

ALL SAINTS CHURCH HARTFORD
INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2025

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ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025**

Independent Examiner's Report to the PCC of All Saints Church Hartford

I have examined the report and financial Statements of the PCC set out on the following pages, in accordance with the instructions which have been given to me without carrying out a full audit.

The Independent Examination has been carried out in accordance with the Church Accounting Regulations 2006 and the Charities Act 2011.

In my opinion the report and financial Statements which have been prepared by the Treasurer on behalf of the PCC, in so far as those records concern the running of the PCC, is a fair summary of the accounting records for the year ended 31st December 2025 and is sufficiently supported by accounts, receipts and records.

Signature :

Date 12th March 2025

Mr D Ebdale
Independent Examiner
Clock Tower Cottage
Houghton
Huntingdon
Cambridgeshire PE28 2 AX

These accounts were approved by the Parochial Church Council at the meeting on 16th March 2026

Signed for and on behalf of the PCC:

Rev Geoff Boucher (Rector)

Mrs Sue Craven (Churchwarden).....

Mr Neil Pedlar (Treasurer)

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Statement of Bank Funds for the year ended 31st December 2025

	RESTRICTED £	UNRESTRICTED £	TOTAL £
Lloyds General Fund (Community Account)	0.00	10,393.83	10,393.83
Lloyds Instant Access	0.00	2,554.20	2,554.20
CBF Investment fund #1	60,988.36	0.00	60,988.38
CBF Investment Fund #2	0.00	22,218.25	22,218.25
TOTAL	60,988.36	35,166.28	96,154.66

Treasurers Report - Year ended 31st December 2025

Summary

The annual accounts are prepared on a receipts and expenditure basis. We now use accounting software Xero which accounts for every penny we receive and spend. The Total Income for the year ended 31st December 2025 was £86,923 however this was offset as we drew down £27,000 from our investments for the work on the lime washing that shows in our income balance.

Our Expenditure for the year was £94,125 resulting in a surplus of £5,798

Both these figures are higher than previous years which reflect the large cost of the building works and the transfer of money from our investment.

Income

Our income comes from four main sources.

- Direct Giving and Gift Aided Donations
- Church room letting
- Fundraising
- Parochial Fees - Weddings / Funerals

Direct Giving - This includes the Parish giving Scheme (PGS). planned giving, collections, donations and tax refunds from Gift Aid and Small donation Scheme. Direct Giving was £ 31,999 for the year.

Church room letting - £7,296 Mainly from The White Swan Dance Academy, and other groups like the Hunts Art Group.

Fundraising - This year we raised £ 3,985 from concerts, christmas fayre, cream teas and Lent Lunches.

Parochial Fees - This is the income we get from weddings, funerals and interment of ashes and retained by the PCC. The fees retained amounted to £1929.00.

Other Income

This year due to the work we carried out on improving the Church with Lime washing it and we raised £17,416.27 in Grants towards the projects.

Our after Church Service Tea and Coffee raised £540.71

We were fortunate to receive £17,828.21 in a Legacy of which we re-invested 75% back into our Investment funds.

Expenditure

Our biggest expenses are;

- Ministry share
- Parochial fees to Ely
- Mission and charitable Giving
- Utilities - Gas/ Electric and water
- Repairs and maintenance
- Insurance

Ministry Share - all Parishes contribute towards the ministry share which is used to cover the cost of Clergy stipends. In 2025 our contribution was £32,335.32

Parochial fees - £2002.00 was paid from weddings/ funerals and ashes interment to Ely.

Mission and Giving - we support two local charities monthly Fusion and Huntingdon Area Money Advice, along with one off donations to Children's society, faith in business, Hinchingsbrooke Hospital Chaplaincy, Royal British Legion, Women's Refuge, Mission to Seafarers, Salvation Army - Kings Ripton Court, Winter Comfort, Godmanchester Food Bank, Star School in Kigali and Place of Grace (Thailand)

Utilities - This year has seen a sharp rise in energy costs, however we did well and kept our energy bill down to £4,982.

We have fixed price energy for the next two years.

Repairs and Maintenance - This year saw us spending significantly on our main projects and some smaller ones that followed. We spent a total of £33,959.12 on the lighting and lime wash, £1631.75 on consultation and architect fees, we then spent £3685.32 on cleaning the floor and pew cushions. We later spent on repointing the floor and other minor items.

Insurance- Our Insurance premium for this year was £2494.76.

Bank funds and Investments are as stated previously in this report.

Other Assets - Silver items belonging to All Saints Church are on loan to the Fitzwilliam Museum in Cambridge, they are currently valued at £14,200.00

Conclusion

We are in a fortunate position of being able to keep a warm well looked after Church and church room operational and welcoming for all to use and enjoy, however this does come at a cost and it is only your generosity that will maintain the status quo and allow us all to enjoy the beautiful buildings and ministry team that we have, so a huge thank you to all those who generously give to the church, fundraise and contribute to the upkeep.

I would like to thank all those that help me during the year with the work of the Treasurer.

Neil Pedlar - Treasurer All Saints Church Hartford

**Receipts and expenditure account for the year ended 31st
December 2025**

Receipts	2025	2024
Planned Giving	5,495	3,279
Parish Giving Scheme	15,298	14,231
Cash Collections	2,035	3,056
Donations	4,603	26,439
Gift Aid	4,567	6,063
Legacies	17,828	1,000
VAT reclaimed	7,416	5,954
Grant	10,000	-
Fund Raising	4,525	6,368
Fees retained by PCC	1,929	1,576
Church Room Lettings	7,296	7,652
Other Income	1	152
Contra in	-	2,929
Parochial Fees	5,930	1,895
LLM & Visiting Clergy	-	250
Transfers from IAS Account	-	4,312
Total Income	86,923	85,156
Transfer from Reserves	27,000	22,000

Expenditure	2025	2024
Ministry Share	32,335	30,943
Cost of Generating Funds	244	616
Mission Giving	3,410	5,117
Organist & PCC Expenses	1,150	1,775
Clergy Expenses	-	981
Equipment	-	329
Regular Expenses	7,467	5,658
Utilities	4,982	5,317
Insurance Premiums	2,495	2,680
Repairs and Maintenance	39,276	40,389
Contra Out	-	2,083
Parochial Fees	2,536	1,654
LLM & SSM Fees	230	265
Transfers		3,252
Total Expenditure	94,125	101,059
Total Income	86,923	85,156
(Deficit)	(5,798)	(15,903)
Transfer to Reserves	14,000	-