THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. AIDAN, BAMBURGH

ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31 DECEMBER 2025



THE PARISH OF ST. AIDAN, BAMBURGH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Reverend Louise Taylor-Kenyon Mr Andrew J. Bardgett Mrs Sara E. Herring Reverend Paul A.V. Knox Mrs Linda M. Kirby Mrs Avril G. Bardgett Mrs Sheila M. Summers Mrs Evelyn Elliott Mrs Wendy K. Armstrong Mr Eric J. Robinson Reverend Phyllis A. Carruthers Mrs Elizabeth Anderson
PCC treasurer	Ms Ros Gray
Charity number	1207560
Principal address	St Aidan's Church 20 Radcliffe Park Bamburgh Northumberland NE69 7AN
Independent examiner	Richard Ayre 17 Walkergate Berwick-upon-Tweed Northumberland TD15 1DJ

THE PARISH OF ST. AIDAN, BAMBURGH

PCC MEMBERS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The PCC members present their report and accounts for the year ended 31 December 2025.

The accounts have been prepared in accordance with the Parochial Church Council of the Ecclesiastical Parish of St. Aidan, Bamburgh (PCC's) governing document and the Charities Act 2011.

Aim and purposes

The PCC has the responsibility of co-operating with the incumbent, the Reverend Louise Taylor-Kenyon, in promoting in the Ecclesiastical Parish the whole mission of the Church, Pastoral, Social and Ecumenical. As well as the Church Building, which is Grade I listed, it also has the responsibility for the maintenance of the surrounding graveyard.

Administrative information

St. Aidan's Church is situated in the village of Bamburgh, Northumberland. It is part of the Diocese of Newcastle within the Church of England. The correspondence address is 20 Radcliffe Park, Bamburgh, NE69 7AN. The members of the PCC are the Trustees of the charity.

Structure, governance and management

The PCC is a registered charity with the Charity Commission (Number: 1207560) and is governed by the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules that came into force on 2 January 1957.

The PCC members who served during the year were:

Reverend Louise Taylor-Kenyon
Mr Andrew J. Bardgett
Mrs Sara E. Herring
Reverend Paul A.V. Knox
Mrs Linda M. Kirby
Mrs Avril G. Bardgett
Mrs Sheila M. Summers
Mrs Evelyn Elliott
Mrs Wendy K. Armstrong
Mr Eric J. Robinson
Reverend Phyllis A. Carruthers
Mrs Elizabeth Anderson (Appointed 4 May 2025)
Ms Ros Gray (Treasurer)

Ms Lucy Herbert attends meetings as Secretary to the PCC.

THE PARISH OF ST. AIDAN, BAMBURGH

PCC MEMBERS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The method of appointment of PCC members is set out in the Church Representation Rules 2020 authorised as Schedule 3 to the Synodical Government Measure 1969 as amended. All church attendees are encouraged to register on the Electoral Roll and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive induction training into the workings of the PCC.

The PCC met seven times during 2025: fewer than previous years as an amended schedule of meetings had been agreed. Average attendance was 74% (65% in 2024). Minutes of PCC meetings are displayed in the Church and distributed to PCC members electronically; signed copies are kept by the Secretary.

Committees

Standing committee:

This is required by law to transact any business as required between PCC meetings. Members include: Reverend Louise Taylor-Kenyon, Mrs Avril G. Bardgett, Mrs Evelyn Elliott, Mr Eric Robinson and Mrs Sheila M. Summers.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our Church and to become part of our parish community, as well as to be an open and welcoming space for visitors and the general public. When planning our activities, the PCC has considered the Charity Commission's guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion.

Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish family, through:-

- Worship and prayer, learning about the Gospel, growing in faith, developing knowledge and trust in God;

- Responding to human need through loving service;

- Offering a prayerful and hospitable space for all those who enter the Church building; and

- Becoming a resource for the whole community.

To facilitate this work, it is vital that we maintain the fabric of the St Aidan's and manage the upkeep of our churchyard effectively.

THE PARISH OF ST. AIDAN, BAMBURGH

PCC MEMBERS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance

Church attendance during 2025

There were 58 (60 in 2024) on the Electoral Roll as of 31.12.25. We retain our usual pattern of Sunday services with an 11.00am Communion Service and 5.15pm Evening Prayer, with a midweek Communion Service on Tuesdays at 10.00am.

51 (52 in 2024) Sunday services out of a possible 53 were held, with an average attendance of 39 over-16s, (36 in 2024) which included visitors and people from across the benefice. 87 adults and 13 children attended on Easter Day, (90 + 7 in 2024). The Lights Switch-on Service at the end of November was exceptionally well attended and over 400 people came to the Christmas Eve Christingle service (400 in 2024). 90 people attended Church on Christmas Day (92 in 2024).

As well as our regular services we welcome people from our local community and beyond to celebrate and thank God at the milestones of our life's journey. There have been 4 baptisms (3 in 2024), 8 weddings (7 in 2024), 4 funerals and 1 memorial service after a funeral (4 in 2024). These included the funerals of Barbara Brook and Pauline Lees, long standing and much missed members of the community.

Worship and prayer

Occasionally an alternative Sunday evening service is offered – for Passiontide in March and special Advent evening services in December. The regular Wednesday evening prayer service on Zoom was discontinued this year as everyone attending is also coming to in-person services. Benefice services continue to be held when there is a 5th Sunday in the month. The addition of lay led intercessions to Sunday services from three different people continues. The Church is open for private prayer every day, and it is exceptionally unusual to find that no votive candles have been lit.

During the year the PCC has been able to replace the hymn books thanks to a generous grant from the Lord Crewe Trust, replacing 'Hymns Ancient and Modern, New Standard' (1980 edition) with 'Hymns Ancient and Modern, Hymns for Refreshing Worship' (2013 edition). We were also able to replace our copies of The Book of Common Prayer with updated versions which name King Charles as the monarch rather than Queen Elizabeth II; these are a legacy from the late Barbara Brook, who loved Evening Prayer.

Reverend Paul runs a Handbell group in the autumn and winter months which is great fun for those who attend, and which enhances our worship at Christmas and occasionally at other times.

During Lent joint Cross on the Coast services were held on Wednesday evenings across the Benefice and in the Benefice of Beadnell, Ellingham and North Sunderland, led by Reverends Phyl Carruthers, Paul Knox, Tony Macpherson and Louise Taylor-Kenyon. This year we used a different form of the Eucharist, the Communion service, each week and looked at different aspects of Christianity; Atonement, the Sacraments, Love and Justice, Faith and finally the question – what difference does it make anyway?

Study groups continued during Lent, looking at the last few chapters of the Gospel of Mark, following on from groups in 2024. Reverend Paul led a devotional Stations of the Cross at St Mary's Belford every Saturday afternoon.

A Deanery wide service was held at Shepherds Law, above Powburn, on Ascension Day.

St Oswald was celebrated on August 3rd: the weekend of St Aidan's Day was marked by a concert given by St Martin's Voices on Friday 29th and a special Benefice Communion service on Sunday 31st August. This was followed in the afternoon by a talk arranged by the Friends of St Aidan's by Graeme Young, a local archaeologist about Bamburgh Castle in Anglo-Saxon times. As always, generous hospitality was offered after each of these events.

Harvest Festival took place on October 5th after a month of services focused on Creation, with fresh produce being given to Armstrong House and other goods going to the local Food Bank. A cash collection was held for RABI, the Royal Benevolent Agricultural Fund. Our annual All Souls service to remember the lives of those who have died was held on November 2nd, and our Remembrance Sunday service was held on November 9th, going straight on to the ceremony at the War Memorial afterwards; a short ceremony was also held at the War Memorial at 11.00am on the 11th November. Safeguarding Sunday was observed on November 16th.

The Lights Switch on Carol Service at the end of November and the Christmas Eve Christingle Service took place as usual and attracted high numbers of worshippers. Reflective services of music, readings and silence were held on Sunday evenings during Advent.

Growing in faith

Newcastle Diocese has designated this as a 'Year of Seeking', which has featured in sermons and study groups across the benefice. Study groups have been held during the year across the benefice; looking at Mark's Gospel continued during the spring, and a Deanery wide study group 'Sharing God's Blessings' was offered in the autumn. Along with additional seasonal services participating in these small groups serves to deepen and grow our faith.

Responding to human need

The clergy regularly visit and give Communion to people at home, and during the year a small group has been set up to co-ordinate visits from members of the congregation to those who for various reasons are no longer able to come to Church, or who are unwell. We hope this will continue to grow so that, even in this very supportive community, we can be confident that no-one is left out, and that everyone is kept in touch with Church life.

On the wider scale there have been several cash collections for different charities, local, national and global, including over £1,000 for the Children's Society on Christmas Eve, for the Royal British Legion on Remembrance Sunday, for RABI at Harvest and for Christian Aid on Easter Day. St Aidan's supports 'Holiday at Home', a benefice initiative in Belford which provides free craft afternoons with lunch during school holidays and half terms.

THE PARISH OF ST. AIDAN, BAMBURGH

PCC MEMBERS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Offering a prayerful and hospitable space for all those who enter the Church building

St Aidan's Church and Crypt continue to attract many visitors throughout the year, and appreciative comments are frequently found in the visitor's book. Votive candles are lit every day of the year, and prayer requests are made. St Oswald's Chapel has become a more obvious worship space, and the music system in the Chancel has been designed to emphasise its purpose as a space for prayerful reflection.

By the end of 2024, an accessible toilet, an ordinary toilet and improved kitchen facilities had been installed; during 2025 they have been used on Sundays and during a range of different events, allowing us to offer much more hospitality to visitors and regular attenders alike. A few snagging issues have been attended to during the year, and by the end of 2025 the costs have been almost entirely met by grants and donations which is a very impressive achievement.

During the year the regular maintenance programme continued, which ensures that the Church building remains a safe space for all. Unfortunately, the oil fired boiler, which is nearly 20 years old, developed a fault in the autumn of 2024, and the temporary repair was not expected to last long. An application for a faculty for a new oil-fired boiler was granted in November 2025, at which point the old boiler failed again, before the replacement boiler was ready. Two local businesses stepped in with space heaters, and we were able to continue worship, albeit with hot water bottles and many extra layers. The new boiler will be installed in 2026, but we are proud of the fact that all our regular Sunday, Advent and Christmas services continued as usual.

A resource for the whole community

During the year St Aidan's once again hosted a wide variety of different events, some organised by Friends of St Aidan's and some by the PCC. Two very successful talks were arranged by Friends of St Aidan's, while musical events included a very successful concert by the Bamburgh Players; an occasional orchestra convened by Reverend Paul Knox and conducted by David Cairns, a resident of the village and a world renowned music critic. St Andrews University Madrigal Choir once again came to St Aidan's on their regular summer tour, the Coquetdale Singers gave us a concert in July and the Bamburgh Quartet; again convened by Reverend Paul Knox, gave a concert in September. Bellringer visits have taken place and regular school visits continue, some organised by Northumberland Coastal Landscapes (formerly the AONB) on behalf of the Bamburgh Bones project. St Aidan's featured in the Diocesan magazine, The Link, in Spring 2025.

The Church and Crypt are open every day, and are visited by tourists and pilgrims, school groups and local people who come in for a few moments of prayer and stillness. Both the visitors' book and the prayer book show many appreciative comments.

A significant legacy was given to St Aidan's by Susan Green, who died in 2022, for a stained glass window in memory of her family, who have a long association with Bamburgh. Evelyn Elliott took on the task of co-ordinating the brief for the window and liaising with stained glass artists to obtain designs and quotations; with the PCC appointing Alan Davies from North Yorkshire to design and make the window, which will be installed in 2026. Evelyn has also co-ordinated work on another bequest from Anne Kirton, a longstanding member of St Aidan's, for a new altar frontal in St Oswald's Chapel, again to be completed in 2026. The PCC is extremely grateful to Evelyn for all the time and thought she has put in to these two projects.

None of this would not be possible without the many people who help look after St Aidan's, especially Gillian Bardgett, our Churchwarden, as well as the flower team, the sacristans, the sidesteam, those who read, and who serve tea and coffee after the services; thanks are due to everyone who volunteers in these ways. It is one of the features of St Aidan's that many people from the village and beyond who do not attend services are involved as volunteers in a number of ways and their help is greatly appreciated. Our clergy, Reverend Canon Louise Taylor-Kenyon, Reverend Phyl Carruthers and Reverend Paul Knox form a very cohesive team, who enjoy working together. We are getting used to the idea that Reverend Paul Knox will be leaving in 2026 to take up his first post of responsibility (not known at the end of 2025, but at the time of writing it has been announced that he will be the Vicar of the Cheviot Benefice, with the Parishes of Doddington, Kirknewton, Ilderton and Wooler). Reverend Paul is going to leave with everyone's best wishes, but he will be greatly missed.

Deanery synod

Two members of the PCC sit on the Bamburgh & Glendale Deanery Synod. This provides the PCC with a link with the Churches around us, and also with the Diocese as a whole. It also receives reports from the General Synod. Amongst the items discussed this year continues to be the Deanery Plan, and the challenges posed by the Diocese's need to reduce clergy numbers. However, the Deanery as a whole has become more cohesive and Synod is also discussing ways of worshipping and working together.

Safeguarding

The PCC has complied with the duty to have due regard to the House of Bishop's guidance in safeguarding children and vulnerable adults, under section 5 of the Safeguarding and Clergy Discipline Measure 2016. This includes Policy and Practice guidance.

St Aidan's Bamburgh has had no Safeguarding Issues to report for 2025. Safeguarding is on every PCC meeting agenda. The national Safeguarding Dashboard is in use, and policy requirements are brought to the PCC on a regular basis. As requested by the Newcastle Diocese, St Aidan's has maintained the Safeguarding Dashboard at Level 3. 'Promoting a Safer Church' information is displayed as required, giving names and contact details.

THE PARISH OF ST. AIDAN, BAMBURGH

PCC MEMBERS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Financial review

In 2025, for the General Fund, total income amounted to £83,395 (2024: £74,041) and total expenditure to £82,574 (2024: £63,871), resulting in a surplus for the year of £821 (2024: surplus of £10,170).

As the figures indicate, for the General Fund, income in 2025 was £9,354 more than 2024. Some of this increase is attributable to an increase in planned giving (from £12,740 to £13,738) as a result of the increased generosity of the givers (the number of planner givers (21) not changing during the year). The amount received via collections from Church Services also rose from £6,363 to £8,963, of which £1,160 was from the contactless plate. Part of the increase is because the Christingle Collections for both 2024 and 2025 were banked in 2025. The amount of other non-recurring giving increased to £18,661 from £17,154. The primary sources of this income are:-

(a) the contactless machine in the Church from which income decreased slightly (from £11,388 to £10,222);

(b) reimbursements from St Mary's, Belford, of £2,864 in relation to expenses paid by St Aidan's on behalf of the Benefice;

(c) direct donations, which decreased from £4,474 to £2,329: and

(d) the revenue from the automaton machine (which increased from £1,292 to £1,799).

The income tax recovered was higher than last year (from £7,313 to £7,855). There were no legacies without reservations in 2025 (2024: £2,500).

Income was received for 8 (2024: 8) weddings and 8 (2024: 6) funeral or similar services in 2025.

Money put in the box built into the bookshelves, money raised that is directly attributable to the Parish Magazine and income from the 'Easy Fundraising' web service is allocated to fundraising activities. This amount increased from £1,309 to £1,565. All receipts into the 'black box' that are not in a gift aid envelope are attributed as trading activities from the 'bookstall' on the tables by it. Trading activities also includes receipts from the Castle selling copies of the Forster Family Tree together with receipts specified for this purpose from the new contactless machine. This amount increased significantly from £11,201 to £18,490 in 2025.

Funds held with Brewin Dolphin generated investment income of £8,664 (2024: £10,912).

THE PARISH OF ST. AIDAN, BAMBURGH

PCC MEMBERS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

For the General Fund, expenditure in 2025 was £18,703 more than 2024. The significant increase in the Mission Giving amount (from £550 to £1,545) is partly because of the donation relating to the Christingle Service in 2024 was made by bank transfer in 2025 (whereas the 2023 donation was made in 2023). Donations in 2025 were made to Children's Society (£1,010), Christian Aid (£450) and Royal Agricultural Benevolent Institution (£85). The Parish was able to increase its parish share contribution to £44,000 from £40,000. The vicarage costs reduced slightly (from £5,298 to £4,415). Mission and evangelism costs increased (from £1,342 to £2,815), as did the Church running expenses (from £3,078 to £4,577). The Church utility bills reduced (from £8,475 to £5,928) in 2024. In part, this was because the boiler in the Church broke down in the autumn of 2025, so only £4,739 was spent on oil in 2025 (2024: £7,006). In addition, the electricity supplier was changed in 2025 and due to issues with the meters, no invoices were received from the new supplier in 2025. With the agreement of the PCC, £14,005 was allocated from the General Fund to cover the difference between the cost of the 2024 Vestry refurbishment and the amount that had been specifically raised for that purpose (and allocated to the Vestry refurbishment fund).

The cost of fundraising activities relates to the costs for the Parish Magazine (£164), expenses related to fund raising events (£73) and TENS licences for events (£84). The costs of trading relates to the printing costs for the items for sale in the bookstall, where more stock was required as sales increased (from £3,931 to £4,968).

There was no activity on the Church Fabric Fund in 2025.

In 2025, the Memorial Fund had a total income of £6,575 (2024: £4,784) and total expenditure of £5,917 (2024: £5,629) resulting in a surplus of £658 (2024: deficit of £845). All income from the Votive stands in the Church is attributed to the Memorial Fund and this income rose in 2025 (from £4,664 to £6,575). Nothing was raised in 2025 from the memorial book (2024: £120). The Votive costs remained low, at £1,864 (2024: £1,219), as Gill and Andy continue to do a great job sourcing these from the supermarkets of Northumberland. The costs of cutting the grass in the churchyard are paid by the Memorial Fund and this decreased slightly to £4,053 (2024: £4,410).

In 2025, the Preservation Fund had a total income of £31,135 (2024: £42,636) and total expenditure of £16,788 (2024: £91,829). The four and twenty have agreed to make a donation towards the cost of replacing the boiler. As this work was delayed, this donation has still not been received, reflected in the reduction in donations and legacies in 2025. The amount of VAT recovered, £18,072, reflects the large amount paid in 2024 for the Quinquennial work, which were covered by the DCMS listed places of worship scheme. As part of the management of the investment portfolio by Brewin Dolphin, some investments were sold, resulting in a profit on the sale of shares of £13,023 which is allocated to the Preservation Fund because the underlying funds relate to the Preservation Fund. The profit was reinvested by Brewin Dolphin. In 2025 a final payment was made to Classic Masonry for the work they did for the Quinquennial repairs along with payment to the architect. The cost of insurance (£7,724), Brewin Dolphin fees (£3,116) and lightening and fire testing (£486) are paid for from the Preservation Fund. The rest of the costs relate to some roofing repair work.

In 2025, the Church Warden's Fund had a total income of £310 (2024: £330). No payments were made from the fund in 2025.

The Friends of St Aidan's had a total income of £1,327 (2024: £1,318). £17 (2024: £10,050) was spent in 2025, resulting in a surplus of £1,310 (2024: deficit of £8,732). The donation income is split between subscriptions (both annual and lifetime - £525) and one-off donations from Friends (£290). The fundraising income is derived from two talks given in 2025 (£512). In 2025, all other fundraising activities, which would usually be allocated to the Friends Fund, were in aid of the Vestry Refurbishment project (see below). The Friends printed a newsletter in 2025, which cost £17 to print.

A further £1,877 (2024: £1,750) was raised for the Grace Darling Fund from the box attached to the Grace Darling monument. This means that the Fund has a closing balance of £14,404.

2025 saw continued fund-raising at St Aidan, as we continued to raise funds to pay for the refurbishment of the Vestry. The new servery and toilet facilities has been a great success - being put to great use every week after our Sunday services, as well as enabling us to host some wonderful events and provide facilities for those who need them when attending services. A huge thank you to everyone who has continued to help with the fund-raising efforts as well as everyone who donated. During the year, the Fund that had been established for the work had total income of £32,582.

This comprised £2,092 raised through collections in Church (particularly following weddings), £12,256 from an appeal to the village and the Friends of St Aidan, £5,061 was recovered under the Gift Aid scheme from funds that had been donated in 2024 and £8,912 in VAT was recovered under the DCMS listed places of worship scheme. £475 was raised from the Village Supper, an amazing £1,113 was raised from a concert in March, £123 was raised from a concert by the Watchorns, £90 was raised from the hosting of St Andrew's University Madrigal singers, £719 was raised from cricket teas, £226 from a concert in July, £578 from a concert by the Bamburgh Players and £146 was raised from the sale of second-hand goods. £792 was earned in interest on the money that had previously been raised.

The outstanding cost of work, £41,765 was paid in 2025.

In 2023, the Church received £5,000 specifically for the purpose of putting a path in to run from the Church to the graveyard. This path was installed during 2024 and cost £3,000. Given the restriction on the donation, the remaining £2,000 remains in the fund to cover the costs of maintaining the path.

In summary, 2025 has been a year of consolidation at St Aidan following the significant financial expenditure in 2024, with fund raising work continuing to be allocated towards the Vestry refurbishment project and it is very pleasing that we have been able to cover the vast majority of the cost of this work through these activities. Unfortunately, the cost of replacing the boiler will ensure that we have more significant expenditure in 2026.

THE PARISH OF ST. AIDAN, BAMBURGH

PCC MEMBERS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Church's general finances have continued to benefit from the high number of visitors to the village. It continues to be the case that the work put in by everyone to make the Church a welcoming and very interesting place to visit, with the associated opportunities for visitors to buy or donate, is integral to the Church's finances maintaining their current strong position.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of receipt.

Statement of PCC members' responsibilities

As Trustees, the PCC members are responsible for preparing financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. They are responsible for keeping proper accounting records which reflect the position of the Church at any given point in time. These are required to ensure that the financial statements comply with the Charities Act 2011 and the Church Accounting Regulations 2006.

They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and / or detection of fraud and other irregularities.

Approved by the PCC members and signed on their behalf by:

.....

Reverend Louise Taylor-Kenyon

PCC Member

Dated: 5th May 2026

THE PARISH OF ST. AIDAN, BAMBURGH

INDEPENDENT EXAMINER'S REPORT TO THE PCC MEMBERS OF THE PARISH OF ST. AIDAN, BAMBURGH

I report on the accounts of the PCC for the year ended 31 December 2025, which are set out on pages 12 to 25.

Respective responsibilities of PCC members and examiner

The PCC members are responsible for the preparation of the accounts. The PCC members 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:

(i) examine the accounts under section 145 of the 2011 Act;

(ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

(iii) 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 under Section 145(5)(b) of the Act and to be found in the 'Church Guidance' 2006 edition, issued by the finance division of the Archbishop's Council. An 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 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

In connection with my examination, no matter has come to my attention:

(a) which gives me reasonable cause to believe that in any material respect the requirements:

(i) to keep accounting records in accordance with section 130 of the 2011 Act; and

(ii) to prepare accounts which accord with the accounting records and comply with the regulations, as also contained in the Church Accounting Regulations;

have not been met; or

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

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.

Richard Ayre
17 Walkergate
Berwick-upon-Tweed
Northumberland
TD15 1DJ

Dated: .....

General Fund Receipts and Payments Account
Unrestricted Fund
For the year ended 31 December 2025

		2025		2024
	£	£	£	£
Receipts				
Income from donations and legacies				
Regular giving	13,738		12,740	
Collections at services	8,963		6,363	
All other non-recurring giving, including Special Appeals	18,661		17,154	
Gift Aid recovered (regular giving and one-off donations)	7,855		7,313	
Legacies received	-		2,500	
		49,217		46,070
Income from charitable activities				
Fees retained by PCC (weddings, funerals, etc.)	5,314		4,549	
		5,314		4,549
Income from trading activities				
Fundraising activities (gross proceeds)	1,565		1,309	
Trading activities (gross proceeds)	18,490		11,201	
		20,055		12,510
Investment income				
Dividends, interest, income from property etc.	8,664		10,912	
Profit (loss) on sale of shares	-		-	
		8,664		10,912
Other				
Fees due to others	145		-	
		145		-
Total receipts		**83,395**		**74,041**
Balance Carried Forward		83,395		74,041

General Fund Receipts and Payments Account
Unrestricted Fund
For the year ended 31 December 2025

	£	2025 £	£	2024 £
Balance Brought Forward		83,395		74,041
Payments				
Charitable activities				
Mission giving and donations	1,545		550	
Diocesan parish share contribution	44,000		40,000	
Salaries, wage and honararia	-		125	
Clergy and staff expenses	4,415		5,298	
Mission and evangelism costs	2,815		1,342	
Church running expenses (including Governance)	4,577		3,078	
Church utility bills	5,928		8,475	
Other payments	-		655	
New Building Works	14,005		-	
		-77,285		-59,523
Raising funds				
Costs of fundraising activities	321		417	
Costs of trading	4,968		3,931	
		-5,289		-4,348
Excess of receipts over payments		**821**		**10,170**
Funds as at 1 January		**71,172**		**61,002**
Funds as at 31 December		**71,993**		**71,172**

Church Fabric Receipts and Payments Account
Restricted Fund
For the year ended 31 December 2025

		2025		2024
	£	£	£	£
Receipts				
Income from donations and legacies				
Non-recurring giving, including Special Appeals	-		116	
		-		116
Total receipts		-		**116**
Payments				
Charitable activities				
Major repairs to the church building	-		29,138	
		-		-29,138
Excess of receipts over payments		-		**-29,022**
Funds as at 1 January		-		**29,022**
Funds as at 31 December		-		-

Memorial Fund Receipts and Payments Account
Restricted Fund
For the year ended 31 December 2025

		2025		2024
	£	£	£	£
Receipts				
Income from trading activities				
Fundraising activities (gross proceeds)	6,575		4,784	
		6,575		4,784
Total receipts		**6,575**		**4,784**
Payments				
Charitable activities				
Church running expenses (including Governance)	4,053		4,410	
		-4,053		-4,410
Raising funds				
Costs of fundraising activities	1,864		1,219	
		-1,864		-1,219
Excess of receipts over payments		**658**		**-845**
Funds as at 1 January		**20,663**		**21,508**
Funds as at 31 December		**21,321**		**20,663**

Preservation Fund Receipts and Payments Account
Restricted Fund
For the year ended 31 December 2025

		2025		2024
	£	£	£	£
Receipts				
Income from donations and legacies				
Recurring giving and voluntary receipts	-		14,000	
Non-recurring giving, including Special Appeals	40		-	
Grants: recurring (paid in more than one financial year)	18,072		430	
		18,112		14,430
Investment income				
Profit (loss) on sale of shares	13,023		28,206	
		13,023		28,206
Total receipts		**31,135**		**42,636**
Payments				
Charitable activities				
Church running expenses (including Governance)	13,356		11,594	
Major repairs to the church building	3,432		80,234	
New building work	-		-	
		-16,788		-91,828
Excess of receipts over payments		**14,347**		**-49,192**
Funds as at 1 January		**241,546**		**290,738**
Funds as at 31 December		**255,893**		**241,546**

Church Warden's Discretionary Receipts and Payments Account
Designated Fund
For the year ended 31 December 2025

	2025		2024	
	£	£	£	£
Receipts				
Income from donations and legacies				
Non-recurring giving, including Special Appeals	310		330	
		310		330
Total receipts		**310**		**330**
Payments				
Charitable activities				
Mission giving and donations	-		50	
New building work	-		2,500	
		-		-2,550
Excess of receipts over payments		**310**		**-2,220**
Funds as at 1 January		**466**		**2,686**
Funds as at 31 December		**776**		**466**

Friend's of St Aidan's Discretionary Receipts and Payments Account
Restricted Fund
For the year ended 31 December 2025

	£	2025 £	£	2024 £
Receipts				
Income from donations and legacies				
Recurring giving and voluntary receipts	525		795	
Non-recurring giving, including Special Appeals	290		148	
		815		943
Income from trading activities				
Fundraising activities (gross proceeds)	512		375	
		512		375
Total receipts		**1,327**		**1,318**
Payments				
Charitable activities				
Church running expenses (including Governance)	17		50	
New building work	-		10,000	
		-17		-10,050
Raising funds				
Costs of fundraising activities	-		-	
		-		-
Excess of receipts over payments		**1,310**		**-8,732**
Funds as at 1 January		**7,056**		**15,788**
Funds as at 31 December		**8,366**		**7,056**

Grace Darling Receipts and Payments Account
Restricted Fund
For the year ended 31 December 2025

	2025		2024	
	£	£	£	£
Receipts				
Income from donations and legacies				
Non-recurring giving, including Special Appeals	1,877		1,750	
		1,877		1,750
Total receipts		**1,877**		**1,750**
Payments				
Charitable activities				
Church running expenses (including Governance)	-		-	
		-		-
Excess of receipts over payments		**1,877**		**1,750**
Funds as at 1 January		**12,527**		**10,777**
Funds as at 31 December		**14,404**		**12,527**

Vestry Refurbishment Fund Receipts and Payments Account
Restricted Fund
For the year ended 31 December 2025

	£	2025 £	£	2024 £
Receipts				
Income from donations and legacies				
Collections at services	2,092		485	
Non-recurring giving, including Special Appeals	12,256		48,714	
Gift Aid recovered (regular giving and one-off donations)	5,061		503	
Grants: non-recurring	8,912		5,000	
		28,320		54,702
Income from trading activities				
Fundraising activities (gross proceeds)	3,470		2,369	
		3,470		2,369
Investment income				
Dividend, interest, income from property etc.	792		880	
		792		880
Total receipts		**32,583**		**57,951**
Payments				
Charitable activities				
New building work	41,765		77,243	
		-41,765		-77,243
Raising funds				
Costs of fundraising activities	75		-	
		-75		-
Excess of receipts over payments		**-9,258**		**-19,292**
Funds as at 1 January		**9,258**		**28,550**
Funds as at 31 December		-		**9,258**

Footpath Fund Receipts and Payments Account
Restricted Fund
For the year ended 31 December 2025

	£	2025 £	£	2024 £
Receipts				
Income from donations and legacies				
Non-recurring giving, including Special Appeals	-		-	
		-		-
Total receipts		-		-
Payments				
Charitable activities				
New building work	-		3,000	
		-		-3,000
Excess of receipts over payments		-		-3,000
Funds as at 1 January		2,000		5,000
Funds as at 31 December		2,000		2,000

Windows Fund Receipts and Payments Account
Restricted Fund
For the year ended 31 December 2025

	£	2025 £	£	2024 £
Receipts				
Income from donations and legacies				
Legacies received	7,303		1,000	
		7,303		1,000
Total receipts		**7,303**		**1,000**
Payments				
Charitable activities				
New building work	8,003		-	
		-8,003		-
Excess of receipts over payments		**-700**		**1,000**
Funds as at 1 January		**1,000**		-
Funds as at 31 December		**300**		**1,000**

THE PARISH OF ST. AIDAN, BAMBURGH

STATEMENT OF BALANCES
AS AT 31 DECEMBER 2025

	Unrestricted General Fund	Restricted Preservation Fund	Designated Church Warden Fund	Restricted Friends Fund	Restricted Grace Darling Memorial Fund	Restricted Fabric Fund	Restricted Path Fund	Restricted Vestry Fund	Restricted Memorial Fund	Restricted Window Fund	Totals 2025 £	2024 £
At Historical Cost												
Monetary Assets												
Brewin Dolphin Investment Fund		£308,996									£308,996	£293,801
NN Farmers 1 share	£1										£1	£1
Barclays Bank	£71,239	-£99,447.58	£776	£8,366	£14,404	-	£2,000	-	£21,321	£300	£18,958	£66,686
Petty cash	£30										£30	£23
Brewin Dolphin Clients Accounts		£4,672									£4,672	£4,296
CCLA		£41,672									£41,672	£880
Sumup	£723										£723	-
Totals	£71,993	£255,893	£776	£8,366	£14,404	-	£2,000	-	£21,321	£300	£375,053	£365,687

.....
Reverend Louise Taylor-Kenyon
PCC Member
Dated: .....

.....
Reverend Phyllis A. Carruthers
PCC Member
Dated: .....

THE PARISH OF ST. AIDAN, BAMBURGH

INVESTMENT SCHEDULE
FOR THE YEAR ENDED 31 DECEMBER 2025

Investment schdule
Brewin Dolphin Investment Fund

Nominal 31/12/2025	Holdings	Book Cost 01/01/25	Additions / Disposals	Costs/ (Proceeds)	Equal-isation	Book cost of disposed	Profit/(Loss) on Disposal	Book Cost 31/12/25	Market Value 31/12/25
0	Artemis US Select	3,815	1,700 units sold on 6 February 2025	-7,023		3,815	3,208	0	0
0	Baillie Gifford American	13,413	1,000 units sold 27 November 2025	-16,230		13,413	2,817	0	0
4,500	Blackrock Continental Euro	5,309	1,503 units bought 3 June 2025	3,160				8,435	10,175
			Equalisation payment		-34				
3,250	Blackrock Euro Dyn	6,377						6,377	11,278
6000	Blackrock Sterling	6,026						6,026	6,000
3,562	BNY Mellon	3,933	Security exchange reduction from 4,000 to 3,562 units on 17 October 2025					3,933	3,557
15,549	BNY Mellon Glt Fund	0	15,549 units bought on 1 September 2025	15,202				15,202	15,453
589	Brown Advisory US	0	589 units bought 1 December 2025	11,260				11,260	10,437
9,000	Columbia Threadneedle	13,110						13,110	16,636
304	Dodge & Cox Worldwide US	0	179 units bought on 10 February 2025 and 125 units bought on 1 December 2025	11,806				11,806	11,179
2,482	Evenlode	5,518	Security exchange reduction from 2,500 to 2,482 units on 7 February 2025					5,518	6,281
5,750	Fidelity Moneybuilder	5,937						5,937	4,657
3,062	Fidelity Quality Income UCITS	18,290	824 units bought 28 November 2025	7,694				25,984	26,063
1,100	First Sentier Inv Asia	8,911						9,034	12,555
			Accumulation of income		123				
6,826	Franklin Templeton FTF	7,926	Security exchange reduction from 8,456 to 6,826 units on 1 December 2025					7,926	9,932
0	Fundsmith Equity	4,638	1,000 units sold 13 November 2025	-6,420		4,638	1,782	0	0
656	GQG Global US Equity	0	656 units bought 28 November 2025	11,242				11,242	10,926
4,900	HICL Infrastructure	8,698						8,698	5,723
3,999	Invesco Far East	10,148						10,148	14,409
997	iShares S&P 500	35,193	353 units sold 26 November 2025	-17,783		9,202	8,581	25,991	30,201
1,064	iShares TIPS	0	1,064 units bought 28 August 2025	5,181				5,181	5,165
1,149	iShares World Energy	0	1,149 units bought 17 November 2025	6,564				6,564	6,868
202	iShares Gold	0	202 units bought 2 December 2025	12,425				12,425	14,254
200	Janus Henderson Gbl Life	4,838						4,838	7,300
13,844	Janus Henderson Fixed	9,018						9,018	7,290
0	Jupiter Japan	5,548	5,000 units sold 28 November 2025	-6,766		5,548	1,218	0	0
5,500	Lindsell Train	8,735						8,735	8,305
5,681	M&G Japan	3,840	2,681 units bought 28 November 2025	4,545				8,385	10,290
56	Mudrich Global	5,270						5,297	5,327
			Accumulation of income		27				
2388	Renewables Infrastructure	0	1,899 units bought 28 August 2025	1899.36				1899.36	1,633
75	Robeco Cap Gth Fds	8,355						8,355	6,905
650	Segro	6,122						6,122	4,931
4,000	Tritax Big Box REIT	6,070						6,070	6,612
0	Trojan	8,437	3,000 units sold 26 November 2025	-10,735		8,437	2,298	0	0
41	Twentyfour	15,463	109 units sold 29 August 2025	-9,301		11,192	-1,891	4,261	3,591
5,110	5% UK Government 2025	5,305	5,110 units redeemed 7 March 2025	-5,110		5,305	-195	0	0
5,500	4.25% UK Government 2036	0	5,500 units bought 10 March 2025	5,294				5,294	5,430
601	Vanguard FTSE 100	23,156	119 units sold 27 August 2025	-4,922		3,611	1,011	19,367	26,722
0	Vanguard UK Govt	15,642	120 units sold 27 August 2025	-9,713		15,642	-5,929	0	0
120	Vanguard US Govt	10,730						10,737	10,501
			Adjustment		7				
		293,803		**2,171**	**123**	**81,603**	**12,900**	**308,996**	**358,587**