

All Saints Church, Wellingborough

End of Year Financial Statements

Year ending 31/12/2025

Incumbent

Revd Canon Paula York MA

Bankers

Lloyds Bank Plc
Market Street
Wellingborough

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During the year the following served as members of the PCC

Incumbent	Revd Canon Paula York MA	
Associate priest	Revd Canon John Westwood	
Curate	Revd Jess Cotton	
Wardens	Mr Mike Jennings Mr Tim Burton	Vice Chairman
PCC Treasurer	Mr Christopher Haynes	
PCC Secretary	Miss Karen Leveridge	
Reader	Mr Chris Butts	
Licensed Pastoral Minsters	Mrs Pat Thomas	
Parish Evangelist	Mrs Helen Jennings	
Representatives on Deanery Synod	Mrs Sue Mutlow Mrs Pat Thomas	
School Foundation Governors	Mr Ian Barrett Mrs Pat Thomas Mr Bob Townson Mrs Janet Gandy	
Elected Members	Mr Clive Adams Mr Christopher Haynes Mr Michael Jennings Miss Karen Leveridge Mr Ian Barrett Mrs Lynda Norris Mr Robert Allen Mrs Kirot Gonshing Miss Kaycie Leveridge	

This year at All Saints we have focused on deepening our discipleship with monthly Bible Study and activities in Lent and Advent. We ran a sermon series in August to mark the 1700th anniversary of the Nicene Creed. We have continued to develop our work with young people through organising a youth group and growing our leaders for Young Eager Saints (YES! Club) on Sunday mornings. We are working with the local school, taking part in Collective Worship and hosting events in church. Little Acorns, our benefice toddler group, has seen a steady flow in terms of numbers and is now firmly established, led by one of our Lay Ministers. We currently have two lay ministers in training. Our Parochial Church Council has a full quota of members with the youngest being 18 - reflecting our commitment to listen to our young people and include them in decision making.

We host a monthly service of Holy Communion and Praise in the local care home where the congregation is on average 15 including residents, visitors and staff. We continue to host a thriving afternoon tea group for the more mobile older people in our community.

We have been able to extend our outreach to the community through carol singing in care homes. We have also hosted local dignitaries at services such as the Nine lessons and Carols as well as leading the town's Remembrance Service with 1,500+ residents in attendance. We have two active members of the town's Interfaith Community.

The ongoing closure of the church hall continues to be extremely challenging both in terms of time liaising with the insurers and the lack of facilities for events in church although the toilets are now accessible. We are hoping that there will be some progress on this over the next year.

We have welcomed several new families to our Sunday congregation. This has resulted in two baptisms. We have also welcomed a stipendiary Curate who has settled in well and is already contributing positively to our church life.

In the coming year our focus will be to develop our ministry and mission both within the church community and outside across the generations.

The Reverend Canon Paula York
Vicar
All Saints Church, Wellingborough

Structure, governance and management

Committees

The PCC operates through a number of committees that meet between full meetings of the PCC.

Standing committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings subject to any direction given by the council.

Development committee

This committee's remit is to form a vision for the future of the church. It is focusing on looking at ways to make our building space more flexible for worship and other events.

Finance committee

This committee meets to discuss the finances of the church and assist the Treasurer.

Hall committee

The Hall committee attends to matters relating to the Church Hall and assists the Hall Booking Clerk.

Liturgy and Worship committee

This committee attends to matters relating to ministry within the church, including forms of worship.

Maintenance committee

This committee attends to matters relating to the stewardship of plant such as church buildings and fabric, the churchyard and garden, the Vicarage and 3 Lister Road, formerly occupied by a curate.

Ministry team

The team attends to matters relating to the pastoral needs of the congregation and the local community particularly when individuals are in need of care and support. This might be offered through prayer, visiting or in practical ways.

Outreach and education committee

This committee aims to foster further Christian training and development, and cover the area of outreach, and support mission, ecumenical links and relief agencies.

Social committee

This committee attends to matters relating to events that bring the congregation together to meet and get to know one another better and provide opportunities for people on the fringe or outside to find out more about the church. These events might or might not raise funds.

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	£49,925	£0	£0	£49,925	£49,653
Income from charitable activities	£2,627	£0	£0	£2,627	£4,111
Other trading activities	£1,560	£0	£0	£1,560	£1,560
Investments	£7,660	(£184)	£0	£7,475	£11,990
Other income	£28,771	£0	£0	£28,771	£32,556
Total income	£90,545	(£184)	£0	£90,360	£99,872
Expenditure on:					
Raising funds	£301	£0	£0	£301	£735
Expenditure on charitable activities	£81,794	£125	£0	£81,919	£91,690
Other expenditure	£1,652	£63	£0	£1,716	£1,270
Total expenditure	£83,748	£189	£0	£83,937	£93,695
Net income / (expenditure) resources before transfer	£6,796	(£374)	£0	£6,422	£6,176
Transfers					
Gross transfers between funds - in	£1,458	£0	£0	£1,458	£0
Gross transfers between funds - out	(£1,458)	£0	£0	(£1,458)	£0
Other recognised gains / losses					
Net movement in funds	£6,796	(£374)	£0	£6,422	£6,176
Total funds brought forward	£225,327	£20,459	£0	£245,786	£239,610
Total funds carried forward	£232,124	£20,084	£0	£252,209	£245,786
Represented by					
Unrestricted					
General fund	£61,463	£0	£0	£61,463	£58,093
Designated					
Fabric Fund	£32,113	£0	£0	£32,113	£33,899
Hayden Smart Gift	£252	£0	£0	£252	£252
Messy Church	£2,673	£0	£0	£2,673	£2,673
Other Church Groups	£587	£0	£0	£587	£587
P M Ward Legacy	£128,477	£0	£0	£128,477	£129,821
Rainbow Vestry	£10,041	£0	£0	£10,041	£0
church hall (general)	(£3,484)	£0	£0	(£3,484)	£0
Restricted					
Agency collection	£0	(£124)	£0	(£124)	(£124)
Choir Social	£0	£180	£0	£180	£180
Flame Appeal	£0	£2,885	£0	£2,885	£2,862
Little Saints	£0	£0	£0	£0	£61
Sunday Club	£0	£148	£0	£148	£167
Ted Adams Memorial	£0	£16,699	£0	£16,699	£17,016
Youth Project	£0	£295	£0	£295	£295

Balance sheet

	Total funds	Prior year funds
Fixed assets		
Tangible assets	£25,905	£25,905
	£25,905	£25,905
Current assets		
Investments	£162,832	£169,613
Cash at bank and in hand	£66,086	£52,333
	£228,919	£221,947
Liabilities		
Creditors: Amounts falling due in one year	£2,615	£2,066
	£2,615	£2,066
Net current assets less current liabilities	£226,303	£219,880
Total assets less current liabilities	£252,209	£245,786
Total net assets less liabilities	£252,209	£245,786
Represented by		
Unrestricted		
General fund	£61,463	£58,093
Designated		
Fabric Fund	£32,113	£33,899
church hall (general)	(£3,484)	£0
Other Church Groups	£587	£587
Hayden Smart Gift	£252	£252
P M Ward Legacy	£128,477	£129,821
Flowers	£0	£0
Messy Church	£2,673	£2,673
Rainbow Vestry	£10,041	£0
Restricted		
Choir Social	£180	£180
Flame Appeal	£2,885	£2,862
Friends of All Saints	£0	£0
Little Saints	£0	£61
Sunday Club	£148	£167
Ted Adams Memorial	£16,699	£17,016
Youth Project	£295	£295
Agency collection	(£124)	(£124)
Funds of the church	£252,209	£245,786

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP (FRS 102).

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include all transactions, assets and liabilities 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 those that are informal gatherings of church members.

Incoming resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised by the fete, garden party and similar events are accounted for gross.

Sales of magazines from the church are accounted for gross.

Other ordinary income

Rental income from the letting of church premises is recognised when the rental is due.

Resources expended

Activities directly relating to the work of the church

Costs of generating voluntary income comprise those costs directly attributable to generating incoming resources for the charity and include staff costs and attributable overhead cost.

Charitable activities expenditure represents the overhead and staff costs incurred for the furtherance of the charity's objectives as stated in the annual report. Expenditure is shown gross, inclusive of unrecoverable VAT and is charged on an accruals basis. Costs are allocated to the particular activity that directly relates to it. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources.

Governance costs are those incurred in connection with the management of the Parochial Church Council of All Saints, Wellingborough's assets, organisational administration and compliance with constitutional and statutory requirements.

Fund accounting

Restricted funds are to be used for specified purposes laid down by the donor or by the purpose of the appeal. Expenditure for those purposes is charged to the fund, together with a fair allocation of overheads and support costs.

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objectives of the charity.

Fixed assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10(2) of the Charities Act 2011.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual terms of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Church Workers Pension Fund (CWPF) December 2025 Year End

All Saints participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Church Workers Pension Fund (CWPF)
Draft FRS102 Wording - December 2025 Year End

All Saints Church participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (**2025: £1108, 2024: £1086**).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2026, the Board chose to grant a discretionary bonus of 10% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 1997 service so that the pension increase was also 10% (where usually it would be calculated based on inflation up to an annual cap of 5% for pensions in payment in respect of service prior to April 2006 and 2.5% for pensions in payment in respect of service post April 2006). This followed improvements in the funding position over 2025. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The Church of England Pensions Board has agreed that some employers could use assets in the DBS of the CWPF in lieu of contributions to Pension Builder Classic and/or Pension Builder 2014. You will see this information on your DBS statement which will be sent separately.

The next valuation is being carried out as at 31 December 2025.

The legal structure of the scheme is such that if another employer fails, **All Saints Church** could become responsible for paying a share of the failed employer's pension liabilities.

Statement of assets and liabilities

	This year	Last year
Tangible assets		
Lister Road Property		
General fund (Unrestricted) -	£25,905	£25,905
	£25,905	£25,905
Total for Tangible assets	£25,905	£25,905
Cash at bank and in hand		
Lloyds Bank current account		
Fabric Fund (Designated) -	£210	£831
Hayden Smart Gift (Designated) -	£252	£252
Messy Church (Designated) -	£2,673	£2,673
P M Ward Legacy (Designated) -	£8,983	£5,712
Ted Adams Memorial (Restricted) -	£849	£469
church hall (general) (Designated) -	£6,691	£0
General fund (Unrestricted) -	£9,533	£6,064
Agency collection (Restricted) -	£276	(£124)
	£29,471	£15,880
Lloyds Bank Current account Church Hall		
church hall (general) (Designated) -	(£10,176)	£0
General fund (Unrestricted) -	£10,176	£10,176
	£0	£10,176
Lloyds Instant Access		
Choir Social (Restricted) -	£180	£180
Fabric Fund (Designated) -	£3,245	£3,216
Little Saints (Restricted) -	£0	£61
P M Ward Legacy (Designated) -	£7,138	£7,075
Sunday Club (Restricted) -	£148	£167
Ted Adams Memorial (Restricted) -	£264	£264
Youth Project (Restricted) -	£295	£295
General fund (Unrestricted) -	£266	£266
	£11,538	£11,526
Lloyds 30 Day Notice account		
Rainbow Vestry (Designated) -	£10,041	£0
General fund (Unrestricted) -	£11,850	£11,763
	£21,892	£11,763
Flame Appeal		
Flame Appeal (Restricted) -	£2,885	£2,862
	£2,885	£2,862
Other Church Groups (Various)		
Other Church Groups (Designated) -	£587	£587
General fund (Unrestricted) -	(£288)	(£462)
	£298	£124
Total for Cash at bank and in hand	£66,086	£52,333
Investments		
Wellingborough All Saints PCC 013883001S		
Fabric Fund (Designated) -	£28,658	£29,852
P M Ward Legacy (Designated) -	£112,354	£117,033
Ted Adams Memorial (Restricted) -	£15,631	£16,282
General fund (Unrestricted) -	£6,187	£6,445
	£162,832	£169,613
Total for Investments	£162,832	£169,613

Agency accounts**Agency collections**

Agency collection (Restricted) -

(£400)

£0

(£400)**£0****Total for Agency accounts****(£400)****£0****Creditors: Amounts falling due in one year****Accounts Payable**

Ted Adams Memorial (Restricted) -

(£45)

£0

General fund (Unrestricted) -

(£2,169)

(£2,066)

Total for Creditors: Amounts falling due in one year**(£2,214)****(£2,066)****Grand total****£252,209****£245,786**

Analysis of income and expenditure

						Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year	
INCOME AND ENDOWMENTS							
Donations and legacies							
0101 - Gift Aid - Bank	£24,352	£0	£0	£0	£24,352	£21,970	
0110 - Gift Aid - Envelopes	£922	£0	£0	£0	£922	£6,111	
0301 - Loose plate collections	£1,986	£0	£0	£0	£1,986	£2,321	
0410 - Income for missions	£604	£0	£0	£0	£604	£692	
0550 - Donations appeals etc	£4,130	£312	£0	£0	£4,442	£4,470	
0601 - Tax recoverable on Gift Aid	£7,150	£0	£0	£0	£7,150	£8,910	
0701 - Legacies	£0	£10,000	£0	£0	£10,000	£0	
08A1 - Non-recurring one-off grants	£0	£0	£0	£0	£0	£2,673	
0901 - Sundry	£467	£0	£0	£0	£467	£2,301	
1132 - Income bell ringers	£0	£0	£0	£0	£0	£200	
Total	£39,613	£10,312	£0	£0	£49,925	£49,653	
Income from charitable activities							
1101 - PCC Fees for weddings and funerals All S	£836	£0	£0	£0	£836	£668	
1102 - PCC fees for weddings and funerals All H	£729	£0	£0	£0	£729	£1,371	
1106 - Locum Fees Wedding & Funerals All H	£0	£0	£0	£0	£0	£272	
1110 - Travel Expenses for Funerals All S	£40	£0	£0	£0	£40	£100	
1111 - Travel Expenses for Funerals All H	£40	£0	£0	£0	£40	£200	
1120 - Organist Fees Weddings and Funerals AS	£365	£0	£0	£0	£365	£85	
1121 - Organist Fees weddings and Funerals AH	£170	£0	£0	£0	£170	£435	
1130 - Verger Fees Weddings and Funerals AS	£192	£0	£0	£0	£192	£120	
1131 - Verger Fees Weddings and Funerals AH	£80	£0	£0	£0	£80	£440	
1140 - Contribution to heat & light All S	£105	£0	£0	£0	£105	£70	
1141 - Contribution to heat & light All H	£70	£0	£0	£0	£70	£350	
Total	£2,627	£0	£0	£0	£2,627	£4,111	
Other trading activities							
0910 - Fundraising	£1,330	£0	£0	£0	£1,330	£1,272	
1250 - Magazine income - advertising	£200	£0	£0	£0	£200	£224	
1260 - Parish magazine sales	£30	£0	£0	£0	£30	£63	
Total	£1,560	£0	£0	£0	£1,560	£1,560	
Investments							
1002 - Increase in share unit value	(£257)	(£5,872)	(£650)	£0	(£6,780)	(£2,064)	
1020 - Bank and building society interest	£270	£4,219	£466	£0	£4,956	£5,055	
1030 - Lister Road Rent	£9,300	£0	£0	£0	£9,300	£9,000	
Total	£9,312	(£1,652)	(£184)	£0	£7,475	£11,990	

Other income

1310 - Insurance claims	£14,876	£0	£0	£0	£14,876	£19,910
1330 - Recharge income - clergy expenses	£2,111	£0	£0	£0	£2,111	£1,737
1331 - Recharge income - Photocopying	£929	£0	£0	£0	£929	£694
1332 - Recharge income - Telephone	£75	£0	£0	£0	£75	£672
1333 - Recharge income - Parish Secretary	£5,623	£0	£0	£0	£5,623	£5,486
1334 - Recharge Income Magazine	£0	£0	£0	£0	£0	£92
1335 - Recharge Office costs	£182	£0	£0	£0	£182	£0
1336 - Recharge income - Church Requistes	£16	£0	£0	£0	£16	£0
1337 - Recharge Vicars Phone	£144	£0	£0	£0	£144	£130
1340 - Recharge Sundry Income	£56	£0	£0	£0	£56	£85
1341 - Recharge Organist	£3,835	£0	£0	£0	£3,835	£3,690
1344 - Recharge Vicerage r/r	£922	£0	£0	£0	£922	£57
Total	£28,771	£0	£0	£0	£28,771	£32,556
INCOME TOTAL	£81,885	£8,659	(£184)	£0	£90,360	£99,872

EXPENDITURE

Raising funds

1730 - Costs of fetes & other events	£50	£0	£0	£0	£50	£44
2072 - Payments Bell Ringers	£0	£0	£0	£0	£0	£200
2092 - clergy travel All Saints	£60	£0	£0	£0	£60	£100
2093 - Clergy travel All Hallows	£0	£0	£0	£0	£0	£200
2602 - Bank Charges	£191	£0	£0	£0	£191	£191
Total	£301	£0	£0	£0	£301	£735

Expenditure on charitable activities

1850 - Home mission	£3,052	£0	£0	£0	£3,052	£4,198
1901 - Choir & Music	£730	£0	£0	£0	£730	£880
1910 - Parish share	£26,452	£0	£0	£0	£26,452	£30,245
2001 - Organist Honorarium	£7,400	£0	£0	£0	£7,400	£7,130
2050 - Salary of Parish Secretary	£11,217	£0	£0	£0	£11,217	£11,058
2060 - Organist fees Funerals & Weddings All Ha	£170	£0	£0	£0	£170	£340
2061 - Organist Fees Funerals & Weddings All S	£280	£0	£0	£0	£280	£0
2070 - Verger fees Funerals & Weddings All H	£80	£0	£0	£0	£80	£320
2071 - Verger fees for Funerals & Weddings All	£152	£0	£0	£0	£152	£160
2074 - choir All Saints	£31	£0	£0	£0	£31	£0
2090 - Clergy fees Funerals & Weddings All H	£0	£0	£0	£0	£0	£272
2096 - Fees Contrass, All Hallows	£587	£0	£0	£0	£587	£1,506
2097 - Heat & Light Contra All Hallows	£70	£0	£0	£0	£70	£350
2101 - Working expenses of incumbent	£3,912	£0	£0	£0	£3,912	£3,730
2130 - Parsonage house expenses	£1,844	£0	£0	£0	£1,844	£115
2150 - Vicar's telephone	£197	£0	£0	£0	£197	£260
2170 - Sunday Club	£0	£0	£79	£0	£79	£276
2201 - Parish training and mission	£0	£0	£0	£0	£0	£34
2301 - Church running - insurance	£3,770	£0	£0	£0	£3,770	£3,650
2310 - Church office - telephone	£152	£0	£0	£0	£152	£940

2311 - Office Costs	£351	£0	£0	£0	£351	£167
2320 - Organ / piano tuning	£865	£0	£0	£0	£865	£1,036
2330 - Church maintenance	£3,611	£0	£0	£0	£3,611	£4,417
2340 - Church Req	£1,165	£0	£0	£0	£1,165	£1,658
2350 - Stationery	£35	£0	£0	£0	£35	£258
2360 - Photocopying and repairs	£2,036	£0	£0	£0	£2,036	£1,699
2370 - Sundry Expenses	£0	£211	£45	£0	£257	£1,131
2401 - Church running - electric	£7,578	£0	£0	£0	£7,578	£7,793
2501 - Magazine expenses	£181	£0	£0	£0	£181	£543
2530 - Hall running - electricity	£18	£117	£0	£0	£135	£190
2540 - Hall running - gas	£0	£343	£0	£0	£343	£129
2550 - Hall running - insurance	£0	£1,359	£0	£0	£1,359	£1,319
2560 - Hall running - maintenance	£162	£380	£0	£0	£543	£0
2561 - Hall running- caretaker	£0	£248	£0	£0	£248	£0
2562 - Hall running-cleaning materials	£0	£85	£0	£0	£85	£0
2580 - Hall running - water	£0	£949	£0	£0	£949	£805
2840 - Lister Road Property Costs	£1,989	£0	£0	£0	£1,989	£5,067
Total	£78,097	£3,696	£125	£0	£81,919	£91,690

Other expenditure

2380 - Sundries	£660	£122	£63	£0	£846	£430
2601 - Governance costs examination/audit fee	£870	£0	£0	£0	£870	£840
Total	£1,530	£122	£63	£0	£1,716	£1,270
EXPENDITURE TOTAL	£79,929	£3,818	£189	£0	£83,937	£93,695
GRAND TOTAL	£1,956	£4,840	(£374)	£0	£6,422	£6,176

Independent examiners, report to the trustees of All Saints, Wellingborough

The Charity's Trustees are responsible for the preparation of the accounts. We report on the accounts for the year ended 31 December 2025, which are set out on pages 6 to 17.

Respective responsibilities of trustees and examiner

The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011(the Act) and that an independent examination is needed.

It is our responsibility to

- Examine the accounts under section 145 of the 2011 Act
- Follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- State whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In the course of our examination no matter has come to our attention

- 1 which gives us reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006 have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Denton Tavara Limited

Denton Tavara Ltd
Independent Examiner
61A High Street South
Rushden
Northants NN10 0RA