

Trustees Annual Report and Financial Report of The Parochial Church Council of the Ecclesiastical Parish of St. Margaret's, Warnham

For the year ended 31 December 2025

Registered Charity no: J132082

Address: St Margaret's Church, Church Road, Warnham. RH12 3QW

Website: www.Warnhamchurch.co.uk

Vicar: Revd. Rebecca Tuck

Independent examiner: Stephen Hendy, Data Developments

Bankers: Lloyds TSB Bank, 1 West Street, Horsham, RH12 1PA

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St Margaret's, Warnham

Trustees Annual Report for 2025

Our aims, purposes and impact as a charity during 2025

St. Margaret's PCC exists to promote the Gospel of our Lord Jesus Christ within the ecclesiastical parish of Warnham and according to the doctrines and practices of the Church of England. The PCC operates as a registered charity, and is aware of the Charity Commission guidance on public benefit in setting its objectives and activities. The PCC has the responsibility of cooperating with the Vicar, Revd. Rebecca Tuck, who has the 'cure of souls' for all who are resident in the parish, in promoting the whole mission of the Church: pastoral, evangelical and social.

The main objectives of the PCC are:

- To promote the Gospel of our Lord Jesus Christ
- To develop discipleship and spirituality within the parish
- To promote the mission of the church to improve lives in our church and wider communities
- To ensure that we do all we can to make our activities safe
- To provide a financially sustainable future for Warnham church
- To develop and utilise links with organisations inside and outside the parish for the public good
- To provide, as possible, practical and pastoral support and care
- To maintain and maximise use and enjoyment of the church buildings and grounds

During 2025 we have continued on our mission as a church to become 'an inclusive place for all, where faith and life interact.' We have aimed to do this by encouraging people to **believe** and **belong** as they engage with us and inviting them to **become** committed Christians as they do.

We have done this by providing regular worship services each Sunday including traditional and contemporary styles, appealing to a wide range of people. Our new Café Church service on the fifth Sunday of the month has helped more individuals to feel included and we've seen visitors and people who would not normally come to church come along as a result.

Serving coffee in church more often has also encouraged people to stay after services for fellowship. We have worked hard to publicise services and events in various ways including through our popular parish magazine the Warnham Warbler and have seen a slight increase in attendance at services during this year, especially during Advent and Christmas.

Installing a new sound system and repairing our organ has helped improve the quality of sound within our building and should make a positive difference for many years to come. Music is very important to our worshipping life here in Warnham, so it has been good to be able to invest in it in this way. The long planned repair of the clock on our tower also took place this year and our band of ringers have continued to call people to worship from our well-equipped bell tower.

Social and Fundraising Events have taken place, as well as the regular Friday Coffee, Lunch Club and Bambies Toddler Group, reaching out to and supporting our local community. Children and youth ministry has continued to share the gospel and nurture growing faith through the Kids and Youth Group, Celebration and Messy Church Services.

Pastoral care has continued through our small, committed team of pastoral visitors and our Men's group has continued to be popular, providing fellowship through enriching and engaging activities and talks whilst encouraging charitable giving too. We also became a food bank collection point for our local churches together charity Horsham Matters for people unable to travel into the town.

It has been wonderful to see more people becoming involved with our church community over this past year and I do thank God for that. I also hope and pray we can continue to find ways to encourage people of all ages to **believe** in Our Lord Jesus Christ, to **belong** to Christ's Church in this place and to **become** committed Christians as they do.

At the end of the year ending 31st December 2024, the members on our Electoral Roll numbered 130 (a decrease of 54 from 2024).

Financial Summary

Annual Accounts for the year ending 31/12/25 show income of £142,255 and expenditure of £150,220 producing a deficit/surplus of £7,965

Expenditure

The total of our expenditure in 2025 was £150,220

Income

We ran a successful stewardship campaign in April to encourage people to increase their giving. This resulted in a £9,000 increase in our planned giving in 2025.

Our income for 2025 was £142,255

Charitable Giving

Our charitable giving over this year was so much more than can be seen simply in our annual accounts. This is because our support for other charities has so often happened through encouraging people to give directly to the charity in support of fundraising initiatives of individual members of our church. We have supported charitable causes through the use of our building as a venue for these activities to take place.

Here are some of the figures involved: Lent Lunches took £821 for St Catherine's Hospice, Nick Coysh ran the London Marathon for Turning Tides raising £3,715, Christian Aid Week £1,500, Hilary and Angus' Midnight Walk for St Catherine's Hospice £1,525, carol service collection for St John Eye Hospital £626, Men's Group raised £912 for various charities including: St Catherine's Hospice £202, Macmillan Cancer Support £235, Horsham and Crawley Samaritans £100, Kent Surrey Sussex Air Ambulance £100, The Horsham and Shipley Community Project £70, Walking with the wounded £80, Turning Tides £65, A maritime charity £60, Simon Machin's charity revue for St Catherine's Hospice raised £1,000 and we collected £196 for the Royal British Legion on Remembrance Sunday. We hosted a Family Support Work Carol Service and collected toys for their Christmas appeal as well as food at Harvest and throughout the year for Crawley Open House.

Savings

The total we have held in reserve is now £76,750

Structure, governance and management of the charity

The Parish of St. Margaret's Warnham is part of the Diocese of Chichester within the Church of England. The Parochial Church Council (PCC) is registered with the Charity Commission as required by the Charities

Act 2011. PCC members are Trustees of the charity. Its governing document is the Parochial Church Councils (Powers) Measure 1956. St Margaret's Warnham is registered charity no. 1132082.

During the calendar year commencing 1st January 2025, the following served as members of the Parochial Church Council.

Ex Officio members

Vicar:	Revd Rebecca Tuck	Chair
Wardens:	Gareth Higgs	Deanery synod
	Pam Woolterton	Deanery synod
	Steve Lambie	<i>(stepped down in April 2025)</i>
Patron:	Jonathan Lucas	Vice Chair
Safeguarding Officer:	Lisa Nulty	
<i>Elected members</i>	Paul Singleton	Secretary
	Geoff Ward	
	Roy Boud	
	Martin Rogers	<i>(stepped down in April 2025)</i>
	Richard Smillie	
	Stuart Colgate-Gates	
	Jo Browse	
	Geoff Read	
Deanery Synod:	Margaret Oram	
	Tania James	

The PCC has a Standing Committee, which reports to the PCC and has the power to transact the business of the PCC between its meetings, subject to any directions given by the full PCC.

This Trustees' Annual Report was approved by the PCC at their meeting of March 2026.

Independent Examiner's report

Accounts for the year ended 31st December 2025

Respective responsibilities of the Trustees and the examiner

The charity's trustees are responsible for the preparation of the accounts and they consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the Charities Act
to follow the procedures laid down in the general directions given by the Charity Commission
(under section 145(5)(b) of the Charities Act, and
to state whether particular matters have come to my attention.

Basis of the 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 these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for 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 examiner's statement

In connection with my examination, no material matter has come to my attention which gives me cause to believe that in, any material respect:

Accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts do not accord with the accounting records

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

Date: 18th March 2026

Signed:

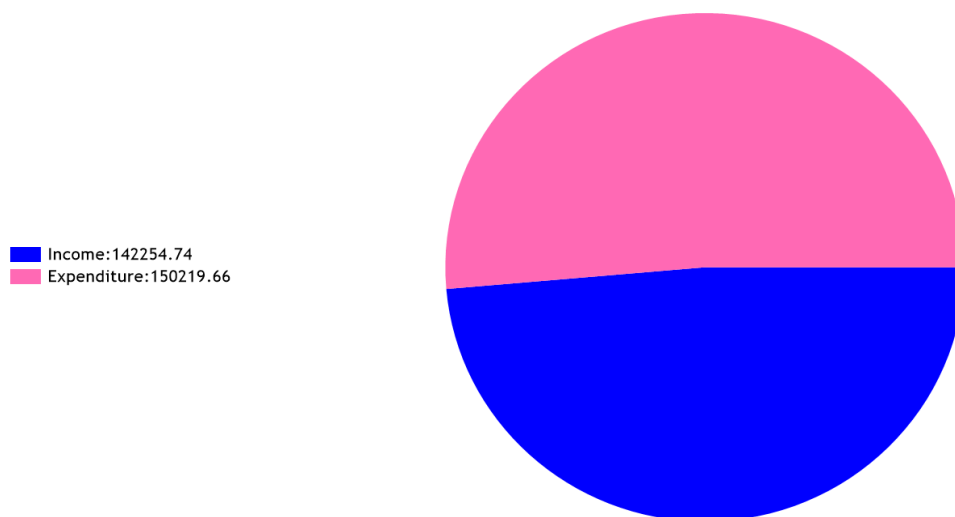
A handwritten signature in blue ink, appearing to read 'S. Hendy', written in a cursive style.

Stephen Hendy

Statement of Financial Activity

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	98,630.94	-	943.00	-	99,573.94	88,917.83
Income from charitable activities	12,047.23	-	-	-	12,047.23	8,971.77
Fund Raising	14,817.68	5,880.00	-	-	20,697.68	16,779.96
Other trading activities	6,350.91	-	-	-	6,350.91	5,725.33
Investments	3,081.95	-	3.03	-	3,084.98	1,264.72
Other income	500.00	-	-	-	500.00	500.00
Total income	135,428.71	5,880.00	946.03	-	142,254.74	122,159.61
Expenditure on:						
Raising funds	529.90	-	-	-	529.90	1,171.45
Expenditure on charitable activities	146,636.19	1,860.00	655.69	-	149,151.88	122,084.90
Other expenditure	42.48	-	495.40	-	537.88	876.76
Total expenditure	147,208.57	1,860.00	1,151.09	-	150,219.66	124,133.11
Net income / (expenditure) before transfer	(11,779.86)	4,020.00	(205.06)	-	(7,964.92)	(1,973.50)
Transfers						
Gross transfers between funds - in	246.45	-	323.00	-	569.45	-
Gross transfers between funds - out	(323.00)	-	(246.45)	-	(569.45)	-
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets,	-	-	-	-	-	-
Net movement in funds	(11,856.41)	4,020.00	(128.51)	-	(7,964.92)	(1,973.50)
Reconciliation of funds						
Total funds brought forward	69,397.03	8,445.00	6,872.45	-	84,714.48	86,687.98
Total funds carried forward	57,540.62	12,465.00	6,743.94	-	76,749.56	84,714.48
Represented by						
Unrestricted						
General Fund	57,540.62	-	-	-	57,540.62	69,397.03
Designated						
200 Club	-	7,780.00	-	-	7,780.00	5,860.00
200 Club Monthly	-	4,685.00	-	-	4,685.00	2,585.00
Bell Ringers	-	-	-	-	-	-
Book Of Remembrance	-	-	-	-	-	-
Investment Fund	-	-	-	-	-	-
Restricted						
Agency collection	-	-	-	-	-	-
Church Clock	-	-	-	-	-	-
Flowers	-	-	247.68	-	247.68	400.08
Jean Swift Crocus	-	-	30.10	-	30.10	-
Joan Barton Endowment	-	-	3,000.00	-	3,000.00	3,000.00
Joan Barton Interest	-	-	783.62	-	783.62	780.59
Mick Hodgson Fabric	-	-	33.50	-	33.50	33.50
Parish Room Refurbishment	-	-	-	-	-	-
Rev Loveless Mission	-	-	2,598.00	-	2,598.00	2,598.00
Youth Fund	-	-	51.04	-	51.04	60.28
Endowment						
United Trust Bank For J Barton	-	-	-	-	-	-

Sofa Separate Designated-Total Income vs Expenditure



Balance Sheet (Summary)

	As at 31/12/2025	As at 31/12/2024
Fixed assets	-	-
Current assets		
Investments	3,017.42	28,617.10
Cash At Bank And In Hand	79,411.13	60,977.37
	82,428.55	89,594.47
Liabilities		
Creditors: Amounts Falling Due In One Year	5,678.99	4,879.99
	5,678.99	4,879.99
Net current assets less current liabilities	76,749.56	84,714.48
Total assets less current liabilities	76,749.56	84,714.48
Liabilities	-	-
Total net assets less liabilities	76,749.56	84,714.48
Represented by		
Unrestricted		
Unrestricted - General Funds	57,540.62	69,397.03
Designated		
Designated - 200 Club	7,780.00	5,860.00
Designated - 200 Club Monthly	4,685.00	2,585.00
Restricted		
Restricted - Flowers	247.68	400.08
Restricted - Jean Swift Crocus	30.10	-
Restricted - Joan Barton Endowment	3,000.00	3,000.00
Restricted - Joan Barton Interest	783.62	780.59
Restricted - Mick Hodgson Fabric	33.50	33.50
Restricted - Rev Loveless Mission	2,598.00	2,598.00
Restricted - Youth Fund	51.04	60.28
Endowment		
Fund Totals	76,749.56	84,714.48

Statement of Assets and Liabilities (by code)

	Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand							
6501: Bank current account	(9,108.04)	12,465.00	5,001.55	3,000.00	11,358.51	10,128.50	
6502: Lloyds Instant Saver	21,732.41	-	4,418.35	-	26,150.76	40,514.89	
6507a: Unit Trust Bank 2025 - 2026	31,350.27	-	-	-	31,350.27	-	
6591: 2023 32 day account Lloyds	10,551.59	-	-	-	10,551.59	10,333.98	
Total	54,526.23	12,465.00	9,419.90	3,000.00	79,411.13	60,977.37	
Current Asset - Investments							
6503: Lloyds 32 day account	3,014.39	-	3.03	-	3,017.42	-	
6506: United Trust Bank for J Barton	-	-	3,000.00	(3,000.00)	-	-	
6507: United Trust Bank The PCC of St Margaret's Wamham	-	-	-	-	-	28,617.10	
Total	3,014.39	-	3,003.03	(3,000.00)	3,017.42	28,617.10	
Liability - Agency Accounts							
6699: Agency collections	-	-	5,678.99	-	5,678.99	4,879.99	
Total	-	-	5,678.99	-	5,678.99	4,879.99	
Net total assets	57,540.62	12,465.00	6,743.94	-	76,749.56	84,714.48	
Represented by							
General (Unrestricted)	57,540.62	-	-	-	57,540.62	69,397.03	
Designated - 200 Club	-	7,780.00	-	-	7,780.00	5,860.00	
Designated - 200 Clubmthly	-	4,685.00	-	-	4,685.00	2,585.00	
Restricted - Flowers	-	-	247.68	-	247.68	400.08	
Restricted - JB Endowment	-	-	3,000.00	-	3,000.00	3,000.00	
Restricted - JB Interest	-	-	783.62	-	783.62	780.59	
Restricted - JS Crocus	-	-	30.10	-	30.10	-	
Restricted - MH Fabric	-	-	33.50	-	33.50	33.50	
Restricted - Rev L Mission	-	-	2,598.00	-	2,598.00	2,598.00	
Restricted - Youth F	-	-	51.04	-	51.04	60.28	
Total	57,540.62	12,465.00	6,743.94	-	76,749.56	84,714.48	

Fund movement summary

	Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
200 Club								
Designated		5,860.00	3,780.00	1,860.00	-	-	-	7,780.00
Sub-totals		5,860.00	3,780.00	1,860.00	-	-	-	7,780.00
200 Clubmthly								
Designated		2,585.00	2,100.00	-	-	-	-	4,685.00
Sub-totals		2,585.00	2,100.00	-	-	-	-	4,685.00
Clock								
Restricted		-	500.00	500.00	-	-	-	-
Sub-totals		-	500.00	500.00	-	-	-	-
Flowers								
Restricted		400.08	443.00	495.40	(100.00)	-	-	247.68
Sub-totals		400.08	443.00	495.40	(100.00)	-	-	247.68

JB Endowment

Restricted	3,000.00	-	-	-	-	-	3,000.00
Sub-totals	3,000.00	-	-	-	-	-	3,000.00

JB Interest

Restricted	780.59	3.03	-	-	-	-	783.62
Sub-totals	780.59	3.03	-	-	-	-	783.62

JS Crocus

Restricted	-	-	146.45	176.55	-	-	30.10
Sub-totals	-	-	146.45	176.55	-	-	30.10

MH Fabric

Restricted	33.50	-	-	-	-	-	33.50
Sub-totals	33.50	-	-	-	-	-	33.50

Rev L Mission

Restricted	2,598.00	-	-	-	-	-	2,598.00
Sub-totals	2,598.00	-	-	-	-	-	2,598.00

Youth F

Restricted	60.28	-	9.24	-	-	-	51.04
Sub-totals	60.28	-	9.24	-	-	-	51.04

General

Unrestricted	69,397.03	135,428.71	147,208.57	(76.55)	-	-	57,540.62
Sub-totals	69,397.03	135,428.71	147,208.57	(76.55)	-	-	57,540.62

Totals	84,714.48	142,254.74	150,219.66	-	-	-	76,749.56
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Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
100 - PGS	51,306.84	-	-	-	51,306.84	47,780.77
101 - Planned giving	12,210.00	-	-	-	12,210.00	10,560.00
102 - Loose plate collections	5,223.34	-	-	-	5,223.34	5,640.23
104 - Donations	9,389.38	-	-	-	9,389.38	7,075.69
104a - Donation from Church Trust Fund	2,725.55	-	-	-	2,725.55	1,223.36
104b - Church Clock	-	-	500.00	-	500.00	-
105 - Tax recoverable on Gift Aid	17,775.83	-	-	-	17,775.83	16,235.78
106 - Legacies	-	-	-	-	-	-
116 - CAF Donations	-	-	-	-	-	-
117 - SUM UP	-	-	-	-	-	-
118 - Flowers	-	-	443.00	-	443.00	402.00
Totals	98,630.94	-	943.00	-	99,573.94	88,917.83
Income from charitable activities						
114. - Fund raising	6,772.60	-	-	-	6,772.60	7,667.81
114a - Amazon fund raising	-	-	-	-	-	-
114b - Fund Raising Friday Coffee Morning	2,403.51	-	-	-	2,403.51	2,354.15
114c - Fund raising - Crocus plants	-	-	-	-	-	-
114d - Fund raising Concerts	241.36	-	-	-	241.36	133.00
114e - Fund Raising Organ Recitals	-	-	-	-	-	-
114f - Fund raising Table Top Sale	525.97	-	-	-	525.97	-
114g - Fund Raising Open Gardens	3,774.99	-	-	-	3,774.99	-

114h - Fund Raising 200 Club yearly	-	3,780.00	-	-	3,780.00	4,560.00
114i - Fund Raising 200 Club monthly	-	2,100.00	-	-	2,100.00	2,015.00
114j - easyfund raising	102.96	-	-	-	102.96	-
114k - Fund Raising Barn Dance	-	-	-	-	-	-
114m - Fund Raising Trumpet Concert	-	-	-	-	-	-
114n - Fund Raising Harvest Lunch	218.92	-	-	-	218.92	-
114o - Fund Raising CITC	-	-	-	-	-	50.00
114p - Farlingtronics Concert	-	-	-	-	-	-
114q - Lent Lunch	777.37	-	-	-	777.37	-
107 - Funeral fees	5,604.00	-	-	-	5,604.00	4,745.00
108 - Wedding Fees	823.00	-	-	-	823.00	54.00
109 - Internment of Ashes	-	-	-	-	-	-
110 - Memorials	29.00	-	-	-	29.00	285.00
111 - P Room Letting	5,315.00	-	-	-	5,315.00	2,970.00
115 - Sunday Church Coffee	237.69	-	-	-	237.69	246.66
120 - Refund	-	-	-	-	-	-
122 - Messy Church	38.54	-	-	-	38.54	211.11
124 - Youth Work	-	-	-	-	-	460.00
Totals	26,864.91	5,880.00	-	-	32,744.91	25,751.73

Other trading activities

112 - Warbler sales	3,593.56	-	-	-	3,593.56	2,715.33
113 - Warbler- advertising	2,626.25	-	-	-	2,626.25	3,010.00
121 - Cards Guides	131.10	-	-	-	131.10	-
Totals	6,350.91	-	-	-	6,350.91	5,725.33

Investments

1020 - Bank and building society interest	3,081.95	-	3.03	-	3,084.98	1,264.72
Totals	3,081.95	-	3.03	-	3,084.98	1,264.72

Other income

125 - church Maintenance	-	-	-	-	-	-
126 - Grant	500.00	-	-	-	500.00	500.00
500 - Overpayment from Bank	-	-	-	-	-	-
Totals	500.00	-	-	-	500.00	500.00
Grand totals	135,428.71	5,880.00	946.03	-	142,254.74	122,159.61

EXPENDITURE ON:

Raising funds

228 - Fund Raising Costs	401.94	-	-	-	401.94	1,096.45
228.1 - Fund Raising Costs Barn Dance	-	-	-	-	-	-
228.2 - Fund Raising Costs CITC	-	-	-	-	-	-
228.3 - Fund Raising Costs Open Gardens	34.50	-	-	-	34.50	-
228.4 - Fund Raising Costs Table Top Event	-	-	-	-	-	-
228.5 - Fund Raising Costs Harvest Lunch	-	-	-	-	-	75.00
228.7 - Fund Raising costs Farlingtronics Concert	-	-	-	-	-	-
228.9 - Fund raising costs Lent Lunch	93.46	-	-	-	93.46	-
Totals	529.90	-	-	-	529.90	1,171.45

Expenditure on charitable activities

200 - Parish Share	77,373.00	-	-	-	77,373.00	81,445.00
201 - Insurance for Church & P Room	4,242.09	-	-	-	4,242.09	4,128.69
202 - Electric Church	1,538.27	-	-	-	1,538.27	1,743.64
203 - Gas Church	3,285.28	-	-	-	3,285.28	2,670.16
204 - Electric P Room	487.65	-	-	-	487.65	612.89
205 - Gas PRoom	353.19	-	-	-	353.19	463.82
206 - Water P Room	428.82	-	-	-	428.82	301.92
207 - Phone Office	28.55	-	-	-	28.55	167.45
208 - Vicar's Expenses	698.68	-	-	-	698.68	832.17
209 - Vicarage Council Tax	3,849.69	-	-	-	3,849.69	3,678.06

210 - Vicarage Water Rates	858.03	-	-	-	858.03	587.76
211 - Administrator Salary	3,793.14	-	-	-	3,793.14	3,666.00
212 - Organist Fees	2,320.00	-	-	-	2,320.00	2,960.00
213 - Maintenance Church	10,519.62	-	-	-	10,519.62	4,006.80
213 a - C Maintanace - clock	8,176.00	-	500.00	-	8,676.00	198.40
213b - C Maintenance - sound system	16,142.69	-	-	-	16,142.69	-
213c - C Maintanance - furniture & furnishing	365.37	-	-	-	365.37	-
214 - Maintenance of Churchyard	816.00	-	146.45	-	962.45	185.44
215 - Warbler Expenses	6,221.86	-	-	-	6,221.86	6,089.34
216 - Administration Costs	1,297.54	-	-	-	1,297.54	721.37
217 - Costs of Special Services	179.55	-	-	-	179.55	110.55
218 - Sunday Club	-	-	-	-	-	-
219 - Messy Church	134.66	-	-	-	134.66	274.83
220 - Youth Work	404.96	-	9.24	-	414.20	661.75
221 - Music and other licences	705.23	-	-	-	705.23	822.23
222 - Visiting Clergy	10.49	-	-	-	10.49	14.85
223 - DBF Checks	-	-	-	-	-	12.00
224 - Wi Fi	374.34	-	-	-	374.34	350.73
225 - Junior Choir	-	-	-	-	-	-
226 - Quarterly Fees to Chichester DBF	-	-	-	-	-	-
227 - Parish Room Refurbishment	-	-	-	-	-	678.28
228.6 - 200 Club Prize Money	-	1,860.00	-	-	1,860.00	1,840.00
228.8 - Fund raising cots Trumpet Concert	-	-	-	-	-	-
229 - Bell Ringers	-	-	-	-	-	-
230 - Up Keep of Services	467.42	-	-	-	467.42	484.57
231 - Charitable Giving	1,080.15	-	-	-	1,080.15	1,491.70
232 - Governance	-	-	-	-	-	786.00
236 - Maintenance P Room	483.92	-	-	-	483.92	98.50
238 - Verger Fees	-	-	-	-	-	-
239 - Chichester DBF	-	-	-	-	-	-
Totals	146,636.19	1,860.00	655.69	-	149,151.88	122,084.90
Other expenditure						
235 - Bank charges & Sum Up Costs	42.48	-	-	-	42.48	50.38
237 - Reader training	-	-	-	-	-	-
240 - Flowers	-	-	495.40	-	495.40	826.38
400 - Refund	-	-	-	-	-	-
501 - Overpayment from bank removed by bank	-	-	-	-	-	-
Totals	42.48	-	495.40	-	537.88	876.76
Grand totals	147,208.57	1,860.00	1,151.09	-	150,219.66	124,133.11