

St Saviour's Church, Bath

Annual Report and Accounts 2026

The Parochial Church Council of St. Saviour's, Bath

Prepared 18th April 2026

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Version	Date of PCC Approval	Signed by Cath Candish on Behalf of St. Saviour's PCC	Reason for update
1	2 May 2026	<i>Cath Candish</i>	NA

1. Introduction and Overview

This report is compiled in accordance with the guidance provided on the Church of England Parish Resource website: <https://www.parishresources.org.uk/resources-for-treasurers/accounting-and-reporting/the-annual-report/>.

The purpose of the report is to tell everyone the aims of the church and what is being done to make them happen. As trustees, the PCC is jointly responsible for writing this report, although often the PCC will delegate the drafting of it to the Incumbent, as Chair of Trustees, or to the PCC Secretary.

Acting Justly, Loving Mercy, Walking Humbly: this has been our strapline throughout 2025, and we are still discovering what it means to live this way as disciples of Jesus.

“2025 was a year of laying down foundations for growth”

St Saviour’s continued to grow in confidence in its identity as a place of hospitality, healing and restoration; a church now bursting with creativity and taking its place once more in community life. Following a challenging and

transitional 2024, 2025 was a year of gaining stability, repairing and growing relationships with the local community, finances, and laying down foundations for growth in prayer, in governance and in information management. Safeguarding was (and remains) a first priority, and our Parish Safeguarding Officers Rachel Leigh Wood and Rosie Napier have worked hard to help us put the right systems and processes in place so that we can both recruit volunteers and run ministries safely. Thanks to a talented graphic designer couple coming to faith this year and giving their time generously, we now have a new brand, and a new website. However, St Saviour’s continues to face many challenges, including significant outstanding building work.

A significant blessing this year was the arrival in July of our new curate, Susannah Padiachy, who fitted immediately into church and community life.

However it was with sadness at the end of the year, that we thanked our parish administrator Mandy Dance who finished for her work for St Saviours. We are glad however, that she remains a valued part of our church family.

The PCC’s heartfelt thanks to each and every member of the St Saviour’s Church family

The PCC’s heartfelt thanks to each and every member of the St Saviour’s Church family who served and gave in so many different ways during 2025, to keep this parish church as a blessing to so many.

2. Aims and Purposes

St. Saviour’s Parochial Church Council (PCC) has the responsibility of co-operating with the Incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St. Saviour’s Church, Holland Road, Larkhall, Bath, BA1 6QG.

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GDPR: This document will be retained in Parish for 5 years + last action and then will be sent to the Diocesan Record office for Permanent deposit.

3. Objectives and Activities

The objectives of St. Saviour's PCC are as follows:

- To 'act justly, love mercy, walk humbly' with our God, faithful to our vision, mission and calling
- We aim to live and tell the good news of Jesus Christ to all 6,700 people in our parish
- To be open to all, serving the diverse needs of the people of the parish
- To be a 'well of healing' for all to come and know the healing and restoring love of Christ in different ways
- To be a centre for hospitality, where all find a welcome and feel accepted and cared for

Activities of St Saviour's PCC include church services, toddler group, community meals, craft mornings, community food larder, prayer meetings, hiring out the building, maintenance of the church and its surroundings, and more.

4. Achievements and Performance

Small but Mighty: Belonging to St Saviour's As of May 3rd 2026, there are 60 parishioners on the Church Electoral Roll (a net increase on last year of 9%). During 2025, weekly attendance at the 9am communion service remained consistent at around 18-20; attendance at our 10.45 service grew with average attendance of 42, (14% increase on last year). In addition we began a new service, a monthly healing communion with around 20 people attending consistently. On Easter Day, 85 adults and children attended (49% increase on the previous year), and on Christmas day we welcomed 83 adults and children (43% increase on the previous year); over the whole Christmas period including the carol service, pop up nativity, midnight communion and Christmas morning, we welcomed 350 adults and 50 children. (This was a significant increase on 2024, 245 adults attended over the whole period). We welcomed St Marks whole school for Christmas and Easter services, and St Saviours Infant and Junior schools (along with parents) for Harvest, Christmas and Easter services.

Sunday Services These are weekly at 10.45am, fortnightly at 9am, and this year a new monthly Healing Service was introduced at 7pm. The 9am is a traditional Common Worship Holy Communion with hymns, now accompanied by our wonderful organ, which has been partially repaired this year, so that it can be used. The 10:45am remains a more informal, band-led, family service. Services during 2025 were led by our clergy Cath Candish and Susannah Padiachy, our two lay readers Belinda Thomas and Ruth Hattersley, and occasionally by lay members of the congregation. During our series on Micah 6 we invited in visiting speakers including a judge, the CEO of Mercy In Action, and the CEO of Lux youth charity. The healing service is led by Ruth Hattersley, with Cath leading communion and lay prayer teams available.

Sung Worship Steph Wynne-Davey continues to lead our worship team, assisted by Angela Goldson. Steph managing rotas for both musicians and technicians. Steph and Angela have worked

on our song list, seeking to create a space for everyone to be comfortable to worship in this spirit-filled, parish church. We have had some basic repair work on our very special organ to enable it to now be played regularly. Our huge thanks go to Steph, Angela and the whole band who are so dedicated and turn up week after week to rehearse together and to lead us into the presence of God together. Not forgetting the tech team without whom we are left agape!

Daily Prayer Each morning and evening Monday - Thursday (and with the addition of Friday in the autumn), a small group gathers to pray at St Saviour's, often joined by casual visitors / passersby. Often people come who might be intimidated by a Sunday service, but who want to meet to pray. One morning Edward Leigh Wood discovered a young man asleep in the church doorway, and the morning prayer meeting turned first into tea and toast, then as we prayed, we realised the man was deeply moved. As his tears rolled down, he said, it was just that our prayers were so relevant to him. Each time we meet together in prayer, something new happens! The meetings are led by a small but committed team: Cath, Susannah, Angela, Ian and Rosie. We also offer prayer ministry on an ad hoc basis following the 10.45am service, and it's a core ingredient for the 7pm service.

Church Building During the last 12 months regular maintenance and servicing of the building items has taken place, overseen by Huw Thomas with help from John Candish, Edward Leigh Wood and our Parish Administrator. Repairs have been carried out to the front door, the boiler, clock and other areas as required. Downpipes and sumps have been cleared, and the crypt cleared of debris to avoid fire risk. Our solar system has been fixed and is back to 100% capacity. A smart energy system has been installed to reduce consumption, with a grant from the Diocese. The urgent work recommended in last year's **Quinquennial report**, including repairs to the north aisle roof, remains to be done. We have also created a 'Giving Station' in the fellowship centre, with all the helpful information for donations available in one place...

Curate's Report : Love Larkhall This year saw the launch of Love Larkhall, a new initiative that brings together two interconnected strands of parish life: fundraising for the church roof, and actively sharing God's love throughout our local community. First of all, the church family were encouraged to pray and to pledge - which they generously did, raising over 60,000 in pledges in just a few weeks. We have then approached the local community to encourage them to give, explaining that their giving is match-funded by our own church family. We called the initiative Love Larkhall. We then approached the National Heritage Lottery fund and are still in the process of applying for funding. A small fundraising team has been meeting to discuss ideas and providing a chaplaincy presence across the parish — building relationships with residents, local businesses, and community groups. Teams of St Saviour's volunteers have been visiting all three schools in our parish on a regular basis. We have prayed and gone around the parish inviting neighbours to events, distributed Love Larkhall baubles to households at Christmas and hosted community lunches. The "Full of Beans" coffee trike started its ministry in Autumn of 2025. The trike has been stationed outside the church on Sunday mornings between the morning services, offering free, ethically sourced, barista served coffees from its Italian espresso machine to passers-by and members of the congregation. The aims have been to bless the community, bring the church

outside, facilitating conversations between all, and to raise awareness about the fundraising initiative for the “Raise the Roof” campaign, with the invitation to make a donation to the fund.

Lettings at St Saviour’s At the start of the year, we had two regular weekly bookings from charitable organisations with nominal rents, namely AA and Brownies. However, the hall has also been used for children’s parties, Healing Ministry training, music rehearsals and more. We also hosted a community ceilidh for Transition Larkhall, an organisation which aims to initiate non-carbon and sustainable living for residents and businesses in and around the Lambridge ward of Bath.

Alpha St Saviour’s ran a successful Alpha course with around 15 participants, some of whom came to faith, and three chose to be baptized by full immersion during the summer- a very joyful occasion! Huge thanks to everyone who cooked meals, cleared up, prayed, and supported. After Alpha, we continued to run a discipleship group for those new to faith and preparing for baptism.

Community Food Larder The food larder, led by Sara Cooper, continues to offer a welcoming space on Tuesday mornings to anyone to come and have a chat and a hot drink as well as a bag of food if needed. We usually welcome between 8-12 people each week. This year we have received help from Julian House who have as part of their Big Give initiative, used our church to store some donated food, and given us a generous portion of it. We have several volunteers who are dedicated to this outreach mission, we always start the morning with prayer. Over the course of the year, we gave away over 500 bags of food to vulnerable individuals or households.

Community Lunches these are infrequent but very popular! In December we held a joyful Christmas lunch for the food larder which was very well received.

Crafty Saturdays our monthly craft sessions came to wider community attention in November, when a river of crocheted poppies poured down the south wall of the church, a beautiful and moving art installation for Remembrance Sunday. The poppies were made not only by the craft group but also by others in the wider Larkhall community.

Life Groups help Church attendees to grow in faith together and to take care of one another. There are currently five Life Groups, and each group on average is attended by 4-10 people.

Pastoral Care Ivor Vernalls, Cath Candish and Susannah Padiachy continued to offer home communion to those who are housebound, and some have visited Larkhall Springs nursing home occasionally. Christmas Carols at Larkhall Springs was a particularly festive occasion!

Occasional Offices As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. We held six funerals – most of them dear members of St Saviour’s church family- and 2 baptisms at the font, with a further three adults being baptised by full immersion in August. There were no weddings at St Saviour’s during 2025 although Banns were read for 4 couples.

Youth and Children's Work Children and young people are very important to us at St Saviour's. Although we don't yet have as many among us as we'd like, we have been joined by a few new families this year which has been a great joy. Throughout August, we held all-age, café-style 10.45am services along the theme of 'Jesus by the Sea', with more interaction, and the inclusion of our wonderful 'Open the Book' team offering drama sketches. We have worked hard this year to grow into a safer church that is ready to host families well and begun plans for the introduction of a new toddler/young child-friendly service for 2026. During Advent, we held a series of 'Advent Afternoons' for families and young people, offering hot chocolate, toast and craft activities. These afternoons were very well attended and enjoyed. At Christmas, our 'Pop-up Nativity' service was bursting at the seams with young families; a sign, we hope, of things to come.

Schools St Saviour's has links with three schools: St Saviour's Infants, St Saviour's Juniors, and St Mark's Secondary. This year our relationship with the schools grew; 'Open the Book' has become more established, and in St Mark's we have had the opportunity to take an assembly. John Candish is now a governor, and Cath is on the Christian Vision Committee.

Open the Book led by Sue Burton, is an exciting story telling project where Bible stories are shared in a way that is fun interactive and memorable. A small team have visited St Saviour's Infant and Junior Schools monthly, and are enthusiastically received.

Toddlers' Group by Anna Seal, Toddlers' Group Leader The group meets in the church every Wednesday morning during school term times, with 5-7 volunteer helpers. There is a very wide range of different activities on offer, in different zones around the church, from Happyland play town, seasonal craft/Play-Doh table, Duplo to dressing up, DIY toys, ride ons, and so much more! On average, up to 18 adults with 26 babies and toddlers attend each week, though numbers can vary according to the weather and the time of year. Adults are a mix of parents, grandparents and childcare providers, such as nannies, and childminders. Payment is on a voluntary basis, with £2 per family being the suggested donation.

Tastelife This course was run for people with eating disorders – report by course leader Rosi Lewis St Saviour's was proud to be the supporting organisation in 2025 for Rosi Lewis as a trained 'Tastelife' course leader, and we are encouraged that she ran her first 'Tastelife' eating disorder recovery course this summer- a first for the Bath area. A participant said: "I am so grateful to have attended the 'Tastelife' course held at St Saviour's church. It has really helped me understand my situation much more deeply and take really positive actions on a road to recovery. I live locally and being able to attend in the church was really comforting. The support and love that I have felt through the course has been amazing."

The Lounge is a new initiative for 2025 led by Rachel and Edward Leigh Wood. A monthly, informal gathering on a Saturday evening, with a shared meal, creative opportunities in drama, craft and music, but above all just a chance to get together. The Lounge has also become a refuge and a

home from home for an eclectic mix of folk who might otherwise find themselves on the margins of church life.

Big Church Day In! In January we held a 'Big Church Day In', with a special service launching our Micah 6 theme of 'Act Justly, love Mercy, Walk Humbly'... We enjoyed a 'bring and share' style lunch together, and in the afternoon a series of workshops, from safeguarding to prayer ministry, a stroll by the river to a drama. In the evening, we held a communion service with healing prayer ministry.

Larkhall Festival We celebrated Larkhall Festival in 2025 by opening up our church to visitors, offering guided tours of the tower, the crypt and the main church that were all very popular, especially of course the tower tours! We set up a table display of church and local history, as well as LEGO and other craft activities for kids. On Sunday, we offered a community breakfast with a short and joyful festival service, before many of us joined the parade. Representing St Saviour's, Cath was honoured with the task of judging the best festival cart. On Monday, a small group of pioneers set up and ran a prayer tent in Alice Park, as part of the festival activities there.

Bells Led by Tim and Debbie Leach, a new team of bellringers, was in the process of being formed by the end of 2025, with regular practices and bells rang out for Christmas.

Website This year, we have created a new brand and launched a new website, thanks to the gifts of time and expertise from two young professionals who came to faith this year.

Benefice The Benefice of St Saviour's with Swainswick and Woolley had been suspended in 2024, but steps were taken to reinstate the benefice in 2025, following a visit by Archdeacon Charlie Peer.

Deanery Synod As our rep, Belinda Thomas provides PCC with an important link between the parish and the wider structures of the church. She writes: Roger Driver from St Michael's oversaw these meetings together with the new lay chair. This year, Deanery Synod looked at various local initiatives including Life Project, Lux, Flourish, and Hope into Action. NB: Flourish is one of the Church of England's mission initiatives that is furthering its vision of becoming younger and more diverse. We have an example of a flourish community at St Mark's School.

5. Financial Review by Cheryl Smith, PCC Treasurer

Introduction

This financial review is intended to place the PCC's statutory accounts for the year ended 31st December 2025 in the context of the wider life, ministry, and future plans of St Saviour's Church. While the accounts themselves are presented as a separate legal document, this report explains the main movements in income, expenditure, and reserves, and highlights key financial risks and opportunities facing the PCC.

The financial statements continue to be prepared on a receipts and payments basis, in accordance with the Charities Act 2011, the Church Accounting Regulations 2006, and the

Charities SORP (FRS 102). As in 2024, this approach reflects the scale of the PCC's income and provides transparency and simplicity for both trustees and members of the congregation.

Overview of the Year

Overall, 2025 represents a significantly more stable and encouraging financial year for St Saviour's PCC compared with recent years.

- Total incoming resources amounted to £92,091 (2024: £83,922).
- Total expenditure was £65,347 (2024: £76,573).
- This resulted in a net surplus of £24,308, increasing total funds from £15,714 to £40,022 by the year end.

This improvement reflects a combination of strong and faithful giving, careful cost control, a full year with an appointed Priest in Charge, and the establishment of new restricted funds to meet anticipated building needs.

Income

Total income in 2025 increased by approximately £8,200 (10%) compared with the previous year.

Unrestricted Income Income into the General Fund remained strong at £82,389 (2024: £83,472), despite ongoing economic pressures nationally. Planned giving continues to be the PCC's most important source of income:

- Tax-efficient planned giving, including Gift Aid, remained at a high level and continues to demonstrate the generosity and commitment of the congregation.
- Other donations, collections, fees from weddings and funerals, and income from lettings all made valuable contributions to covering day-to-day ministry and running costs.

The PCC remains particularly grateful to all those who give regularly, and to those who increased or reviewed their giving during the year.

Restricted Income Income into restricted funds increased significantly to £9,702 (2024: £450). This was largely due to:

- The establishment of a Roof Fund, receiving £8,267 during the year, reflecting early responses to the urgent repair needs identified in the quinquennial inspection.
- Continued donations and interest received for the Food Larder, Bell, and Altar Frontal funds.

Restricted funds may only be used for their specified purposes and therefore do not contribute to general running costs.

Expenditure Total expenditure in 2025 was £65,347, a reduction of £11,226 (15%) compared with 2024.

Ministry and Parish Share The Diocesan Parish Share paid during 2025 was £24,340, reflecting the continued impact of the agreed reduction from August 2024. This reduction was essential in allowing the PCC to rebuild reserves while continuing core ministry and mission.

Staffing and Administration Staffing costs for the Parish Administrator were £10,463, reflecting a full year in post, together with a redundancy payment. Administrative, office, licensing, and technology costs were carefully managed and broadly stable year on year.

Buildings, Utilities and Maintenance Expenditure on heating, lighting, water, insurance, cleaning, and routine maintenance remained significant, as expected for a large and historic building. Professional fees relating to the quinquennial process and preparatory work towards future roof repairs were charged partly to restricted funds where appropriate. Investment during the year included £3,949 on Smart Heating Controls, designed to improve efficiency and reduce long-term utility costs.

Mission and Giving While discretionary outward giving was necessarily limited again in 2025, the PCC continues to support mission in practical ways through the food larder, local community engagement, and parish-based ministry.

Movement in Funds As a result of the year's surplus:

- The General Fund increased from £9,041 to £26,684.
- Restricted funds increased from £6,673 to £13,338.
- Total PCC funds at 31st December 2025 stood at £40,022.

This represents a very welcome strengthening of the PCC's financial position.

Reserves Policy The PCC has previously adopted a target reserves level of £28,000, intended to cover approximately two months of general expenditure together with provision for unforeseen short-term building maintenance.

At 31st December 2025, unrestricted reserves stood at £23,721, representing a significant improvement on the previous year. Although still slightly below the historic target, this level of reserves provides much greater financial resilience than in recent years. During 2026, the PCC intends to review the reserves policy, taking into account inflation, revised Parish Share arrangements, and the scale of upcoming building projects.

Future Outlook and Financial Risks The most significant financial challenge facing St Saviour's remains the urgent and medium-term repair work identified in the 2024 quinquennial inspection, particularly to the north aisle roof. A restricted Roof Fund has been established and early donations received. The PCC will seek to raise the substantial additional sums required

primarily through external grants, rather than placing unsustainable pressure on general funds. While uncertainties remain, especially around construction costs and grant funding timetables, the improved financial position at the end of 2025 provides a much stronger platform from which to plan confidently for the future.

The PCC would like to record its sincere thanks to all those who contribute financially to the life of St Saviour's, whether through regular giving, occasional donations, fundraising, or practical service. Thanks are also due to the Independent Examiner for his support and guidance.

6. Safeguarding

The PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

- In February 2025, Louis Burton stepped down from his role as PSO when he left St Saviour's; the PCC thank him for his service and willingness to help out in challenging times. This year we now have two new PSOs - Rachel Leigh Wood and Rosie Napier, assisted by John Candish who helps church volunteers apply for a DBS. We currently have 25 volunteers with a DBS.
- At St Saviour's, we are aware that safeguarding is everybody's responsibility. Everyone has been encouraged to take the Diocese online safeguarding and Domestic Violence awareness training, and we are grateful to Rachel for stepping up and training as a Basic Safeguarding trainer, so that we can now offer in-person training as well. Rachel, with help from Rosie and John, have helped to make St Saviour's a safer place, through propagating a culture of safeguarding including safer recruitment processes.

7. Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Saviour's the membership of the PCC consists of the incumbent, the curate, the lay readers, those elected to Deanery Synod, the churchwardens, members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. PCC generally meet bimonthly. In August, we also voted to form an additional Standing Committee consisting of: Cath, Susannah, Angela, Cheryl, Huw and Cathy. This committee decides on the full PCC agenda and deals with any issues arising between meetings as appropriate.

8. Administrative Information

St. Saviour's Church is situated in Holland Road, Larkhall, Bath BA1 6QG, which is also the address for correspondence. It is part of the Diocese of Bath and Wells within the Church of England. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and a charity registered with the Charity Commission.

PCC members who have served at any time from 1st Jan 2025 until the date this report was approved are:

Clergy			
Rev Cath Candish (Priest in Charge)	Rev Susannah Padiachy (Curate)		
Church Wardens			
Cathy Head	Sara Cooper (Resigned APCM 25)		
Parish Safeguarding Officer (in attendance)			
Rachel Leigh Wood			
Deanery Synod Reps (Elected until 2026)			
Belinda Thomas			
Lay Readers			
Belinda Thomas	Ruth Hattersley		
Elected Members			
Huw Thomas Vice-Chair (until APCM 26)	Chris Dance (until APCM 26)	Rosi Lewis (until APCM 28)	Angela Goldson (until APCM 28)

Cheryl Smith (Treasurer) (until APCM 27)	Kenneth Lamb Electoral Roll Officer (until APCM 27)	Louis Burton (co-opted) Left Feb 25.	Carol Balch (until APCM 2028)
Philip Cole (left)	Anna Seal (until APCM 26)	Angela Goldson Co-opted as Secretary until APCM 26.	

Registered Charity No: 1129675

Parochial Church Council of St Saviour, Bath

Financial Statements

For the year ending 31 December 2025

Prepared for the PCC by:

Cheryl Smith (PCC Treasurer)
Potley Farmhouse
Potley Lane
Corsham SN13 9RX

Examined by Independent Examiner:

Steve Bruce-Jones
Cole Style Farm
Bruton BA10 0PJ

For presentation to PCC for approval:

20th April 2026

For display on Notice Board following consideration by APCM

Parochial Church Council of St Saviour, Bath

Independent Examiner's Certificate

I report to the trustees (PCC members) on my examination of the financial statements of the PCC for the year ending 31st December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the PCC's financial statements 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 Act.

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:

- a) accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- b) the financial statements do not accord with the accounting records; or
- c) the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:



Date:...

9th April 2026

Steve Bruce-Jones

Cole Style Farm, Bruton BA10 0PJ

Parochial Church Council of St Saviour, Bath **Statement of Financial Activities**

For the year ending 31 December 2025

		2025			2024		
		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
	Note	£	£	£			£
INCOMING RESOURCES							
<i>Voluntary Income</i>	2a)	77,192	9,503	86,695	80,607	277	80,884
<i>Incoming resources from church activities</i>	2b)	4,049	0	4,049	2,857	0	2,857
<i>Income from investment</i>	2c)	214	199	413	9	173	182
<i>Other incoming resources</i>	2d)	934	0	934	0	0	0
TOTAL INCOMING RESOURCES		82,389	9,702	92,091	83,472	450	83,922
RESOURCES EXPENDED							
<i>Church Activities</i>	3	64,747	3,037	65,347	70,012	6,561	76,573
TOTAL RESOURCES EXPENDED		64,747	3,037	65,347	70,012	6,561	76,573
NET INCOMING/(OUTGOING) RESOURCES		17,642	6,665	24,308	13,460	-6,111	7,349
TRANSFERS BETWEEN FUNDS	1a)	0	0	0	0	0	0
NET MOVEMENT IN FUNDS		17,642	6,665	24,308	13,460	-6,111	7,349
BALANCES BROUGHT FORWARD AT 1st JAN 2025		9,041	6,673	15,714			
BALANCES CARRIED FORWARD AT 31ST DECEMBER 2025		26,684	13,338	40,022			

Parochial Church Council of St Saviour, Bath **Balance Sheet at 31st December 2025**

		2025	2024
	Note	£	£
FIXED ASSETS			
Tangible Fixed Assets	5a)	2,962	0
		<u>2,962</u>	<u>0</u>
CURRENT ASSETS			
Debtors	6	0	0
Cash at bank and in hand	7	37,059	15,714
		<u>37,059</u>	<u>15,714</u>
LIABILITIES (DUE WITHIN ONE YEAR)	8a)	0	0
NET CURRENT ASSETS		<u>37,059</u>	<u>15,714</u>
Total assets less current liabilities		<u>40,021</u>	<u>15,714</u>
TOTAL NET ASSETS		<u>40,021</u>	<u>15,714</u>
REPRESENTED BY FUNDS			
Unrestricted			
General Fund	9a)	26,683	9,041
Restricted			
Food Larder Fund	9b)	423	316
Bell Fund	9c)	5,661	5,569
Altar Frontal Fund	9d)	804	788
Roof Fund	9e)	6,450	0
		<u>40,021</u>	<u>15,714</u>

Approved by the Parochial Church Council and signed on its behalf by:

Rev. Cath Candish (Chair):

Date:

The notes on pages 4 to 8 form part of these accounts.

Parochial Church Council of St Saviour, Bath

Notes to the Financial Statements

For the year ending 31 December 2025

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015.

The financial statements are prepared on an ongoing concern basis.

From year ending December 2024 the financial statements have been presented on a Receipts and Payments basis having previously been on an Accruals basis. As a result some comparisons between these accounts and earlier years will not be strictly accurate due to the variation in accounting methods.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown (if they exist) at market value. The financial statements include all transactions for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor to those that are informal gatherings that include church members.

1a) Funds

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year is carried forward as a balance on the fund unless its transfer to another fund is specifically consented by the original donors. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Restricted Funds include:

Altar Frontal Fund: This restricted fund was set up to hold a donation made during 2017 for the purchase of a new altar frontal. The frontal was purchased during 2018 but the fund has not been fully consumed so the fund has a balance remaining at the year end.

Bell Fund: This fund is restricted to the maintenance of the bell ringing activities of the church.

Food Larder: This restricted fund which was set up in 2023 for the provision of a community food larder, following the award of a grant by Nationwide Building Society specifically for this purpose. Income to the fund also includes sundry donations which the donors have indicated are specifically for the food larder.

Roof Fund: A new restricted fund set up during 2025 to provide for repairs to the main church roof

Unrestricted Funds are general funds which can be used by the PCC for ordinary purposes. Funds designated for a particular purpose by the PCC are also unrestricted.

Unrestricted Funds include:

General Fund: for all income and expenses relating to the day to day running of the church. Donors to this fund make no restrictions as to the uses to which the fund should be applied.

Endowment Funds: The PCC does not own any Endowment Funds

1b) Incoming Resources

All incoming resources are recognised when received and are accounted for gross. Fees payable to the Diocese for weddings and funerals are excluded from these statements. Although these pass through the PCC's bank account they are not the PCC's property.

1c) Resources expended

All expenditure is generally recognised when it is paid out and is accounted for gross.

1d) Assets

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011.

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2003 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2003 have been capitalised and depreciated in the accounts over their currently anticipated economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, on individual items under £1000 or on the repair of movable church furnishings acquired before 1 January 2003 is written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years (PC, projectors, electric piano, sound and AV systems, photocopier and kitchen appliances) or 10 years (church noticeboard, boilers and solar panels). Individual items of equipment with a purchase price of £1000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December

Current assets

Short-term deposits include cash held on deposit with the Nat West Bank.

Parochial Church Council of St Saviour, Bath **Notes to the Financial Statements (continued)**

For the year ending 31 December 2025

2 INCOMING RESOURCES

	2025			2024		
	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
	£	£	£	£	£	£
2a) <i>Voluntary Income</i>						
Planned Giving:						
Tax Efficient donations	44,259	7,800	52,059	51,125	-	51,125
Other donations	18,517	0	18,517	10,814	-	10,814
Income tax recovered	5,855	-	5,855	9,229	-	9,229
Collections at all services	1,196	-	1,196	1,459	-	1,459
Sundry donations	4,576	1,703	6,280	7,947	277	8,224
Grants received	2,788	0	2,788	33	0	33
	77,192	9,503	86,695	80,607	277	80,884
2b) <i>Incoming resources from church activities</i>						
Refreshments/Books/Miscellaneous	0	-	0	107	-	107
Church Lettings	1,206	-	1,206	1,325	-	1,325
Feed in Tariff	644	-	644	700	-	700
Contributions to Events	237	-	237	363	-	363
Weddings/Funerals (excl. Diocesan fees)	1,962	-	1,962	362	-	362
	4,049	0	4,049	2,857	0	2,857
2c) <i>Income from investment</i>						
Dividends and interest	214	199	413	9	173	182
2d) <i>Other incoming resources</i>						
VAT on building works recoverable from LPWS	934	-	934	-	-	0
	934	0	934	0	0	0
TOTAL INCOMING RESOURCES	82,389	9,702	92,091	83,472	450	83,922

3 RESOURCES EXPENDED

Church Activities

Outward Giving from General Fund

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
	£	£	£	£	£	£
Genesis Trust	-	-	0	-1,000	-	-1,000
Paul & Elaine Little	-	-	0	-800	-	-800
Bath Youth for Christ	-	-	0	-800	-	-800
World Sports Ministry	-	-	0	-800	-	-800
Veronica Doyle-Davison	-	-	0	-700	-	-700
Hope for Justice	-	-	0	-600	-	-600
Julian House/BCHA	-	-	0	-600	-	-600
Church Mission Society	-	-	0	-550	-	-550
Bethlehem Development Trust	-	-	0	-500	-	-500
Christian Mission to Jews	-	-	0	-500	-	-500
Zambia Link	-	-	0	-500	-	-500
Care for Families	-	-	0	-500	-	-500
St Mark's School	-	-	0	-300	-	-300
St Saviours Infants School	-	-	0	-200	-	-200
St Saviours Junior School	-	-	0	-200	-	-200
Bath Deanery	-	-	0	-200	-	-200
Historic Churches	50	-	50	50	-	50
Total Outward Giving	50	0	50	-8,700	0	-8,700

The negative figures above for 2024 do not imply that the charities paid money back to the PCC, rather that it was never given out as had been anticipated in the 2023 accounts.

In addition to the discretionary Outward Giving listed above, a sum of £144 (£872 in 2024) in dedicated "appeal" collections was channelled through the PCC's bank account. This was the 2024 Christmas collection for Julian House.

Parochial Church Council of St Saviour, Bath **Notes to the Financial Statements (continued)**

For the year ending 31 December 2025

	2025			2024		
	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
	£	£	£	£	£	£
Church Activities (continued)						
Ministry						
Diocesan Parish Share	24,340	-	24,340	38,283	-	38,283
Clergy Expenses	33	-	33	79	-	79
Service Costs	42	-	42	329	-	329
Heating, lighting and water	8,501	-	8,501	6,799	-	6,799
General building and maintenance	5,371	-	5,371	5,060	144	5,204
Equipment	0	-	0	-	2534	2,534
Cleaning and gardening	3,449	-	3,449	3,450	230	3,680
Professional fees	383	1,817	2,200	924	-	924
Depreciation	987	-	987	5,752	-	5,752
Insurance	4,447	-	4,447	4,453	-	4,453
Children's and Youth Work	137	-	137	296	-	296
Music	759	-	759	1,056	-	1,056
Mission	690	950	1,640	443	3,633	4,076
Refreshments/Wedding&Funeral/Misc. costs	901	250	1,151	82	-	82
Costs of Bell ringing	0	20	20	-	20	20
Office Expenses/Licences/Tech Expenses	3,928	-	1,491	3,146	-	3,146
Interest and Bank Charges	266	-	266	257	0	257
Secretarial	10,463	-	10,463	8,303	-	8,303
	<u>64,747</u>	<u>3,037</u>	<u>65,347</u>	<u>70,012</u>	<u>6,561</u>	<u>76,573</u>
TOTAL RESOURCES EXPENDED	<u>64,747</u>	<u>3,037</u>	<u>65,347</u>	<u>70,012</u>	<u>6,561</u>	<u>76,573</u>

4a) STAFF COSTS

Wages and salaries	10,398	8,255
Employer's pension contributions	65	48
	<u>10,463</u>	<u>8,303</u>

During the year the PCC employed a Parish Administrator for the full year. Fees paid to occasional organists and speakers are not included above.

4b) Payments to PCC members

Some PCC members and persons closely related to them received payments from the PCC. Specifically Mandy Dance for employment as Parish Administrator and the following who were re-imbursed for expenses legitimately incurred on behalf of the PCC: John Candish, Mandy Dance, Anna Seal, Cheryl Smith, Belinda Thomas and Huw Thomas. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.

5 FIXED ASSETS FOR USE BY THE PCC

		£
5a) Tangible fixed assets		
Actual/Deemed Cost	at 1 January	82,375
	Additions during the year	3,949
	Disposals during the year	0
	at 31 December	<u>86,324</u>
Depreciation	at 1 January	82,375
	Disposals during the year	0
	Charge for the year	987
	at 31 December	<u>83,362</u>
Net Book Value	at 1 January	0
	at 31 December	<u>2,962</u>

At January 2025 the fixed assets comprised a laptop computer, projector, outdoor noticeboard, sound system, electric piano, various kitchen appliances, office photocopier, church boilers, south aisle solar panels and the audio-visual equipment in the Community Hub. During the year an additional £3,949 was spent on Smart Heating Controls.

5b) Investment fixed assets

The PCC does not own any investment assets.

Parochial Church Council of St Saviour, Bath **Notes to the Financial Statements (continued)**

For the year ending 31 December 2025

6 DEBTORS

(Not recorded in R&P accounts)

	Note	2025 £	2024 £
Income tax recoverable		0	0
Prepayments and accrued income		0	0
VAT recoverable		0	0
		<u>0</u>	<u>0</u>

7 CASH AT BANK AND IN HAND

PCC General Account		37,059	15,714
		<u>37,059</u>	<u>15,714</u>

8 LIABILITIES

(Not recorded in R&P accounts)

8a) AMOUNTS FALLING DUE WITHIN ONE YEAR

Accrued costs		0	0
Creditors		0	0
		<u>0</u>	<u>0</u>

9 FUND DETAILS

9a) GENERAL FUND

Planned Giving	62,776	61,939
Collections	1,196	1,459
Sundry Donations/Legacies/Grants	7,364	7,980
Income Tax Reclaimed	5,855	9,229
Fees for weddings and funerals	1,962	362
Hire charges	1,206	1,325
Feed in Tariff	644	700
Event contributions	237	363
Miscellaneous/interest/LPWS	1,148	115
TOTAL INCOME	<u>82,389</u>	<u>83,472</u>
Parish Share	24,340	38,283
Outward Giving	50	-8,700
Children and Youth Costs	137	296
Heat Light Water	8,501	6,799
Maintenance	5,371	5,060
Cleaning and Gardening	3,449	3,450
Professional Fees	383	924
Insurance	4,447	4,453
Clergy Expenses	33	79
Service Costs	42	329
Secretarial	10,463	8,303
Office Expenses/Licences/Tech Expenses	3,928	3,146
Mission	690	443
Music	759	1,056
Depreciation	987	5,752
Interest and Bank Charges	266	257
Miscellaneous Costs	901	82
TOTAL EXPENSES	<u>64,747</u>	<u>70,012</u>
MOVEMENT IN FUND VALUE	<u><u>17,642</u></u>	<u><u>13,460</u></u>

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2025

		2025	2024
	Note	£	£
FUND DETAILS (continued)			
9b) FOOD LARDER FUND			
Grants Received		0	0
Sundry Donations		1,300	257
Bank Interest		7	59
TOTAL INCOME		<u>1,307</u>	<u>316</u>
Utilities/Maintenance		0	374
Supplies/Equipment		250	2,534
Mission		950	3,633
TOTAL EXPENSES		<u>1,200</u>	<u>6,541</u>
MOVEMENT IN FUND VALUE		<u>107</u>	<u>-6,225</u>
9c) BELL FUND			
Donations received		0	20
Interest		112	100
TOTAL INCOME		<u>112</u>	<u>120</u>
ASCR Subscription/Ringing World		20	20
TOTAL EXPENSES		<u>20</u>	<u>20</u>
MOVEMENT IN FUND VALUE		<u>92</u>	<u>100</u>
9d) ALTAR FRONTAL FUND			
Interest		16	14
TOTAL INCOME		<u>16</u>	<u>14</u>
TOTAL EXPENSES		<u>0</u>	<u>0</u>
MOVEMENT IN FUND VALUE		<u>16</u>	<u>14</u>
9e) ROOF FUND			
Donations received		8,203	0
Gift Aid		0	0
Interest		64	0
TOTAL INCOME		<u>8,267</u>	<u>0</u>
Professional Fees		1,817	0
Building Costs		0	0
TOTAL EXPENSES		<u>1,817</u>	<u>0</u>
MOVEMENT IN FUND VALUE		<u>6,450</u>	<u>0</u>