



Annual Report of the Parochial Church Council

For the year 1st January to 31st December 2025

1 Introduction

The Parochial Church Council or PCC, is the executive body of a Church of England parish. It is constituted as a body corporate by the Church Representation Rules 2022 set out in Schedule 3 to the Synodical Government Measure 1969, and consists of the clergy and churchwardens of the parish, together with a number of representatives of the laity principally elected by the Annual Parochial Church Meeting (APCM) of the parish. Its powers and duties are defined by certain Acts of Parliament and other legislation, principally the Parochial Church Councils (Powers) Measure 1956. It has the responsibility of cooperating with the incumbent (rector, vicar or priest) or priest in charge in promoting the mission of the Church in its parish.

Formally, the PCC is responsible for the financial affairs of the Church and the care and maintenance of the church fabric and its contents. These latter responsibilities are executed primarily by the churchwardens. It also has a voice in the forms of Service used by the church and may make representations to the bishop on matters affecting the welfare of the parish. The Church Representation Rules (2020) detail local church governance arrangements and provide the framework under which PCCs and parishes operate to best serve ministry and mission in their contexts.

All Saints Church is situated in Malvern Wells and is part of the Diocese of Worcester within the Church of England. In September 2014 All Saints became part of the United Benefice of the Chase Team Ministry which includes St Mary's Pickersleigh and St Andrew's Poolbrook. The three parishes in The Chase Team each have their own Parochial Church Council. St Andrew's is a registered charity, number 1128973, whereas All Saints and St Mary's are currently excepted charities. The Chase Team has a Team Rector and a Team Vicar who are remunerated through the Diocese of Worcester.

Each of the three churches in the Chase Team is a separate legal entity managing its own finances and each has its own PCC but we share clergy, have a common administration team and have a common website. This report is concerned with the activities and finance of All Saints church. Further information about the wider activities of the Chase Team of churches can be found in the 2025 Annual Review document when posted on the Chase team website following the APCMs of the three churches in the team, <https://chaseteam.org/resources/annual-reviews/>.

2 Aims and purposes

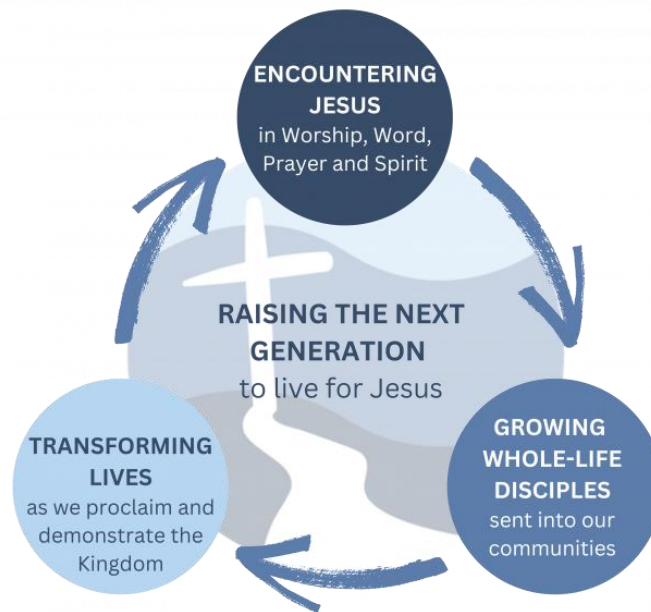
The PCC of Malvern Wells & Wyche is responsible for All Saints church and co-operates with the clergy team of the Rector, Rev Dave Bruce and the Team Vicar, Rev Emily Spencer in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The three churches in the Chase Team work very closely together and share as much as possible, including joint mission statements to describe our core purpose:

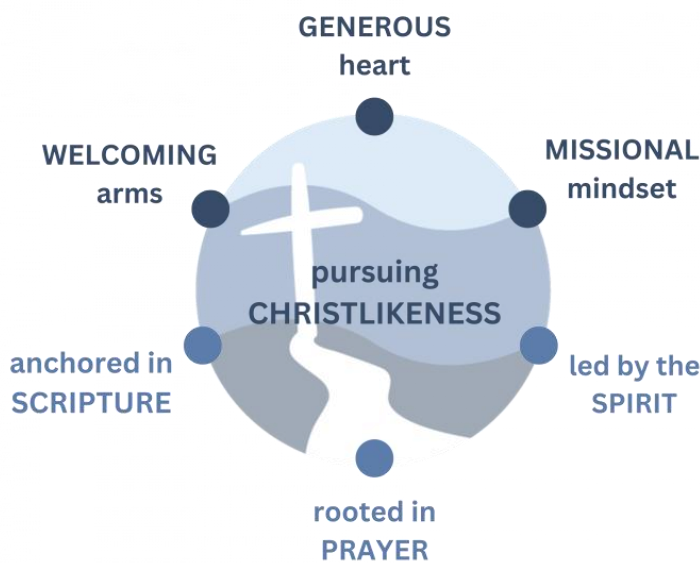


- Encountering Jesus in Worship, Prayer, Word and Spirit.
- Growing whole-life, life-long disciples sent into our communities.
- Seeing lives transformed and communities flourish as we demonstrate and proclaim God's Kingdom.
- Raising the next Generation to live for Jesus.

This is illustrated on the following diagram and all under pinned by the strapline 'Partnering with God in the flourishing of our communities'.



These are supported by the following values:





3 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 at All Saints. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the clergy and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable everyone to live out their faith as part of our parish community through:

- Providing resources and facilities for public worship, pastoral care and spiritual development for both those living in the Parish and beyond.
- Promoting the Christian religion and Christian values for the benefit of individuals and society as a whole.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the All Saints church.

The local community directly benefits from a whole range of activities, services and events that All Saints provides. These include toddler groups, children's groups, youth groups, school groups, bereavement support, and provision of the occasional offices (funerals, weddings, baptisms).

4 Achievements and Performance

2025 was very much a year of consolidation at All Saints with a small growth in the worshipping community. We still find it difficult to attract young families to Sunday morning services but this is more than compensated for by the wide range of children's groups offered by St Andrews on a Sunday morning and the regular strong attendance we achieve at our monthly Messy Church services and weekly Toddler meetings at All Saints. Sunday services are led by the Chase Team clergy and also by the committed and hard working group of retired clergy and locally licensed ministers in the All Saints community. 2025 also saw the Chase Team up to full strength after the appointments of the Team Vicar, Emily Spencer, in late 2024 and the Operations Manager, Neil Attewell in January 2025. Sadly, our Youth Ministry leader, Nathan Shipton, resigned from his post in August but youth work continued with the help of volunteers while a new person is sought to fill that role.

All Saints is now seeing the benefits of Megan's Kitchen which was completed in 2024 and has enabled us to offer new opportunities to engage with our community outside of Sunday services. We offered a free soup and bread lunch to anyone in our community once a week during Lent and this was so successful in bringing people to the church, we have continued it on a monthly basis and include a Thought For The Day with each lunch. The Community Lunches have also enabled us to join up with the Bereavement Café group who meet weekly nearby for coffee and then come across to the church for lunch.



Some of the key features of life at All Saints include:

- Maintenance or growth of our different worshipping congregations.
- Regular children and young people's ministry including a weekly toddler group, monthly Messy Church for Primary School aged children and their carers, and a youth group on a Sunday evening;
- A new midweek 'life group' for young people;
- Continued involvement in our local Church of England Primary School, Malvern Wells School and with the Wyche Primary School next door to the church who use the church for end of term events and services where we can have as many as 250 adults and children in the church;
- A successful Alpha Course jointly with St Andrew's and St Mary's.
- A quieter, reflective service 'The Waiting Room' once a month;
- Summer Holiday club for 60 children hosted at St Andrews;
- Monthly Community Lunches open to all for a simple lunch with a Thought For The Day style of worship;
- Participating in the Malvern Wells Village fete in the autumn which gives us the opportunity to meet with the churched and unchurched in our community and make them aware of the activities we can offer;
- Supporting the work of our mission partners, both locally, nationally and internationally (including Church Mission Society, Christians Against Poverty, The Lyttelton Well in Malvern, and the Jesus Loves me Hospital in Liberia) donating over £8,300 to these organisations;
- Participating in Deanery Synod meetings where our two representatives can engage with the wider church community in our area in discussing matters affecting us all;
- Encouraging closer ties with other churches through Churches Together in Malvern by inviting them to join with us in sharing our faith and resources e.g. on Alpha courses;
- Serving our community through occasional offices: funerals, weddings and baptisms;
- Supporting local people in financial difficulty through the Blessings Fund;
- Continuing to developing leadership structures, 'strategic teams' and 'congregational leadership teams' to lead in different areas of ministry.

5 Future Plans

We have sensed 2026 will be a 'year of sowing seeds' as we discern where we think God is leading us, how we make best use of the resources at our disposal to support that work and explore new areas of ministry.

Key areas for the coming year will be:

- Recruiting a new Youth Minister and strengthening our Youth Ministry to reach out into the community and schools, and partner with other churches in the town.
- Continuing to develop the Chase Team and developing new support for the Pickersleigh Community.
- Continuing to embed the leadership structure and new staff to release others for ministry, particularly seeking to more effectively train and develop our leaders.
- Exploring new 'worshipping communities' to reach those in our community for whom current services are not a good fit.
- Continued support and focus on 'frontline mission' and equipping people to be disciples in their Monday to Saturday lives.



- Continued involvement with our Primary Schools including input into the Christian Vision of Church of England Schools and supporting assemblies and lessons in all our schools.

6 Financial Review

Total income from all sources for the year was £111,199 compared to £96,255 in 2024, representing a 15% increase. However, much of this increase arose from grants totalling £17,875 awarded to the church for the specific purpose of decorating the roof timbers and rainwater goods, something that was identified as needing doing in our last Quinquennial inspection. In addition, a Building Society account that had lain dormant for over 15 years was discovered and this was added to our finances as a Restricted Fund with £4,581 in it. Our Unrestricted income in 2025 was £85,907 compared to £83,501 in 2024.

Expenditure in the year was £118,730 compared to £162,080 in 2024, representing a 27% decrease. However, the 2024 figure is heavily distorted by expenditure on completing Megan's Kitchen which was treated as a Restricted Fund. Likewise, the figure for 2025 is heavily distorted by the costs of the roof timber works. Unrestricted expenditure in 2025 was £94,424 compared to £84,112 in 2024. The cost of the roof repairs in 2025 exceeded the grants awarded by £17,712, £10,000 of which was drawn from our savings account and the balance from our current account.

The effect of these results produced a £4,160 decrease in total resources over the year to £78,913 (£83,073) at 31 December 2024. Of this:

£15,869 (2024 - £10,535) is held for restricted use and

£591 (2024 - £633) is designated by the Church for specific purposes.

This leaves £62,453 (2024 - £71,905) as unrestricted funds as freely available reserves for use in the future charitable activities of the Church.

We are very grateful to all those who have (and continue) to give to the work and upkeep of our church and beyond.

7 Reserves and investment policy

It is the policy of the Church that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to at least three month's running costs (up to approximately £15,000). The PCC consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Church's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Funds balances held in excess of short to medium-term needs are invested with the CBF Church of England Deposit Fund and Investment (Income) Funds. The Christmas Fund (Peace legacy fund) and Sickness Fund, both of which are restricted, are held in CBF Investment (Income) Funds. The church has no loans against these funds.

The PCC have assessed the major risks to which the Church is exposed, and is satisfied that systems are in place to mitigate exposure to the major risks.



8 Structure, governance and management

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. Annually, and well in advance of the Annual Parochial Church Council meeting, all members on the electoral roll of All Saints are invited to be nominated to sit or re-sit on the PCC for a 3-year period. If too many members are nominated, a simple vote is conducted at the Annual Parochial Church Council meeting.

The PCC locally manages All Saints building and the grounds on behalf of the Diocese of Worcester. This includes short and long term maintenance and enhancement of the assets. The administrative and support costs and clergy expenses for The Chase Team are shared between the three PCCs on the basis on the size of congregations and affordability. The clergy stipends are met by the Church Commissioners.

All Saints employs one person, a part-time cleaner. All Saints also contributes to the employment costs of the staff on The Chase Team who are employed by St Andrew's on behalf of The Chase Team and who are:

- An Operations Manager. To oversee and manage all of the practical, administrative and operational aspects of church life and play a vital role in supporting our leadership and congregations.
- A Personal Assistant to the Rector (part time and on maternity leave for the second half of 2025)
- An Office Administrator (part time) who also provided support for the Church Centre at St Andrew's including managing external bookings
- A Youth Ministry Leader. This important post became vacant in August 2025 when a number of volunteers from the congregation stepped in to fill the gap pending the appointment of a successor to the post.
- A Children and Families Ministry Leader (part time) and an Assistant Children and Families Ministry Leader (part time).

The PCC typically meets approximately six times per year. Between meetings, any urgent day to day business of the PCC is undertaken by a Leadership Team who meet monthly consisting of Clergy, retired clergy who lead ministry, Churchwardens, Treasurer, Children's Ministry Leader and lay members of the congregation with particular roles in church life such as leading services or organizing community lunches. Any decisions taken by the Standing Committee are summarised at the subsequent PCC Meeting.

When appointed, new PCC members confirm their eligibility to be a Charity Trustee and are provided with an introduction to their role, typically including how the PCC operates, the importance of being a Charity Trustee and a Church financial introduction/overview. The PCC has in place a high-level risk register to cover its overall responsibilities and will be reviewing this on a regular basis to ensure that it is addressing all aspects of its responsibilities, including those as Charity Trustees.

The PCC responds positively and implements all appropriate legislation linked with health and safety. Examples include:

- A Health & Safety Policy is in place and reviewed annually, supported by an appropriate set of responsibilities, rules and risk assessments. This includes a fire risk assessment and appropriate test procedures, e.g. fire alarms.



- All special events organized on behalf of All Saints that are not covered by the general Risk Assessment are required to conduct a risk assessment that must be approved by the PCC before that event can take place.

9 Safeguarding

The PCC has fulfilled its duty to comply with the House of Bishops' Safeguarding Policy and Practice Guidance. During 2025, all members of the PCC are required to have completed DBS checks not more than 3 years old and some members e.g. those working closely with children have completed safeguarding training at various levels.

All Saints has a Safeguarding Officer who works closely with the overall Safeguarding Officer for The Chase Team of churches. All the parishes in the Chase Team are now compliant with all Church of England requirements. All required documents and procedures in place and good practice is being implemented.

10 Administrative Information

Full Name:

The Parochial Church Council of the Ecclesiastical Parish of Malvern Wells & Wyche.

Charity status:

The Church is an excepted charity constituted as detailed earlier in this report.

Address:

All Saints Church, Wells Road, Malvern, WR14 4PA

Secretary and Contact:

Covered by the Operations Manager, c/o St. Andrew's Church, Churchdown Road, Malvern, WR14 3JX.

Leadership

Rector: Revd Dave Bruce

Vicar in The Chase Team: Revd Emily Spencer

Retired Clergy: Revd Paul Hunt
Revd Canon Geoff Vevers

Operations Manager: Neil Attewell (from 6th January 2025)

Youth Ministry Leader: Nathan Shipton (to August 2025, vacant thereafter)

Children and Families Ministry Leader: Helen Attree
Assistant Children and Families Ministry Leader: Ruth Wharton

Wardens: Sarah Yeadon
Peter Buchanan



Locally Licensed Ministers: Peter Buchanan
Diana Hunt

Deanery Synod Representatives: Angela Davison

Trustees (PCC Members)

The trustees (PCC Members) who served during the year were:

Peter Buchanan (Chair and Churchwarden)
Rev Dave Bruce (ex officio)
Rev Emily Spencer (ex officio)
Rev Canon Geoff Vevers (Deputy Chair)
Sarah Yeadon (Churchwarden and Parish Safeguarding Officer)
Paul Southern (Treasurer and Deputy Churchwarden)
Kathleen Horwood (Secretary)
Helen Attree (Children and Families Ministry Lead)
Ken Beecroft
Andrew Crumpler (Deputy Churchwarden)
Angela Davison
Karen Enwright
Andy Green
Prof Derek Sheldon
Rev Helen Wilkinson
Carol Wilson

Declaration:

The Trustees (PCC) declare that they have approved this Trustees Annual Report at their meeting on the 12th March 2026. Signed on behalf of the PCC:

Mr Peter Buchanan
Chair

Rev Canon Geoff Vevers
Deputy Chair



Financial Statements for the Year Ended 31 December 2025

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
RECEIPTS AND PAYMENTS ACCOUNT					
Receipts					
Voluntary Receipts					
Regular Giving by bank or PGS	62,069	-	-	62,069	62,998
Planned Giving by Envelope	160	-	-	160	200
Plate Collection	2,409	-	-	2,409	3,089
Income Tax Recovered	16,051	-	-	16,051	14,672
	80,689				80,959
Other voluntary receipts (note 3a)	1,612	940	17,875	20,427	618
Activities for generating funds	-	-	-	-	-
Receipts from church activities (note 3b)	1,756	107	-	1,863	13,144
Bank interest	655	-	-	655	64
Investment income (note 3c)	1,195	-	6,370	7,565	1,470
	85,907	1,047	24,245	111,199	96,255
Payments					
Church activities					
Away giving to Mission Partners (note 3d)	9,269	-	-	9,269	8,881
Diocesan Ministry Share (note 3e)	33,330	-	-	33,330	32,001
Church activities (note 3f)	2,355	1,167	5,264	8,786	80,167
Church running expenses (note 3g)	49,470	-	17,875	67,345	41,031
	94,424	1,167	23,139	118,730	162,080
Excess of receipts over Payments	-8,517	-120	1,106	-7,531	-65,825
Bank current and deposit accounts 1 st Jan	36,546	711	640	37,897	104,222
Bank current and deposit accounts 31 st Dec	28,029	591	1,646	30,366	38,397
STATEMENT OF ASSETS AND LIABILITIES					
Cash Funds					
Bank current account	2,584	591	1,646	4,821	3,313
Bank deposit account	25,445	-	-	25,445	35,084
CBF Church of England Deposit Fund	13,863	-	-	13,863	13,263
	41,892	591	1,646	44,129	51,660
Investment Assets					
CBF Church of England Investment Funds	20,561	-	14,223	34,784	31,413
Liabilities					
	-	-	-	-	-

The attached notes form part of these financial statements

Approved by the PCC on 12th March 2026 and signed on their behalf by Mr Peter Buchanan (PCC Chair) and Mr Paul Southern (PCC Treasurer)



Financial Statements for the Year Ended 31 December 2025

NOTES

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.

2. The movements in designated and restricted funds during the year were:

	Balance B/Fwd £	Receipts £	Payments £	Balance C/Fwd £
Restricted:				
Christmas Fund				
Current account	540	278	200	618
Investment Fund	9,995	-400	-	9,595
Sickness Fund				
Current account	-	68	-	68
Investment Fund	-	4,628	-	4,628
Wyche School Fund	-	1,511	551	960
Roof Fund	-	17,875	17,875	-
Designated:				
Holiday at Home	594	-	232	361
Blessings Fund	40	940	750	230

The Christmas Fund is an Investment Income Share Fund arising from a legacy from Mr Peace for the purpose of providing for the deserving people of the Wyche at Christmas. Income from the investment fund is paid to the current account to enable the church to spend the money as intended by Mr Peace.

The Sickness Fund was a dormant building society account that was created with monies bequeathed from several small legacies. The account had been operated by members of All Saints who are now deceased. It is intended to provide for people in the parish who are ill e.g. for help with medication, food, household bills, transport etc. The monies from the Building Society account were recovered and invested in an Investment Income Share Fund where the income is paid to the church current account for disbursement.

The Wyche School Fund is intended for the benefit of the pupils at the Wyche School in their Christian education e.g. providing bibles for the Year 6 school leavers or funding performing arts by Christian groups at the school. This fund had been run separately from church matters until 2025 when the introduction of new bank charges for running the account meant it more efficient to bring it under the church bank accounts.

The Roof Fund was set up to account for grants awarded to the church for the specific purpose of repainting the roof timbers and rainwater goods.

Holiday at Home is for monies set aside to help provide group meals for deserving people in the Chase Team parishes e.g. at Christmas or during the summer holiday period .

The Blessings Fund is for monies set aside to provide financial support for those in urgent need in our parishes. These are unplanned donations, separate from our away giving to mission partners.



Financial Statements for the Year Ended 31 December 2025

3. Receipts and Payments analysis

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
a. Other voluntary receipts					
Donations	1,612	-	-	1,612	408
CMS donations	-	-	-	-	10
Blessings fund	-	-	940	940	200
Roof grants	-	-	-	17,875	-
	<u>1,612</u>	<u>-</u>	<u>940</u>	<u>20,427</u>	<u>618</u>
b. Receipts from church activities					
Fees	439	-	-	439	402
Megan's Kitchen	-	107	-	107	12,245
Toddlers	242	-	-	242	268
Messy church	229	-	-	229	229
Community lunches	1,195	-	-	1,195	-
	<u>1,756</u>	<u>107</u>	<u>-</u>	<u>1,863</u>	<u>13,144</u>
c. Receipts from investments					
Bank and CBF Deposit Fund Interest	1,234	-	-	1,234	1,266
Dividends on CBF Investment Funds	595	-	345	940	204
d. Away giving to Mission Partners					
Lyttelton Well	1,350	-	-	1,350	1,350
CMS (Peru and Thailand)	2,500	-	-	2,500	3,500
Brook Farm Community Trust	500	-	-	500	500
Malvern CAP	1,350	-	-	1,350	1,350
Liberia Hospital	2,175	-	-	2,175	1,356
Others	1,394	-	-	1,394	825
	<u>9,269</u>	<u>-</u>	<u>-</u>	<u>9,269</u>	<u>8,881</u>
e. Diocesan Ministry Share	33,330	-	-	33,330	32,001
f. Church activities - payments					
Mission, discipleship and pastoral Services and Ministry	1,815	982	5,264	8,061	2,374
	540	185	-	725	612
	<u>2,355</u>	<u>1,167</u>	<u>5,264</u>	<u>8,786</u>	<u>2,986</u>
g. Church running expenses					
Utilities, altar, organ and music etc	7,594	-	-	7,594	6,102
Staffing	18,834	-	-	18,834	15,763
Clergy expenses	1,257	-	-	1,257	1,224
Fabric and repairs	1,589	-	-	1,589	15,000
Roof repairs	17,712	-	17,875	35,587	-
Administration	2,298	-	-	2,298	2,220
Diocesan fees	186	-	-	186	239
Equipment	-	-	-	-	483
	<u>49,470</u>	<u>-</u>	<u>17,875</u>	<u>67,345</u>	<u>41,031</u>

4. The expenses paid to clergy may include a small immaterial proportion, which relates to their function as PCC members. No other payments were made to PCC members in their role as trustees.



Independent Examiner's Report to the trustees/member of All Saints Church, Malvern Wells, Malvern Wells & Wyche Parochial Church Council

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

Paul Lythgoe

145 Madresfield Road

Malvern

Date: 6 MARCH 2026

All Saints Church



Malvern Wells & Wyche
