 Focus costs reclaimable SMMI	SO9R			2,210		2,210	
236.5 Mums Tums & little ones	SO9	52				52	
236.6 Childrens Church	SO9	1,535				1,535	3,454
236.8 Church Weekend Away	SO9	840				840	1,561
236.9 Congregational attendance Church Holiday	SO9	1,149				1,149	
Total 236 Congregational Discipleship Costs		5,224		2,210		7,434	6,895
238 Community Events Costs		269				269	0
238.2 Other Costs		556				556	945
238.3 Youth Group						0	109
238.4 Social Action Events		200				200	1,470
Total 238 Community Events Costs	SO9	1,025				1,025	2,524
Other							
2.7 Governance & Professional costs	SO9	1,671				1,671	
Losses/(Gains) on Investments	S14	(3,041)				(3,041)	
Other	SO9	0				0	1,213
		(1,370)			0	(1,370)	1,213
Other Expenses							
Depreciation	SO9	2,000				2,000	
Rounding		2	-1		-2	(1)	
Total Expenditure General Activities		73,263	(1)	2,210	(2)	75,470	70,742
Net Income / (Loss)		(21,738)	13,495	16,447	(11,737)	(3,533)	(18,835)

All Saints Ryde

Notes to the Financial Statements
For the period 1st January 2025 to 31st December 2025

Note 1. Basis of preparation

1.1 Basis of accounting
These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014. The accounts have been prepared in accordance with the Charities Act 2011.

1.2 Going concern
There are no material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

1.3 Change of accounting policy
The Income for 2025 exceeded the charity commission threshold of £250,000 for the preparation of Receipts and Payments accounts. 2025 accounts are prepared under the accruals accounting basis. The 2024 comparative figures have not been restated as there were no material items at the 31st December 2024 that required accruals.

1.4 Changes to accounting estimates
There have been no changes to accounting estimates in the reporting period (3.46 FRS 102 SORP).

1.5 Material prior year errors
No material prior year errors have been identified in the reporting period (3.47 FRS 102 SORP).

Note 2. Tangible Fixed Assets

	Freehold land & buildings	Plant, Machinery, and motor vehicles	Fixtures, fittings, and equipment	Total
2.1 Cost or valuation	£	£	£	£
At the beggining of the year		4,000	2,812	6,812
Transfers (expensed to P&L)			(2,812)	(2,812)
At the end of the year		4,000	0	4,000
2.2 Depreciation				
At the beggining of the year				
Depreciation		2,000		2,000
At the end of the year		2,000		2,000
2.3 Net book value				
Net book value at the beginning of the year		4,000	2,812	6,812
Net book value at the end of the year		2,000	0	2,000

Note 2 cont.
Laptops capitalised in 2024 at £2381 have been expensed in 2025 as negligible market value
Church equipment capitalised in 2024 at £431 is expensed in 2025 as negligible market value
Coffee trailer capitalised in 2024 at £4000 depreciated straightline for four years comencing 2024

Note 3. Debtors and prepayments

19.1 Analysis of debtors	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	48,002	-
Other debtors		
Total	48,002	-

Included is an amount of £45944 received in February 2026 as funding for the capital project against a specific invoice for that amount accrued at the year end in Creditors.

Note 4. Creditors and accruals

	Amounts falling due within one year	
	This year £	Last year £
Bank loans and overdrafts		
Trade creditors	45,944	
Accruals and deferred income	6,242	
Taxation and social security		
Other creditors		
Total	52,186	

Included is an amount of £45944 for a December 2025 dated invoice for the Capital project work. This was subsequently funded in February 2026 and included in accrued income at year end.

	Amounts falling due after more than one year	
	This year £	Last year £
Long term loan	85,000	
Bank loans and overdrafts		
Trade creditors		
Accruals and deferred income		
Taxation and social security		
Other creditors		
Total	85,000	

All Saints Ryde

Notes to the Financial Statements
For the period 1st January 2025 to 31st December 2025

Long Term Loan

Due to critical time delays beyond our control the cost of the capital project increased and the opportunity to reclaim the full VAT amount was capped at twenty five thousand. The Portsmouth Diocesan Board of Finance agreed a no interest loan facility of eighty five thousand pounds, repayable if further capital grant funding is received, or will be written off.

Note 5. Cash at bank and in hand

	This year	Last year
	£	£
Short term cash investments (less than 3 months maturity date)	32,894	32,216
Short term deposits	98,735	94,460
Cash at bank and on hand	162,121	76,611
Other	-	-
Total	293,750	203,287

Note 6. Fees for the examination of the accounts

	This year	Last year
	£	£
Independent examiner's fees	1,000	250
Assurance services		
Tax advisory fees		
Other		
Total	1,000	250

Note 7. Transfers between funds

Recommended categories by activity	In	Out
	£	£
Transfers between funds		
Unrestricted funds	11,189	
Restricted income funds	1,054	
Endowment funds		12,243

Retricted Income transfer

Miscategorisation of items as restricted when they were designated. The small balances have been utilised.

Endowment funds transfer

No records have been found at All Saints or the Diocese for either of the two funds categorised as endowment historically. It is assumed that the funds were in all likelihood miscategorised as no record exists as to any investment or return so the assumption is the funds have been utilsed in previous years, no PCC resolution required.

Note 8. Paid employees

8.1 Staff Costs

	This year	Last year
	£	£
Salaries and wages	132,301	87,688
Social security costs	3,016	418
Pension costs (defined contribution scheme)		
Other employee benefits		-
Total staff costs	135,317	88,106
Expenditure on staff working for the charity whose contracts are with and paid by a related party - Diocese (figures from 5 year budget)	194,620	208,330

No employees received employee benefits of more than £60,000 for the reporting period.

8.2 Average head count in the year

	This year	Last year
	Number	Number
The parts of the charity in which the employees work		
Fundraising		
Charitable Activities	10	9
Governance		
Total	10	9

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Charity Name PAROCHIAL CHURCH COUNCIL ALL SAINTS' CHURCH, RYDE		
On accounts for the year ended	31 DECEMBER 2025	**Charity no (if any)**	1164609
Set out on pages	1 and 2		

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

Responsibilities and basis of report

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

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a **qualified member in practise (Associate Chartered Management Accountant) of the Certified Institute of Management Accountants**

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

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

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

Signed:	CC Rimell	**Date:**	31 MARCH 2026
Name:	Elizabeth Rimell		
Relevant professional qualification(s) or body	ACMA MIP		

(if any):	
Address:	STANSTED LODGE, STANSTED, SEVENOAKS, KENT, TN15 7PR
	lizrimell@btinternet.com

Section B Disclosure

Only complete if the examiner needs to highlight material 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.

All Saints Ryde			Charity No 1164609		
Annual accounts for the period					
Period start date. 1st January 2025		To	Period end date 31st December 2025		

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	39,808	458,068	-	497,876	142,559
Charitable activities	S02	22,997	11,614	-	34,611	30,718
Other trading activities	S03	-	-	-	-	-
Investments	S04	1,934	21,161		23,095	13,586
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	64,739	490,843	-	555,582	186,863
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	89,518	472,638	-	562,156	205,699
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	89,518	472,638	-	562,156	205,699
Net income/(expenditure) before investment	S13	- 24,779	18,205	-	- 6,574	- 18,835
Net gains/(losses) on investments	S14	3,041	-	-	3,041	-
Net income/(expenditure)	S15	- 21,738	18,205	-	- 3,533	- 18,835
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	11,189	1,054	- 12,243	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	- 10,549	19,259	- 12,243	- 3,533	- 18,835
Reconciliation of funds:						
Total funds brought forward	S21	64,673	133,183	12,243	210,099	228,934
Total funds carried forward	S22	54,124	152,442	-	206,566	210,099

ALL SAINTS RYDE		Charity No	1164609			
		Company No				
Annual accounts for the period	Period start date: 1st January 2025			To period end date: 31st December 2025		

Section B Balance sheet

	Guidance note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	2,000	-	-	2,000	6,812
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	2,000	-	-	2,000	6,812
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	48,002	-	-	48,002	-
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	141,308	152,442	-	293,750	203,287
Total current assets	B10	189,310	152,442	-	341,752	203,287
Creditors: amounts falling due within one year (Note 20)	B11	52,186	-	-	52,186	-
Net current assets/(liabilities)	B12	137,124	152,442	-	289,566	203,287
Total assets less current liabilities	B13	139,124	152,442	-	291,566	210,099
Creditors: amounts falling due after one year (Note 20)	B14	85,000	-	-	85,000	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	54,124	152,442	-	206,566	210,099
Funds of the Charity						
Endowment funds (Note 27)	B17	-			-	12,243
Restricted income funds (Note 27)	B18		152,442		152,442	133,183
Unrestricted funds	B19	54,124		-	54,124	64,673
Revaluation reserve	B20				-	
Fair value reserve	B21					
Total funds	B22	54,124	152,442	-	206,566	210,099

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies

Signed by one or two trustees/directors on behalf of all the ~~trustees~~/directors

S R Akam-Smith

Print Name	Date of approval
S. R. AKAM-SMITH	13/4/2026
A. COLLINS	13/4/26

Signature of director authenticating accounts being sent to Companies House

Signature	Date dd/mm/yyyy
A Collins	13/4/26
	Print name