ALL SAINTS' CHURCH AND COMMUNITY CENTRE ACCOUNTS 2025

Overview:

All Saints' Church and Community Centre (ASCCC) operates with a Gold (Reserve Account) and a Business Account, both managed by the Charities Aid Foundation (CAF) Bank.

The two accounts interact automatically using the CAF Bank 'autofunding' software which automatically transfers funds between the two accounts in order to ensure there is sufficient operating capital in the Business Account whilst retaining any surplus funds in the higher interest Reserve Account.

The ASCCC also manages a Petty Cash Account with any surplus funds being transferred to the main bank accounts.

In June 2025 the CAF changed its banking software and the 'autofunding' element ceased to operate. In order to ensure the smooth operation of the Business Account the majority of the funds in the Reserve Account were transferred to the Business Account, leaving a nominal sum in the Reserve Account.

The Trustees decided to move their accounts to Barclays Bank and a new account was opened in December. Some monies were transferred from the CAF Bank to Barclays and this process will be completed in full in the near future.

Assets:

The assets for the year ending 31st December 2025 are shown below with the detail shown in the appended accounts.

C.A.F. BANK:

Reserve Account:

Balance as at 1st January 2025	£4223.77
Excess Expenditure over Income	£(4110.61)
Balance as at 31st December 2025	£113.16

Business Account:

Balance as at 1st January 2025	£79.82
Excess Income over Expenditure	£10888.13
Balance as at 31st December 2025	£10967.95

Petty Cash Account:

Balance as at 1st January 2025	£ 537.51
Excess Expenditure over Income	£(527.63)
Balance as at 31st December 2025	£9.88

BARCLAYS BANK:

Balance as at 31st December 2025	£ 10100

Total Assets across accounts £21190.99