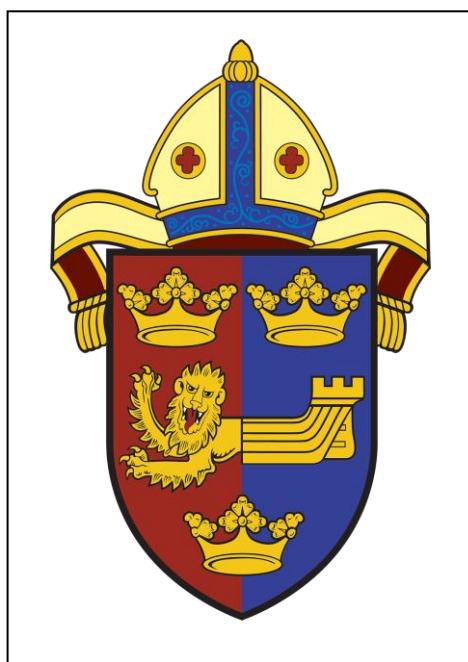


**The
Diocese
of
St Edmundsbury and Ipswich**



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of
All Saints' Church
Wickham Market
Suffolk**

**For the year ended 31 December 2025
Prepared under the Accruals Accounting Basis**

CHARITY NUMBER: 1130919

**ALL SAINTS' CHURCH, WICKHAM MARKET
ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH
COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2025**

Administrative information

All Saints' Church is situated in the centre of Wickham Market in a prominent position visible for miles around. It is part of the Church of England Diocese of St Edmundsbury and Ipswich. The correspondence address is The Vicarage, Crown Lane, Wickham Market IP13 0SA.

The Parochial Church Council (PCC) is registered with the Charity Commission as a charity in its own right

PCC members who have served from 1st January 2025 until the date this report was approved are:

Incumbent: Rev. Charlotte Wallington (inducted 27 February 2025)

Assistant Priest: The Revd Jenny Catchpole

Wardens: Mr Paul Catchpole

Mrs A Elliott

PCC Secretary: Miss L Merriam

Representatives on the Deanery Synod:

Dr. P Elliott

Mr. B. Laws (from APCM 22 April 2025)

Elected members:

Mrs D Boardley

Mr D Day (to APCM 22 April 2025)

Mrs B Goldsmith

Mrs P Jenkinson (to APCM 22 April 2025)

Mr B Laws (to APCM 22 April 2025)

Miss L Merriam (to APCM 22 April 2025)

Mrs E Steadman (to 30 September 2025)

Mr. J. Russell (from APCM 22 April 2025)

Mrs J Sycamore

Mrs. M. Wheeldon (from APCM 22 April 2025)

Co-opted Members: Ms H Kembery (Treasurer)

Ministry Team: Revd Jenny Catchpole (Assistant Priest)

Dr P Elliott (Lay Elder)

Mr I Jenkins (Lay Elder)

Ms J Maxwell (Reader)

Mrs P Smith (Lay Elder and Reader (from September 2025)

Mrs E Steadman (to September 2025)

Bankers: Co-operative Bank, PO Box 250, Delf House, Southway, WN8 6WT

Examiner: Mrs P Booth ATT, The Timbers, Church Road, Kettleburgh, IP13 7LE

Structure, governance and management

PCC members are appointed in accordance with the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Committees of the Parochial Church Council

The PCC meets bi-monthly to discuss matters relating to the church – fabric, finance and ministry. At times it delegates some specific events (e.g. major repairs or maintenance projects, social events etc) to smaller Committees or Working Groups which have the opportunity to co-opt members. These sub-committees or working parties report back to full PCC.

The Standing Committee, comprising the Incumbent, the Wardens, the Treasurer, Secretary and Mrs. B Goldsmith (from APCM 22 April 2025), is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the Council.

Risk Assessment

The PCC continues to monitor progress against the strategic objectives set out in the plan following the detailed review of 2021. Risk management strategy covers:

1. Financial Risks – this is most common risk to be managed through budget, internal audit and proper financial procedures.
2. Reputational Risk – unwelcome publicity which hinders the mission of the Church.
3. Statutory and Legal Requirements, to cover health and safety, employment law, child protection and associated difficulties, which could lead to compensation claims. Fire risk assessments have been completed on all buildings.
4. Operational Risk threats to the Church ability to deliver its objectives.

Areas 3 and 4 above are covered by the Church Health and Safety Policy renewed in 2023. Under the Health and Safety at Work Act 1974 this will be reviewed every three years

The PCC members [as Charity Trustees] have established systems and procedures to mitigate those risks. The implementation of procedures designed to minimise any potential impact on the charity, should any of those risks materialise, is set out below.

Aims and Objectives

The priority of the **Mission Statement** of All Saints Church (as symbolised by our spire) is "to point people to Jesus." This mission is distilled into three key words:

Love - In response to God's love shown to us in Jesus, we obey the command to love God and love our neighbour.

Grow – As the family of Jesus, we long to grow together so that our lives more clearly reflect the life of Jesus.

Serve - As servants of Jesus, we seek to serve Him, one another, and our local community by proclaiming the Good News in word and action.

We have committed to focus on two areas:

- Outreach and Ministry to Young Families (under 11s and their families), and are looking to expand our ministry to youth age 11-14.
- Develop a Culture of Intentional Christian Discipleship and Loving Service

Public Benefit

The church promotes regular public worship open to all. It provides sacred space for personal prayer and contemplation, undertakes pastoral work, including visiting the sick and the bereaved, teaches Christianity through sermons, courses and small groups, promotes Christianity through events and meetings and the distribution of literature. It seeks to promote the whole mission of the church through activities for senior citizens, parents, youth and toddlers or other special groups. It supports other charities in the UK and overseas.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the All Saints parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent (when in post) and the PCC bear in mind the Charity Commission's guidance on public benefit including the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- ☐ Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- ☐ Provision of pastoral care for people living in the parish.
- ☐ Missionary and outreach work.

Achievements and Performance

Church attendance

At the end of 2025 there were 71 on the Church Electoral Roll, following the creation of a new Roll every 6 years.

The average total in church attendance during Oct 2025 for the main service held each week was 58.

Review of the year

The full PCC held six ordinary meetings during 2025/6. The average level of attendance was 88%.

This year has seen the beginning of a new chapter in the life of All Saints Church, as we welcomed Rev Charlotte Wallington to lead and work with us in February 2025. It must have been quite daunting for her joining us. Not knowing anyone at all and not knowing much about the local area. However with the encouragement of our Church Family we have seen her settle and flourish. During the summer Charlotte held open garden afternoons at the Vicarage which many people from the villages of Pettistree and Wickham Market attended. These were inspired 'getting to know you' afternoons.

Christmas: This is such an important season for the village and the Church. Once again, a Christmas card from the Church with all information for the Services and activities were delivered to every house in our ever-growing village of Wickham Market by a large band of volunteers. Christmas activities included carol singing on the market square one Friday evening at 5pm; this is becoming a favourite with many people, with over 60 people attending this year. The Christingle service was included in the Together@11 service in December, where young and old made their own Christingles. Christmas Eve midnight service was well attended and the Christmas Day service was an enjoyable family occasion.

Services: Communion is held on the first Sunday in the month at 1100. On the third Sunday in the month communion is at 0930. There is also a Benefice communion held at Pettistree on the third Friday of the month at 1030, usually lead by Assistant Priest Rev Jenny Catchpole. All wine at All Saints is non-alcoholic and the bread gluten free. Morning Prayer is held at 11am on 2nd Sunday which usually includes an interview. The 3rd Sunday starts with communion at 0930 followed by Together @ 11. The 4th Sunday service includes testimonies. Shared lunches are enjoyed after some morning services.

Oasis An informal service is held on the 2nd Sunday of the month at 3pm, which includes tea and refreshments and attracts up to 25 people each month. Each service includes songs, Bible reading, a short message and prayers and some type of quiz, which proves very popular and competitive. On the closest Sunday to Valentine's Day, Oasis becomes a more reflective service called Loving Memories at which people are invited to come and remember those family, loved ones and friends who have died. Special invites are given to all families who have had a bereavement in the last 12 months. Many thanks to all who organise these events and supply refreshments.

Together@11: This is a more informal type of family service with those meeting for worship sitting around tables. People start arriving from 1030 to enjoy coffee, tea and toast and a chat. Each month there are various different activities for everyone to enjoy from the elderly to the very young. Sadly two of the people who helped lead this service moved away in December, Doug and Kerry Day. They were so enthusiastic in so many ways from setting up tables and chairs, leading the worship and delivering fun talks. Kerry even composed a song for this service, "Together at 11 Hey". Doug and Kerry, we are missing you already, God bless you in your new home.

Prayer and Praise: This is an informal evening service on the 3rd Sunday of the month. This is an opportunity for people to come and pray and worship openly, in an environment that is created around the aim of prayer and praise. An average attendance is twenty people, and although we have an identified structure or theme, the evening is led by the Holy Spirit through songs, testimony and prayers.

Prayer Ministry: Our prayer ministry team is always available to offer prayer and support for people every Sunday morning after the service in the side Chapel. Our online prayer chain continues. Requests for prayer come from many areas and are for a variety of needs. Physical fortnightly prayer

meetings are held on Monday evening in the Beehive at 7.30pm. A Wednesday morning prayer meeting is held weekly in the Beehive 0900 till 0930, focusing on praying for the village.

House Groups: These continue to meet mainly on Tuesday evenings. However, some meet on other evenings and a few during the day.

Leadership Training: During 2025 Emma Steadman was ordained as Deacon and Pip Smith was licensed as a Reader at Bury Cathedral. Emma commenced her curacy with us following her ordination. However, her curacy has since been transferred to Framlingham. We wish her every blessing.

General outreach: All Saints, through its tithing, continues to support numerous charities and good causes, including the work of Jane and Alan Hutt who run the Beehive project in Kenya, a home for child mothers and their babies, which has a strong support team including many members of the All Saints family.

Church Weekend Away: This was held at Sizewell Hall and has been a highlight of the Church calendar for many years. It runs from 5pm Friday afternoon until mid-afternoon on Sunday in late April. It is a great opportunity to relax, get to know God through teaching from a guest speaker, and each other better, enjoy good food and share Christian fellowship. There are various activities and competitions throughout the weekend. Instead of our usual weekend away in 2026, we will be having a Refreshment Day, with worship and teaching, on Saturday 6th June.

Open Door: This continues every Friday enabling people to drop in for coffee and chat, 1000 to 1200. Many thanks to all who set up and serve on such a regular basis.

Open Pantry: Demand on this project has increased. Anyone in need can come along to the Church on Thursday mornings between 0900 and 1030 helping themselves to both fresh and packaged goods for £2. Most of the goods on offer are supplied by Fare Share. During the summer months fresh fruit and vegetables are donated by local allotment holders. Many now stay on to enjoy company, a coffee and chat. Many thanks to all the volunteers who man this week by week.

Youth: Discussion and investigation into the possibility of a drop in for youngsters after school are being investigated.

Fabric: Throughout the year we have been investigating a new form of heating for the Church. Companies have been in and surveyed. We currently wait for one more company to come and survey. Other churches who have recently had new heating installed have been visited to assess their effectiveness. The Beehive roof had repairs just before the autumn. The access ladder to the clock winding chamber has been replaced. Investigations are ongoing for the installation of CCTV and a simpler method of Live streaming. In August there was a 17 person work party from both Wickham and Pettistree which worked tirelessly for three hours one Saturday

morning to tidy up the Vicarage garden. Bacon butties, cake and coffee were much appreciated.

The Church clock: (village clock) is very important to many villagers (we are soon informed if it is fast or slow!) Keeping the correct time is a challenge; in cold conditions the clock speeds up and in hot conditions it slows down. We are very appreciative of our volunteers who wind the clock twice a week. Doug and Sam stepped down from the team as they were both moving. Richard Caley has joined the team alongside Paul. So the clock keeps chiming.

Website: We would especially like to thank Jean Maxwell for keeping our website up to date and fresh, a never ending task.

There are so many people who serve in so many ways, thank you! Our musicians, our Sound & Tech team, our Treasurer for all her hard work, our welcome team, our bell ringers, our flower team, coffee makers and our cleaner.

We would also like to thank Helen Scott for faithfully producing the notice sheet each week.

As God's witness in Wickham Market, we continue to seek his guidance in all we do as a Church to accomplish delivering the gospel to all who live within our community and surrounding areas.

Paul Catchpole Alison Elliott

Church Wardens – All Saints Wickham Market

Deanery Synod

The PCC has two seats on the Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the church

Approved by the PCC on 15 March 2026 and signed on their behalf by Rev Charlotte Wallington

A handwritten signature in dark ink, appearing to read 'C Wallington', with a large, stylized initial 'C'.

Rev Charlotte Wallington

Financial Review

As shown in the Statement of Financial Activities, the year ended 31 December 2025 resulted in an overall surplus of **£621.09**.

This comprised a surplus of £7,531.69 in the Unrestricted (General) Fund, a deficit of £6,418.56 in Designated Funds, and a deficit of £492.04 in Unrestricted Funds, before any transfers between funds.

Income (£91,911.15)

Tax-efficient planned giving (£39,170.00), made up of standing orders and envelopes at church services, increased compared with 2024 (£35,725.00). Other planned giving of £11,780.60 was a slight increase on 2024 (£11,355.60). Together, these form the main source of our regular income.

Other voluntary giving, including appeals and donations from people attending the Open Door coffee mornings and other “no fee” events, amounted to £3,447.73. This is lower than last year (£7,827.96) because in 2024 we held a fundraiser for new LED display screens for the church.

Grants

Grants of £1,048.65 were received during the year. The PCC gratefully acknowledges the grant of £1,048.65 received in 2025 from the Wickham Market Town Lands Trust.

In 2025, we did not undertake any major church repair works, which is why the accounts showed a small surplus.

The use of the accruals accounting basis means that the income figure includes £931.61 owed to the church at the year end, relating to Gift Aid payments requested from HMRC.

Expenditure (£91,290.06)

The Parish Share was paid in full for 2025 (£57,502).

A 10% tithe of unrestricted church offerings and collections received during 2024 (£6,604) was transferred to the Designated Tithe Fund. From this fund, donations totalling £6,400 (plus a £18.56 bank charge) were made during the year to supported missions, missionaries, and charities. These included Beehive (Alan and Jane Hutt, Kenya), Tear Fund, Rooted in Jesus – the Mathetes Trust (an African support conference for local pastors), Barnabas Fund, Living Stones (Pakistan), Christian Action, Research and Education (CARE), Christians Against Poverty (CAP), and Street Jesus.

Church running costs totalled £6,461.76, of which a significant proportion related to insurance (£2,442.35).

Church utilities costs (electricity, gas, and water) amounted to £2,614.34, a decrease compared with last year (£3,490.33).

Church maintenance costs totalled £4,200.98. These included ongoing repairs and servicing of the old gas heating system. Over the next few years, provision will be made for its replacement. The PCC thanks Bruce for organising the church insurance policy and other church utilities.

Beehive, Church Hall, and field running expenses totalled £3,580.82. These included insurance, cleaning, heating, lighting, and maintenance costs.

For many years, the Church leased a field from the Diocese, which was then sub-let to the Red Triangle Bowls Club. Last year, the bowls club disbanded and the field was returned to the Church. A payment of £3,597.79 was made to the Church to cover reinstatement costs, and this was placed in the Fabric Fund.

As a result, the Church incurred additional costs, including rates and insurance relating to the field. The PCC sought a new lessee, but none could be found. It was decided that the field will be returned to the Diocese at the end of October 2026, when the Church's lease expires.

The Sizewell Hall parish weekend in 2025 made a small surplus. This is thanks to generous donations and internal fundraising.

The net result for the year was an excess of Receipts over Payments (i.e. a net increase in year end balances) of **£621.09**. After adding bank and deposit balances brought forward at the beginning of the year, and after taking into account of any tangible assets, the balances carried forward at 31st December totalled **£106,554.43**. Of this total carried forward restricted funds account for **£57,090.16** leaving **£49,464.27** available for general expenditure.

Reserves Policy

It is PCC policy, where possible, to maintain a balance of unrestricted funds to safeguard against uncertainty. The financial situation and potential future demands are regularly reviewed by the PCC.

The PCC currently holds a Designated Reserves Fund of £35,000.

It is our policy to invest fund balances above normal operating requirements with the CBF Church of England Deposit Fund.

Approved by the PCC on 15 March 2026 and signed on their behalf by Rev Charlotte Wallington (PCC Chairman)



Rev Charlotte Wallington

All Saints Wickham Market PCC

Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
Current assets			
	Bank Current Account	£51,169.08	£49,778.58
	CBF deposit account	£55,621.35	£53,213.16
	Cash in hand	£0.00	£0.00
	Accounts Receivable	£563.39	£1,039.91
	HMRC - Accounts Receivable	£931.61	£901.69
	Prepayments	£0.00	£870.00
	Total Current assets	£108,285.43	£105,803.34
Liabilities			
	Agency collections	£0.00	(£130.00)
	Accounts Payable	£1,731.00	£0.00
	Total Liabilities	£1,731.00	(£130.00)
	Net Asset surplus (deficit)	£106,554.43	£105,933.34
Reserves			
	Excess / (deficit) to date	£621.09	(£8,000.34)
	Starting balances	£105,933.34	£113,933.68
	Total Reserves	£106,554.43	£105,933.34

Represented by Funds		
Unrestricted	£13,722.39	£12,794.70
Designated	£35,741.88	£35,556.44
Restricted	£57,090.16	£57,582.20
Endowment	£0.00	£0.00
Total	£106,554.43	£105,933.34

All Saints Wickham Market PCC

Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
<i>Income and endowments from:</i>					
Donations and legacies	£67,291.24	£0.00	£1,930.25	£69,221.49	£70,551.03
Income from charitable activities	£2,226.50	£0.00	£7,525.20	£9,751.70	£10,111.00
Other trading activities	£7,000.50	£0.00	£3,597.79	£10,598.29	£7,157.50
Investments	£2,339.67	£0.00	£0.00	£2,339.67	£3,210.08
Total income	£78,857.91	£0.00	£13,053.24	£91,911.15	£91,029.61
<i>Expenditure on:</i>					
Expenditure on charitable activities	£71,326.22	£6,418.56	£13,545.28	£91,290.06	£99,029.95
Total expenditure	£71,326.22	£6,418.56	£13,545.28	£91,290.06	£99,029.95
Net income / (expenditure) resources before transfer	£7,531.69	(£6,418.56)	(£492.04)	£621.09	(£8,000.34)
<i>Transfers</i>					
Gross transfers between funds - in	£0.00	£6,604.00	£0.00	£6,604.00	£6,600.00
Gross transfers between funds - out	(£6,604.00)	£0.00	£0.00	(£6,604.00)	(£6,600.00)
<i>Other recognised gains / losses</i>					
Net movement in funds	£927.69	£185.44	(£492.04)	£621.09	(£8,000.34)
<i>Reconciliation of funds</i>					
Total funds brought forward	£12,794.70	£35,556.44	£57,582.20	£105,933.34	£113,933.68
Total funds carried forward	£13,722.39	£35,741.88	£57,090.16	£106,554.43	£105,933.34

Approved by the PCC on 15 March 2026 and signed on their behalf by Rev Charlotte Wallington (PCC Chairman) and Helen Kembery (Treasurer)



Rev Charlotte Wallington



Helen Kembery

Notes to the Financial Statements
Year Ending 31 December 2025, All Saints Church Wickham Market

ACCOUNTING POLICIES

The financial statements of the PCC have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCC, together with applicable accounting standards and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP FRS102, 2019).

The financial statements have been prepared under the historical cost convention except for the valuation of any investment assets which are shown at market value. The financial statements 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.

Funds

Unrestricted Funds represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC.

Restricted Funds are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Designated Funds represent income and expenditure to and from funds that have been designated for a specific purpose but which, by resolution of the PCC, can be set up, changed, or closed.

Endowment Funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where any of the income or other benefit derived from the capital may be restricted or unrestricted. Full details of restrictions on any endowment funds are shown in the notes to the accounts.

Incoming Resources

Planned giving and collections are recognised when received. Grants and donations are included when any pre-conditions preventing their use by the PCC have been met. Gift Aid and other tax claims are included at the same time as the cash donations to which they relate. Rental Income is recognised when the rental is due. Investment income is included when receivable. All other income is recognised when it is receivable. Funds raised from events and trading activities (e.g. sales of books etc) are recognised gross - i.e. before any related costs that may have been deducted from the gross proceeds.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC.

The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as Restricted Funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property of any kind is excluded from the financial statements by Section 10(2)(a) and [c] of the Charities Act 2011.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Church equipment is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,500 or less are written off when the asset is acquired.

Any investments are valued at market value as of 31 December.

All Saints Wickham Market PCC

Analysis of income and expenditure

Selected period: 01 January 2025 to 31 December 2025

	Unrestricted	Designated	Restricted	Total this year	Total last year
Income and endowments					
<i>Donations and legacies</i>					
Gift Aid Giving planned	£38,820.00	£0.00	£350.00	£39,170.00	£35,725.00
Other planned giving	£11,540.60	£0.00	£240.00	£11,780.60	£11,355.60
Collections at services	£2,677.15	£0.00	£0.00	£2,677.15	£2,213.94
Other Voluntary Giving	£2,384.23	£0.00	£1,063.50	£3,447.73	£7,827.96
Gift aid tax recovered	£10,820.61	£0.00	£276.75	£11,097.36	£10,910.69
Legacies	£0.00	£0.00	£0.00	£0.00	£1,000.00
Grants	£1,048.65	£0.00	£0.00	£1,048.65	£1,517.84
<i>Donations and legacies Totals</i>	£67,291.24	£0.00	£1,930.25	£69,221.49	£70,551.03
<i>Income from charitable activities</i>					
Fees for weddings and funerals	£1,351.00	£0.00	£0.00	£1,351.00	£1,418.00
Church events	£630.00	£0.00	£1,134.20	£1,764.20	£1,832.90
Book Sales	£245.50	£0.00	£0.00	£245.50	£286.00
Sizewell Hall Weekend	£0.00	£0.00	£6,391.00	£6,391.00	£6,574.10
<i>Income from charitable activities Totals</i>	£2,226.50	£0.00	£7,525.20	£9,751.70	£10,111.00
<i>Other trading activities</i>					
Fees and Sales	£0.00	£0.00	£0.00	£0.00	£0.00
Rents	£6,700.00	£0.00	£3,597.79	£10,297.79	£6,700.00
Lettings (non-Church related)	£300.50	£0.00	£0.00	£300.50	£457.50
<i>Other trading activities Totals</i>	£7,000.50	£0.00	£3,597.79	£10,598.29	£7,157.50
<i>Investments</i>					
Bank interest	£2,339.67	£0.00	£0.00	£2,339.67	£3,210.08
<i>Investments Totals</i>	£2,339.67	£0.00	£0.00	£2,339.67	£3,210.08
<i>Other income</i>					
Other income	£0.00	£0.00	£0.00	£0.00	£0.00
<i>Other income Totals</i>	£0.00	£0.00	£0.00	£0.00	£0.00
Income and endowments Grand totals	£78,857.91	£0.00	£13,053.24	£91,911.15	£91,029.61
Expenditure					
<i>Raising funds</i>					
Cost of generating income	£0.00	£0.00	£0.00	£0.00	£0.00
<i>Raising funds Totals</i>	£0.00	£0.00	£0.00	£0.00	£0.00

	Unrestricted	Designated	Restricted	Total this year	Total last year
Expenditure on charitable activities					
Supported missionaries	£0.00	£2,800.00	£0.00	£2,800.00	£2,600.00
Church overseas	£0.00	£600.00	£0.00	£600.00	£600.00
Relief and Development Agencies	£0.00	£2,200.00	£0.00	£2,200.00	£2,200.00
Home mission	£0.00	£800.00	£2,257.41	£3,057.41	£2,842.88
Secular charities	£0.00	£0.00	£0.00	£0.00	£0.00
Parish share	£57,502.00	£0.00	£0.00	£57,502.00	£57,114.00
Honoraria and Salaries	£861.63	£0.00	£0.00	£861.63	£660.00
Clergy and other staff expenses	£313.50	£0.00	£0.00	£313.50	£65.65
Missionary and Evangelist costs	£0.00	£0.00	£313.35	£313.35	£283.20
Church running costs	£6,422.39	£0.00	£39.37	£6,461.76	£6,180.19
Church maintenance	£229.98	£0.00	£3,971.00	£4,200.98	£8,525.14
Management and Administration	£271.32	£18.56	£0.00	£289.88	£1,034.56
Church Utilities	£2,614.34	£0.00	£0.00	£2,614.34	£3,490.33
Sizewell Hall Weekend Exp	£0.00	£0.00	£6,231.00	£6,231.00	£6,522.00
Church Events (not fundraising)	£0.00	£0.00	£0.00	£0.00	£0.00
Book costs	£263.39	£0.00	£0.00	£263.39	£208.06
Other buildings running expenses	£2,847.67	£0.00	£733.15	£3,580.82	£3,679.89
Church major works	£0.00	£0.00	£0.00	£0.00	£3,024.05
Other buildings major works	£0.00	£0.00	£0.00	£0.00	£0.00
Depreciation	£0.00	£0.00	£0.00	£0.00	£0.00
Expenditure on charitable activities Totals	£71,326.22	£6,418.56	£13,545.28	£91,290.06	£99,029.95
Expenditure Grand totals	£71,326.22	£6,418.56	£13,545.28	£91,290.06	£99,029.95

Notes:

Moneys directly collected for associated missions/ missionaries were paid to the beneficiary at the earliest opportunity. In accordance with best practice advice, where the PCC was merely acting as a "collecting agency" these sums are not included in the church statements of income or expenditure (even though they did pass through the PCC bank account).

No members of staff were directly employed by the PCC during the year.

No payments were made to members of the PCC during the year other than the re-imbursement of expenses/ costs incurred.

TANGIBLE ASSETS

NOTE:

1) The only fixed assets that had a purchase price of more than £1,500 is a mower bought during 2018 for £2,186. This has now been fully depreciated and the net value of the mower at year end was £0.00

2) The Beehive, church hall and field is not a "realisable asset" for the purpose of these accounts/ this Report. The PCC cannot sell the property without the consent of the DBF. The relevant deed says that the proceeds of any sale must be used for the same purpose - i.e. the provision of facilities for the PCC/church.

ACCOUNTS RECEIVABLE AND PAYABLE (DEBTORS AND CREDITORS)

As detailed in the balance sheet. The interest for the CBF bank account due on 31 December 2025 was not paid until January 2026, the estimated interest figure is included in the Accounts Receivable figures.

Accounts Receivable:

2025		2024	
Accounts Receivable HMRC	£931.61	Accounts Receivable HMRC	£901.69
Other Accounts Receivable	£563.39	Other Accounts Receivable	£1,039.91
Prepayments	£0.00	Prepayments	£870.00
Agency Collections	£0.00	Agency Collections	£130.00
Total	£1495.00	Total	£2,941.60

Accounts Payable:**2025**

Accounts Payable	£1731.00
Agency Collections	£0.00
Total	£1731.00

2024

Accounts Payable	£0.00
Agency Collections	£0.00
Total	£0.00

All Saints Wickham Market PCC
Fund movement summary
Selected period: 01 January 2025 to 31 December 2025

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Fund balances Carried forward
General Fund	£12,794.70	£78,857.91	£71,326.22	(£6,604.00)	£13,722.39
Reserves	£35,000.00	£0.00	£0.00	£0.00	£35,000.00
Tithe Fund	£556.44	£0.00	£6,418.56	£6,604.00	£741.88
Fabric Fund	£37,458.42	£4,005.04	£4,690.16	£0.00	£36,773.30
Open Pantry Fund	£594.34	£2,369.20	£2,257.41	£0.00	£706.13
Youth Fund	£14,170.52	£0.00	£53.36	£0.00	£14,117.16
Gospel Hall/ Evangelism Fund	£2,187.47	£0.00	£313.35	£0.00	£1,874.12
Sizewell Hall Fund	£488.20	£6,529.00	£6,231.00	£0.00	£786.20
Sunday School/ Toddler Fund	£448.09	£0.00	£0.00	£0.00	£448.09
Discretionary Fund	£1,413.11	£150.00	£0.00	£0.00	£1,563.11
Bell Fund	£822.05	£0.00	£0.00	£0.00	£822.05
Totals	£105,933.34	£91,911.15	£91,290.06	£0.00	£106,554.43

FUNDS

The Open Pantry Fund (formerly the Boxes of Hope Fund) represents accumulated donations, income and expenditure on the Open Pantry food aid initiative. It can only be used for that purpose.

The Fabric Fund represents accumulated donations and grants toward the cost of maintenance of the church fabric. It can only be spent for that purpose

The Discretionary Fund represents accumulated donations toward the cost of support for parishioners in financial and other need. It can only be spent for that purpose.

The Sizewell Hall Fund represents accumulated donations, income and expenditure in connection with the Parish Sizewell Hall weekend. It can only be used for that purpose.

The Youth Fund represents accumulated donations and grants toward the cost of general Youth Work within the church. It can only be spent for that purpose.

The Sunday School/Toddler Fund represents accumulated donations, income and expenditure in connection with Together@11, the Sunday School and other children's activities. It can only be used for that purpose.

The Bell Fund represents accumulated donations toward costs incurred in connection with the church bells. It can only be spent for that purpose.

The Gospel Hall Evangelism Fund represents grants and donations (chiefly made by the Trustees of the former Wickham Market Gospel Hall) for the purpose of evangelism. It can only be used for that purpose.

The Tithe Fund represents an amount designated by the PCC for Missionary support. The PCC designated £6,600 to the Tithe Fund during the year.

The Reserve Fund ensures unrestricted funds are available for uncertainty.

All Saints Wickham Market PCC
Statement of Assets and Liabilities
As at: 31 December 2025

	General	Designated	Restricted	Total this year	Total last year
Current assets - Cash at bank and in hand					
Bank	£12,309.79	£35,741.88	£58,738.76	£106,790.43	£102,991.74
Total	£12,309.79	£35,741.88	£58,738.76	£106,790.43	£102,991.74
Current assets - Debtors					
Accounts Receivable	£563.39	£0.00	£0.00	£563.39	£1,039.91
HMRC - Accounts Receivable	£926.61	£0.00	£5.00	£931.61	£901.69
Prepayments	£0.00	£0.00	£0.00	£0.00	£870.00
Total	£1,490.00	£0.00	£5.00	£1,495.00	£2,811.60
Liabilities - Agency accounts					
Agency collections	£0.00	£0.00	£0.00	£0.00	(£130.00)
Total	£0.00	£0.00	£0.00	£0.00	(£130.00)
Liabilities - Creditors: Amounts falling due in one year					
Accounts Payable	£77.40	£0.00	£1,653.60	£1,731.00	£0.00
Total	£77.40	£0.00	£1,653.60	£1,731.00	£0.00
Net total assets	£13,722.39	£35,741.88	£57,090.16	£106,554.43	£105,933.34
Represented by Funds:					
Unrestricted - General	£13,722.39	£0.00	£0.00	£13,722.39	£12,794.70
Designated - Reserves	£0.00	£35,000.00	£0.00	£35,000.00	£35,000.00
Designated - Tithe	£0.00	£741.88	£0.00	£741.88	£556.44
Restricted - Fabric	£0.00	£0.00	£36,773.30	£36,773.30	£37,458.42
Restricted - Open Pantry	£0.00	£0.00	£706.13	£706.13	£594.34
Restricted - Youth	£0.00	£0.00	£14,117.16	£14,117.16	£14,170.52
Restricted - Gospel Hall	£0.00	£0.00	£1,874.12	£1,874.12	£2,187.47
Restricted - Sizewell Hall	£0.00	£0.00	£786.20	£786.20	£488.20
Restricted – Sunday School	£0.00	£0.00	£448.09	£448.09	£448.09
Restricted - Discretion	£0.00	£0.00	£1,563.11	£1,563.11	£1,413.11
Restricted - Bell Fund	£0.00	£0.00	£822.05	£822.05	£822.05
Total	£13,722.39	£35,741.88	£57,090.16	£106,554.43	£105,933.34

ALL SAINTS' CHURCH WICKHAM MARKET

SUPPLEMENTARY NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 December 2025

Analysis of Incoming Resources and Resources Expended

Incoming Resources

Voluntary Income

Planned Gift Aid Giving:

Money given either in envelopes or through bank standing order or by cheque through Gift Aid (including that for restricted purposes such as Open Pantry and Fabric Funds).

Income tax recoverable on planned giving is shown separately.

Other Planned Giving:

Money given in envelopes or through bank standing order without declaration. Money given through Charities Aid Foundation, Stewardship or other vouchers or through Payroll Giving (Give As You Earn) or through other Charities.

Other Voluntary Giving

Money given by individuals. Money given through church boxes and wall safes. Gift Days. Donations, Appeals, etc: including for restricted purposes.

Collections At Services: Collections (other than planned giving through envelopes), At all services to be used for ordinary purposes; Restricted collections for missions and charities.

Grants: these may be restricted funds from Local Authority or English Heritage etc for the building.

Legacies.

Income from Charitable Activities

Money received from the sale of books, periodicals, bible study materials and stationery.

Fees for weddings and funerals: paid to PCC for funerals, weddings etc.

Church Events: Social and other gatherings. Income received for funeral/wedding vergers etc

Sizewell Hall: income relating to the Parish Weekend (at Sizewell Hall).

Income from Other Trading Activities

Fees and Sales: fetes etc.

Rent: Income from the operators of the mobile telephone masts installed in the church tower.

Lettings (non-Church related): Income from Beehive Hall and Bowls Green lettings (for non-church purposes)

Income from Investments

Interest from Bank and CBF Deposit Fund

Other Receipts

Insurance claims. These are indemnity payments. Where the insurer pays a suppliers' bill direct (as may be the case with damage claims) that amount is not shown as a payment and receipt.

Proceeds of disposal of fixed or investment assets.

Resources Expended

Costs of generating voluntary income

Costs of gift aid envelopes. Any expenses incurred undertaking Grant applications.

Fund-raising/ trading

To raise funds

Charitable Activities (activities directly relating to the work of the Church)

Missionary and charitable giving:

Church overseas: missionary societies, other overseas missions and diocesan associations and missionary councils, individual supported missionaries, assistance to individuals in need.

Relief and Development Agencies:

Including Tear Fund and similar Christian organisations concerned primarily with relief and development.

Home Missions and other church societies and organisations:

Including Street Jesus, Open Pantry etc

Secular Charities:

Including any donation to Wickham Market Royal British Legion in connection with the annual Remembrance Sunday service.

Ministry:

Parish Share / Diocesan quota (the "voluntary" contribution from **parishes** towards the work of the **Church** in our Diocese and beyond)

Clergy and other staff expenses: Expenses of the incumbent and other officers – telephone, hospitality, travel costs etc. Included here the contribution from Pettistree PCC toward the expenses of the incumbent in acting for the Benefice.

Honoraria and Salaries: payment to funeral / wedding vergers, PA operators; one off gifts to thank volunteers. Staff Costs: pay, pension, national insurance etc relating to staff directly employed by the PCC

Missionary and Evangelist costs: missionary training, Oasis, children, youth expenses

Church running costs: cleaning, insurances, worship materials, streaming licences, wifi charges, membership of the Wickham Market Partnership, miscellaneous expenses etc

Church and churchyard maintenance: Repairs including routine maintenance

Church events/ training: cost of church social events, Sizewell Hall weekend and training of worship leaders etc.

Cost of book purchases (including Children and Bible study materials)

Church utilities: heating, lighting, water

Other buildings running expenses: Beehive/ Church Hall/ field heating, lighting, cleaning, and insurances, mower repairs etc., head lease of Bowls Green, tenancy of part of field.

Church major works:

Other Buildings major works: Beehive

Church management and administration

Administration, printing, stationery, postage, accounting software, website fees, bank charges, Independent Examiner.

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL of All Saints' Wickham Market (as Trustees of the PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WICKHAM MARKET: REGISTERED CHARITY No.1130919) FOR THE YEAR ENDED ON 31 DECEMBER 2025

I report on the accounts of the charity ("the Trust") for the year ended 31 December 2024.

Respective Responsibilities and basis of report.

As the charity's trustees, members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under Section 145(5)(b) of the 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 which give me cause to believe that in, any material respect:

- The accounting records were not kept in accordance with section 130 of the Charities Act; or
- The accounts did not accord with the accounting records; or
- The accounts did 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 accounts give a "true and fair" view which is not a matter considered as part of the 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 accounts to be reached.

Signed



Name Mrs P Booth
Address The Timbers, Church Road, Kettleburgh
Postcode IP13 7LE
Relevant professional qualifications(s) or body: ATT (Fellow)

Date: 20 February 2026