

**ROTHBURY, HEPPLER AND THROPTON DISTRICT CHURCH COUNCIL
DCC SECRETARY'S REPORT FOR
ANNUAL MEETING TO BE HELD ON 25TH MARCH 2026**

There have been three full meetings held in 2025 covering a wide range of subjects, a flavour of which is given below.

At the **January** meeting the members discussed the issue of installing internet to the church and parish hall. It was proposed that a Smart television be installed in the parish hall connected to a laptop. It was agreed to purchase a tap terminal through Parish Giving for All Saints. The promised gravel for the churchyard had not materialised but it was very difficult to get in touch with Steven Bridgett. The members were advised that the PCC had given authorisation to apply for Planning Permission for the Hepple Churchyard extension. The Parish Council mower had been damaged following work on the north aisle roof and the Parish Clerk was in contact with Wensley Roofing. The parish hall needed replacement slates and gutter cleaning and a quote would be obtained.

At the **June** meeting it was suggested that the possibility of internet to the church and parish hall be researched through a different route. It was agreed to purchase a 42" television for the hall. It was agreed that it would be sensible to purchase a digital giving device for All Saints particularly as some people who come to the coffee mornings wish to pay by card. The Chamber Choir concert in March was well attended and a donation of £250 was received into the Rothbury Fabric Fund. It was agreed that the parish hall is a community asset and should be treated as such with church and some community organisations being given free bookings. It was agreed to purchase copies of the booklet entitled "We Believe" which commemorates the 1700th anniversary of the Nicene Creed. Works need to be undertaken on the three churches as advised in the Quinquennial Inspection. A light will be installed on the approach to the hall to give further light when entering the hall. There has been reorganisation in the upstairs kitchen of the hall.

At the **October** meeting the members were advised that the newly installed television in the hall has made a huge difference especially to Messy Church. Ecclesiastical Insurance have requested that we put Health and Safety as an item on each agenda to ensure that this important matter is kept in mind. A Planning Application for the Hepple Churchyard extension has been put in. A contract with Harrison and Harrison for maintenance of the organs at All Saints and Christ Church was discussed. The 5-year electrical inspections would take place later in October.

Margaret Pope
RHT DCC Secretary

January 2026

ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLE AND THROPTON

TREASURER'S REPORT 2025

FINANCIAL REVIEW

We commenced 2025 with an operating balance of £16,511.53 for the General Fund in the Lloyds current bank account, Barclays RHT DCC bank account, the CBF Deposit Fund account and cash in hand which included the December 2024 collection, planned giving and donations and we commence 2026 with a balance of £19,885.07 for the General Fund in the Lloyds current bank account, the CBF Deposit Fund account and cash in hand which includes the plate collections, planned giving and donations given during December 2025 but excludes the £67.77 which the General Reserve Fund has loaned to the Hepple Churchyard Fund in December 2025.

The 2025 figures for the General Fund Receipts and Payments Account show we have a surplus of £3,441.31 which means we have received more income than we have spent on expenditure for the General Fund.

Our offer of Parish Share for 2025 to the Newcastle Diocesan Board of Finance Ltd was £35,000. This was paid in full during the course of the year and was completed in the middle of December 2025 with a final payment of £1,400 all from General Fund income

Planned Giving was slightly lower than anticipated and was £119 below the 2025 budget figure due to the loss of two of our regular donors. However, Non-Regular Gift Aided giving has seen an increase of £230 in comparison with the 2024 figure. The generosity of our regular givers is paramount to our main source of income. Plate collections have decreased this year by £718 on the 2024 figure and, although welcome, this income is unplanned and cannot be relied upon. There has been a downward trend in plate collections which is partly due to the fact that less and less people are now carrying cash but in 2025 was also due to the fact that the plate collection at the Crib Service was split between the General Fund and the Rothbury Foodbank. The General Fund received £174.74 compared to the £226.16 it received in 2024. Donors are to be encouraged to give regularly through Planned Giving, to enable us to budget effectively. We now offer both our own in-house Planned Giving scheme and the Parish Giving Scheme.

The Parish would not be able to function without donations received throughout the year. These make up a sizable proportion of our income. The Votive Candle Stand and Wall Safe both make significant contributions to income with the Wall Safe showing an increase on the 2024 figure and the Votive Candle Stand is also showing an increase on the 2024 figure.

Fundraising activity for the General Fund, which is another essential source of income, commenced in January 2025 with the 100 Club renewal followed by a second 100 Club renewal in June 2025. We have raised the total of £2,012.00 during the year from the 100 Club. The Produce Stall run by Carol Milburn started again at the beginning of February and ran each month up to November with the exception of April and has raised a total of £1,070.00. In May members of the three churches ran a stall at the Hexham Car Boot sale which raised £154.00 for the General Fund and £154.00 for the Hepple Tree & Grass Fund. During 2025 Joan Storey ran a "Gladrags" event over three days which raised a total of £1,042.38 for the General Fund and further £145.57 for the Hepple Tree & Grass Fund through the sale of clothes using Vinted. The monthly Coffee Morning and Stalls events organised by Kathryn Reynolds were held in All Saints Church between January and December with the exception of August and raised a total of £4,365.44. Kathryn also ran a series of Hall Warm Hub Friday morning coffee and chat events during January and February which raised a total of £32.05 from donations and is recorded under Church Hall Donations. In May, the Coquetdale Chamber Choir gave a concert in All Saints Church which raised £217.00 for the Rothbury Fabric Fund. In August, a Tea Party was held in Fiona Cowley's garden which raised £405.00 for the Thropton Fabric Fund.

The Parish Hall has received into the General Fund an income of £2,357.05 in rent, donations and gift aid against a total expenditure of £3,164.40 meaning that the Parish Hall account has ended 2025 with a deficit of £807.35. Our main regular group, Judali Yoga use the hall three times a week. The Whitton & Tosson Parish Council also holds its bi-monthly meetings in the hall, Anthea Wilbie-Chalk has a Discussion Group twice a month and Kathryn Reynolds, our Hall Bookings Secretary, has also seen an increase in other groups enquiring about and using the hall on a regular basis. The hall is also used by various church and community groups for which no charge is made and, had the normal charge of £8.00 per hour been applied to all the 'free' bookings, this would have given us a further £1,228.00 in income which would have meant that for 2025 the hall was showing a surplus. Messy Church meets on a monthly basis using all the hall rooms but as this is effectively their church premises no charge is made and these sessions have not been included in the £1,228.00.

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The Parish Hall Fund has received £793.20 in quarterly shared interest in 2025. From the fund the total expenditure for 2025 is £2,828.29 which includes £148.00 for repairs to the slate roof, £653.76 for a new external security light and new sockets, £1,787.00 for replacement guttering and £239.53 for a television and associated cabling.

The Card Stall which Alison Ball is now running also continues to provide an important source of income which enabled the purchase of the three Royal British Legion Poppy Wreathes, one for the VJ 2025 Remembrance, one for the 2025 Remembrance Sunday and one for the 2026 Remembrance Sunday. Seventy copies of the Nicene Creed were also purchased at a cost of £245.00.

From the Rothbury Book Box we have received £202.10 in donations in 2025 for the Rothbury Fabric Fund. The Book Stall is run by Margaret Pope.

St Andrew's Church, Thropton has had grass cutting carried out at a cost of £325.00, the fire extinguishers have been tested and one replaced at a total cost of £168.60 and the 5-year electrical testing has been carried out at a cost of £330.00. These items have been financed from the General Fund. The Thropton Fabric Fund has received a total of £62.22 in quarterly shared interest during 2025, £600.00 in donations including £50.00 from TRUST130 for a personal insurance policy being taken out with Ecclesiastical Insurance, £137.50 in Gift Aid on the donations and £405.00 from a Tea Party in August. Ecclesiastical Insurance have paid out £453.20 on a storm damage claim. From the Thropton Fabric Fund £443.85 has been paid for painting the church and £651.60 has been paid for quinquennial work. The fund has a balance of £1,363.51 at the end of 2025.

Christ Church Hepple has had its fire extinguishers tested and one replaced at a total cost of £178.20, the 5-year electrical testing has been carried out at a cost of £330.00 and grass cutting and strimming has cost £841.50 in 2025 which have all been paid for from the General Fund.

The Hepple Tree and Grass Fund which is used for the maintenance of the existing Hepple churchyard has received £100.00 in donations, £219.00 in donations from a baptism, £71.67 in Gift Aid and GASDS, £102.73 in shared interest, £33.00 in the Honesty Jar and £25.10 from the sale of jam. There has been no expenditure from this fund during 2025 and has a balance of £2,834.94 at the end of 2025.

The Hepple Churchyard Fund which is used for the new churchyard extension has received £328.00 in donations, £137.00 in Gift Aid and GASDS and £102.58 from quarterly shared interest. There has been expenditure from the fund of £834.00 for a BNG Assessment, £180.00 for a BNG Plan, £1,056.00 for two planning applications for changing the use of the land from agriculture to burial ground, £950.00 to Ninette Edwards our architect for preparing and submitting the planning applications and £285.00 to Ninette Edwards for preparing the faculty application to the DAC. After paying all the invoices, the Hepple Churchyard Fund was left with a deficit balance of £67.77 which has been funded from the General Fund as a short-term loan which means that the fund has a balance of zero at the end of 2025.

The Hepple Restoration Fund has received planned giving of £250.00, HMRC gift aid and GASDS of £163.74, and monthly interest of £79.71 during 2025 and has a balance of £14,458.22 at the end of the year. During 2024 a new bank account, known as the Christ Church Hepple Savings Account, was opened which is generating the monthly interest and was set up with a transfer of £10,000.00 from the Christ Church Hepple current account.

All Saints' Rothbury has seen a total sum of £2,038.51 spent on cleaning and maintenance work in 2025 from the General Fund. This includes two garden waste bins (£109.00), grass cutting (£150.00), fire extinguishers tested and one replaced (£118.20), the 5-year electrical testing (£330.00), replacement of a leaking pipe (£714.14), unblocking of WC (£38.40), purchase of toilet rolls (£4.99) and the boiler repairs (£573.78).

From the Rothbury Fabric Fund £180.00 has been paid on the inspection of the East window. The fund has received £1,460.00 from planned giving, £1,681.67 from Gift Aid and GASDS, £62.35 donations from a baptism, £404.90 donations from two funerals, £77.50 donations from a wedding, £955.60 from donations, £20.00 donation through Just Giving, £80.00 for a TRUST130 donation from Ecclesiastical Insurance, £202.10 donations from the Book Box, £217.00 from a concert given by the Coquetdale Chamber Choir and £887.93 in quarterly shared interest. The fund has a balance of £23,666.40 at the end of 2025.

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Church running costs are showing in the accounts as £20,914.63. This figure is an increase from the 2024 figure of £18,539.10 which includes all the maintenance work undertaken at the three churches from the General Fund in 2025. A breakdown of the costs can be found in note 5 on page 9. Our energy use for the three churches and the parish hall, however, still needs to be addressed on an environmental and financial basis.

Parish Administration overall costs of £1,413.30 in 2025 shows an increase in comparison to 2024 figure which was £666.84, mainly due to the incumbent job advertising cost of £697.74.

To ensure our bank charges are not excessive I am continuing to use online banking wherever possible and we have seen a slight increase in the amount of bank charges that we have paid in 2025 in comparison to 2024 due to Lloyds Bank increasing the monthly business banking charge from £7.00 per month to £8.50 per month in August 2024. In order to keep bank charges to a minimum a cash float of £300.00 was withdrawn in 2022 and is kept in a metal cash box in the vestry safe. This means that we will not incur bank charges in future every time a cash float is withdrawn or deposited in the current bank account. The cash float is shown in the Statement of Assets and Liabilities on page 12 in the column headed CASH FLOAT against the General Fund. However, in November 2025 our Lloyds – Rothbury PCC-CG bank account was converted from a Community Account, on which we paid no bank charges, to a Charity Account on which we will pay bank charges every time we deposit or withdraw cash or cheques. Lloyds Bank have given the DCC a six months discount to assist the cash flow as we adjust to having to pay these charges. In 2025 no bank charges were paid on this account as they are paid two months in arrears but 2026 will see us paying from January onwards. Lloyds Bank has also informed me that from the middle of January 2026 our Rothbury DCC bank account will be converted from a Business Account to a Community Account and the monthly bank charge will be reduced by 50% from £8.50 per month to £4.25 per month and that the bank charges on deposits and withdrawals will also be reduced by 50%.

Printing and stationery costs of £432.37 for 2025 have increased on the 2024 figure of £246.92. The Administration Costs of £93.99 for 2025 covers the costs incurred by the treasurer, churchwarden and electoral roll officer in managing the DCC's affairs. The Planning Giving Expenses of £6.96 covers the costs incurred by the planned giving officer in managing the DCC's financial affairs. This figure will increase in 2026 due to the fact the Data Developments are withdrawing support at the end of 2026 for the Donation Coordinator software that the Planned Giving Officer uses and she will move to the Data Developments MyGiving cloud software for which there is a charge of £15.00 per month from July 2026. The treasurer intends to keep using the Data Developments Finance Coordinator which again will be unsupported from the end of 2026 and therefore, there will be no additional treasurer expenses in 2026 and beyond.

The Insurance Premiums total for 2025 for the three churches is shown in note 5 on page 9 as £7,890.60 which is a 2.42% increase on the figure of £7,703.90 shown for 2024. The Parish Hall insurance premium was £1,075.52 in 2025 which is a 2.23% increase on the 2024 figure of £1,052.01. In August 2018 the All Saints Church and Parish Hall insurances were merged into one policy, giving us the same insurance conditions for both properties.

In 2021 the Organ Restoration Fund name was changed to the Organ Fund as it was agreed that the restoration of the organ in All Saints Church had been completed. The Organ Fund has received income of £2,226.41 in 2025 through donations (£1,360.00), gift aid and GASDS (£483.32) and quarterly shared interest from the CBF Deposit Fund (£383.09). From this fund we have paid a total of £600.04 in 2025 of which £296.90 was for the All Saints Church organ to be tuned by Harrison & Harrison Ltd of Durham, £178.14 for the Christ Church Hepple organ to be tuned by Harrison & Harrison Ltd of Durham, £85.00 for the All Saints Church piano to be tuned by John Leath and £40.00 on organ lessons. The Organ Fund has ended 2025 with a balance of £9,898.82 which is held in the CBF Deposit Fund. In October 2024 the DCC took the decision to allocate some of the Organ Fund balance to a new Education Project initiative put forward by Jane Lothian, one of our organists, and as at the end of 2025 the balance of £9,898.82 in the Organ Fund was split between the project (£6,507.85) and maintenance of the three organs (£3,390.97).

In October 2024 we received a £5,000.00 bequest from the late Keith Moodie and the family were keen that the funds be held in a separate fund from the Organ Fund and so this new fund is known as the Keith Moodie Bequest. The new fund is to be used only for the maintenance of the All Saints Church organ and we can use both the capital and any shared interest accrued for that purpose. The fund has received £227.75 in shared interest during 2025 and has a balance at the end of 2025 of £5,227.75.

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During 2021 the then Rector, Canon John Sinclair, decided to encourage wedding parties to give more generously in the collection plate by splitting any donations given on a 50:50 basis between the church and a charity of the bride and groom's choosing and this is shown in Collections – Special Collections in note 3 on page 8. The 50% to the church is recorded under either the Hepple Restoration Fund, the Thropton Fabric Fund, the Rothbury Fabric Fund or the Rothbury Warm Hub Fund depending upon which church the wedding was held in. It was also decided to record any Baptism and Funeral plate collections given for the church under these funds depending upon which church the baptism or funeral was held in.

The CBF Investment Units may be required to fund major work in the future or supplement shortfalls in income streams. There has been an overall decrease in the value of the CBF Investment units in 2025 due to the performance on the stock market. It is to be hoped that their value will maintain growth in the longer term. Income from interest on our CBF Deposit Fund and dividends from our CBF Investments has seen a slight increase in 2025 on the interest rates we received in 2024.

The Hepple Churchyard Fund has received £102.58 in shared interest from the CBF Deposit Fund during 2025 and the Hepple Tree & Grass Fund has received £102.73 in shared interest from the CBF Deposit Fund during 2025.

At the January 2025 meeting the RHT DCC members decided to switch the fees received for baptisms, banns, weddings, funeral, burials and monuments back to being recorded in the General Fund and the total amount of fees received during 2025 is shown in under Fees in note 9 on page 9.

The Rothbury Coffee Fund has received a total of £706.46 in 2025 which is represented by £539.35 in coffee donations and £167.11 in shared interest. Total expenditure in 2025 amounts to £160.62 which includes the purchase of a new coffee machine (£25.00), the purchase of refreshments for the patron's representative's visit in August 2025 (£120.00) and the purchase of coffee and biscuit items (£15.62). The fund has a balance of £4,101.69 at the end of 2025.

During a vacancy a Sequestration Fund has to be set up for the financial administration of the Rothbury Rectory and Visiting Clergy expenses which can be claimed back from the diocese on a monthly basis. At their September 2023 meeting the Upper Coquetdale PCC delegated the running of the Sequestration Fund to the RHT DCC. This is run by me, as RHT DCC Treasurer, as all financial matters concerning the rectory and visiting clergy are dealt with by this DCC. At the RHT DCC meeting held in September 2023 members confirmed that the Sequestration Fund could be set up within the RHT DCC accounts and would be funded by a transfer of an initial £500.00 from the General Reserves Fund with up to a further £500.00 available to be transferred if required during the vacancy. The initial £500.00 was transferred from the General Reserves Fund to the Sequestration in September 2023 and has been used to fund expenditure on the rectory and visiting clergy. Since the end of October 2023, a monthly claim has been submitted to the Newcastle Diocesan Board of Finance Ltd. These payments are recorded in the accounts as negative expenditure offsetting the various payments. During 2024 the extra £500 which had been made available by the RHT DCC was transferred from the General Reserves Fund to the Sequestration Fund. The Sequestration Fund is therefore not showing any income but is showing an expenditure figure of £78.02 which represents the difference between the December 2024 claim (£534.39) which the diocese repaid in January 2025 and the December 2025 claim (£612.41) which the diocese will repay in January 2026. The fund balance of £387.59 is shown in the "Statement of Assets and Liabilities" on Page 13. The December 2025 claim of £612.41 was submitted at the end of December is due to be paid by the diocese in January 2026 and will appear in the 2026 RHT DCC Accounts.

I would like to take this opportunity to thank our Planned Giving Administrator, Adrienne Thunder, for her tireless work in the banking and recording of all our income, to thank Christine Wilson for recording and banking the Hepple Restoration Fund income and expenditure, to thank Sandy Macaulay for running the 100 Club, to thank Alison Ball for running the Cardstall, to thank John Farndale, the Alwinton & Holystone DCC treasurer, and Meron Marcyniuk, the Alnham DCC treasurer, for their work in reimbursing Rothbury, Hepple & Thropton DCC their respective DCC's monthly contribution to the parish running costs. I would also like to thank Paul Charlton of Ryecroft Glenton, who has now retired for all his work in inspecting the accounts year on year and for his accountancy advice when needed and to thank the RHT DCC members for their support and advice during the vacancy in what has been a difficult year to manage the finances.

**ANNUAL REPORT OF THE ACTIVITIES REGARDING THE DISTRICT CHURCH COUNCIL OF
ROTHBURY HEPPLER AND THROPTON**

Other thanks should go to Carol Milburn for running the Produce Stall on the first Sunday of each month and for all those who do the baking, to Kathryn Reynolds for organising and running the monthly Coffee Mornings on the second Saturday of the month and for taking all the bookings for the Parish Hall. Thanks also should be given to Joan Storey for all the work she has undertaken in preparing for and running the “Gladrags” event over the last few years.

To conclude: We must ensure that we run with a surplus year on year in order to meet the DCC’s various commitments. We will not be able to withdraw from Reserves indefinitely and the DCC must ensure that, through an effective budgeting process, spending does not exceed income. We need to concentrate on increasing our regular income through the ongoing Stewardship initiative by holding an annual renewal just to be able to balance our books.

If all these steps are taken it is likely we will be able to pay our estimated 2026 Parish Share in full which is £32,500. This equates to £2,708.33 per month that is needed from regular planned giving, donations and fundraising. However, if the steps are not taken it is unlikely that we will be able to pay the 2026 Parish Share in full without selling more shares and using General Fund reserves or we may default in 2026 as we did in 2018, 2019 and 2020. Going forward, maintaining a robust General Fund should be an area of priority and focus for the DCC.

Christopher Pope – Treasurer



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Vice Chair
David Smith



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Treasurer
Christopher Pope

25th March 2026
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Date

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH, HEPPLER
STATEMENT OF ACCOUNTING POLICIES**

Basis of Preparation

The Financial Statements of the DCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The accounts include the monetary transactions, assets and liabilities for which the DCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Funds

General funds represent the funds of the DCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the DCC. These include funds designated for a particular purpose by the DCC.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Funds

- 1) The following are recognised but not necessarily valued in the Statement of Assets and Funds:
 - a) Moveable church furnishings held by the churchwardens on special trust for the DCC and which require a faculty for disposal.
 - b) Land and other buildings held on behalf of the DCC.
 - c) Other fixtures, fittings and office equipment where the DCC is free to dispose of such assets and where the original cost exceeded £1,000.
 - d) Investments held beneficially by the DCC.
 - e) Amounts owing from the Inland Revenue where a formal claim has not been made before 31 December 2025.

- 2) The assets are recognised and a monetary value given as part of the description in the Statement of Assets and Funds:
 - a) Amounts owing from the Inland Revenue where a formal claim has been made before 31 December 2025.
 - b) Any other amounts owing to the DCC including insurance claims.
 - c) Legacies where formal notification of entitlement and amount has been received at 31 December 2025.

- 3) The following liabilities are recognised in the Statement of Assets and Funds:
 - a) Any loans or overdrafts advanced to the DCC.
 - b) Any arrears of Diocesan Parish Share.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT**

	2025	2024
	£	£
RECEIPTS		
Income from Operating Activities		
Fees (9)	2,340.00	144.00
Church Hire	310.00	200.00
Parish Hall Rent	<u>2,200.00</u>	<u>2,232.00</u>
	<u>4,850.00</u>	<u>2,576.00</u>
Fund Raising		
Fund Raising General (1)	6,631.82	6,112.36
Fund Raising 100 Club	2,012.00	1,908.00
	<u>8,643.82</u>	<u>8,020.36</u>
Incoming Resources from Donors		
Planned Giving (2)	36,081.24	35,984.01
Parish Hall Donations & HMRC Gift Aid (10)	157.05	-
HMRC Gift Aid on Planned Giving/GASDS (2)	9,436.41	10,075.31
Gift Aid Giving Non- Regular (2)	882.00	652.00
Plate Collections (3)	<u>3,947.59</u>	<u>4,665.62</u>
	<u>50,504.29</u>	<u>51,376.94</u>
Other Voluntary Incoming Resources		
Donations (4)	1,480.76	903.17
	<u>1,480.76</u>	<u>903.17</u>
Income from Investments		
CBF Deposit Fund Shared Interest	518.37	180.03
NSIB Dividends	563.49	641.31
CBF Investment Funds Dividends	270.05	263.78
	<u>1,351.91</u>	<u>1,085.12</u>
TOTAL RECEIPTS	<u>66,830.78</u>	<u>63,961.59</u>
PAYMENTS		
Cost of generating funds		
Fund Raising Costs (7)	1,050.00	990.00
	<u>1,050.00</u>	<u>990.00</u>
Charitable Activities		
Donations to Missions and Charities	-	-
	<u>-</u>	<u>-</u>
Church Activities and Running Costs		
Parish Share	35,000.00	35,000.00
Church Running Costs (5)	20,914.63	18,539.10
Clergy Expenses	35.42	(726.44)
Parish Hall Running Costs (8)	3,164.40	3,110.95
Service & Sanctuary Expenses	696.06	754.69
Visiting, Lay and Retired Clergy Costs	190.66	37.94
Hire of Hepple Village Hall	25.00	25.00
Quinquennial Inspection	<u>900.00</u>	<u>650.00</u>
	<u>60,926.17</u>	<u>57,391.24</u>
Parish Administration		
Bank Charges	102.00	91.90
Planned Giving Expenses	6.96	-
Printing and Stationery	432.37	246.92
Administration Costs	93.99	261.85
Incumbent Job Advertisement	697.74	-
Internet Broadband	80.24	66.17
Telephone Rothbury Rectory	-	-
	<u>1,413.30</u>	<u>666.84</u>
TOTAL PAYMENTS	<u>63,389.47</u>	<u>59,048.08</u>
OPERATING SURPLUS FOR YEAR (11)	<u>3,441.31</u>	<u>4,913.51</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLER
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2025**

1. Fundraising

The Produce/Cake Stall commenced on the first Sunday in February 2025 and continued each month up to November 2025 with the exception of April. The monthly Coffee Morning event on the second Saturday of the month was held each month from January to December 2025 in All Saints Church Rothbury with the exception of August. Other fundraising events in 2025 have included a number of Gladrags sales and a Car Boot sale at Hexham in May. The breakdown of the proceeds are as follows:

	£
Produce/Cake Stall	1,070.00
Gladrags Sales	1,042.38
Hexham Car Boot Sale (May 2025)	154.00
Coffee Morning Events	4,365.44
Total	<u>6,631.82</u>

Other fundraising events have included a concert given by the Coquetdale Chamber Choir in May for the Rothbury Fabric Fund which raised £217.00, the Hexham Car Boot Sale raised a further £154.00 for the Hepple Tree & Grass Fund, the sale of Gladrags clothes through Vinted raised £145.57 for the Hepple Tree & Grass Fund and a Tea Party in August raised £405.00 for the Thropton Fabric Fund.

2. Planned Giving

The total of regular giving in 2025 has seen an increase on the 2024 figure of £97.23. The Planned Giving overall figure of £36,081.24 includes £9,378.24 which has been paid through the Church of England Parish Giving Scheme. From this scheme we have also received £2,165.04 in Gift Aid which forms part of the overall total of £9,436.41 for Gift Aid/GASDS claimed from the HMRC. Non-regular giving via Gift Aid Envelopes in 2025 has also seen an increase of £230.00 on the 2024 figure.

3. Income from Plate Collections is given as the total amount for all three churches. The 2025 figure has seen a decrease on the 2024 figure. The breakdown between the three churches is as follows: -

	2025	2024
	£	£
Hepple	257.80	440.00
Rothbury	3,041.29	3,658.62
Thropton	648.50	567.00
Total	<u>3,947.59</u>	<u>4,665.62</u>

Collections – Special Collections

The recommendations in the Church of England publication “The Charities Act and the PCC – 2006”, as revised to take into account the revision in 2005 of the *Statement of Recommended Practice (SORP)* are that collections made for specific charities, either in church or at other events, should not be included in the receipts and payments but noted separately. The totals for 2025 are shown below; these do not appear in the Receipts and Payments account.

	£
Scottish Borders Donkey Sanctuary	77.50
Alnwick District Food Bank	174.73
Upper Coquetdale PCC - Donation	100.00
Total	<u>352.23</u>

4. Donations Received

The sum of £1,480.76 includes £595.17 from the Wall Safe, £374.31 from the Votive Candle Stand, £104.00 from Baptism Donations and £407.28 from Funeral Donations.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLLE
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2025 - CONTINUED**

5. Church Running Costs; (Items purchased from Cardstall account not showing in these figures).

	2025	2024
	£	£
Insurance on the three church buildings	7,890.60	7,703.90
Music, Bells, Organ and Piano Tuning and Organist Expenses	3,240.40	2,830.40
Cleaning and maintenance	4,211.81	4,499.76
Utilities	5,365.66	3,319.55
Miscellaneous Sundries	206.16	185.49
Total	<u>20,914.63</u>	<u>18,539.10</u>

6. From the Card Stall Fund the following has been paid

	£
The Royal British Legion – Three Wreathes for 2025 and 2026	59.97
Purchase of Seventy Nicene Creed Booklets	245.00
Greetings Cards etc	<u>148.69</u>
Total	<u>453.66</u>

The total of £453.66 for items purchased is not showing in Church Running costs (5) but is shown in the Fund Movement Summary on page 13.

7. Fund Raising Cost

A limited number of fundraising events took place throughout the year which incurred the following costs:

	£
NCC Small Lotteries Licence 2025	20.00
100 Club Prizes	<u>1,030.00</u>
Total	<u>1,050.00</u>

8. Parish Hall Running Cost

	2025	2024
	£	£
Insurance	1,075.52	1,052.01
Cleaning and Maintenance	674.04	385.71
Utilities	1,244.44	1,511.23
Music Licenses	170.40	162.00
Total	<u>3,164.40</u>	<u>3,110.95</u>

The Cleaning and Maintenance figure of £674.04 includes £150.00 for the boiler to be tested and repaired, £162.60 for the fire extinguishers to be tested and for one fire extinguisher to be replaced, £330.00 for the 5-year electrical testing, £20.99 for paint for the Hall door and railings, and £10.45 for a new mop and cleaning materials.

It was decided by the Churchwardens and Treasurer to renew the Music Licenses for the Parish Hall for 2025 so that lets are able to use music which may be under copyright. This decision will be kept under review.

9. Fees

	2025	2024
	£	£
Funerals	1,319.00	144.00
Weddings	297.00	-
Banns	37.00	-
Monuments	38.00	-
Burials	649.00	-
Total	<u>2,340.00</u>	<u>144.00</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPL**
NOTES TO THE GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT 2025 - CONTINUED

10. Parish Hall Donations	2025	2024
	£	£
Mothers' Union	25.00	-
Warm Hub	32.05	-
HMRC Gift Aid	20.00	-
Gift Aided Donations	80.00	-
Total	<u>157.05</u>	<u> -</u>

11. The 2025 figure for the “Operating Surplus for Year” shows we have a surplus of £3,441.31 on the income and expenditure for the General Fund for the year. This has been achieved despite the fact that the overall payments for 2025 have increased by £4,341.39 on the 2024 figure the receipts for 2025 have increased by £2,869.19 over the 2024 figure.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLLE
STATEMENT OF ASSETS AND FUNDS AT 31 DECEMBER 2025**

	2025	2024
	£	£
Fixed assets		
CBF Investment Fund (1)	8,472.20	8,825.01
CBF Investment Fund (WS) (1)	859.07	894.85
National Savings & Investment Bond - Canon Morton Bequest (3)	17,000.00	17,000.00
	<u>26,331.27</u>	<u>26,719.86</u>
Current assets		
Debtors	-	-
CBF Deposit Account (3)	103,272.64	91,194.36
Cash Float	300.00	300.00
Sum Total of other Bank Accounts	<u>18,287.12</u>	<u>20,257.86</u>
	121,859.76	111,752.22
Liabilities		
Creditors: Amounts falling due in one year	-	-
	<u>-</u>	<u>-</u>
Net current assets less current liabilities	<u>121,859.76</u>	<u>111,752.22</u>
Total assets less current liabilities	<u>148,191.03</u>	<u>138,472.08</u>
Total net assets less liabilities	<u>148,191.03</u>	<u>138,472.08</u>
Represented by (2)		
Unrestricted		
Unrestricted - General fund (4)	29,216.34	26,231.39
Endowment		
Endowment - Canon Morton Bequest (3)	17,943.00	17,943.00
Designated		
Designated - Hardship Fund	1,348.07	1,289.35
Designated - Cardstall Fund (5)	3,808.35	3,666.54
Restricted		
Restricted - Donkin Bequest	2,323.36	2,222.14
Restricted - Parish Hall Fund	15,504.13	17,539.22
Restricted - Hepple Restoration Fund	14,458.22	13,964.77
Restricted - Organ Fund	9,898.82	8,272.45
Restricted - Thropton Fabric Fund	1,363.51	801.04
Restricted - Topping Memorial Fund	674.45	645.06
Restricted - Wright Memorial Fund	2,858.82	2,734.27
Restricted - Hepple Churchyard Fund	-	2,669.65
Restricted - Hepple Tree & Grass Fund	2,834.94	1,983.27
Restricted - Rothbury Churchyard Fund	80.23	76.73
Restricted - Rothbury Coffee Fund	4,101.69	3,555.85
Restricted - Rothbury Fabric Fund	23,666.40	17,797.35
Restricted - Rothbury Emergency Fund	197.87	189.24
Restricted - Rothbury Refurbishment Fund	11,381.80	10,549.35
Restricted - Sequestration Fund	387.59	465.61
Restricted - Young People Fund	915.69	875.80
Restricted - Keith Moodie Bequest	<u>5,227.75</u>	<u>5,000.00</u>
Funds of the churches	<u>148,191.03</u>	<u>138,472.08</u>

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025**

Funds	Bank Accounts	CBF deposit account	NSIB	CBF investment units	Cash Float	Total
	£	£	£	£	£	£
Unrestricted fund						
General Reserve (4)	3,441.31	16,143.76	-	9,331.27	300.00	29,216.34
Endowment fund						
Canon Morton Bequest Fund	-	943.00	17,000.00	-	-	17,943.00
Designated funds						
Hardship Fund	-	1,348.07	-	-	-	1,348.07
Cardstall Fund	-	3,808.35	-	-	-	3,808.35
Restricted funds						
Parish Hall Fund (1)	-	15,504.13	-	-	-	15,504.13
Wright Memorial Fund	-	2,858.82	-	-	-	2,858.82
Topping Memorial Fund	-	674.45	-	-	-	674.45
Hepple Restoration Fund (5)	14,458.22	-	-	-	-	14,458.22
Hepple Churchyard Fund	-	-	-	-	-	-
Hepple Tree & Grass Fund	-	2,834.94	-	-	-	2,834.94
Rothbury Churchyard Fund	-	80.23	-	-	-	80.23
Rothbury Coffee Fund (2)	-	4,101.69	-	-	-	4,101.69
Rothbury Fabric Fund	-	23,666.40	-	-	-	23,666.40
Rothbury Emergency Fund	-	197.87	-	-	-	197.87
Rothbury Refurbishment Fund (1)	-	11,381.80	-	-	-	11,381.80
Donkin Bequest	-	2,323.36	-	-	-	2,323.36
Thropton Fabric Fund	-	1,363.51	-	-	-	1,363.51
Sequestration Fund	387.59	-	-	-	-	387.59
Young People Fund	-	915.69	-	-	-	915.69
Keith Moodie Bequest (3)	-	5,227.75	-	-	-	5,227.75
Organ Fund	-	9,898.82	-	-	-	9,898.82
Total funds	18,287.12	103,272.64	17,000.00	9,331.27	300.00	148,191.03

Notes

1. In 2022 the Community Hall Fund was split between the Parish Hall Fund and the Rothbury Warm Hub Fund. In 2024 the Rothbury Warm Hub Fund was renamed as the Rothbury Refurbishment Fund.
2. In 2022 the Rothbury Coffee Fund was created as a restricted fund and is funded from coffee donations made after the Sunday morning service at All Saints Church Rothbury and can be used to purchase new equipment for the purpose of producing tea and coffee.
3. In 2024 the Keith Moodie Bequest Fund was created as a restricted fund from a bequest from the late Keith Moodie and is be used for the maintenance of the organ at All Saints Church Rothbury. Both the capital and interest can be used for this purpose.
4. The General Reserve is now split between the Lloyds Bank – Rothbury DCC bank account, the CBF Deposit Fund account, the CBF Investment Fund accounts and petty cash for floats at fundraising events.
5. In 2024 the Hepple Restoration Fund was split between the Lloyds Bank – Christ Church Hepple current bank account and the new Lloyds Bank – Christ Church Hepple savings bank account when £10,000.00 was transferred from the current bank account to the savings bank account which attracts monthly interest.

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025**

Fund movement summary

Funds	Fund balances b/fwd £	Incoming Resources £	Outgoing Resources £	Transfers £	Investment Gains and (Losses) £	Fund balances c/fwd £
Unrestricted fund						
General Reserve	26,231.39	66,830.78	(63,389.47)	(67.77)	(388.59)	29,216.34
Endowment fund						
Canon Morton Bequest Fund	17,943.00	-	-	-	-	17,943.00
Designated funds						
Hardship Fund	1,289.35	58.72	-	-	-	1,348.07
Cardstall Fund	3,666.54	595.47	(453.66)	-	-	3,808.35
Restricted funds						
Parish Hall Fund	17,539.22	793.20	(2,828.29)	-	-	15,504.13
Wright Memorial Fund	2,734.27	124.55	-	-	-	2,858.82
Topping Memorial Fund	645.06	29.39	-	-	-	674.45
Hepplé Restoration Fund	13,964.77	493.45	-	-	-	14,458.22
Hepplé Churchyard Fund	2,669.65	567.58	(3,305.00)	67.77	-	-
Hepplé Tree & Grass Fund	1,983.27	851.67	-	-	-	2,834.94
Rothbury Churchyard Fund	76.73	3.50	-	-	-	80.23
Rothbury Coffee Fund	3,555.85	706.46	(160.62)	-	-	4,101.69
Rothbury Fabric Fund	17,797.35	6,049.05	(180.00)	-	-	23,666.40
Rothbury Emergency Fund	189.24	8.63	-	-	-	197.87
Rothbury Refurbishment Fund	10,549.35	832.45	-	-	-	11,381.80
Donkin Bequest	2,222.14	101.22	-	-	-	2,323.36
Thropton Fabric Fund	801.04	1,204.72	(642.25)	-	-	1,363.51
Sequestration Fund	465.61	-	(78.02)	-	-	387.59
Young People Fund	875.80	39.89	-	-	-	915.69
Organ Fund	8,272.45	2,226.41	(600.04)	-	-	9,898.82
Keith Moodie Bequest	5,000.00	227.75	-	-	-	5,227.75
Total funds	138,472.08	81,744.89	(71,637.35)	-	(388.59)	148,191.03

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ
NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2025**

- 1) As the DCC accounts are prepared on a Receipts and Payments basis, the sum of the funds equals the assets, which must be shown as being allocated to specific funds. The capital in the CBF Investment Funds is available, if needed, to be used as the DCC shall decide. The remaining CBF units which were valued at a combined total of £9,719.86 on 31 December 2024 have decreased in overall value by £388.59 in 2025.

As at 31 December 2024 the CBF Investment Fund was valued at £8,825.01 as shown on page 11 under the 2024 figure and was the figure shown in the 2024 RHT DCC Accounts. This fund was revalued on 30 June 2025 and decreased in value by £334.60 to £8,490.41. The fund was again revalued on 31 December 2025 and decreased in value by £18.21 and was valued at £8,472.20. This means that over the full 2025 year this investment fund has decreased by £352.81.

As at 31 December 2024 the CBF Investment Fund (WS) was valued at £894.85 as shown on page 11 under the 2024 figure and was the figure shown in the 2024 RHT DCC Accounts. This fund was revalued on 30 June 2025 and decreased in value by £33.93 to £860.92. The fund was again revalued on 31 December 2025 and decreased in value by £1.85 and was valued at £859.07. This means that over the full 2025 year this investment fund has decreased by £35.78.

Overall, the two CBF Investment Funds have decreased in total value by £388.59 during 2025 and as at 31 December 2025 were valued at a combined total of £9,331.27.

- 2) Shared Interest. The General Fund has received all the interest from the CBF Investment Accounts amounting to £270.05 and from the Canon Morton Bequest held in an NS&I Investment Bond amounting to £563.49 as well as £42.23 from the Canon Morton Bequest and £476.14 from the General Fund held in the CBF Deposit Fund Account. Each fund held in the CBF Deposit Fund Account has received interest in proportion to its balance as at 31 December 2024, 31 March 2025, 30 June 2025 and 30 September 2025. The total amount of interest generated during the year by the CBF Deposit Account amounted to £4,255.46.

	£	
Lloyds – Christ Church Hepple (Savings)	79.71	
CBF Deposit Fund Account	4,255.46	
CBF Investment Fund Account (WS)	24.85	
CBF Investment Fund Account	245.20	
NS&I Bond	563.49	
Total	<u>5,168.71</u>	(2024: £5,037.03)

- 3) The Canon Morton Bequest of £17,943 is held as £17,000 in the NS& I Bond and £943 in the CBF Deposit Account

**THE CHURCHES OF ALL SAINTS ROTHBURY, ST ANDREW THROPTON AND
CHRIST CHURCH HEPPLÉ**

**NOTES TO THE STATEMENT OF ASSETS AND FUNDS AS AT 31 DECEMBER 2025
(CONT)**

- 4) In 2025 the General Fund Receipts and Payments Account had an operating surplus of £3,441.31. This surplus was achieved as a result of careful management of the income and expenditure which has resulted in our ability to pay £35,000 in parish share to the Diocese in 2025. As at 31 December 2025 there is a total of £29,216.34 in the General Fund which is held in the following bank accounts:

	£
CBF Investment Fund Account	8,472.20
CBF Investment Fund Account (WS)	859.07
CBF Deposit Fund Account	16,143.76
Cash in Hand (Float)	300.00
Lloyds Bank – Rothbury DCC bank account	<u>3,441.31</u>
Total	<u>29,216.34</u>

- 5) Cardstall Fund: The Cardstall Fund has received £160.42 interest in 2025 and is included in the Statement of Assets and Funds on pages 11 - 13. As at 31 December 2025 there is a total of £3,808.35 in the Cardstall Fund which is held in the following bank accounts:

	£
CBF Deposit Fund Account	3,808.35
Lloyds Bank– Rothbury DCC bank account	-
Total	<u>3,808.35</u>

INDEPENDENT EXAMINER'S REPORT TO THE DISTRICT CHURCH COUNCIL OF ROTHBURY HEPPLER AND THROPTON

I report on the accounts of the DCC for the year ended 31 December 2025, which are set out on pages 7 - 15.

Respective responsibilities of members and examiner

As members of the DCC with responsibility for the preparation of the accounts, you consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- 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 Commissioners. An examination includes a review of the accounting records kept by the DCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members (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 next statement.

Independent Examiner's Statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the Church accounting regulations and also those contained within the 2011 Act.

have not been met; or

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



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Newcastle upon Tyne
NE2 1QP

March 2026