



Report & Accounts  
2025

*Presented at:*  
Annual Parochial Church Meeting  
22nd March 2026

# All Saints' Church PCC 2025/2026

## Ex-officio Members

<b>Vicar:</b>	Revd Beverly Watson
<b>Churchwarden:</b>	Robin Holdsworth
<b>Deanery Synod Representatives:</b>	Simon Doran Marguerite Barclay

## Current Members – term ending

### 2026

Carys Lodge

Julie Lodge\*

Katherine Hopwood

Marguerite Barclay (Deanery Synod Representative)

Simon Doran (Deanery Synod Representative)

### 2027

Eve Gunn\*

Steve Jones

Paddy Payne\*

Trish Tye

### 2028

Daniel Brown

Elizabeth Loch\*

Meg Makower

Martyn Whiteman

## Co-opted

Richard Hayler

Charles Okwonna (resigned December 2025)

\* Members of Standing Committee

## AGENDA

### Annual Vestry Meeting - All Saints' Church Guildford To be held on 22<sup>nd</sup> March 2026

1. Opening prayers
2. Apologies for absence
3. Notice convening the meeting to be taken as read
4. Minutes of the Annual Vestry Meeting for 2025
5. Election of Churchwardens
6. Election of Deputy Churchwardens

## AGENDA

### Annual Parochial Church Meeting - All Saints' Church Guildford To be held on 22<sup>nd</sup> March 2026

1. Notice convening the meeting to be taken as read
2. Minutes of the Annual Parochial Church Meeting for 2025
3. Revision of the Electoral Roll
4. Election of Deanery Synod Representatives
5. Election of people to the PCC
6. Annual reports for the church
7. Financial statement for the year ending 31 December 2025
8. Appointment of independent examiner
9. Review of safeguarding
10. Appointment of Parish Safeguarding Representative
11. Year's report by the vicar
12. Church Development Plan
13. Questions and points of interest
14. Closing prayers

# Draft Minutes of All Saints' Annual Vestry Meeting held on 16<sup>th</sup> March 2025

## 1. Opening Prayers

The meeting was chaired by the vicar, Reverend Beverly Watson, who, after welcoming those attending, said prayers.

## 2. Apologies for Absence

Apologies were received from Richard Hayler, Ivy Hayler, Bruce Hopwood, Katherine Hopwood, Richard Pointer, Sandra Pointer, Mike Truman, Lucy Wallis.

There were 38 parishioners recorded as attending the meeting.

## 3. Notice Convening the Meeting

The notice convening the meeting was taken as read as it had been displayed for the requisite time prior to the meeting.

## 4. Minutes of the Vestry Meeting for 2024

The minutes were accepted unanimously as a true record and signed by the vicar.

## 5. Election of Churchwardens

Robin Holdsworth kindly offered to stand again and was thanked by the vicar. Robin's role as churchwarden has been proposed by Becki Salmon, seconded by Jonathan Salmon and unanimously agreed. There was no nomination for a second Churchwarden.

## 6. Election of Deputy Churchwarden

No nominations have been received.

## 7. Any other business

The vicar voiced her concerns that we need to strengthen the PCC in order to support Robin as our sole churchwarden. Church of England rules allow for PCC members to serve an immediate second term. At some time in the past, All Saints stopped immediate second terms. The vicar proposed that we reverse the local rule and follow the Church of England rule regarding immediate second terms. This proposal was seconded by Annie Twidell and approved unanimously.

*Trish Tye*  
*PCC Secretary 2024/25*

# Draft Minutes of All Saints' Annual Parochial Church Meeting held on 16<sup>th</sup> March 2025

## 1. Apologies

Apologies were received from Richard Hayler, Ivy Hayler, Bruce Hopwood, Katherine Hopwood, Richard Pointer, Sandra Pointer, Mike Truman, Lucy Wallis.

## 2. Notice Convening the Meeting

The notice convening the meeting was taken as read as it had been displayed for the requisite time prior to the meeting.

## 3. Minutes of the Annual Parochial Meeting for 2024

These were unanimously accepted as a true record. They were then signed by the vicar.

## 4. Revision of the Electoral Roll

Richard Pointer was unable to attend the APCM, but sent his report:

As you are probably aware, every six years a new Electoral Roll must be compiled. The last time this happened was in 2019 so this year it had to be done afresh.

At last year's APCM, I reported that there were then 140 people on the Roll and the total had increased to 141 by the time the old Roll had ceased to apply.

The number of people who have joined the new Roll is 119. This total is made up of 110 who were on the previous Roll and nine newcomers.

Those who are mathematically inclined will have worked out that 31 people on the previous Roll did not renew. Of these at least half are now either in care homes or have moved or are moving away. Most of the other half are people who no longer come to All Saints.

Interestingly, the number of people enrolled in 2019 was also 119 which was a reduction of 35 from the old 2018 Roll. So, a reduction of 22 this time around is a good result and shows how committed people are to All Saints.

My thanks to Trish for setting up the on-line enrolment form which undoubtedly helped with getting people enrolled. Also, to my wife Sandra for her typing skills and coping with our ancient software.

When the next new Roll falls to be done in 2031, we shall be well into our ninth decade and sorely in need of replacing!

Beverly gave huge thanks to Richard and Sandra for their work.

## 5. Election of members to the Parochial Church Council

Those retiring from the PCC by rotation are Annie Twidell, Katherine Hopwood, Martyn Whiteman and Paddy Payne. Sophie Robson-Bravery and Henrietta Harding have both stepped down from the PCC. Huge thanks to those standing down who have made a great contribution to the PCC.

Paddy Payne, Martyn Whiteman and Katherine Hopwood are all willing to stand again. Proposers and seconders are as follows:

Paddy Payne: Simon Doran and Stephen Jones  
Martyn Whiteman: Evelynne Gunn and Trish Tye  
Katherine Hopwood: Trish Tye and Bruce Hopwood

Paddy will fill the vacancy provided by Sophie Robson-Bravery and serve until 2027, Katherine will fill the vacancy provided by Henrietta Harding and will serve until 2026. Martyn Whiteman will begin a new three-year term. These appointments were proposed by Revd Beverly Watson, seconded by Evelynne Gunn and unanimously agreed.

Three new PCC members have been proposed: Daniel Brown, Meg Makower and Elizabeth Loch. Proposers and seconders are as follows:

Daniel Brown: Carolyn Nicholls and Martyn Whiteman  
Meg Makower: Liz Payne and Del May  
Elizabeth Loch: Julie Lodge and Evelynne Gunn

Proposal: That we elect these nominees as one, to serve for the next three years.

Proposed: Revd Beverly Watson; all in favour.

Charles Okwonna and Richard Hayler are willing to be co-opted on to the PCC for the coming year.

## 6. Annual Reports for the Church

The Annual Reports had been previously available online and in printed form in the Reports and Accounts document.

Comments: Carolyn Nicholls commended the reports for being much clearer than before and being shorter.

Marguerite Barclay commented that Beverly took control of the Pastoral Team for a time whilst we had some external issues.

Trish Tye gave her thanks to Jo Smalley, Katherine Hopwood and Martyn Whiteman for proofreading the Reports and Accounts.

## 7. Financial statement for the year ending 31 December 2024

Andy Wells was unable to attend the APCM, but the meeting watched a recorded video provided by Andy.

## 8. Appointment of Auditor

Mary-Jane Crump has been our examiner for several years and is willing to stand. Revd Beverly Watson proposed that we appoint Mary-Jane as our examiner; this was seconded by Paddy Payne and everyone was in favour.

## 9. Review of Safeguarding

Julie Lodge updated the meeting, with reference to her published report.

Julie thanked the Safeguarding Team, highlighting that safeguarding is not a one-person job. Julie's childhood parish vicar has been sent to prison for safeguarding offences and the church was not dissimilar to All Saints. This horrified Julie and she makes no apologies for banging the safeguarding drum. Julie highlighted the Emergency Contact Form, and how it was originally seen as for the

older members. However, it's actually sensible for all of us to fill one in and they're available at the back of church for those who wish to.

Julie made a plea for volunteers to complete their training when reminded. Please check your emails and see if there's anything you need to do. A change in the leadership training requirements means that many need to refresh their basic and foundation training.

Martyn Whiteman commented that the training is very good. Julie agreed that the quality of training has improved and it is quite hard hitting.

If anyone has no access to a computer, we can get around that with Julie guiding them.

Revd Beverly Watson expressed her grateful thanks to Julie.

## 10. Appointment of Parish Safeguarding Representative

Julie is happy to stand again. Beverly proposed Julie's appointment as Parish Safeguarding Representative, Elizabeth Loch seconded and it was unanimously agreed.

## 11. Year's Report by the Vicar

Revd Beverly Watson presented her report as published.

## 12. Church Development Plan

Revd Beverly Watson presented a summary of the Church Plan and the priorities of that in the coming year.

## 13. Questions and Points of Interest

- Marguerite Barclay wished for it to be acknowledged that Dave Barclay has stepped down from being a Licensed Lay Minister (LLM). Dave has been an LLM for many years and has served us faithfully. Beverly gave her thanks to Dave for his service.
- Alison Moulden gave thanks to Beverly for her faithful contribution to All Saints.

## 14. Closing Prayers

Revd Beverly Watson thanked everyone for coming and ended the meeting with prayer.

## Annual Reports for 2025 – Introduction

The Parochial Church Council of the church of All Saints, Guildford, Surrey (the PCC) has the responsibility (with the Incumbent) for promoting, in the ecclesiastical parish, the whole mission of the Church pastoral, evangelistic, social and ecumenical. These reports not only contain an account of church activities during 2025 for the benefit of parishioners and others who receive the reports but also provide a justification of the charitable status of the church, which enables us to claim back income tax under the Gift Aid scheme of HMRC, as well as providing other rights and privileges. The PCC is also specifically responsible for the maintenance of the buildings of the church and church hall, and of the church field, car park and grounds. It is also responsible for the maintenance of 6 Thorn Bank, a house in the parish. Three members of the PCC are eligible to represent the parish on Deanery Synod.

In terms of licensed ministry, All Saints now has an Incumbent (Revd Beverly Watson), one Licensed Lay Minister (Alison Moulden), three Occasional Preachers (Martyn Whiteman, Julie Shaw and Paul Young), and one Ordinand in training (Andy Wells). The parish also enjoys the ministry of a licensed Pastoral Assistant (Marguerite Barclay). All Saints is also supported by a retired priest (The Venerable Julian Hubbard), and a Self-Supporting Minister (Revd Paul Fenner), both of whom live in the parish.

One of our members (Alison Moulden) serves as the Environmental Officer for Guildford; and another (Alex Tear) serves as Director of Education for Guildford Diocese. The Incumbent is also an Assistant Director of Ordinands for Guildford Diocese. All Saints also employs a part time parish Administrator and Communications Officer (Trish Tye).

The reports that follow give a detailed account of the life and worship of All Saints throughout 2025.

Governance structures at All Saints include nine 'Vision Groups' which report to the PCC on a regular basis. These groups cover the following areas of church life: Worship, Pastoral Care, Children and Young People, Events, Missions, Finance, Premises, Administration and Communications, and Eco Church. Each Vision Group is active in both guiding and serving the community of All Saints. The Reports which follow give a more detailed account of the work of the Vision Groups over the past year.

All Saints is an intergenerational church, providing for the needs of the youngest child through to the most senior adult. Our worship includes Sunday Services, mid-week Services of Morning Prayer and a Thursday Communion, Collective Worship at our church school (Queen Eleanor's Church of England Junior), occasional services for Onslow Infants and the Montessori Nursery, and a monthly Service at Dray Court (residential home for the elderly).

Services of Holy Communion are celebrated every Sunday, at either 8am or 10am. We also offer two 'Services of the Word' (without Communion) on the first and third Sundays of each month at 10am. The first Sunday of the month at 10am is known as 'Altogether Worship' and is 'café style'; and the third Sunday at 10am is referred to as 'Morning Worship'. Music on the first and third Sundays of the month is led by the All Saints' band, under the leadership of Andy Wells; and on second, fourth and fifth Sundays music is led by our choir, under the leadership of Jeremy Barham.

A variety of other services are regularly offered, including Tea Time Church, a Healing Service, Songs of Praise, Choral Evensong, occasional offices (including baptism, marriage and funeral services), Remembrance services (including a Service for the Bereaved), and Home Communions.

There is a strong sense of community at All Saints, supported and encouraged through social events and activities, via the work of the Events Vision Group. This ministry of hospitality is extended to the wider community, through activities such as the Bonfire & Fireworks evening, and the Autumn Fair. The church has strong links with local community groups, including uniformed organisations, the Onslow Village Residents' Association, and three schools in the parish. The Incumbent is an ex-officio member of the Local Committee at Queen Eleanor's Junior School (formerly known as the Governing Body) and presently Chair of that body.

Pastoral care is offered by the Pastoral Team, under the leadership of the Incumbent and with the support of a licensed Pastoral Assistant (Marguerite Barclay). Within the Pastoral Team there are four Pastoral Visitors who care for those in need and take 'Home Communion' to the housebound. Pastoral care is also offered via the 'Small Groups' at All Saints; and there are now ten such groups meeting regularly for prayer, Bible study, friendship, outreach and support. These form an integral part of the pastoral care that is offered at All Saints.

Children and young people are highly valued at All Saints, and are nurtured through Children and Young People's Church, Youth Group, and the Baby & Toddler Group. Ministry in schools continues, with regular Collective Worship services at Queen Eleanor's Junior School, and school services in church. Festival services continue for Onslow Infant School, and the Montessori nursery which meets in the church hall. All Saints hosts 'prayer spaces' for Queen Eleanor's School at All Saints; and the Incumbent leads Harvest, Easter and Christmas Services each year.

Work on the buildings has continued, and the Hall and Reading Room are in a good state of repair, and in regular use by both the congregation and the wider community. A major challenge during 2025 has been the ongoing issue of subsidence, affecting the library and chapel area of the building. Both have remained cordoned off whilst plans for the redevelopment of the buildings take shape. The 'Big Build' group have made significant progress this year, with a Church of England Faculty being granted to allow the plans to be implemented and planning permission being granted by Guildford Borough Council. The plans include the demolition of the library and chapel area (the ground having proved to be too unstable to rebuild upon), and a major redevelopment of the foyer area. This enlarged area will include a hospitality area, a catering-size kitchen, three toilets, a larger office, and bi-fold doors between the church and the hospitality area which will allow for increased worship space for larger services. The PCC have approved the sale of the property known as 6 Thorn Bank to help fund this project. At the end of 2025, this house is under offer for £567,000.

Wider church links have continued, in partnership with local churches in Guildford Deanery. Clergy meet monthly as the Deanery Chapter; and three Deanery Synod meetings are held each year.

All Saints has continued to give 10% of its donated income to charities and Christian missions both locally and globally.

Communication of the life and ministry of the church continues through the church website, social media, the parish magazine, the weekly news sheet, and occasional video-recorded messages. All Saints employs a part time 'Administrator and Communications Officer', to oversee the delivery of information to both church members and residents, and to ensure the smooth running of the administration of the parish.

All Saints achieved a gold 'Eco Church' award in 2025, which is a huge achievement. This has involved the development of the field and orchard, working to reduce our carbon footprint and live in a sustainable way, and to share this vision and practice with our local community.

Along with all other Anglican churches, All Saints is committed to always keeping people safe. Much work has been done over the course of the year to ensure that All Saints is fully compliant with the Church of England's National Safeguarding Policy; and we are indebted to our Safeguarding Team for their work in this area.

*Revd Beverly Watson  
Incumbent*

## Vicar's Report

I always find it helpful, at this point in the year, to take a moment to reflect on the year that has passed – in this case 2025. So often we move quickly from one event to the next, from one season to another, with little time for reflection or taking stock; and this APCM allows time for that – to review the year that has been, to give thanks, to learn, to be better equipped for the year that is to come.

In the wider world we've witnessed ongoing Russian aggression in Ukraine, distressing conflict in the Middle East, and increasing unpredictability from the United States administration. Yet we've seen growing stability within the Church of England, as Dame Sarah Mullally was appointed to the position of Archbishop of Canterbury – the first woman in the role. We're also seeing what has been described as a 'quiet revival' as many young adults have turned to the wider church over the past year.

Against that back-drop, here at All Saints we have pressed on faithfully with our ministry here in church, and in the wider community. A high point of this year has been our successful application to become a 'Gold Eco Church', and to be given that award in March this year. Here I would like to thank Alison Moulden and the Eco Vision Group for all their work which has allowed us to reach this stage. The field and orchard have been transformed; we have embedded good environmental standards into all that we do and have become a model of good practice for other churches to follow. Well done All Saints!

Another key aspect and focus of 2025 has been the development of the Big Build project. The 'Big Build' group have made significant progress over the course of this year, with a Church of England Faculty being granted to allow the plans to be implemented and planning permission being given by Guildford Borough Council. The plans include the demolition of the library and chapel area (the ground having proved to be too unstable to rebuild upon), and a major redevelopment of the foyer area. This enlarged area will include a hospitality area, a catering-size kitchen, three toilets, a larger office. The plans also include bi-fold doors between the church and the hospitality area which will allow for increased worship space for larger services. Through the project we hope to enhance our worship and hospitality here at All Saints, and to increasingly become a 'hub' for the wider community.

The PCC have approved the sale of the property known as 6 Thorn Bank to help fund this project. At the end of 2025 the house was under offer for £567,000. This, together with the money we have raised ourselves – in the region of £270,000 – brings us to approximately 85% of the envisaged total cost of the project. Grant funding is now underway to bring us closer to the total; and our first application, to Marshall's Charity, resulted in a donation of £10,000 for this purpose.

However, a major set-back to the Big Build project came with the death of our main architect, Robin Nugent. Robin died unexpectedly during the summer, resulting in major loss for his family, friends and those he served. We are indebted to Robin, and his colleagues Jasmine Davey and Chelsey Bravery, for their work in overseeing the initial stages of the project and bringing us to

RIBA stage 3. Work began quickly to find another architect, and after careful research the PCC approved the appointment of Symbiosis Architects to take the project on to RIBA stages 4-7. Bijou Harding, a long-standing member of All Saints, will be acting as a consultant architect for the project, and brings a wealth of expertise and understanding with her.

But alongside the time and energy that has gone into the Big Build project, the ministry and mission of All Saints has continued. We've continued to worship, to pray, to care for each other, to reach out to the wider community, and to 'keep the faith' (2 Timothy 4:7). It's been quite a static year in terms of numbers of people within our community, with not many people joining us, and no baptisms. But a high point was the confirmation of Ivy Hayler, at St. John's Stoke on the 26th October. Ivy and the boys were baptised at All Saints at the end of 2024, and it was a great joy to witness Ivy confirming her baptism vows, along with others from Guildford Deanery. Another high point was the opportunity to offer a third Choral Evensong this year, in June, followed by a Strawberry Tea in the Vicarage garden. This was very well attended, and a good complement to our usual Choral Evensongs on Palm Sunday and on our Patronal Festival of All Saints. Many thanks to Jeremy Barham, our Choir Director, and our choir and choral scholars for this developing ministry.

A particular high point for me was the celebration of my ten years at All Saints, on the 7th September. It was a great joy to welcome back former clergy and members of All Saints, including Barbara and Phil Messham, Cally and Rob Burch, and Peter and Carolyn Nicholls. The church was packed and the service was followed by Prosecco and a delicious lunch out on the field. I'd like to thank Trish Tye, Jo Smalley, Eve Gunn, and all who made this such a special day for me – one I will always remember! Thank you too for all those who contributed to the beautiful gifts you gave me on the day.

Another special day – through tinged with sadness – was our farewell service for Peter and Carolyn Nicholls, in March. It was a privilege to celebrate all that they have given to All Saints, as part of the Premises Team, leading the Missions Vision Group, leading and hosting several of our Small Groups, reaching out in pastoral care to newcomers and oldcomers and everyone in between, and particularly Carolyn's role as our Worship Warden. Peter and Carolyn have been greatly missed this year, and by me personally; but I'm grateful to all those who have 'stepped up' to fill the gaps that they have left, and who have grown in faith through that process – thank you.

Over the course of the year, it has been a privilege to walk alongside Andy Wells in his journey towards ordination. Andy is now part way through his third year of training, and preparing to be ordained deacon on the 28<sup>th</sup> June 2026. Andy is training to be an SSM (Self-Supporting Minister), which means he will be licensed within Guildford Diocese, with the focus of his ministry being here at All Saints. Andy will serve here as a curate from 2026; and I'm hugely grateful for Andy's willingness to learn, to serve, and to lead here at All Saints.

Alongside our worship and ministry, we've continued to offer our much loved events: the Pancake Party, the Christian Aid car wash, the May bank holiday walk, the Autumn Fair, the Bonfire & Fireworks evening, and the Harvest Supper and Quiz night. This year we've added two 'cake and board games' afternoons at Dray Court, after a successful first event in 2024. These activities bring great joy and encouragement to members of our congregation, but also enable us to reach out to the wider community and welcome people in. Many thanks to Jo Smalley, Sue Hawkins and Bruce and Katherine Hopwood, for oversight of these events.

Today I'd also like to thank all those who serve behind the scenes, and whose work enables All Saints to continue day by day: all who give financially to the work of our church – we couldn't exist without you; our Children's and Young People's leaders who take responsibility for nurturing the faith of the young generation; the Pastoral Team and those who lead our Small Groups; our Finance

Vision Group, Treasurer (Andy Wells) and Bookkeeper (Eve Gunn), who keep our finances on track; the Premises Vision Group who take care of the day-to-day running of our buildings; Trish Tye in the office, with her faithful and dedicated service; our deeply faithful PCC, who act as trustees and take responsibility for our decision making; so many who make coffee, clear up after services, look after our buildings, offer a listening ear, and so much more.

For me personally 2025 has been a good year, though with some challenges along the way. Our family has continued to grow and develop, and I'm grateful that I've been able to keep in close contact with them despite the distances involved. In ministry terms I've continued in my role as an Assistant Director of Ordinands, walking alongside people from across the Diocese who are exploring ordination. I also serve as a Mentor for other clergy in the Diocese and have found that enriching and rewarding. I have recently taken on the role of Chair of the Local Committee at Queen Eleanor's School (what used to be the Governing Body) and spend time on a weekly basis with our local schools. A sadness at the end of this year was the decision of the Montessori Nursery to relocate to a different venue in the parish, after more than ten years here at All Saints; this is a loss to us in many ways and creates financial challenges for us in the year ahead. But we continue to live by faith; that's the essence of our calling, and the one truly stable place in our changing and shifting world. And we continue to press forward in hope, keeping our eyes fixed on the 'journey's end', our heavenly home, and the coming of the Kingdom of God.

Over the year we've commended to the Lord's loving care five beloved members of our church family: Paddy Scott, Trixie Tuck, Julie Banks, Joyce Andrews and David Garrick. We rejoice that they have gone before us in the faith and take courage from the examples they have left us.

So: Once again it has been a privilege to continue in my role as Vicar here at All Saints. Thank you for enabling me to reach the milestone of ten years here in this special place. Thank you for the ongoing support and encouragement you give to me. And together we look forward to all that the Lord will do among us in the months and years - and we pray decades - ahead.

And so, I commend to you this report, alongside all other reports, and the accounts for 2025.

*Revd Beverly Watson  
Incumbent*

## Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. We also have a role description for PCC members and a PCC governance structure document, both of which can be found in the church office. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

## Secretary's report on the work of the Parochial Church Council: January - December 2025

In 2025, there were a total of six ordinary meetings of the PCC and six meetings of the Standing Committee. The PCC also met at Willow Grange for an away morning in October where we were joined by Jens Mankel from the Diocesan Mission Enabler Team. Jens focussed on the Parish Needs Process and this work will continue in 2026.

Following the APCM in March, we welcomed three new members elected to PCC: Dan Brown, Meg Makower and Elizabeth Loch. Katherine Hopwood, Paddy Payne and Martyn Whiteman began a new term of office. Robin Holdsworth was elected to serve another term as Churchwarden.

At the first PCC meeting, Charles Okwonna and Richard Hayler were co-opted to the PCC. In December, Charles stepped down from the PCC as his work has taken him away from Guildford for the time being.

The key activities of the Vision Groups and the PCC are recorded within this document.

*Trish Tye*  
*PCC Secretary*

## Churchwardens' Report on the Fabric and Ornaments of the Church

The Churchwarden has made the annual inspection of the church fixtures and fittings as recorded in the inventory. There have been some additions: a 65" TV and an honours board listing vicars from 1934.

I am grateful to the members of the Premises Vision Group for all their efforts in ensuring the maintenance of the buildings and surrounds. I am also very grateful to the Big Build team for their work in progressing the plans for the development of the church building.

I am grateful to the Sacristan, Henrietta Harding and her assistants Lizzie McAlister and Dan Brown for their support in taking care of the fabric and ornaments in their care.

I have met monthly with the Vicar and the Administrator, Trish Tye, to discuss strategic planning, to share information and to support one another.

*Robin Holdsworth*  
*Churchwarden*

## Safeguarding Report

The safeguarding team have continued to meet every six to eight weeks. The team is Beverly, Robin, Trish, Eve, Andrea and Julie. We continue to discuss issues for our church at each meeting and share out the jobs to be done.

This year has seen a lot of change in documentation for church safeguarding, and we are awaiting new policy documents. Sadly, Jackie Broadfoot, who has led safeguarding in the diocese for the last five years has moved to pastures new. We are very grateful for the work she has done with us. We have also met our safeguarding caseworker, Dean Else who provides support with our safeguarding practices. There has been a change in provider for DBS checks for the diocese and the PCC have decided to use this new provider.

We continue to be very grateful to all those who volunteer and work at All Saints as we work together to keep everyone safe, including safer recruitment and training. Most training takes place online on the Church of England portal, enabling people to train at a time to suit them. We are also conscious that people may not want to do this alone or would like support doing it online. Training reminders are sent out by Julie.

On top of this more formal training the diocese holds a 'Safeguarding Surgery' once per month. Most of these are attended by Julie and they are very informative.

We continue to work on the Safeguarding Dashboard and use this as a tool to report to the PCC at each meeting.

Emergency contact forms remain available via the church office – please do think about completing one. They can be very helpful in an emergency.

My thanks as always go to the safeguarding team as their work underpins everything we do at All Saints.

*Julie Lodge  
Parish Safeguarding Officer*

## Deanery Synod Report

Marguerite Barclay and I represent All Saints on the Deanery Synod, which meets approximately three times per year. At each meeting, we open in prayer, then focus on one specific topic, usually with an invited speaker, for around three quarters of our time together, often splitting into small groups to discuss our own experiences and comparing them with those of other parishes. Unsurprisingly, we find that our own issues are often mirrored in the other churches around Guildford, and, when there are shared difficulties, the synod can provide a sense of solidarity. On other occasions, we gain new insights where others tell us about very different circumstances in their congregations.

We finish with various reports and other synod business, such as elections to the Diocesan and General Synods. Our representatives on General Synod provide us with excellent reports back, something that really helps us feel part of the national debate. This isn't always comfortable reading, and this year there have been hard discussions and many tears in the areas of safeguarding, where the Church continues to face severe criticism at a national level, and same sex partnerships, with the conclusion of, but no meeting of minds in, the Living in Love and Faith process.

In April, we met at Burpham Church, where our special focus was on a one-year training pathway to ordination, called the Caleb Stream, for those aged 60 or over, allowing for 'seasoned saints' to be able to participate in ministry. The talk was given by retired Bishop Peter Hancock (formerly suffragan Bishop of Basingstoke (2010 – 2014) and Bishop of Bath and Wells (2014 – 2021)). The Caleb Stream, whose graduates go on to be Self-Supporting Ministers, normally in their home parish, has been highly successful, with Guildford Diocese now in its second year of the course. This has encouraged the national church to recognise that there are significant numbers of people aged between 60 and 70 whom God is calling to ordination. The Church of England thus intends to fund a new route to ordination, to be called the Elizabeth Pathway, and Guildford Diocese also intends to be at the forefront of this development, intending to start teaching in September 2026.

In July, via email, we learnt more about the details of a merger of the parishes of Emmanuel (Stoughton), St Francis' (Westborough, where our own Andy Wells has been helping out) and St Clare's (Park Barn). Please do support this exciting development in the life of the churches with your prayers for the joint ministry team and the combined PCC.

September's meeting took place in the grand surroundings of the Chapter House at the Cathedral. This was my first time in this august chamber, and it was very interesting to see the room, which is

normally not accessible on a visit to the Cathedral. We were there to hear an address by the new Dean of Guildford, Bob Cooper. He explained that the Cathedral is more than just a building: “We gather not as strangers discussing some distant monument, but as family talking about our shared home.” The Dean wants to see the creation of stronger relationships between the cathedral and the parish churches, and he is keen to extend a welcome to everyone: “Welcome ... to bring your concerns and your hopes. If there’s something happening in your parish that you think the cathedral could support or amplify, we want to hear about it. If there’s a challenge you’re facing that might be addressed by the cathedral’s resources or connections, don’t hesitate to ask.” Dean Bob observes that the world has changed dramatically in recent years and the mission of the church needs to adapt. The Holy Spirit is calling us to do new things, and so a deep consultation process is being launched to help Dean Bob and the Cathedral team to discern a way forward. He asks for our prayers, our engagement (and our criticisms, too!) as he goes about the process of renewal.

The first Deanery Synod meeting of 2026 took place in January at All Saints. The main subject was the complex question of parish finances and the so-called ‘parish share’, which is the portion of our annual church income that we send to the diocese. It is important to understand that, in the Church of England, the parishes receive much of this back in the form of stipends and pensions for clergy and the upkeep of property such as the vicarage. Other parts of this payment from All Saints into the ‘central pot’ provide for services where it makes far better sense to organise collectively, exploiting the combined purchasing power of parishes, hiring a single person rather than multiple part-time roles at different parishes, creating a central knowledge base, and avoiding every church having to ‘re-invent the wheel’.

Nevertheless, deciding on the rules governing exactly how much each parish needs to pay into the system is complicated. This year there has been renewed discussion regarding the fairness of the existing funding formula, established pre-COVID in 2019, and a consultation is currently ongoing to decide whether any changes should be made. Inigo Churchill, the Diocesan Director of Finance gave a presentation to the Deanery Synod that explained more about how the current system works and encouraged Synod members to give their views.

Please do get in touch with either me or Marguerite if you would like to find out more about the activities of the Deanery Synod.

*Simon Doran*  
*Deanery Synod Representative*

## Administration and Communication Vision Group

The purpose of the Administration and Communication Vision Group is ‘Overseeing an efficient system of organisation to support the ministry and mission of All Saints’. Key activities this year:

*Online Sunday sermon:* Each week, we post a recording of the Sunday sermon to YouTube. In 2025, our YouTube site had 563 views, an increase of 17% over 2024. The site currently has 57 subscribers.

You can find the sermons on our YouTube channel:  
(<https://www.youtube.com/allsaintsguildford>).

*Website:* The website is a key part of our communication within and outside the church community. We have strong links with Onslow Village Residents’ Association, and their publications refer to events and activities published on our website.

*Social media:* Our channels, particularly Facebook, are key to engaging with the local community. We have 161 people following our Facebook page (an increase of 12 over last year) and our content was viewed over 45,680 times during the year (a huge increase over last year). We also post content to Instagram but have stopped using X (formerly Twitter).

*Parish Magazine:* The magazine is available to all via the website. We continue to deliver to those preferring a paper copy and I must thank all those who faithfully do those deliveries month by month. Thanks to my fellow members of the magazine team: Angela Rose, Robin and Sylvia Holdsworth, Jo Smalley and Eve Gunn (advertising). Producing the magazine takes some effort from the team and from contributors, but we believe it is much loved!

*Rental:* Eve Gunn continues her great work as our bookings secretary. We sadly lost the booking of the Prologue Theatre group who now have space at their 'home' of Dapdune Wharf. In September, the Montessori nursery, who use the hall Monday to Friday, changed owner and a new contract was agreed for the academic year. Sadly, this contract is ending in the spring of 2026. The hall is in use every weekday evening by uniformed organisations, a karate club, and an exercise class. During the weekend, the hall is used by Godalming School of Dance and the London Slavic Pentecostal Church. We continue to seek new bookings for the Reading Room and church and users over the year include the Diocese, an organist (for practice), National Highways, Stanley Gibbons and The Abbot Trust Foundation.

*Electoral Roll:* In 2025 the roll was completely revised (everyone leaves the roll and we start afresh). Thanks to Richard Pointer for his dedication as Electoral Roll Officer.

*Projects:* The Big Build project impacts the office through communication conduit with the architects and administration of meetings. The sale of 6 Thorn Bank has also had an administrative impact.

Finally, I must again give thanks to Sue Hawkins who provides invaluable help in the office to both Eve and me on an ad-hoc basis.

*Trish Tye*  
*Administration & Communications Vision Group Chair*

## Children and Young People Vision Group

The children and youth work at All Saints continues to be a vital part of our church life. I am deeply grateful to all who serve so faithfully in this ministry, week by week, enabling us to share God's love with children, young people and families in our community.

*Baby and Toddler Group:* Each Friday we welcome around 15 children and their carers. Many of these are regulars and, as well as mothers, we welcome a few grandparents and some fathers who appreciate meeting up with others in the same position as themselves.

This year we invested in a set of screw lid coffee/tea mugs so that we can serve hot drinks more safely. This has been very successful and is much appreciated.

Each session ends with songs and a short Bible story, offering a gentle introduction to faith for little ones and their carers.

All of this is only possible because of the faithful team who set up equipment, prepare refreshments, chat to those attending and tidy up at the end of each session - their cheerful and welcoming service is invaluable.

*Children and Young People's Church:* As usual, attendance varies from week to week. We can expect anything from one or two to ten or more and as the age of those attending varies from preschool to secondary school this can make planning and age-appropriate teaching challenging! Julie and I do our best to adapt sessions so that each child engages meaningfully with the Bible and enjoys being part of the church. Greater regularity in attendance would help us build continuity in teaching, but we rejoice at the enthusiasm and openness of the children when they come.

We are so grateful to Julie for her long-standing commitment to this work. She has faithfully given her time to making it happen. Although we have a couple of people who we can call on now and again, for many years we have been looking for others to help and just recently we have recruited a couple more to our team. We are now looking forward to being able to start a rota. We also value the older youngsters who come along and are now officially recognising the role they play in helping the younger children.

*Youth Group:* Our Youth Group that meets monthly has now become well established. We consistently attract a committed group of around a dozen young people who enjoy meeting together to play games such as table tennis, billiards, air hockey and our recently acquired cornhole game. There is always a craft activity, and we finish with pizza, cake and fruit followed by a fun game around the table before we have a short discussion and reflection to end with. It is encouraging to know from the feedback we have received that youngsters who come appreciate being able to relax and 'be themselves'. The team of leaders who make this happen each month deserve heartfelt thanks for their dedication and care.

*Jeanette Whiteman  
Children and Young People Vision Group Chair*

## Eco Vision Group

After a flurry of activity in late 2024, we compiled a raft of documents for our Eco Church Gold Award application.

Steve and Sue Jones had already completed an amazing inventory of flora and fauna on our church field, so this simplified that job greatly. Carolyn Nicholls had created many documents over many years around the Orchard Project, and these were compiled and added to, to create a Land Management Plan. Alison Moulden put together the Gold Application document, that listed all the evidence for engagement and action on sustainability in our parish, and by the end of January we were ready to submit our application.

In the meantime, we had a fabulous hedgehog project to run in conjunction with Onslow Village Residents' Association. With an expert speaker from The University of Surrey giving the talk to 50 people in the church hall, our local community came together to track Tiggies and Winkles across the gardens in the local area, contributing to citizen science. The tireless work of Jo Rew, Sue and Trish in organising and lending out the tunnels and food packages was incredible, and the project went off very well, with a few tracks being observed, though perhaps not as many as we might have hoped to see.

Finally, in March, it was time for our Eco Church assessment visit.

The Team of Alison, Trish and Sue, along with Beverly, made final preparations - including a video, and lots of work in the orchard. After a wonderful time together with our assessors, we were finally awarded Eco Church Gold. Thank you to every person at All Saints who has contributed to this,

from intercessors, to preachers, to flower arrangers, to the indefatigable Orchard Team. It is an immense achievement.

In a bid to put our new calling to inspire other churches directly into practice, All Saints hosted a celebration event for the then four Gold Churches in our diocese (now seven!), with two bishops in attendance - a beautiful afternoon that made the Church Times, as well as the new diocesan websites' front page. It was a true celebration and inspiration, with wine in the orchard, and stories from many different people on their church's eco journey.

Now we have turned our attention to the buildings, as net zero heating will become a part of the Big Build Project as it fires up again with our fabulous new architects.

2026 will bring plenty more opportunities to share a love of creation with our community and beyond. If you, young or old, would like to be part of the Eco Team, then please speak to Sue, Trish or Alison.

*Alison Moulden  
Eco Vision Group Chair*

## Events Vision Group

Once again, we've had a successful and enjoyable year at All Saints with the return of our usual schedule of events. The small but hugely dedicated and efficient team of volunteers have worked brilliantly together. Thanks, in particular, go to Trish Tye and Eve Gunn for the many hours of unseen work they've put in. A highlight of 2025 was the lunch party held in the hall and field to celebrate Beverly's 10th anniversary. It was a joyful event, bringing together people from All Saints past and present to enjoy each other's company over a lovely meal.

As a multigenerational and inclusive church, we have always tried to consider everyone when planning events, so that everyone feels welcome and able to join. Gathering feedback and acting on it has been an important part of the process too, and we feel we've made changes that have benefitted all.

We have continued to reach out to our local community through events like the autumn fair and bonfire night, this year making new connections (such as the band that performed at the fair) which has strengthened our local ties, and which will hopefully be long lasting. We have prioritised community outreach over profit for some events too, recognising that fund raising is not our only objective.

As in previous years, our environmental impact has been a key consideration when planning and delivering events. Although clearly not perfect, our actions have helped limit our carbon footprint, thanks to our team of volunteers who are well informed and fully supportive of All Saints' environmental policy.

*Jo Smalley  
Events Vision Group Chair*

## Finance Vision Group

The Finance Vision Group meets every month. It is led by Andy Wells and includes Ivy Hayler, Trish Tye, Eve Gunn and Richard Pointer. The Group considers the long-term financial stability of the parish funds and looks ahead to new accounting rules and the financial support for the development of the church in the parish.

During the year, most of the time has been spent on how the Big Build will be funded, the forthcoming funds from Thorn Bank. More recently, attention has been on how the parish will fund activities through the Big Build and the changes recently seen in the hall hire. We have also established new policies for the parish as well as the ability to survive a financial shock.

*Andy Wells*  
*Finance Vision Group Chair*

## Missions Vision Group

All Saints supports a number of organisations which are working in gospel mission, addressing relief, social or environmental needs.

In 2025, the Missions Vision Group organised:

- The Lent Lunch in the church hall, raising money and awareness for the Koens family.
- Christian Aid week (May): delivery of donations envelopes to hundreds of houses in the parish, and the car wash and bake sale at the village hall car park which attracted a record number of cars. Thank you to all who helped.
- The Church walk to Puttenham on Easter Monday
- Collections for Guildford Food Bank at Harvest and Christmas

All Saints continues to support Andrew and Clare Koens (with their children) who work for Wycliffe Bible Translators in Papua New Guinea. Their ability to perform this work is only possible because they can depend on regular, long term funding commitments from supportive churches and individuals.

The organisations which we supported financially in 2025 are:

- Mosaic Middle East: working in Iraq and Jordan, mainly through St George's church in Baghdad
- Church Mission Society: the Anglican Church's mission organisation working in over 40 countries
- Friends International (Guildford Branch): building links with overseas students at the University of Surrey
- A Rocha International: combining conservation and environmental work with Christian witness
- Guildford Food Bank: working alongside local agencies and churches to provide food and essential items for people in need
- Reskilled: local Christian charity helping those who are unemployed to get practical skills they need to get back to work

Every month a magazine article was written highlighting the work of one of the organisations, and a prayer point highlighted in the church notices each week.

In 2025, membership of the group was Bruce and Katherine Hopwood, Richard Hemingway, Carolyn Nicholls, and Becky and Jon Salmon. With Carolyn, Becky and Jon all having moved away from Guildford, we are looking for new members – if you would like to have more information please contact any of us.

*Bruce Hopwood  
Missions Vision Group Chair*

## Pastoral Vision Group

The Pastoral Vision Group (or Pastoral Team) meets monthly, seeking to care for those in need both within the congregation, and in the wider parish. Care is extended to those who are ill, in hospital, suffering bereavement, or in any other type of need. Members of the team offer support through visiting, prayer, giving lifts and in a range of practical ways. Care is also extended to families whose children have been baptised at All Saints, keeping in touch with them for the first year after baptism; this area of Pastoral Care is overseen by Annie Twidell.

Over the past year the team has also been able to offer support to members of Dray Court, at the request of the manager Amanda Brackley.

A key aspect of pastoral care at All Saints takes place through our 'Small Group' structures. At the last count there were around 70 or so adults attending ten different groups, meeting fortnightly for activities such as prayer, Bible study, hospitality, friendship and support. Small Group leaders meet with me once a term, for support and supervision; and I'm deeply grateful to each one for their faithful and prayerful leadership.

The Pastoral Team consists of a trained Pastoral Assistant (Marguerite Barclay), and three Pastoral Visitors (Richard Hemingway, Linda Wells and Dave Barclay), with a further person in training at present (Elizabeth Loch).

*Revd Beverly Watson  
Pastoral Vision Group Chair*

## Premises Vision Group

This group looks after the general maintenance of the church, the hall, the field and until it is sold, the bungalow at 6 Thorn Bank. Prior to the sale of the bungalow some electrical remedial work was carried out. Many minor items needed regular maintenance and repair in both the church and the hall. These ranged from changing light bulbs to cleaning out gulleys in front of the church and the hall. The niggly day to day issues are thankfully promptly dealt with by Dave Mowat. His ingenuity in solving problems is highly valued.

In early August we spent three days working in the hall. The chairs were cleaned, the lower part of the walls painted as was the small room outside the left-hand toilet. The Children's Church cupboard was sorted out. The hall floor was then repaired and revarnished. Many thanks to the volunteers who assisted in the hall and to those helping on Saturday work mornings often providing their own tools.

Since the departure of Carolyn Nicholls, Sue Jones has taken over the responsibility for the Orchard Project. This has included any grass cutting needed in the hot summer and watering the young fruit trees and hedging which have been planted. Raised beds have been installed for use by groups associated with the church. There are also bird feeders, a hedgehog house, a bug hotel and insect

houses in place in the orchard. One of the volunteers, with RHS Wisley experience, has led the work to improve the wildflower meadow.

*Robin Holdsworth  
Premises Vision Group Chair*

## Worship Vision Group

Worship remains central to all we do and are at All Saints; it's the heart of our calling, and our core purpose as a church.

An overview of worship is taken by the Worship Vision Group, which meets four to five times a year. The group prayerfully considers our worship in church, in our schools, and at Dray Court. It also takes responsibility for prayer and the spiritual growth of members of our congregations. Our Lent course and confirmation course come within the remit of this group, and oversight of our library, which is currently housed at the Vicarage.

Over the course of 2025 we have said goodbye to one faithful member of the Worship Vision Group – Martyn Whiteman; and welcomed a new member – Jo Dwyer. Jo shares leadership of 'Tea Time Church' with me, and it is a welcome addition to have Jo's perspective within the Vision Group, as we review all three services on Sundays (at 8am, 10am and 4pm).

Our preaching team continues to enrich our services, and we now have seven members of the group: me, Alison Moulden (Licensed Lay Minister), Martyn Whiteman (Occasional Preacher), Julie Shaw (Occasional Preacher), Andy Wells (Ordinand), Paul Young (Occasional Preacher) and Revd Paul Fenner (Self-Supporting Minister). It has been great to welcome Revd Jay Whitaker to our Altogether Worship planning team. Jay has now preached at two of those services during 2025. Andy Wells has preached regularly, and led a significant number of services, as part of his training for ordination; and we look forward now to Andy's ordination as deacon in 2026.

Services of worship continue beyond the walls of our church, both at Dray Court (residential home for the elderly), and within our schools (Queen Eleanor's, Onslow Infant School and the Montessori nursery). Music at our services continues under the leadership of our Choir Director, Jeremy Barham (on the second, fourth and fifth Sundays of each month); and our band leader, Andy Wells (on the first and third Sundays). In this way we've been able to offer a breadth of musical styles, encompassing both the traditional and the contemporary.

Our flower team has also continued to provide beautiful displays for Sunday services, funerals and special occasions. Particularly, special arrangements were created for Easter, Harvest and Christmas. The flower team is overseen by Julie Lodge and Lizzie McAlister and supported by a dedicated team of flower arrangers.

To summarise: We offer a pattern of worship which continues to develop as time goes by, and one which I am privileged to lead. My prayer is that we will continue to worship the Lord together in the Spirit and in truth (John 4:23) in the years ahead.

*Jeremy writes:* The choir continues to benefit enormously from the Choral Scholar scheme, and I am very grateful to the All Saints' community for continuing to support this. Beverly was also able to secure a generous grant from the Ouseley Church Music Trust to support the Choral Scholars this year. We said goodbye to Choral Scholar, Thomas, who joined us in Autumn 2024, and sang many solos beautifully throughout 2025, giving us a wonderful tenor line. We also said farewell to Peter who had served the choir diligently for many years. In September a new Choral Scholar, Jack,

joined us from the University music department, and we are benefitting greatly from his musicianship. Michelle also continues in the Choral Scholar role she has occupied for several years.

As well as singing anthems and leading the singing at regular Communion services, the choir enriched worship at All Saints in the Choral Meditation on the Passion, a newly instituted summer Choral Evensong in June (at which we were joined by members of Richard's family to great effect and sang a new anthem by Jeremy, 'Peace'); the Patronal Festival Choral Evensong; and the Carol Service (also joined by Sarah, Heather, and Roger), at which they performed the world premiere of 'The Lamb' by Jeremy. My sincere thanks go to Richard, Peter, Simon, Thomas, Jack, Fiona, Del, Meg, Clare, Elizabeth, and Michelle for their commitment to the choir and all its activities.

*Andy writes:* This year has seen another evolutionary time for our in house All Saints' Band. We've welcomed Ivy as our new principal pianist and the band itself has become more central in leading music from the front of the church. Our tech team, Simon and Joseph, have now been joined by Rowan. We've continued to play every two weeks in church and led the Christmas celebrations again this year. We also played at the Autumn Fair together with a number of other bands! We have invested in new sound equipment and are going to buy new stands and microphones during 2026 so we can be properly amplified at services.

For me, this band is a wonderful pastoral group. We sing and play every month and have great practice sessions to arrange the songs. It's wonderful. We are always encouraging people to join - whether singers or instrumentalists, whether accomplished musicians or just starting out. You'll be amongst friends.

*Revd Beverly Watson  
Worship Vision Group Chair*

# Finance Review – Year Ended 31<sup>st</sup> December 2025

## Balance Sheet

It is useful to understand some terms when reading the accounts, and these are as follows:

- ‘Unrestricted funds’ are those funds we use to finance the church on a day to day basis. They are not for any specifically defined purpose.
- ‘Restricted funds’ are only to be used for a particular purpose. We have two such funds, one for the Big Build and one for Choral Scholars.

As at 2025 year-end, our balance sheet is showing total net assets of £855,921, a significant increase of £546,653 from last year (2024: £309,268). Net assets are the worth of our church parish after paying any debts.

The majority of this increase was due to the revaluation of the rental property at Thorn Bank based on the valuation carried out by an independent surveyor during 2025, which had resulted in an unrealised valuation gain of £508,000. It is also worth noting that Thorn Bank was reclassified as an ‘investment property’ to better reflect its intended purpose. The sale of the said property has been agreed post-year end, and the sale proceeds will be used to fund the repair works and rejuvenation of All Saints under the banner of the Big Build project.

Another source of the increase was the revaluation of the shares in the CBF Church of England Investment Fund to reflect their market value as of the end of 2025, which in the past were stated at their initial book value. This resulted in an unrealised investment gain of £10,053.

Disregarding the impact of the revaluation gains, we have seen an increase of £28,600 (9.25%) in the total net assets, which was sustained by the generous donations from the congregation, prudent investment of the funds raised from last year’s Big Build Project kick-off campaign, and the effort taken by the events team to reduce event costs, despite the rise in expenditure on the Parish Share and utilities. By having a strengthening balance sheet (increasing available funds) we can withstand more relative financial shocks.

Whilst the balance sheet looks healthy, the vast majority of these funds will be used to expand our church under the Big Build Project. This is a whole new chapter in our parish in bringing God’s Kingdom here on earth. We will be able to offer more to our community and help more people see the light of Christ in their lives. The money you raise and give generously helps to bring this about, as we remember we are stewards of God’s money to use it wisely and for His benefit.

## Statement of Financial Activities (SoFA)

During 2025, there was a net movement of funds (i.e. a net profit) of £527,027, of which £518,053 was due to the revaluation of Thorn Bank and CBF shares as mentioned above.

Disregarding the revaluation gains, we saw a net profit of £28,599. This is an 87% drop from last year’s net profit of £217,592. This was mostly driven by the substantial donations from the Big Build Project in 2024 which was not replicated in 2025.

## Incoming Resources

During 2025, the total incoming resources amounted to £193,976 (unrestricted £165,002; restricted £28,974), a 50% decrease from last year's £385k. As explained, this was mainly due to the one-off donation drive for Big Build in 2024 which raised around £230k.

Despite this, during 2025, and by God's grace, we received £95,044 in unrestricted donations from the congregation and associated Gift Aid has risen to £13k, a 4% increase from the prior year. These are donations not designated for any particular use and are for the day-to-day running of the church. We also raised £7,779 through events such as the Autumn Fair and fireworks evening.

In addition to donations and events, we also raised £40k through rental income from the church hall, the church itself and the property we own in Thorn Bank.

It must be noted, however, that most of our unrestricted income is used in the day to day running of our church, which we are about to expand. Moreover, we are in the process of selling our property in Thorn Bank to fund the Big Build. Our contract with the long-term hire of the hall is also coming to an end in 2026. This does, however, allow us to diversify the rentals for the hall so we are less reliant on a single source of income. We can be assured that God always has a plan and will never let us down.

We also saw some increase in bank interest received (£6,230) during 2025, mainly due to interest earned on the funds raised from the 2024 Big Build donation drive, which were deposited into a CCLA CBF Church of England Deposit Fund account (see note 4), an account newly set up during 2025.

## Outgoing Resources

During 2025, the total outgoing resources amounted to £165,377 (unrestricted £156,028; restricted £9,349), a 1.2% decrease from last year's £167,407.

This decrease in spending is particularly significant given we have seen an increase of £2,955 in Parish Share (3.4% increase), and £1,275 in utilities (8% increase) year-on-year, and an unexpected expense of almost £4,000 on magazine printing. Additional expenses were also incurred by the Baby & Toddler Group on weekly payments for the services of a newly installed Baby & Toddler Group Leader (£1,035).

The increase in expenses mentioned above were offset by the reduction in maintenance costs on Thorn Bank (a one-off bathroom refurbishment in 2024 that costed £4,037) and a £1,855 reduction in cost of events. The largest expense item is under 'Charitable Activities' and the majority of this is the Parish Share. This pays for our vicar, the vicarage and the central support functions of the diocese such as safeguarding and legal advice. Details of the Parish Share amount are in note 3(d) of the accounts. Outside of the Parish Share, our largest cost is the upkeep of our buildings noted as 'Premises'.

Set against an income of £165,002 (unrestricted funds, i.e. funds we use to run the work in All Saints' parish), we had expenses of £156,028. This means that we carry forward a surplus of £8,974 into 2026, which will be used to support activities as we progress the Big Build.

*Andy Wells*  
*PCC Treasurer*

# Independent Examiner's Report

I report to the trustees on my examination of the accounts of this charity ('the charity') for the year ended 31/12/2025.

## Responsibilities and Basis of Report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

## Independent Examiner's Qualification

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

## Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

## Independent Examiner's Details

Name: *Mary-Jane Crump*  
Signed: *MJC* Date: *27/2/26*  
Relevant professional qualification(s) or body: *ICAEW*

Mary-Jane Crump  
18 Wilderness Road  
Guildford  
GU2 7QX

## Balance Sheet as at 31<sup>st</sup> December 2025

	Note	Unrestricted £	Restricted £	Total £	Prior Year £
<b>Current Assets</b>					
Cash	4	63,206	258,678	321,884	283,928
Accounts Receivable	7	3,817	306	4,124	13,670
Prepayments	8	72	0	72	334
		<b>67,096</b>	<b>258,984</b>	<b>326,080</b>	<b>297,931</b>
<b>Non-Current Assets</b>					
Fixed Assets	5	0	0	0	12,000
Investments	6	537,448	0	537,448	7,395
		<b>537,448</b>	<b>0</b>	<b>537,448</b>	<b>19,395</b>
<b>Current Liabilities</b>					
Accounts Payable	9	7,143	200	7,342	7,230
Deferred Income	10	265	0	265	828
		<b>7,408</b>	<b>200</b>	<b>7,607</b>	<b>8,058</b>
<b>Non-Current Liabilities</b>					
Long Term Loan / Mortgage		0	0	0	0
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Net Current Assets</b>					
		<b>59,688</b>	<b>258,785</b>	<b>318,473</b>	<b>289,873</b>
<b>Total Net Assets (Assets Minus Liabilities)</b>					
		<b>597,136</b>	<b>258,785</b>	<b>855,921</b>	<b>309,268</b>
<b>Represented by:</b>					
General (UnR) (Unrestricted)		581,825	0	581,825	58,999
Church Major Maintenance (D) (Designated)		8,650	0	8,650	6,880
Hall Major Maintenance (D) (Designated)		3,639	0	3,639	2,558
Thorn Bank Major Maintenance (D) (Designated)		3,022	0	3,022	1,672
The Big Build Fund (R) (Restricted)		0	256,889	256,889	238,111
Choral Scholars (R) (Restricted)		0	1,895	1,895	1,048
		<b>597,136</b>	<b>258,785</b>	<b>855,921</b>	<b>309,268</b>

# Statement of Financial Activities (SoFA)

For the year ended 31<sup>st</sup> December 2025

	Note	Unrestricted £	Restricted £	Total £	Prior Year £
<b>Incoming Resources</b>	<b>2</b>				
Donations & Legacies		95,044	22,295	117,339	312,792
Charitable Activities		7,779	0	7,779	10,002
Investments		18,618	6,679	25,297	19,462
Trading Activities		40,785	0	40,785	41,245
Other		2,776	0	2,776	1,498
<b>Total incoming resources</b>		<b>165,002</b>	<b>28,974</b>	<b>193,976</b>	<b>384,999</b>
<b>Resources Used</b>	<b>3</b>				
Charitable Activities		153,602	9,349	162,951	161,423
Raising Funds		2,425	0	2,425	5,984
Governance Costs		0	0	0	0
Support		0	0	0	0
Other		0	0	0	0
<b>Total resources used</b>		<b>156,028</b>	<b>9,349</b>	<b>165,377</b>	<b>167,407</b>
<b>Net Incoming / Outgoing Resources (before transfers)</b>		<b>8,974</b>	<b>19,625</b>	<b>28,599</b>	<b>217,592</b>
Fund Transfers In		7,650	0	7,650	11,710
Fund Transfers Out		7,650	0	7,650	11,710
<b>Net Incoming / Outgoing Resources (before gains/losses)</b>		<b>8,974</b>	<b>19,625</b>	<b>28,599</b>	<b>217,592</b>
Investment Gains (or Losses)	<b>1(i)(ii), 6</b>	10,053	0	10,053	0
<b>Net Incoming / Outgoing Resources (before Asset Revaluation)</b>		<b>19,027</b>	<b>19,625</b>	<b>38,652</b>	<b>217,592</b>
Asset Revaluation	<b>1(i)(i), 5</b>	508,000	0	508,000	0
<b>Net Movement of Funds</b>		<b>527,027</b>	<b>19,625</b>	<b>546,652</b>	<b>217,592</b>
Total Funds Brought Forward		70,109	239,159	309,268	91,676
<b>Total Funds Carried Forward</b>		<b>597,136</b>	<b>258,785</b>	<b>855,921</b>	<b>309,268</b>

# Statement of Cash Flows for year ended 31<sup>st</sup> December 2025

	Note	Total £	Prior Year £
<b>Cash Flow from Operating Activities</b>			
Net Surplus (deficit)		546,652	217,592
<b>Adjustments for:</b>			
Fixed Asset Depreciation		0	0
Less Investment Gains		-10,053	0
Accounts Receivable Decrease		9,546	-1,719
Prepayments Decrease		261	-15
Accounts Payable Increase		113	-6,452
Deferred Income Increase		-563	-391
Less Interest Received		-25,297	-19,462
Less Sale of Assets		0	0
Less Asset Revaluation		-508,000	0
Loan Interest Paid		0	0
<b>NET Cash Flow from Operating Activities</b>		<b>12,659</b>	<b>189,554</b>
<b>Cash Flow from Investing Activities</b>			
Interest Received		25,297	19,462
Sales of Assets		0	0
Less Purchase of Assets		0	0
Return of Investments		0	0
Less Money Invested		0	0
<b>NET Cash Flow from Investing Activities</b>		<b>25,297</b>	<b>19,462</b>
<b>Cash Flow from Financing Activities</b>			
Loans Received		0	0
Less Loan Repayments		0	0
Less Loan Interest Paid		0	0
<b>NET Cash Flow from Financing Activities</b>		<b>0</b>	<b>0</b>
<b>Increase (decrease) in Cash</b>		<b>37,957</b>	<b>209,016</b>
Cash at start of period		283,928	74,912
<b>Cash at end of period</b>		<b>321,884</b>	<b>283,928</b>
<b>Represented by:</b>			
General (UnR) (Unrestricted)		47,895	45,926
Church Major Maintenance (D) (Designated)		8,650	6,880
Hall Major Maintenance (D) (Designated)		3,639	2,558
Thorn Bank Major Maintenance (D) (Designated)		3,022	1,672
The Big Build Fund (R) (Restricted)		256,589	225,676
Choral Scholars (R) (Restricted)		2,089	1,215
		<b>321,884</b>	<b>283,928</b>

# Notes to the Financial Statements

## 1. Accounting Policies

### 1(a) Basis of Preparation

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out in the accounting policies below.

### 1(b) Going Concern

The Trustees consider All Saints' Church a going concern at the date for approving the accounts. There are no material uncertainties that the charity can continue as a going concern for the next year.

### 1(c) Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal. Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

### 1(d) Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is probable that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.

### 1(e) Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty. Expensed amounts are accounted for gross.

### 1(f) Governance Costs

Governance costs include costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity. Governance costs are shown within 'Analysis of Expenditure' note.

No governance costs were incurred in the current accounting period.

### 1(g) Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

## **1(h) Tangible Fixed Assets**

### **i) Consecrated property and movable church furnishings**

Consecrated and benefice property is the property of the diocese not the PCC and is excluded from the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). No value is attributed to such assets in the financial statements. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether for maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

### **ii) Other fixtures, fittings and office equipment**

Prior to 2025, all expenses were written off in the SOFA upon acquisition of such items. Starting from 01/01/25, all expenditure on individual items with a cost of less than £1,000 are written off upon acquisition. Items which are capitalised are depreciated on a straight-line basis.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

- Fixtures and fittings 25% straight line
- Audio visual equipment 30% straight line
- Office equipment 20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and should be recognised as net income/expenditure for the year. A full year of depreciation is charged in the year of acquisition and none in the year of disposal.

## **1(i) Investments**

### **i) Investment Property**

According to Charity SORP (FRS 102) clause 10.45, "An investment property is property (land or a building, or both) held by the owner...to earn rentals or for capital appreciation..." As such, the freehold property on Thorn Bank, which has been held for the purpose of generating rental income, meets such a definition.

As at 2025 year-end, Thorn Bank was reclassified as Investment Property (shown under 'Investments' on the Balance Sheet) from Fixed Assets (as was the case in prior years).

Investment properties must be measured initially at cost and subsequently at fair value at the reporting date. In the case of Thorn Bank, the fair value was obtained from a valuation performed by a Royal Institution of Chartered Surveyors (RICS)-qualified valuer from Gascoignes Chartered Surveyors. The Surveyors were appointed based on instructions from the Diocese.

The resulted revaluation gain is shown on the SOFA under 'Asset Revaluation'.

## ii) Other Investments

Prior to 2025, shares held in the CBF Church of England Investment Fund had been stated at book value as at their acquisition date on the balance sheet.

According to Charity SORP (FRS 102) clause 10.45, “fixed asset investments in quoted shares, traded bonds and similar investments must be measured initially at cost and subsequently at fair value (their market value) at the reporting date”.

As such, starting from 01/01/25, the shares are measured at market value as at year end. The market value of the shares is obtained from the month end statement provided by CCLA. The gain or loss in market value over the year is recognised through the SOFA under ‘Investment Gains (Losses)’.

### **1(j) Accounts Receivable**

Accounts receivable are recognised when the right to receive the income exists but is not yet received at year end.

### **1(k) Prepayments**

These are recognised for payments relating to the next accounting period that were paid in advance during the current accounting period.

### **1(l) Accounts Payable**

Payables are recognised as soon as there is a legal or constructive obligation to pay out resources. Cash is expected to be paid out within 12 months of the end of the current accounting period.

### **1(m) Deferred Income**

Cash receipt relating to the next accounting period is recognised as deferred income, which will be released to Incoming Resources for the next accounting period.

### **1(n) Operating Leases**

Rental charges payable under operating leases are charged on a straight-line basis over the terms of the lease. Currently the only leased asset is the office printer/copier.

### **1(o) Taxation**

The charity is exempt from tax on its charitable activities.

### **1(p) Judgements and Key Sources of Estimation**

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

### **1(q) Statement of Cash Flows**

A statement of cash flows for the current and prior years has been provided for the sake of completeness, despite the fact that All Saints meets the criteria for cashflow statement disclosure exemption as permitted by section 1 of FRS102 and sections 1.9 and 14.1 of the Charities SORP.

## 2. Analysis of Incoming Resources

### Current Year

	Note	Unrestricted £	Restricted £	Total £	Prior Year £
<b>Donations &amp; Legacies</b>					
Donations	2(c), 2(d)	81,539	18,776	100,315	271,576
Gift Aid	2(c)	13,506	3,519	17,025	41,216
Grants		0	0	0	0
<b>Charitable Activities</b>					
Event Income		7,779	0	7,779	10,002
<b>Investments</b>					
Bank Interest	2(e)	1,776	6,679	8,455	2,225
Rental Income		16,842	0	16,842	17,238
<b>Trading Activities</b>					
Rental Income		39,210	0	39,210	39,658
Sales		1,575	0	1,575	1,587
<b>Other</b>					
Other Income	2(f)	2,776	0	2,776	1,498
<b>Total incoming resources</b>		<b>165,002</b>	<b>28,974</b>	<b>193,976</b>	<b>384,999</b>

### Prior Year

	Note	Unrestricted £	Restricted £	Total £	Prior Year £
<b>Donations &amp; Legacies</b>					
Donations		69,092	202,484	271,576	89,732
Gift Aid		12,926	28,290	41,216	18,107
Grants		0	0	0	1,000
<b>Charitable Activities</b>					
Event Income		7,792	2,210	10,002	11,207
<b>Investments</b>					
Bank Interest		1,693	532	2,225	943
Rental Income		17,238	0	17,238	16,914
<b>Trading Activities</b>					
Rental Income		39,658	0	39,658	36,881
Sales		1,587	0	1,587	1,159
<b>Other</b>					
Other Income		1,498	0	1,498	1,380
<b>Total incoming resources</b>		<b>151,484</b>	<b>233,515</b>	<b>384,999</b>	<b>177,323</b>

## Notes on Incoming Resources:

### 2(a) Description of Income Categories

#### Income From Donations & Legacies

- All voluntary income from members of the charity is recognised as donations and are included in full, with associated Gift Aid receivable.
- Planned giving, collections and similar donations are recognised when received.
- Income tax refunds in respect of gift aid claims on planned giving are calculated and recognised quarterly when the incoming resource to which they relate is received.
- Income tax recoverable under the Gift Aid Small Donations Scheme (GASDS) is claimed and recognised twice annually. Once at the end of the tax year, and once at the end of the financial year.
- Grants where entitlement is not conditional on the delivery of specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.

#### Income From Charitable Activities

- This consists of income generated from events which aim to further the church's charitable aim of community outreach, including the Autumn Fayre and Bonfire Night.

#### Income From Investments

- Interest on funds held on deposit is included when receivable, which is normally on notification of interest payable by the bank involved.
- Rental Income receivable from Thorn Bank is recognised when cash is received (through regular direct debit).

#### Income From Trading Activities

- To fall within this category, the income must be received in exchange for supplying goods and services in order to raise funds for the charity.
- Income receivable from the letting of the church and hall fall under this category as the income arise from letting of property held primarily for functional use by the charity but temporarily surplus to operational requirements. The income is recognised when an invoice is raised.

#### Other Income

- Sources of income that do not fit into the above categories, consisting mostly of income from weddings and funerals

### 2(b) Other Incoming Sources (if applicable)

- Donated services and facilities are included at the value to the charity where this can be quantified.
- Gifts in Kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.
- Volunteer time, the value of voluntary support for the work of the charity, is not included in the accounts but is described in the reports for the various Vision Groups.

### 2(c) Decrease in Donations and Gift Aid

The decrease in donations of £171,561 and gift aid of £23,891 from prior year to current year is driven mostly by a spike in donations during 2024 for the Big Build Project kick-off campaign, which was not replicated during 2025.

**2(d) Trustee Donations**

During the year the total aggregated donations made to the charity by the trustees was £22,380 (of which £300 was restricted for the Big Build Fund). Total aggregated donations from prior year were £101,173.

**2(e) Bank Interest Income**

Most of the year-on-year increase was due to interests earned on the funds raised from the 2024 Big Build donation drive, which were deposited into a CCLA CBF Church of England Deposit Fund account (see note 4), an account newly set up during 2025.

**2(f) Other Income**

The increase of £1,278 was mostly due to an increase in income from weddings and funerals.

### 3. Analysis of Resources Expended

	Note	Unrestricted £	Restricted £	Total £	Prior Year £
<b>Charitable Activities</b>					
Activities	3(c)	97,963	940	98,903	93,965
Admin	3(e)	8,703	8,326	17,028	18,341
Advertising		0	0	0	0
Bank Charges		122	2	124	226
Depreciation		0	0	0	0
Event Costs	3(f)	1,556	0	1,556	3,411
Gifts Given		7,504	0	7,504	7,301
Other Expenditure		465	0	465	914
Premises	3(g)	22,972	81	23,053	23,329
Staff Costs	3(h)	14,319	0	14,319	13,936
<b>Raising Funds</b>					
Thorn Bank Running Costs	3(j)	2,425	0	2,425	5,984
<b>Governance Costs</b>					
Governance Costs		0	0	0	0
<b>Total resources used</b>		<b>156,028</b>	<b>9,349</b>	<b>165,377</b>	<b>167,407</b>

#### Prior Year

	Note	Unrestricted £	Restricted £	Total £	Prior Year £
<b>Charitable Activities</b>					
Activities		93,065	900	93,965	88,697
Admin		2,011	16,331	18,341	19,326
Advertising		0	0	0	
Bank Charges		153	73	226	90
Depreciation		0	0	0	0
Event Costs		2,689	722	3,411	2,691
Gifts Given		7,301	0	7,301	7,062
Other Expenditure		914	0	914	773
Premises		23,329	0	23,329	18,007
Staff Costs		13,936	0	13,936	13,741
<b>Raising Funds</b>					
Thorn Bank Running Costs		5,984	0	5,984	2,607
<b>Governance Costs</b>					
Governance Costs		0	0	0	57
<b>Total resources used</b>		<b>149,381</b>	<b>18,026</b>	<b>167,407</b>	<b>153,051</b>

## Notes on Expended Resources:

### 3(a) Recognition of Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

### 3(b) Description of Expenditure Categories

#### Expenditure On Charitable Activities

- These cover all costs incurred by the church in undertaking activities that further its charitable aims for the benefit of its beneficiaries.
- The diocesan parish share is paid by twelve monthly instalments and accounted for when due.
- Utility and Insurance Bills are payable on direct debit and are recorded when due.
- Organist expenses are recognised when invoiced.
- Other expenses are generally recognised when incurred.

#### Expenditure On Raising Funds

- These cover costs incurred to raise funds for the church's charitable purposes but not those incurred in providing services as a charitable activity.
- All the costs in the current and prior accounting periods were incurred on Thorn Bank, the rental property. Insurance and management fees are recognised when they are due, and maintenance costs are recognised when invoiced by the management company.

### 3(c) Charitable Activities Expenditures

Of the £4,937 increase in activities expenditures, majority of it (£2,955) was due to an increase in Parish Share (see next note); followed by weekly payments for the services of a newly installed Toddler Group Leader (£1,035).

### 3(d) Parish Share

Majority of the Activities expenditure is comprised of Parish Share. The diocesan parish share is paid by twelve monthly instalments and accounted for as they fall due.

All Saints, Guildford is a parish church of the Church of England in the Diocese of Guildford and, by means of Parish Share, helps the funding of ministers, particularly parochial clergy, throughout the Diocese, the work of various Diocesan bodies and work of the Church of England as a whole. The Diocese is a community resourcing a common task, and not a charity trying to raise funds to meet a need. In 2025, the amount paid by the PCC was £89,472 (2024: £86,517).

### 3(e) Admin Expenditures

The decrease in admin expenditure (£1,312) was driven mostly by a £8,005 decrease in Professional Fees pertaining to the Big Build Project and £710 decrease in office equipment & consumables expenses, offset by an £8,556 increase in Magazine printings cost. This was caused by the fact that during 2024 there was a £4k reversal of printing costs accrued in prior years due to lack of invoice from the printing company, followed by £4k being expensed again during 2025 as the printing company had finally provided the invoice.

### 3(f) Events Costs

The decrease in events costs (£1,854) was due partly to the fact that no events were held pertaining to the Big Build Project during 2025 (£721). The remaining difference was due to a generally reduced spending on other events such as the autumn fair (£483).

### 3(g) Premises Costs

During 2025, £1,255 was spent on the Church Honours Board, which is considered as movable church furnishings. As explained under Note 1(h)(i), any such expenditures are expensed through the SOFA. This expense, together with an increase of £1,275 on utility bills, is offset by a reduction in building costs for Hall maintenance (£2,082).

### 3(h) Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and Salaries	12,035	11,757
Employers National Insurance Costs	797	227
Employer Allowance	- 800	- 227
Employers Pension Costs	176	166
<b>Total Employment Costs</b>	<b>12,208</b>	<b>11,922</b>
Staff Expenses & Other Costs	2,110	2,014
<b>Total Staff Related Costs</b>	<b>14,319</b>	<b>13,936</b>
<b>Headcount</b>	<b>1</b>	<b>1</b>

The only staff member employed by the church is its Parish Administrator. Employment Allowance allows eligible employers to reduce their annual National Insurance liability by up to £5,000 for each tax year. Subscription to the pension plan started in January 2024.

The vicar is employed by the Diocese of Guildford and not by All Saints so the relevant costs have not been included in the salary figures shown above but are accounted for in the payments to the Diocese of Guildford. All Saints is obliged to provide accommodation to its ordained staff. As clergy are ex-officio members of the PCC they are in effect related parties in relation to their accommodation.

### 3(i) Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the statement of Financial Activities as they become payable in accordance with the rules of the scheme.

### 3(j) Thorn Bank Running Costs

Majority of the decrease in Thorn Bank running costs was due to a one-off spending on bathroom refurbishment of £4,038 during 2024.

## 4. Cash

The cash balance is consisted of:

- Short Term Deposits (CCLA CBF Church of England Deposit Fund): Monies surplus to current needs are deposited in this fund. The fund invests in money market funds and pays out quarterly interests, and immediate withdrawals of funds are allowed. The interests are moved into the Current Account.
- Current Account (CAF Cash Account): Cashflow relating to day-to-day incomes and expenditures.
- Savings Account (CAF Gold Account): Surplus cash from the current account. The interest is moved into the Current Account.
- Savings Account for the Big Build Project (CAF Gold Account): Funds earmarked for the Big Build Project. The interest is accrued within the bank account.
- Short Term Deposits for the Big Build Project (CCLA CBF Church of England Deposit Fund): This account was set up during 2025 to deposit the funds raised during the Big Build Project donation drive during 2024, with the aim to earn a higher return than the savings account and at quarterly intervals, whilst having the ability to withdraw funds as needed. The interest is reinvested into this deposit fund.

## 5. Fixed Assets

	<b>Freehold Land and Buildings</b>
	<b>£</b>
<b>Cost or valuation</b>	
At beginning of the year	12,000
Additions	-
Disposals	-
Revaluations	508,000
Reclassification to Investments	-520,000
At end of the year	<u>0</u>
<b>Depreciation and impairments</b>	
At beginning of the year	-
Charge for the year	-
Released on Disposals	-
Impairment	-
At end of the year	<u>-</u>
<b>Net Book Value</b>	
At 31 Dec 2024	<u>12,000</u>
At 31 Dec 2025	<u>0</u>

As at 2025 year-end, the freehold property at Thorn Bank was reclassified as Investment Property due to the fact that, historically, the property had been held for the purpose of generating rental income.

As explained in Note 1(i)(i), the property was independently valued by a qualified valuer during 2025. A valuation of £520,000 was provided in a valuation report dated 27/08/2025.

## 6. Investments

	Unrestricted £	Restricted £	Total £	Prior Year £
<b>Market Value at 31/12/2024</b>				
CBF Investment Fund Shares	7,395	-	7,395	7,395
<b>Revaluation Gains (Losses)</b>				
CBF Investment Fund Shares	10,053	-	10,053	0
<b>Reclassification from Fixed Assets</b>				
Thorn Bank	520,000	-	520,000	0
				0
<b>Gains (Losses)</b>	<b>530,053</b>	<b>0</b>	<b>530,053</b>	<b>0</b>
<b>Market Value at 31/12/2025</b>	<b>537,448</b>	<b>0</b>	<b>537,448</b>	<b>7,395</b>

Investments consist of shares in the CBF Church of England Investment Fund and the newly reclassified freehold property at Thorn Bank (see Note 5 on Fixed Assets). Regarding the CBF Investment Fund, 786 shares were valued at £17,447.86 at the price of £22.1983 per share as at 31/12/25. As explained in Note 1(i)(ii), starting from 01/01/25, the shares will be valued at their market value on the Balance Sheet at the year-end reporting date. The revaluation gain is recognised on the SOFA.

## 7. Accounts Receivable

	2025 £	2024 £
Donations Receivable	344	0
Gift Aid & GADS Income Tax Recoverable	3,327	13,670
Rental Income for Hall Hire Receivable	114	
Thorn Bank Rental Income	339	
<b>Total</b>	<b>4,124</b>	<b>13,670</b>

## 8. Prepayments

	2025 £	2024 £
Staffing: Payroll Adjustment per P30	72	
Thorn Bank: Agency fee paid in FY 2024 for 2025		264
Thorn Bank: Insurance paid in Sept 2024 for 2025		70
<b>Total</b>	<b>72</b>	<b>334</b>
	2024 £	2023 £
Thorn Bank: Agency fee paid in FY 2024 for 2025	264	250
Thorn Bank: Insurance paid in Sept 2024 for 2025	70	69
<b>Total</b>	<b>334</b>	<b>319</b>

## 9. Accounts Payable

	Note	2025	2024
		£	£
Choral Scholar Fund Deferred Payments		200	180
Magazine Costs		88	
Mission Giving	11	5,392	5,709
Organists Deferred Payments		320	375
Other Small Creditors		0	9
Toddler Group Expenses		225	0
Utility Accruals		1,117	957
<b>Total</b>		<b>7,342</b>	<b>7,230</b>

## 10. Deferred Income

	2025	2024
	£	£
Rental Income: Church Hire	175	
Rental Income: Hall Hire	90	
Thorn Bank Rental Income Received in Dec 2024 Related to 2025	0	828
<b>Total</b>	<b>265</b>	<b>828</b>

## 11. Gifts Given - Mission Giving

The majority of the Gifts Given amount within the resources expended was attributable to mission giving. Missionary and charitable giving are accounted for when the amounts to be donated have been agreed by the PCC.

Each year, All Saints dedicates 10% of the total voluntary giving from the congregation to charitable donations. For 2024, the total voluntary giving collected from the congregation came to approximately £69,690, providing £6,909 for mission giving donations.

As of 31 December 2024, the donations for six of the charities were outstanding and hence accrued as accounts payable on the balance sheet.

	Amount committed for 2025 (expensed in SOFA)	Amount unpaid as at 31/12/2025 (accrued as accounts payable)
	£	£
Mosaic Middle East	899	899
Church Mission Society	899	899
Friends International Guildford Branch	899	899
A Rocha	899	899
Guildford Food Bank	899	899
ReSkilled	899	899
Wycliffe Bible Translators	1,400	0
<b>Mission Giving Total</b>	<b>6,792</b>	<b>5,392</b>
Other Gifts Given	712	0.00
<b>Gifts Given Total</b>	<b>7,504</b>	<b>5,392</b>

## 12. Analysis of Net Assets Between Funds

### Current Year

	Unrestricted	Restricted	Total	Prior Year
	£	£	£	£
Current Assets	67,096	258,984	326,080	297,931
Non-Current Assets	537,448	0	537,448	19,395
Current Liabilities	7,408	200	7,607	8,058
Non-Current Liabilities	0	0	0	0
<b>Total Net Assets</b>	<b>597,136</b>	<b>258,785</b>	<b>855,921</b>	<b>309,268</b>

### Prior Year

	Unrestricted	Restricted	Total	Prior Year
	£	£	£	£
Current Assets	58,592	239,339	297,931	87,182
Non-Current Assets	19,395	0	19,395	19,395
Current Liabilities	7,878	180	8,058	14,901
Non-Current Liabilities	0	0	0	0
<b>Total Net Assets</b>	<b>70,109</b>	<b>239,159</b>	<b>309,268</b>	<b>91,676</b>

## 13. Analysis of Charitable Funds

### Current Year

Fund Name	Opening Balance	Income	Expend-iture	Fund Transfers	Investment Gains (or Losses)	Revalua-tion Gain	Closing Balance
	£	£	£	£	£	£	£
<b>Unrestricted</b>							
General (UnR) (Unrestricted)	58,999	165,002	152,580	-7,650	10,053	508,000	581,825
Total	58,999	165,002	152,580	-7,650	10,053	508,000	581,825
<b>Designated</b>							
Church Major Maintenance (D) (Designated)	6,880	0	1,905	3,675	0	0	8,650
Hall Major Maintenance (D) (Designated)	2,558	0	1,544	2,625	0	0	3,639
Thorn Bank Major Maintenance (D) (Designated)	1,672	0	0	1,350	0	0	3,022
Total	11,110	0	3,448	7,650	0	0	15,312
<b>Unrestricted Total</b>	<b>70,109</b>	<b>165,002</b>	<b>156,028</b>	<b>0</b>	<b>10,053</b>	<b>508,000</b>	<b>597,136</b>

**Restricted**

The Big Build Fund (R) (Restricted)	238,111	27,186	8,409	0	0	0	256,889
Choral Scholars (R) (Restricted)	1,048	1,788	940	0	0	0	1,895
						0	0
<b>Restricted Total</b>	<b>239,159</b>	<b>28,974</b>	<b>9,349</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>258,785</b>

**TOTAL FUNDS**

<b>309,268</b>	<b>193,976</b>	<b>165,377</b>	<b>0</b>	<b>10,053</b>	<b>508,000</b>	<b>855,921</b>
----------------	----------------	----------------	----------	---------------	----------------	----------------

**Prior Year**

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Investment Gains (or Losses)	Revaluation Gain	Closing Balance
	£	£	£	£	£	£	£

**Unrestricted**

General (UnR) (Unrestricted)	59,754	151,484	140,529	-11,710	0	0	58,999
Total	59,754	151,484	140,529	-11,710	0	0	58,999

**Designated**

Church Major Maintenance (D) (Designated)	4,810	0	1,430	3,500	0	0	6,880
Hall Major Maintenance (D) (Designated)	3,442	0	3,384	2,500	0	0	2,558
Thorn Bank Major Maintenance (D) (Designated)	0	0	4,038	5,710	0	0	1,672
Total	8,252	0	8,852	11,710	0	0	11,110

**Unrestricted Total**

<b>68,006</b>	<b>151,484</b>	<b>149,381</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>70,109</b>
---------------	----------------	----------------	----------	----------	----------	----------	---------------

**Restricted**

The Big Build Fund (R) (Restricted)	22,441	232,796	17,126	0	0	0	238,111
Choral Scholars (R) (Restricted)	1,229	719	900	0	0	0	1,048
<b>Restricted Total</b>	<b>23,670</b>	<b>233,515</b>	<b>18,026</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>239,159</b>

**TOTAL FUNDS**

<b>91,676</b>	<b>384,999</b>	<b>167,407</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>309,268</b>
---------------	----------------	----------------	----------	----------	----------	----------	----------------

## 14. Fund Transfers

Description	From	To	£
Annual transfer of funds	General (UnR)	Thorn Bank Major Maintenance (D)	1,350
Annual transfer of funds	General (UnR)	Hall Major Maintenance (D)	2,625
Annual transfer of funds	General (UnR)	Church Major Maintenance (D)	3,675

## 15. Fund Descriptions

Under the Charities SORP (FRS102) the church may operate three categories of fund - unrestricted funds, restricted funds, and designated funds.

### Unrestricted Fund

An unrestricted fund can be used for anything deemed appropriate by the church to further its general purposes.

#### **General Fund (Unrestricted):**

The general, day to day activity of the church continues to be accounted for in the church's main unrestricted fund and the Statement of Financial Activities for 2025 relates entirely to this fund.

### Designated Fund

A designated fund is not restricted in this way but is money which has been earmarked by the PCC for a particular purpose and therefore must be kept separate from the main fund of the church.

Three designated funds set out in the Balance Sheet are explained below:

#### **Church Major Maintenance Fund (Designated):**

This fund was established in 2019 for major repair and maintenance expenditure on the church building.

#### **Hall Major Maintenance Fund (Designated):**

This fund was set up in 2019 for major repair and maintenance expenditure on the church hall.

#### **Thorn Bank Major Maintenance Fund (Designated):**

This fund was set up in 2024 for major repair and maintenance expenditure on the rental property at Thorn Bank.

### Restricted Fund

By contrast, a restricted fund must be set up when money is received by the church under condition that it must be used for a particular purpose. The money must be used for the purpose specified and cannot be used for any other (otherwise it would be a breach of trust).

Two restricted funds set out in the Balance Sheet are explained below:

#### **Big Build Fund (Restricted):**

This fund was set up in 2023 to assist with the fund-raising (both by grant and events organised by All Saints) for the Big Build Project.

The Big Build is a project to repair damage caused by subsidence and to further develop the church for a growing congregation and increased community use.

**Choral Scholars Fund (Restricted):**

This fund was established in 2023 to assist with the funding of two choral scholars from the University of Surrey in the All Saints' Church choir.

## **16. Reserves Policy**

The PCC aims to maintain sufficient reserves to cover at least three months of general running costs. The reserves are deemed to be the church's unrestricted funds which are freely available for spending, and as such do not include any fixed assets, investments and designated funds (such as those for major church and hall maintenance).

## **17. Transactions to Related Parties**

One of the PCC members was employed as the Parish Administrator of All Saints during 2025. The relevant staff costs have been disclosed under note 3(h).

## **18. Key Management Personnel**

The charity's key management personnel comprise the PCC members. One of the PCC members was employed as the Parish Administrator of All Saints and was in receipt of remuneration during 2025, as mentioned under Note 17.

## **19. Volunteers**

The charity benefits greatly from the voluntary contributions of time and money. Please refer to the reports for various Vision Groups for further details about volunteer contributions in All Saints.

## **20. Independent Examination Fees**

No fees were payable to the independent examiner for independent examination for the current accounting period (fee payable in the prior year: £0).

## **21. Prior Year Adjustments**

There were no prior year adjustments.

Approved by the PCC on Saturday 7<sup>th</sup> March 2026 and signed on their behalf  
by:

Revd Beverly Watson (Vicar)

Mr Andrew Wells (Treasurer)