

# **THE PARISH OF ST. SAVIOUR'S, IFORD**

(part of the United Benefice of Holdenhurst & Iford)

## **FINANCIAL STATEMENTS AND ANNUAL REPORT**

### **OF THE**

### **PAROCHIAL CHURCH COUNCIL**

### **FOR THE YEAR ENDED 31st DECEMBER 2025**

**St Saviour's Church is situated at 32 Colemore Road, Bournemouth,  
BH7 6RZ**

**Vicar:**

The Revd. Canon Andy McPherson  
The Vicarage  
53a Holdenhurst Avenue  
Bournemouth, Dorset  
BH7 6RB

**Banker:**

National Westminster Bank plc  
57 High Street  
Christchurch, Dorset  
BH23 1BB

**Investment Banker:**

Central Board of Finance of the Church of England  
Senator House  
85 Queen Victoria Street  
London  
EC4V 4ET

**Independent Examiner:**

Mr Peter Miles

Charity Commission Registration No. 1130676

# ST. SAVIOUR'S PAROCHIAL CHURCH COUNCIL

## Annual Report for 2025

**Members of the Parochial Church Council from 1st January 2025  
until the date this report was approved:**

Incumbent:	Revd. Canon Andy McPherson
Churchwardens:	Mr Alan Salsbury (elected 2024 APCM) Mrs Pat Smart (re-elected 2024 APCM)
Asst. Wardens:	Mr Stephen Farrant (resigned March 2026) Mrs Janet Moore Mrs. Christine Moyes
Lay Chair:	Mrs Patricia Smart (elected 2025)
Treasurer:	Nick Richards (re-elected 2023)
Assistant Treasurer:	VACANCY
Secretary:	Mrs Janet Moore (elected 2024)
Deanery Synod Reps:	Mrs Pat Smart (elected 2023) Mr Geoff Pollard (elected 2023 resigned Jan 2026) Mrs Jan Pollard (elected 2025 resigned Jan 2026) Two vacancies
Electoral Roll Officer:	Mrs Margaret Shelton
Elected Representatives:	Mrs. Angela Cattell (co-opted 2025) Mr Chris Dale (elected 2023) Mrs Caz Gatehouse (re-elected 2023 resigned Nov 2025) Mr Jez Ferguson (re-elected 2023 resigned Nov 2025) Mrs Jan Moore (re-elected 2024) Mrs Laura Simpkins (elected 2024) Mrs Vicky Woodings (elected 2023)

Five vacancies

## **Structure, Governance and Management of the PCC**

The method of appointment of PCC Members is set out in the Church Representation Rules, 2020. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

A meeting of the full Parochial Church Council is normally held every two months. A number of sub-committees exist to administer areas of work such as Finance, Pastoral Care and World Mission. During 2025 the PCC met five times in total, all meetings were held in person at St Saviour's. Matters were also dealt with by correspondence outside of the meetings and in accordance with the rules

## **Objectives and Activities**

St. Saviour's Parochial Church Council is required to co-operate with the incumbent, Revd. Andy McPherson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Saviour's Church, Hall & Link buildings.

- The PCC will continue to work towards the partnership with St. Christopher's Church, including development of joint plans and projects.
- We will support the work of outreach within the community, especially building links with the elderly and residential homes.
- We will continue to encourage the growth of work among young families, youth and children, including encouraging children and young people to join in with our activities. We will offer a regular Messy Church, groups such as Parent, Carer & Toddlers. We also organise community events such as the Light Party, Messy Easter and Christingle.
- We are committed to Pastoral Care under the auspices of Pastoral Care Team supporting those within the church family including the housebound and less regular at church. We offer a very active Prayer Chain as well as support with practical needs, and cards, and small gifts/flowers at Christmas, Mothering Sunday, Easter and Harvest.

- We plan to build upon the development of Homegroups, encouraging opportunities for prayer, teaching and building relationships in a variety of settings. We offer training and support to Homegroup Leaders and potential Homegroup Leaders.
- It is our overall aim to bring Christ into more people's lives through our witness to the faith, particularly through Alpha Courses, and help people deepen their faith through different courses.

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- We aim to help the whole congregation at St Saviour's to engage with global mission. We aim to support our mission partners both financially and in prayer.
- We continue with outreach to the local community through our "Open Link" activities and regular concerts.

## **Achievements and Performance**

### **Church Attendance:**

It was reported at last year's APCM that the total number of parishioners on the electoral roll of the church was 105. This was a decrease from the proceeding year's figure of 191. A few people joined during the year but we lost several of our long standing members through various reasons. The full revision of the Electoral Roll took place last year.

The 10:30 am Sunday Services continued on a regular basis in 2025 and a 9.00 am monthly traditional HC on the first Sunday of the month has continued but unfortunately without the benefit of Hugh Ashley who has retired from playing the organ due to failing health. The average weekly attendance during 2025 was 76 adults and 5 under 16s. There is still an option of accessing services online as these are recorded and provided via YouTube, and throughout the year we have received thanks from those who join us in this way. The mid-week traditional Holy Communion service continues to be held on a Wednesday morning and is regularly attended by approximately 10-15 people. Messy Church has continued through the year with an average of 15 children and 25 adults and Messy Christmas was very well attended.

Several special services and events have taken place throughout the 2025 year, including a well-attended Easter Sunday Service and a Messy Good Friday trail and an evening Passion service on Good Friday.

There were also a number of services held over the Christmas period including an outdoor Carol Service, a Christingle service, Midnight Communion and a Service on Christmas day, all of which were well attended. Sadly our heating boiler failed towards

the end of the year making it necessary to have temporary heating over Christmas. Unfortunately the boiler is beyond repair so at present services are held in the Hall.

### **PCC Review of the Year:**

The PCC began at almost full strength after 2025 APCM but unfortunately towards the end of this period has become depleted.

The PCC met on five occasions during the year in the Link with some urgent decisions being managed electronically. There have been various matters discussed during the year, especially the very difficult decision to offer redundancy to our Children's/family

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Worker and Youth Worker. A decision made after much prayer and consultation. The number of children and young people attending had been declining although outreach work in our secondary schools had continued. Together with our worrying financial situation there was no alternative. Our financial situation has slightly improved but we are still in danger of a deficit having lost some of our regular givers.

We have vacancies for Deanery Synod and PCC and hope that Church family members will volunteer to fill these roles. The time, effort, work and interest given by our loyal PCC is very much appreciated. We welcomed Sue Ricketts to the PCC and have valued her input. We meet bi monthly on a Monday evening and the meetings last about two hours. Please pray that more volunteers feel able to come forward.

Our first meeting of 2025 in January received updates on Christmas services, LED replacement of the Church Lighting; Proposed monthly concerts; the proposed partnership with St Christopher's; Fabric and Pastoral Care. Information being investigated for a camera doorbell for the Link. A Display board was prepared for the Link giving details of activities and people at St Saviour's

At the March meeting, PCC discussed the Staff Review; the successful monthly concerts with approx. 60 attending. Future partnership with St Christopher's is gaining momentum. Plans for a Passover supper and a visit from Bishop Kosea.

The June meeting after the APCM decided to continue with the monthly concerts as these not only create funds but also outreach. A VE day cream tea was planned. Pondering on the Church roof was waiting for a Diocesan grant. Work was in obedience due to seagulls nesting there. Spring Fair was successful. Sadly the Preschool had insufficient numbers to continue and had given notice to vacate on 4<sup>th</sup> July. This income would be missed

September's meeting received the sad news that our Church/family's worker Caz and our Youth Worker, Jez, felt unable to accept reduced hours and therefore would take redundancy. Laura Simpkins accepted 16 hour contract as Administrator. During the summer a complete and major "spring clean" of the whole premises took place carried out by volunteers. Thanks were expressed to everyone who contributed. Safeguard and DBS reports were received. Plans for Harvest lunch. Altar flowers could be sponsored. Partnership plans going forward.

Our last meeting of 2025 in November confirmed redundancy notices to Children/Family Worker and Youth Worker which saddened everyone. St Saviour's is still short of a designated Health and Safety Officer but Sue Ricketts has undertaken restructuring so that all needs are met. PCC were informed by Treasurer that St Saviour's had a CMF holiday for the last three months of 2025 and reduced payments for 2026. Serious problems with the gas boiler heating the Church with large repair bills. Christmas services planned; Pastoral care lists updated Two PCC members taking on children's work on a Sunday morning. PCC heard of various hall bookings confirmed to replace some of Pre school rents.

Unfortunately the gas boiler failed in December and beyond repair. The Diocese will not approve a new gas boiler in line with their environmental aims. An industrial heater

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was provided to enable services over the Christmas period.

Due to compassionate leave we have been continuing without the presence of Revd Andy McPherson and this has been missed. We continue to pray for Andy and Mel especially as they enter retirement.

At all our meetings the Treasurer, Nick /Richards, gave detailed reports on the St Saviour's finances and kept us up to date with our funds, stressing the need for more income. Safeguarding officer, Bev Mills also gave regular reports.

All PCC meetings have been well attended and we are thankful to members for their support, work, loyalty and their Christian Faith. Thanks also to our retired clergy, churchwardens and all those in the Church family who continue to support.

Jan Moore

PCC Secretary

## **Churchwardens Report 2025**

This year has been a very varied one for us as Churchwardens with no two weeks following the same pattern. Our thanks go out to Andy and Mel for many inspiring services until bad health meant they had to stand back in recent times. A very big thanks also to our retired clergy and staff members and the volunteers without whose help life would be very difficult. Thanks also to the welcome team, for their warmth and welcoming attitude, also Steve for the multitude of jobs that he undertakes in his wonderful helpful manner, we would be lost without all these super people.

This year has been busy with many events taking place, three specials in Particular; A Passover meal with our Jewish friends with lots of singing and dancing. A well, attended truly delicious V.E. Day Cream Tea and in the summer a visit by Bishop Kosea and his wife Grace, from Uganda, part of a UK

visit organised by TDT one of our mission partners, which included a visit to Winchester Cathedral and taking part in an inauguration . A first for a Ugandan Bishop to be included, such a wonderful day.

Other outreach events that help us connect to the local community have been our Mothering Sunday Service, Easter Trail, Messy Church, Outside Christmas Carols and other Christmas services. Big Breakfast down at St John's one to raise money for Christian Aid week and another for The Children's Society. Fund raising events held were a Quiz, Spring and Christmas Fayres and monthly Concerts featuring various local artists, which are proving to be popular. This year due to our financial situation and the lack of children at the Sunday morning services, it was with a heavy heart that we had to make the decision

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to say goodbye to our Youth and Children's ministers..

We have had a zoom meeting with the Archdeacon, meetings with the Area Dean and a number of meetings with the Churchwardens of St Christopher's about our proposed partnership with them, things are progressing slowly. We have also set up a monthly Partnership Prayer Meeting, taking it in turns to host these that have been well attended.

We pray that as we grow and reach out to others we keep our warmth, caring. and welcoming attitude for which we are known.

Yours in Christ,  
Pat Smart,  
Church Warden

## **Fabric Report**

In terms of the general fabric of the Church there has been no major repair work necessary. In the past year general maintenance has taken place to include removing the old timber shed and replacing it with a metal one.

There are still outstanding issues with pointing, in particular on the piers of the roof and it is hoped we can address this in 2026, funds willing. We applied for quick wins grants to have the 'ponding issues' on the flat roofs alleviated. At the time of writing, I was hoping that this work will finally be carried out by the end of April or early May at the latest and the entire cost will be met (including architects fees) by the diocese. But this is still to be settled.

Our major issue which is currently ongoing is the lack of heating in the Church, with the failure of our boiler in early November. The resulting chilling of the Church, as a result has caused a serious deterioration of the fabric of the interior walls with plaster and paint failing and of more concern a good deal of mould/fungal growth from the chilled and damp environment.

We have bought a dehumidifier which is currently running 24/7 and has reduced the

humidity from 85% to 64-67% hoping it will reach 55% at some point. It has prevented the mould from encroaching further and a lot of the mould has been removed using alcohol.

On the request of the Diocese we have had an energy assessment carried out in early March and the report is due by early April. This report will be submitted to the diocese who will respond and advise us on suggestions as to how we heat the Church going forward. As the C of E is determined to be carbon free by 2030 a new gas boiler is unlikely to be possible, and if it is deemed to be the ONLY way to heat the Church efficiently the diocese will offer no financial help but will suggest opportunities to apply for external grants.

Alternatives to gas may be available, we hope, and if carbon neutral we will be entitled to grants to cover the costs, which I genuinely hope will include restoration of the fabric of the Church interior as well.

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A diocesan visit took place in early March; the situation was seen as grave; there was every indication that they would look at our needs sympathetically.

*An update is that we cannot afford the solutions provided in the assessment report and at the end of April we are in the inevitable situation of having, currently, only a replacement gas boiler as our only viable option for heating the Church. We are implementing a three-year plan for the carbon neutral option. Hoping we can achieve this with external funding. Replacement boiler cost likely to be in region of £30,000 to £40,000. The fabric repairs will also be down to us.*

The LED lighting was completed in 2025 with the office, link and corridors being the final areas to have the lights upgraded and the funding has been spent. Our saving on electricity is between 40 & 50% of 2024 spend as a result.

In 2025 The entire outward facing window of the Church were cleaned inside and out and the increase in light into the Church is significantly improved.

The Church floor, after our 2025 spring clean, has been wax polished with three coats of hard-wearing non-slip wax. An additional coat is planned before we redress the Church. The general improvements to the environment from having done this work on the floor and windows is appreciated by all.

In addition, the exterior window frames (with the exception of the rose window and the Nave stained glass window) have been painted black as requested in the quinquennial of 2024.

Gutters on the exterior of the hall have been cleaned thoroughly, and the plan is to purchase downpipe filters to prevent leaves, toys and balls from entering and blocking the rainwater from draining correctly.

Our general maintenance requirements have resulted in the following reports in 2025 Lightning conductor earth failure has been identified and repaired.

Fire extinguishers, that were passed their use by date, have been replaced when servicing on the fire alarm system was done.

The link auto doors have had their two services a year carried out and we are



advised that the outer doors 'belt' is nearing end of life and may fail or need replacing in the near future.

On a more prosaic and possibly interesting level our small wild garden planted in 2025 finally, after a very dry summer, proved successful and we have now created a new much larger wild garden adjacent to the car park near the waste bins. Seeded in the last couple of weeks we look forward to seeing them flower and attracting insects etc. In addition, one of the last projects to be carried out by our youth teams was the building of a 'bug hotel' in the form of St Saviours Church. This is adjacent to the new wild garden.

There are other areas of rotting vegetation and wood to encourage wildlife adjacent to and near the wild gardens. All of this has been done for environmental reasons

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and to help us achieve a higher Eco Church Rating for which we currently hold silver

The gardens are looking in good condition thanks to the efforts of the 'gardening team'.

Outside of these major issues the intention is, during 2026, to revisit the quinquennial report and address some of the simpler items found; doing the work ourselves, within the skillset of our Church congregation and their willingness to volunteer.

Alan Salisbury  
Churchwarden

## **SAFEGUARDING REPORT 2025-2026**

No safeguarding issues have arisen since the last PCCAGM Report and no requests for advice have been made to the Diocesan Safeguarding Team or referrals made to any other body.

Some reminders which are especially important if your role involves children, young people or vulnerable adults -

### **INDIVIDUALS -**

make sure you have had the necessary DBS checks (see Carol Allen)

If anyone starts to speak about something that you think may be a Safeguarding issue (or if you have any concerns) -

- stop the conversation; explain you cannot treat it as confidential and will have to speak to the SGO.
- make a written record of the conversation (verbatim as far as possible) with date and time to give to the SGO.
- speak to the SGO as soon as possible.

**GROUP LEADERS -**

- new groups - obtain permission for group to be established from PCC.
- all groups - ensure risk assessments and descriptions of responsibilities are in place. Copies to SGO.
- ensure helpers have necessary DBS checks and are aware of their responsibilities.
- encourage helpers to complete necessary safeguarding courses
- know protocols for dealing with safeguarding concerns and ensure helpers are aware of these.
- compile a list of names and addresses of group members.
- liaise with SGO if necessary.

Bev Collum-Mills (SGO)

April 2026

**ST. SAVIOUR'S PCC**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDING**  
**31ST DECEMBER 2025**

**ST. SAVIOUR'S PCC**

**INCOME AND EXPENDITURE ACCOUNTS**  
**FOR THE YEAR ENDING**  
**31ST DECEMBER 2025**

			<b><u>Year ended</u></b> <b><u>31 Dec 2025</u></b>		<b><u>Year ended</u></b> <b><u>31 Dec 2024</u></b>
<b>INCOMING RESOURCES</b>					
<b>VOLUNTARY GIVING</b>					
Regular Giving					
Parish Giving Scheme	57,250		54,719		
Other	19,818	77,068	21,793	76,513	
Collections					
Cash	12,945		7,891		
Card Transactions	14,442	27,387	14,879	22,770	
Other Donations		11,500		1,970	
Gift Aid Recovered		20,580		19,939	
Legacies		8,057		845	
Grants		0	144,592	0	122,037
<b>INVESTMENT INCOME</b>					
Interest		45		1,446	
Dividends		822		1,047	
Gains/Losses on Shares		-862	5	1,114	3,606
<b>CHURCH ACTIVITIES</b>					
Church Hall Lettings		11,818		18,472	
Fees		1,837	13,655	2,556	21,028
<b>OTHER INCOME</b>					
			0		0
<b>TOTAL INCOME</b>			158,252		146,670
<b>RESOURCES EXPENDED</b>					
<b>FUND RAISING COSTS</b>			0		0
<b>CHURCH ACTIVITIES</b>					
Missionary & Charitable Giving		15,021		14,584	
Common Mission Fund		35,516		49,243	
Salaries, Pensions & Nat. Ins.					
Youth/ Family Workers	68,379		51,002		
Office Staff	9,118		8,316		
Cleaner	6,067	83,563	5,460	64,778	
Clergy Expenses		3,937	138,037	4,464	133,069
<b>CHURCH EXPENSES</b>					
Mission & Evangelism Costs		0		472	
Running Expenses					
Church	11,514		8,974		
Hall	5,765		2,983		
Office & Admin.	5,778	23,057	7,428	19,385	
Utility Bills		9,928		14,007	
Costs of Trading - Fees to WDBF		1,120	34,104	2,254	36,118
<b>MAJOR REPAIRS</b>			9,451		11,272
<b>OTHER EXPENDITURE</b>			0		1,760
<b>TOTAL EXPENDITURE</b>			181,593		182,220
<b>NET EXPENDITURE FOR THE PERIOD</b>			-23,341		-35,549

**ST. SAVIOUR'S PCC**

**BALANCE SHEET**

**AS AT 31ST DECEMBER 2025**

	<b><u>As at</u></b>		<b><u>As at</u></b>	
	<b><u>31 Dec 2025</u></b>		<b><u>31 Dec 2024</u></b>	
FIXED ASSETS				
Church Hall	355,502		355,502	
"The Link" Extension	355,148		355,148	
		710,650		710,650
INVESTMENTS		9,009		29,049
CURRENT ASSETS				
<u>Debtors:</u>				
Income Tax Recoverable	5,203		3,754	
Church Hall Rents Due	0	5,203	1,250	5,004
Bank Current Account	22,720		16,265	
CBF Deposit Account	493		448	
Cash in Hand	10	28,426	10	21,727
<b>TOTAL ASSETS</b>		748,085		761,426
<u>Less</u>				
CURRENT LIABILITIES				
<u>Creditors:</u>				
Common Mission Fund	0		0	
Loans	10,000	10,000	0	0
<b>TOTAL NET ASSETS</b>		738,085		761,426
<b>REPRESENTED BY:-</b>				
<b>PARISH ASSETS</b>				
Net Assets b/f as at 1 January 2025		761,426		796,975
<u>Add</u>				
Net Expenditure for the Year to Date		-23,341		-35,549
Net Assets c/f as at 31 December 2025		738,085		761,426
<b>ASSETS</b>				
Restricted		2,704		8,778
Unrestricted		735,381		752,648
		738,085		761,426

## **Independent Examiner's Report to the PCC of St. Saviours, Iford, Bournemouth.**

This report on the financial statements of the PCC for the year ended 31 December 2025, which are set out on pages 1 to 3, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 (the Act').

### **Respective responsibilities of the PCC and examiner**

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my 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 Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

### **Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the 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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

### **Independent Examiner's statement**

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s.130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records 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.

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Mr Peter A Miles  
35 Swanmore Road Bournemouth Dorset BH7 6PD

Dated 26 February 2026