
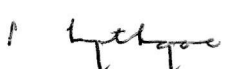


ALL SAINTS CHURCH, MALVERN WELLS

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

	Year				To 31 st Dec	2024
	Unrestricted Funds	Unrestricted 2025 Budget	Designated funds	Restricted Funds		
	£		£	£	£	
RECEIPTS AND PAYMENTS ACCOUNT						
Receipts:						
<u>Voluntary receipts</u>						
Regular Giving by SO or PGS:	62,069	60,500			62,069	62,998
Planned giving by envelope	160	200			160	200
Plate Collections	2,409	1,200			2,409	3,089
Income tax recovered	16,051	15,000			16,051	14,672
	80,689	76,900		-	80,689	80,959
Other voluntary receipts (note 1)	1,612	250	940	17,875	20,427	618
Activities for generating funds (note 2)	-	-		-	0	0
Receipts from Church Activities (note 3)	1,756	1,000	107	-	1,863	13,144
Bank interest (current and deposit accounts)	655	200			655	64
Investment income (note 4)	1,195	1,000		6,370	7,565	1,470
	85,907	79,350	1,047	24,245	111,199	96,255
Payments						
Church Activities						
Away giving to charities (note 5)	9,269	8,250		-	9,269	8,881
Diocesan ministry share (note 6)	33,330	33,330		-	33,330	32,001
Church activities other than fees (note 7)	2,355	3,500	1,167	5,264	8,786	80,167
Church running expenses (note 8)	49,470	38,649		17,875	67,345	41,031
	94,424	83,729	1,167	23,139	118,730	162,080
Excess of Receipts over Payments	-8,517	-4,379	-120	1,106	-7,531	-65,825
Transfers between funds	-				-	
	8,517			1,106	7,531	-65,825
Bank current and deposit accounts 1st January					51,660	117,485
Bank current and deposit accounts at date					44,129	51,660
STATEMENT OF ASSETS AND LIABILITIES						
Cash Funds						
Bank current account (Unrestricted funds)					2,584	2,139
Bank current account (Designated Funds)						
			Blessings Fund		230	40
			Holiday at Home		361	594
Bank current account (Restricted funds)						
			Christmas Fund		618	540
			Sickness Fund		68	-
			Wyche School Fund		960	
			Roof Fund		-	
CAF Gold savings account					25,445	35,084
CBF deposit fund (CB3037236-001)					13,863	13,263
					44,129	51,660
Investment Assets						
CBF Church of England Investment Fund Shares at market value						
			A/C No CB3037445-001		15,989	16,654
			A/C No CB3037446-001		4,573	4,763
					20,561	21,418
Legacy funds managed by All Saints						
Endowed CBF Cof E Investment Fund Income Shares at market value – Christmas Gifts Fund – 10925						0
Peace legacy fund A/C No CB1007537-001					9,595	9,995
Sickness Fund A/C No CB1009088-001					4,628	0
Liabilities						
 12/3/26						
Approved by the PCC and signed on its behalf:						
A.P. Southern						
A P Southern, Hon. Treasurer			P Lythgoe, Independent Examiner			
Date 6 March 2026						
The attached notes form part of these financial statements						

ALL SAINTS CHURCH, MALVERN WELLS		FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 st DECEMBER 2025				
Notes	Unrestricted Funds	Budget	Designated Funds	Restricted Funds	Total 2025	2024
	£	£	£	£	£	
1. Other voluntary receipts						
Donations	1,612	250	-	-	1,612	408
CMS donations	-	-	-	-	-	10
Blessings fund	-	-	940	-	940	200
Roof Grants	-	-	-	17,875	17,875	0
	1,612	250	940	17,875	20,427	618
2. Activities for generating funds						
Organ						
3. Receipts from Church Activities						
Fees	439	500	-	-	439	402
Sales and rent	-	-	-	-	-	0
Charity donations	-	-	-	-	-	-
Leaving Gift	-	-	-	-	-	-
Megan's Kitchen	-	-	107	-	107	12,245
Toddler Group	242	350	-	-	242	268
Community lunches	846	-	-	-	846	-
Holiday Club	-	-	-	-	-	0
Holiday @ Home	-	-	-	-	-	0
Messy Church	229	150	-	-	229	229
	1,756	1,000	107	-	1,863	13,144
4. Investment income						
Interest on CAF current and Gold Account	655	-	-	-	655	84
Interest on CBF deposit account	600	-	-	-	600	668
Dividends on CBF C of E investment fund	595	1,000	-	-	595	718
Christmas Fund	-	-	-	278	278	-
Sickness Fund	-	-	-	4,581	4,581	-
Wyche School Fund	-	-	-	1,511	1,511	-
	1,850	1,000	-	6,370	8,220	1,470
5. Away giving to charities						
Lyttelton Well	1,350	1,350	-	-	1,350	1350
CMS(SAMS)	700	700	-	-	700	675
Brook Farm Community	500	500	-	-	500	500
4Front theatre	-	-	-	-	-	0
Jon and Elise Fletcher	1,800	1,800	-	-	1,800	2825
Malvern CAP	1,350	1,350	-	-	1,350	1350
ELWA Ministry	2,175	1,800	-	-	2,175	1356
Guy Crumpler	375	-	-	-	375	-
Donations	706	750	-	-	706	575
Lifepath	313	-	-	-	313	250
	9,269	8,250	-	-	9,269	8,881
6. Diocesan ministry share						
2025 Ministry share	33,330	33,330	-	-	33,330	32,001
7. Church activities - payments						
Holiday club	-	-	-	-	-	0
Mission, Discipleship and Pastoral	1,452	1,000	-	-	1,452	1628
Holiday @ Home	-	-	232	-	232	177
Community lunches	363	-	-	-	363	-
Messy church	211	250	167	-	378	196
Toddler Group	77	250	18	-	95	164
Sunday school	252	500	-	-	252	252
Other Childrens mission	-	1,000	-	-	-	569
Megan's Kitchen	-	-	-	-	-	77181
Blessings fund	-	500	750	-	750	-
Sickness Fund	-	-	-	4,513	4,513	-
Christmas Fund	-	-	-	200	200	-
Wyche School Fund	-	-	-	551	551	-
	2,355	3,500	1,167	5,264	8,786	80,166
8. Church running expenses						
Clergy expenses	1,257	1,500	-	-	1,257	1224
Youth & Childrens Ministry	5,045	7,500	-	-	5,045	4992
Utilities	6,341	5,250	-	-	6,341	5270
Altar	442	150	-	-	442	145
Repairs	1,589	5,000	-	-	1,589	15000
Roof repairs	17,712	-	-	17,875	35,587	-
Stationery and books	157	300	-	-	157	308
Cleaner	1,949	2,000	-	-	1,949	1757
Admin & support	11,408	13,000	-	-	11,408	8592
HMRC PAYE	431	250	-	-	431	422
Insurance & copyright	2,149	2,000	-	-	2,149	2100
Deanery Dues	-	24	-	-	-	30
Diocesan fees for funerals & weddings	186	300	-	-	186	239
Organ and music	191	400	-	-	191	0
Bank charges	74	100	-	-	74	70
Equipment	-	500	-	-	-	483
Coffee, tea etc	464	300	-	-	464	349
Replacement of projector	-	-	-	-	-	0
Honorarium	75	75	-	-	75	50
	49,470	38,649	1,167	17,875	67,345	41,031

Independent Examiner's report to the PCC of All Saints Malvern Wells and Wyche.

This report on the financial statements of the PCC for the year ended 31st December 2025 set out on the preceding pages is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43 (2) of the Act does not apply. It is my responsibility to issue this report on these financial statements in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s. 3(7) (b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

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 41 of the Act; and
 - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.



Paul Lythgoe

145 Madresfield Road

Malvern

Date: 6 MARCH 2026