

BINGLEY ALL SAINTS PARISH CHURCH

CHARITY COMMISSION NO. 1134641

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

BINGLEY ALL SAINTS PARISH CHURCH

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

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Independent Examiner's Report to the PCC of All Saints, Bingley

I report on the accounts of the Trust for the year ended 31 December 2024 which are set out on pages 2 to 7.

Respective responsibilities of the PCC and the Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) 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 you as 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 matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements to keep accounting records in accordance with Section 130 of the 2011 Act; or to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.



Steven Graham Bailey
11 Wingfield Court
Bingley
25th February 2026

BINGLEY ALL SAINTS PARISH CHURCH

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	2025 £	2025 £	2024 £	2024 £
Income					
Stewardship					
Envelopes		3,730.00		3,913.92	
Standing orders		35,964.00		38,956.00	
Income tax recovered on covenants		<u>12,346.40</u>		<u>12,292.08</u>	
			52,040.40		55,162.00
General					
Plate		5,974.81		5,417.23	
Social and community events		-		-	
Mission collections		1,635.58		1,634.99	
Donations, legacies and grants		<u>4,036.04</u>		<u>3,363.67</u>	
			11,646.43		10,415.89
Other					
Weddings and funerals	1	4,429.00		4,797.70	
Investment income	2	4,173.73		2,414.63	
Lettings	3	19,657.00		24,143.00	
Garages	3	<u>3,025.00</u>		<u>2,780.00</u>	
			31,284.73		34,135.33
Total income			<u>94,971.56</u>		<u>99,713.22</u>
Expenditure					
Church					
Diocesan Share		79,811.00		25,000.00	
Parish expenses		9,261.29		8,392.29	
Running costs		18,084.43		16,851.98	
Music	5	<u>3,701.73</u>		<u>3,567.07</u>	
			110,858.45		53,811.33
Other					
Church House/St Aidans	3	8,005.82		2,208.90	
Social and community events		-		-	
Printing and stationery		1,715.15		2,033.29	
Administration		403.00		421.00	
Maintenance and repairs	4	<u>2,083.06</u>		<u>4,036.26</u>	
			12,207.03		8,699.45
Charities and missions	6		<u>1,707.58</u>		<u>1,781.99</u>
Total expenditure			<u>124,773.06</u>		<u>64,292.77</u>
(Deficit)/Surplus for the year	11		<u>(29,801.50)</u>		<u>35,420.45</u>

BINGLEY ALL SAINTS PARISH CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
Fixed assets			
Properties	7	-	-
Permanent investments	8	<u>13,392.65</u>	<u>13,950.36</u>
		<u>13,392.65</u>	<u>13,950.36</u>
Current assets			
Temporary investments	9	73,940.36	36,308.33
Cash at bank		17,871.14	101,023.60
Prepayments and accrued income		<u>3,911.00</u>	<u>1,999.22</u>
		<u>95,722.50</u>	<u>139,331.15</u>
Current liabilities			
Accruals		<u>19,477.70</u>	<u>9,917.08</u>
		<u>19,477.70</u>	<u>9,917.08</u>
Net current assets		<u>76,244.80</u>	<u>129,414.07</u>
		<u>89,637.45</u>	<u>143,364.43</u>
Represented by			
Restricted funds	10	26,545.79	50,471.27
General and revenue reserve	11	<u>63,091.66</u>	<u>92,893.16</u>
		<u>89,637.45</u>	<u>143,364.43</u>

The accounts were approved by the Parochial Church Council on 27th January 2026 and signed on its behalf by



Rev Martyn Weaver (Vicar)



Gerry Daly (Treasurer)

BINGLEY ALL SAINTS PARISH CHURCH

BUDGETED INCOME AND EXPENDITURE

FOR THE YEAR ENDED 31 DECEMBER 2026

	Note	2026 £ Budget	2026 £	2025 £ Actual	2025 £
Income					
Stewardship					
Envelopes and bank		35,244		39,694	
Income tax recovered on covenants		<u>12,000</u>		<u>12,346</u>	
			47,244		52,040
General					
Plate		6,000		5,975	
Social and community events		12,000		-	
Special collections		1,650		1,636	
Children's work		-		-	
Donations		<u>4,050</u>		<u>4,036</u>	
			23,700		11,646
Other					
Weddings and funerals		4,000		4,429	
Investment income		2,680		4,174	
Lettings		20,500		19,657	
Garages		<u>3,100</u>		<u>3,025</u>	
			30,280		31,285
Total income		<u>101,224</u>		<u>94,972</u>	
Expenditure					
Church					
Diocesan Share	12	59,000		79,811	
Parish expenses		8,500		9,261	
Running costs		19,750		18,084	
Music		<u>3,750</u>		<u>3,702</u>	
			91,000		110,858
Other					
Church House		9,250		8,006	
Social and community		-		-	
Printing and stationery		1,750		1,715	
Administration		450		403	
Maintenance and repairs		<u>4,000</u>		<u>2,083</u>	
			15,450		12,207
Charities and missions					
All Saints	13	100		72	
Special collections		<u>1,650</u>		<u>1,636</u>	
			1,750		1,708
Total expenditure		<u>108,200</u>		<u>124,773</u>	
Budgeted (deficit) for the year		<u>(6,976)</u>		<u>(29,802)</u>	

BINGLEY ALL SAINTS PARISH CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Weddings and funerals

Weddings and funerals include fees of £3,074 (2024: £4,606).

2 Investment income

	2025	2024
	£	£
Investment income received	<u>4,173.73</u>	<u>2,414.63</u>

Investment income is received from the permanent investments (note 8) and temporary investments (note 9).

3 Church House/St Aidans

	2025	2024
	£	£
Income		
Room hire	19,657.00	24,143.00
Garages	<u>3,025.00</u>	<u>2,780.00</u>
	<u>22,682.00</u>	<u>26,923.00</u>
Expenditure		
Cleaning	1,984.82	2,095.19
Water	1,101.62	666.87
Gas	216.54	(674.65)
Electricity	1,979.99	(1,730.49)
Rates	326.30	145.71
Maintenance	796.68	262.30
Insurance	<u>1,599.87</u>	<u>1,443.97</u>
	<u>8,005.82</u>	<u>2,208.90</u>
Surplus for the year	<u>14,676.18</u>	<u>24,714.10</u>

BINGLEY ALL SAINTS PARISH CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

4 Expenditure

The expenditure on maintenance and repairs and Church House, excludes expenditure financed from restricted funds (see note 10).

5 Music

This comprises Organist Fees, and the cost of music licences. No fees are paid to members of the Choir

6 Charities and missions

Charitable giving was as follows:

	£	£
Services and events		
Christian Aid	461.97	
Children's Society	809.52	
Diocese Sudan Appeal	364.09	
		1,635.58
Church allocations		
Rewind	50.00	
Friend of Bradford Cathedral	15.00	
BEAT	7.00	
		72.00
		1,707.58

7 Properties

Properties comprise Church House, the garages and the Scout Headquarters.

No valuation is given for these properties.

BINGLEY ALL SAINTS PARISH CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

8 Permanent investments

Permanent investments comprise custodian investments in the Central Board of Finance of the Church of England Investment Fund.

At 31 December 2025 the PCC had 603 units (2024: 603 units) invested. The capital is only available for work on the Church fabric. Any dividends paid represent income to the PCC.

9 Temporary investments

As at 31st December 2025, deposit accounts were held with the following institutions;

United Trust Bank	43,940.36
Cambridge & Counties Bank	30,000.00
	<u>73,940.36</u>

10 Restricted Funds

	£
At 1 January 2025	50,471.27
Net Funds raised/ Specific Donations received/ Investment loss	<u>(23,925.48)</u>
At 31 December 2025	<u>26,545.79</u>

11 General and revenue reserve

	£
At 1 January 2025	92,893.16
(Deficit) for the Year	<u>(29,801.50)</u>
At 31 December 2025	<u>63,091.66</u>

Given the age of the building, the Church policy is to maintain between 3 and 6 months running costs in General and revenue reserves.