



Annual Report and Financial Statements of the Parochial Church Council for the year ended 31 December 2025

All Saints Church, Ripley, Derbyshire – Annual Report for 2025

Administrative Information

All Saints Church is situated on Church Street in the town centre of Ripley, Derbyshire, with postcode DE5 3BU. It is part of Derby Diocese within the Church of England.

Correspondence Address:	All Saints Church Office, Moseley Street, Ripley, Derbyshire, DE5 3DA (telephone 01773 570011).
Registered Charity Status:	The Parochial Church Council is a charity registered with the Charity Commission, registered charity number 1150371.
Independent Examiner:	Hub3 Limited, Market Place, Crich, Matlock DE4 5DD
Principal Bankers:	HSBC

Charitable Objectives

The Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend John Ferguson, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Governance

The PCC is a body corporate established by the Parochial Church Council (Powers) Measure 1956. Members of the PCC, who are also the charity Trustees, are either ex-officio, co-opted, or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year, the following people were Members of the PCC:

Clergy:	The Reverend John Ferguson (<i>Curate until 06 September 2025, Vicar and Chair from 07 September 2025</i>) The Reverend Pam Macnaughton (<i>Associate Priest</i>)
Churchwardens:	Jim Brookes Elaine Bestwick
Readers:	None
Deanery Synod Representatives of the Laity:	Janette Smeeton (<i>also an Elected Member, Parish Safeguarding Officer from 11 November 2025</i>) Julie Jackson (<i>until 9 June 2025</i>) Jill Crooks (<i>until 18 March, later an Elected Member</i>) Laura Taylor (<i>from 15 July 2025</i>)

Elected Members:	Phil Bestwick (<i>Vice-Chair</i>) John Flemming (<i>until 18 May 2025</i>) Vicky Parsons (<i>until 18 May 2025</i>) Tony Michael (<i>until 18 May 2025, also Secretary until this date</i>) Nigel Lane Bill Newcomb (<i>until 12 February 2025</i>) Janette Smeeton (<i>also a Deanery Synod Representative, Parish Safeguarding Officer from 11 November 2025</i>) Noele Johnson Sam Davies Stella Edwards Jenny Roberts (<i>Parish Safeguarding Officer until 14 November 2025</i>) Nicky Hambley (<i>until 18 May 2025</i>) Jenny Sugden (<i>from 15 July 2025, also Treasurer</i>) Jill Crooks (<i>from 18 May 2025, former Deanery Synod Representative</i>)
Co-opted Members:	The Reverend Marian Brookes (<i>until 18 May 2025, again from 15 July 2025</i>) Jenny Sugden (<i>Treasurer, from 15 July 2025 became an Elected Member</i>) The Reverend Chris Graham (<i>from 15 July 2025</i>)

Other Officers

The following are Officers of the PCC but not Members of the PCC and are therefore not eligible to vote at PCC Meetings:

PCC Secretary:	The Reverend Helen Bridger (<i>from 15 July 2025, also Electoral Roll Officer</i>)
Electoral Roll Officer:	Carol Hague (<i>until 19 February 2026</i>) The Reverend Helen Bridger (<i>from 17 March 2026, also Secretary</i>)
Tower Captain:	Mark Vale

Committees

The only committee required by law is the Standing Committee. It has power to transact the business of the PCC between its meetings, subject to any direction given by the PCC.

There are no other committees.

Electoral Roll

All eligible church attendees are encouraged to register on the Church Electoral Roll which allows them to vote in the APCM and stand for election to the PCC.

At the time of the APCM in 2025, there were 88 people on the Church Electoral Roll. 54 were resident within the Parish and 34 were not resident in the parish. There were three names added during the year and two names removed, with now a 2026 Church Electoral Roll of 89. 56 are resident within the Parish and 33 are not resident in the Parish.

*The Reverend Helen Bridger
Electoral Roll Officer*

Our Group of Churches

While legally our PCC is independent of other churches, we are part of a group of Churches which comprises Ripley: All Saints, Swanwick: St. Andrew, and Pentrich: St. Matthew. Our minister has responsibility for all three

churches and we always look for ways to work together to support each other in our shared Christian ministry. When referring to our group of churches, we currently use a working name of “The Butterley Churches”.

Charitable Activities

The PCC is responsible for the maintenance of All Saints Church, Church Street, Ripley and management of the old Police Station site, in Moseley Street. The All Saints’ vision is to be a church that is ‘transforming lives and communities through the love of Jesus’. As part of our vision, we see the use of our buildings and other facilities as a crucial part of our mission to reach out to the local community in ways that promote that objective.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at All Saints. Our services include scripture and teaching, prayer, music and sacrament, and aim to help people put faith into practice. Our worship services are streamed online and have expanded the number of people able to worship with us. We also use Facebook to publicise our activities alongside publishing all of our services on the Church of England’s “A Church Near You” website. This enhances our reach into the wider community.

We aim to enable everyone to live out their faith as part of our parish community through:

- worship and prayer
- learning about the gospel
- developing knowledge and trust in Jesus (discipleship)
- provision of pastoral care for members of the congregation and people living in the parish, and
- mission and outreach work.

The PCC has had due regard to the Charity Commission’s guidance on public benefit when planning and reviewing its activities.

Review of the Year

Church Attendance and Services

All are welcome to attend our regular services. There were around 65 adults and seven under 16 years of age in church, and six online, each Sunday, with more people catching up with the online service later in the week.

Festival services were held in church again in 2025 and livestreamed, except for Remembrance Sunday when we held a large outdoor service for the fourth year running. There is a marked increase in attendance for festivals, with Remembrance Sunday attracting around 1,000 people and nearly 300 attended services during the Christmas period.

In 2025 there was 1 wedding, 1 baptism of a child (under 1 year), 1 thanksgiving for the gift of a child (under 1 year) and 14 funerals.

We have a single morning service each Sunday at 10am. The service style varies on different weeks, with a more traditional Holy Communion service and hymns on the first Sunday of the month. The second Sunday is a contemporary service with Young Church meeting and more modern songs (sometimes with a band). The third Sunday service offers Prayer Ministry, and the fourth Sunday is a contemporary Holy Communion service with Young Church meeting (sometimes with a band). Our fifth Sunday services are usual Family Worship aimed to allow all ages to worship together. This way our congregation have a choice of online or in-building worship and enjoy a range of worship styles. We also have JAM monthly on Saturday afternoons where families learn about faith through creative activities and enjoy occasional social events.

Young Church

Primary-School-age children can join Young Church during Sunday services on the second and fourth Sundays each month.

Young Church has been through a period of change this year.... we had a group of about ten children aged between six and 15 years. We concentrated on delivering Christian teaching with fun activities, craft, and games where friendships could grow within the group.

We were thrilled that six members attended Youth Alpha on Sunday mornings in 2025 and, after the course ended, the young people moved to the Youth Group.

We now follow the "Roots " teaching curriculum. Sadly, two of our remaining four children have recently left Ripley. We continue to hold Young Church sessions, but we wait and pray for new members.

Maureen Graham and Jenny Roberts
Young Church Leaders

Youth Alpha and Youth Group

The older youth element of our young church at All Saints began in its current form in May 2025 starting with a youth Alpha which ran every week until July 2025. From that point, not including the summer holidays, fifth Sundays and special occasions, we have aimed to run a youth session in the Parish Room every Sunday. This has generally consisted of a game to start, followed by a discussion around a bible verse. Initially we used the same bible verse and themes which were being used in the main service. Beginning just after Christmas we have started to use the Roots resources aimed at the 'Youth' age range. These resources enable different leaders to have a pre-prepared resource package hopefully reducing the workload in preparing sessions. We have made use of the large television to display the resources, which has created some useful interactive elements. A range of snacks are always available to the young people, making sure that there are some healthy options.

We have had a stable core group of four to six, increasing to eight at times They range from 11-17. The group has formed some lovely friendships, and this has been wonderful to see. A big thank you to all the leaders who have enabled the group to meet week to week and please pray for us as we continue down this pathway in supporting our young people.

Howard Morris
Youth Group Leader

Squeals on Wheels

2025 was a strange year for the Squeals team, for the first time in many years, we didn't have a waiting list, numbers were dropping, this was most unusual! We were at a loss at the reasons for this, was it something we were doing that people were not happy with? The numbers dropped so low that we even considered we may have to close as there were so few families attending that the team were very nearly outnumbering them. We agreed as a team to monitor the situation closely after Christmas. But we believe that God had other ideas!

Then we realised that the government were offering more nursery hours per family, and also due to the economic situation mums were having to return to work much earlier than they would have liked. So, we decided to have an open joining of Squeals, no waiting list, and people were encouraged to just turn up, which they did in their dozens.

How lovely and rewarding to see new parents coming in with new babies and a great start to a new year. I want to thank the team for their continued commitment, love and fellowship.

Elaine Bestwick
Squeals on Wheels Leader

JAM

We've smashed up plates to try the craft of Kintsugi, formed a pop-up youth band – for one month only – and entertained the residents of Woodlands Nursing Home with our carol singing. JAM continues to provide an opportunity for families to meet together and learn about what it means to follow Jesus, by using a thematic,

interactive approach. Discussion forms an important way to get people thinking. In July, we considered how we would (and should) react to typical family holiday scenarios; we thought about whether various statements were fake news or true in our session on trusting what we read in the Bible. We are developing our sung worship at the moment, although we always have a chance to respond to God through our prayer activity. All our activities and teaching are aimed at adults and young people.

Since September, the teenagers have been encouraged to sit together if they prefer, although there is a real feeling of friendship between all ages and the younger children love to “hang out” with the older ones!

We predominately serve church families, although two new family groups have recently been to JAM, one with a link to Squeals. We pray that they will feel welcome and join us again in the future.

JAM can be hard work, but we always feel encouraged by the enthusiasm shown when we meet each month. Our families keep coming! But still, we keep praying about where God may be taking us in the future to draw more families in...

Vicky Parsons
JAM Coordinator

Home Groups

We have three home groups based in Ripley. There are around 30 people attending the groups in total with a few spaces if anyone wants to join. Within The Butterley Churches there is also a home group that meets in Swanwick. Home groups are places of fellowship, trust and belonging and are always welcoming to new members. Activities include sharing and praying together, bible study and discussion. Groups also meet for social occasions such as going out together for meals and walks.

We are always keen to start new groups and if you would like to offer a meeting place or would like to lead a group, please let me know.

The Reverend Chris Graham
Home Group Coordinator

Open Door

Open Door is held every Friday morning between 10 am and 12 noon at All Saints Church. This is a very informal meeting place run by two teams of church volunteers, doing alternate weeks. The aim is to welcome all comers with a smile and a warm greeting, keeping an eye out especially for newcomers on their own.

Volunteers rearrange the church to resemble a coffee shop where a hot drink and a piece of homemade cake (made by volunteers) can be purchased at a reasonable cost. We have found Open Door to be particularly helpful to people who have been recently bereaved, in no time they have made friends and meet regularly.

Something that has developed over the years is a Craft Table, where a large group of people meet each session to chat and be creative.

The teams of volunteers find this experience very rewarding and Open Door is going from strength to strength.

Tina and Rod Sheldon
Open Door Leadership Team

Tower Captain's Report

The Bell ringing team meet on the first Wednesday of the month to practice. the main aim of the team is to ring for services, however as we are a small team we are only currently able to ring for celebratory services, such as weddings and Christmas services. Last year we rung for a wedding, a funeral, Reverend John's Institution and

Induction, and two of the Christmas services. Because we are a small team, we are thankful for the help we receive from other towers, namely, Denby, Horsley, Swanwick and Pentrich, without whom we would not have been able to ring. We have been able to start something for Sunday services, but as we are reliant on ringers from other towers, we have only been able to do this a couple of times.

If you would like to try ringing, please contact Mark Vale, as we would like to grow the team so we can start regularly ringing for Sunday services. Also, it is intended to clean and paint in the bell chamber and if anybody can help please get in touch.

Mark Vale
Tower Captain

Mission Giving

The church regularly supports four charities from its annual income, as chosen by the PCC: Links, SAT-7, Betel and Valley CIDS. Towards the end of 2025 the PCC decided to stop supporting Links and to make a decision early in 2026 on a different charity to support over the coming year. The PCC is intending to review all the charities we support in 2026 with a view to committing to support them for a period of time, for example two years, before reviewing them again. This helps to give the charities some certainty of the giving they will receive from us.

Other Activities and Events in 2025

The following events and activities give an idea of other things that happened during the year:

January onwards:

- The Butterley Churches Christmas Meal was held at the Village Inn in Marehay
- The Butterley Churches also have an active Men's Group and Ladies' group who meet monthly for meals at various venues in the local area. These are all bookable and the meals are paid for by those attending
- There were regular band practices in preparation for Sunday services and bell ringing practices during the year
- The Open the Book team held regular rehearsals at church before going to schools to deliver enacted bible story telling sessions including school assemblies
- We started the year with three Foundation Governors who continue to support the work of the local church school, Ripley St. John's Church of England Primary School and Nursery, throughout the year. Towards the end of the year one resigned and another's term of office ended. As the year ended, we are actively seeking new Foundation Governors.

March onwards: Throughout Lent we held regular prayer sessions which moved around The Butterley Churches.

April onwards:

- Our Holy Week services were shared across The Butterley Churches
- Our Youth Alpha course took place.

June onwards:

- In June we held The Butterley Churches Summer meal at the Village Inn in Marehay
- In June and November, we had our 'Service of Light' to remember people who have died. The June service was held in Ripley and the November service in St. Andrew's, Swanwick.

July: In mid-July there were three concerts in the church in the week of the Ripley Music Festival.

September:

- We hosted a joint service for The Butterley Churches for the Institution and Induction of The Reverend John Ferguson as our new Vicar.

October: Ripley Infants came into Church for their Harvest Presentation.

November:

- Our Remembrance Sunday service was again outside and followed the pattern of previous years which the town council want to continue in future. It was very well attended again by people representing many organisations in Ripley.
- We again hosted the Ripley Town Council Civic Service
- We opened the Church for the third year running during the Ripley Town Council Christmas Lights Switch-on. This was a warm space with free refreshments and family craft activities. It was again well attended, and we are grateful to Tesco, the Co-Op and Lidl for providing us the free refreshments.
- Advent began with a 'Darkness to Light' service for all three churches in St. Andrew's, Swanwick.
- Many schools resumed holding their Christmas services in church during Advent
- We also hosted several schools, plus Ripley Rainbows, for an input on how Christians celebrate Christmas

December:

- Our Christmas services included Carols by Candlelight, a Crib service on Christmas Eve, and midnight and morning Christmas Holy Communion services. All were well attended.

Report on the Proceedings of the PCC

The full PCC met 7 times in 2025 with an average attendance level of 81 per cent. The Standing Committee only met to set the PCC Agenda. As no decisions were made by the Standing Committee, minutes of these meetings were not taken.

Below is a summary of each meeting, where this information has not already been provided elsewhere in this report.

The meeting of 28 January 2025 agreed 1) the draft budget for 2025; 2) to upgrade the sound desk computer and purchase a Wi-Fi extender. Other non-standard items discussed were the vacancy advertisement schedule and arrangements for covering safeguarding.

The meeting of 18 March 2025 agreed 1) the purchase of a new Piano; 2) to maintain the size of the PCC under the agreement from the APCM of 2016; 3) a salary increase of 3.6% for the Administrator. Other non-standard items discussed were the costings and funding of wall repairs, and a recent fact-finding visit to Holy Trinity Hurdsfield Church in Macclesfield in relation to new building development on the Old Police Station site.

The meeting of 9 October 2025 agreed the following: 1) to approve the Christmas Lights Switch On event and Youth Alpha Group activities for the Safeguarding Dashboard; 2) allow raffles to take place in church subject to the judgment of the Vicar and to raffle tables being situated away from the door.

The meeting of 2 December 2025 agreed the following: 1) a full recruitment process for a Parish Administrator; 2) the proposed budget for 2026. Other non-standard items raised were proposals for altering the current parish and benefice legal structure across the three churches. Rev'd John also informed the PCC he would like to review service patterns in the coming year. Ideally this will be guided by a new Mission Action Plan. However, based on availability of the ministry team, and the fact that The Butterley Churches current service pattern all overlap, the changes may need to happen sooner.

Emergency meeting of Sunday 7th December 2025 This was held to revisit the application process for a permanent Parish Administrator. After discussion the meeting agreed to invite Helen Bridger to apply for the permanent role without wider advertising, subject to a successful application and interview process.

The Reverend Helen Bridger
PCC Secretary

Financial Review

All income and expenditure for All Saints, whether for general or restricted funds, is shown within the Financial Statements. The church's day-to-day activities are reflected within the unrestricted general (Operational Activities) fund, which is principally funded by the generosity in giving by church members.

Income – Total income for the year, over all the funds, shows a reduction of £49k from the previous year. Most of this reduction relates to a legacy of nearly £21k and several one-off generous gift aided donations totalling £22k from church members having been received in the previous year.

Expenditure – shows an increase of £16k from the previous year. This relates mainly to costs of repair of a water leak from the tower and initial investigation of some wall cracks in church. The church's policy of giving 10% of its normal giving from the congregation to outside mission and charities continues, as in previous years.

The general fund ended the year with a deficit of £5.5k, compared against a budgeted deficit of £4.1k. The difference relates mainly to the cost of a replacement piano. Whilst being an additional cost over and above the original budgeted deficit, the new piano will provide the person leading the music within some of our worship services a more reliable instrument to use.

Whilst being an ever-increasing challenge to achieve over recent years, the church continues to strive towards maintaining a sustainable financial position in which its day-to-day expenditure is fully covered by its income.

Funds and Balances - Details of the movements on all funds are shown in note 12 of the financial statements. Most of the income into the other funds relates to interest received. Unrestricted "free reserves" amounted to £69k at the end of the year (2024-£89k, 2023-£44k). Within this year's figure is an amount of £36k designated to the Fabric Fund and £1k to the Community Fund. The PCC considers the free reserves held are still adequate for the general operational running of the church.

The "Property" fund within Unrestricted designated funds is not a "free reserve" as it represents those costs already incurred in previous years in acquiring the former old police station site next to church. The reserves held for the Old Police Station Fund are restricted for the future building project for that site.

*Jenny Sugden
Treasurer*

Churchwardens Report (including the Annual Fabric Report)

We would like to say a huge 'thank you' to all who have given their time throughout the year to maintain the church and church grounds. Outside, the lawns and gardens have been beautifully maintained and inside, the church is spotlessly clean and tidy. Also, thank you to those whose work goes on more behind the scenes, on church administration, finance, preparation for services and refreshments for the many activities that take place throughout the year. And finally, thank you to those who offered and contributed to the Church Profile earlier this year.

Whilst the church building is generally in a good state of repair, we have undertaken maintenance work on the tower and investigated the crack in the chancel wall. The repair to the tower between the tower and the roof of the nave was completed earlier this year although there is further work to be done on the tower. Inside, the nave wall needs a couple of steel bars inserting across the crack, and we have submitted a Faculty Application for the work to be approved by the DAC. We expect this work to be completed shortly after Christmas. Both repairs are expected to cost in the region of £30,000, however we are pleased to report that we have received grants totaling £7,467.89 for the repairs.

The more routine electrical, heating and fire alarm installations and equipment have been professionally checked, tested and serviced. Our Quinquennial Inspection will be undertaken early next year.

Although there is still much to do, we pray that as a church we might:

'Run our race with perseverance, setting aside distractions, and keeping our focus on Jesus who leads and perfects our faith.' (based on Hebrews 12:1-2)

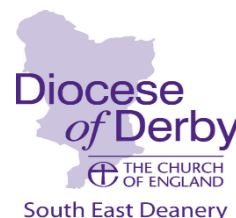
*Jim Brookes and Elaine Bestwick
Churchwardens*

Report on the Proceedings of the South East Derbyshire Deanery Synod

For 2026 Annual Parochial Church Meetings: Church Representation rules: M5(1)(e)

The South East Derbyshire Deanery Synod met formally on three occasions in 2025.

In February we focussed on Deanery Structures with the then Archdeacon, Ven. Karen Hamblin. We also welcomed Sam Frith, Director of Strategy and Engagement for the Diocese of Derby. Sam enabled us to realise the great extent of community engagement that was happening in our parishes.



The June Synod focussed on Spirituality with support from Rev. Cameron Ballard, the Bishop's Spirituality Advisor. We also introduced what we aim to be a regular agenda item: representatives sharing 'Good News' stories.

We welcomed Bishop Malcolm to our October Synod to talk about 'Growing Younger'. Dawn Knight also spoke about 'Faith Fostering and Adoption'.

Deanery chapter has continued to meet during the year focussing on mutual support for our clergy. The Deanery Leadership Team has also facilitated support for parishes in vacancy.

Our Deanery Leadership team was strengthened with the appointment of Rev Anne Wilkins as our Assistant Area Dean, providing valuable support to Dawn.

*Rev'd Dawn Knight, Area Dean
Rev'd Anne Wilkins, Assistant Area Dean
Brian Parker, Lay Chair*

Safeguarding

Safeguarding of children and vulnerable adults remains an important focus within the Ministry at All Saints. To ensure we are complying with recognised guidance, the Trustees (PCC) have adopted the Church of England's safeguarding policy relating to children, young people and vulnerable adults and the appointed Parish Safeguarding Officer (PSO) has completed the Diocese's training courses in safeguarding young people and vulnerable adults.

We continue to use the Parish Safeguarding Dashboard to audit our safeguarding practices. All volunteers within the church are recorded on this database. This helps us to review our policies and procedures and ensures that our staff and volunteers have the correct level of training according to the Church of England guidelines.

The PCC are provided with statistics from the Dashboard at every PCC meeting. Recently we have also introduced an additional report where the PSO provides a general overview of actions being taken within All Saints to reach our nationally set targets, along with a safeguarding topic to keep best practice at the forefront of our minds.

At the beginning of April 2025, we had a significant number of people that needed to attend Domestic Abuse Awareness training, however as the year progressed decisions were made nationally which removed this as a

mandatory requirement for anyone in a group "helper" role. We realise that this may have come as a relief to some people. We will still be encouraging "helpers" to consider completing this. The training is free of charge and can be accessed in a variety of ways. Ask Janette for more details if you would like to do this.

Anyone holding a leadership role within the church must complete the Safeguarding Leadership Course. This is renewed every three years. We also constantly review the renewal of DBS certificates for those in relevant church ministries.

During the year a small number of concerns have been shared with the PSO and/or Vicar, who have followed documented guidance and have sought support of the Diocesan Safeguarding Team within the Derby Diocese Board of Finance.

During 2025 the PCC have complied with the requirements imposed by the code under section 5A of the Safeguarding and Clergy Discipline Measure 2016.

We would like to thank Jenny Roberts for all the help and support she has provided to the church in the role of PSO for many years. Jenny handed over the role to Janette Smeeton in November 2025.

Janette Smeeton
Parish Safeguarding Officer

Approval

The Annual Report was approved by a meeting of the PCC on 21 April 2026 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'J. Ferguson', followed by a long, horizontal, wavy line that serves as a flourish or underline.

The Reverend John Ferguson (Chair)

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL (PCC) OF ALL SAINTS CHURCH RIPLEY

This report on the financial statements of the PCC for the year ended 31 December 2025, set out on pages 12 to 18, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 145 of the Charities Act 2011 ('the Act')

Respective responsibilities of the trustees and the examiner:

As trustees of the charity, the members of the PCC are responsible for the preparation of the financial statements. The PCC considers that an audit is not required for this year under the Regulations and section 144(2) of the Act, and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the Act,
- examine the financial statements in accordance with the Church Accounting Regulations 2006
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Act); and
- state whether any particular matters have come to my attention.

Basis of independent examiner's report:

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

Independent 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 Act; and
 - to prepare financial statements which accord with these accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006, have not been met; or
2. to which, in my opinion, attention should be drawn to in order to enable a proper understanding of the financial statements to be reached.



L White
For and on behalf of
Hub 3 Ltd, Chartered Accountants
Market Place
Crich
DE4 5DD

Date: 22 April 2026

Statement of Financial Activities

Year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025 £	Total 2024 £
INCOME FROM:					
<i>Donations and legacies</i>	2	70,886	1,287	72,173	118,402
<i>Charitable activities</i>	3	12,451	-	12,451	13,288
<i>Trading activities</i>	4	330	-	330	618
<i>Investment income</i>	5	408	9,209	9,617	11,533
<i>Other income</i>	6	2,364	-	2,364	2,430
TOTAL INCOME		86,439	10,496	96,935	146,271
EXPENDITURE ON:					
<i>Charitable activities:</i>					
<i>Relating to the work of the church</i>	7	98,924	-	98,924	80,375
<i>Mission and charitable giving</i>	8	6,940	412	7,352	9,500
TOTAL EXPENDITURE		105,864	412	106,276	89,875
Net (expenditure) / income for the year		(19,425)	10,084	(9,341)	56,396
Transfers between funds	12	250	(250)	-	-
Net movement in funds		(19,175)	9,834	(9,341)	56,396
Reconciliation of funds:					
Total funds brought forward at start of the year		315,645	447,819	763,464	707,068
Net movement in funds for the year		(19,175)	9,834	(9,341)	56,396
Total funds carried forward at end of the year		£296,470	£457,653	£754,123	£763,464

All income and expenditure derive from continuing activities.

The notes on pages 14 to 18 form part of these financial statements.

Balance Sheet at 31 December 2025

		2025	2024
	Note	£	£
TANGIBLE FIXED ASSETS	9	226,494	226,494
CURRENT ASSETS			
Debtors	10	7,210	8,417
Cash at bank and in hand		<u>531,012</u>	<u>535,276</u>
		538,222	543,693
CREDITORS - falling due within one year			
Amounts owed by us and deferred income	11	<u>(10,593)</u>	<u>(6,723)</u>
NET CURRENT ASSETS		527,629	536,970
NET ASSETS		£754,123	£763,464
Represented by:			
Unrestricted - general fund	12 (a)	32,667	66,215
Unrestricted - designated funds	12 (b)	<u>263,803</u>	<u>249,430</u>
		296,470	315,645
Restricted funds	12 (c)	<u>457,653</u>	<u>447,819</u>
TOTAL FUNDS		£754,123	£763,464

The financial statements on pages 12 to 18 were approved by the Parochial Church Council on 21 April 2026 and signed on its behalf by:



Revd J R Ferguson
Vicar

The notes on pages 14 to 18 form part of these financial statements.

Notes to the Financial Statements

Year ended 31 December 2025

1 *Accounting Policies*

Basis of preparation and assessment of going concern

The financial statements have been prepared in accordance with the Charities Act 2011 together with the Statement of Recommended Practice for Charities (SORP 2015) and the accounting standard which is applicable in the UK and Republic of Ireland (FRS102). They have been prepared on a going concern basis under the historical cost convention, with items recognised at cost of transaction values unless otherwise stated in the relevant notes to these financial statements and 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.

The Parochial Church Council of the Parish of All Saints, Ripley constitutes a public benefit entity as defined by FRS 102.

The Council Members consider that there are no material uncertainties about the Parochial Church Council's ability to continue as a going concern.

Funds

Unrestricted general funds represent the funds of the church that are not subject to any restrictions regarding their use and are available for use, at the discretion of the Parochial Church Council (PCC), for the general purposes of All Saints.

Designated funds are unrestricted but are amounts which have been put aside at the discretion of the PCC.

Restricted funds are funds which are subject to specific conditions imposed by the donors.

Income

Planned giving, cash offerings, donations, income from fund raising efforts, grants and legacies are recognised when received by or on behalf of the PCC.

Tax recoverable under Gift aid is recognised when the donations to which it relates are received.

PCC fees from funerals and weddings are accounted for on a receivable and 'net' basis, i.e. after deduction of that element of the fees charged which belongs to the Diocese and other elements which are included in the charge on a 'pass through, nil profit' basis e.g. payments to the organist, vergers, bell ringers.

Grants received which are subject to pre-conditions for entitlement and which have not been met at the year end, are included in year end creditors and carried forward into the following year

Bank interest is accounted for on an accruals basis.

Expenditure

Amounts given to mission and other charitable organisations are accounted for when payable.

All expenditure is taken into account on an accruals basis in accordance with normal accounting principles.

The PCC is not registered for VAT and expenditure includes VAT where appropriate

Fixed Assets

Consecrated and beneficed property is excluded from these accounts by virtue of Section 10(2)(a) of the Charities Act 2011 and, therefore, forms no part of the assets of the PCC.

Other land and buildings, which are owned by the PCC, are recorded at cost. No depreciation is charged on buildings.

Equipment owned by the PCC and used within the church premises is depreciated on a straight line basis over five years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Taxation

As an excepted charity, the PCC is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only.

		Unrestricted	Restricted	Total	Total
	Note	Funds	Funds	2025	2024
				£	£
2 Donations and Legacies					
Planned giving:					
Gift aided		46,185	-	46,185	46,623
Gift aid tax recoverable		13,272	-	13,272	17,441
Other tax effective planned giving		900	-	900	900
Non gift aided		3,942		3,942	6,380
Collections at services:					
Ordinary services		4,159		4,159	5,568
Other gifts/appeals					
Legacies		-		-	20,802
Donations	(a)	1,873		1,873	18,009
For specified organisations (including gift aid tax)			412	412	1,166
For Church fabric fund (including gift aid tax)			625	625	125
For Building fund			-	-	245
For Christmas bookmarks and comics			-	-	320
Refreshments		535		535	663
Flowers		20	250	270	160
		70,886	1,287	72,173	118,402

a) Includes contributions of £770 received towards costs for the vacancy advert and licensing service (refer Note 7).

3 Church activities

Church Fees for weddings and funeral services	(a)	2,190		2,190	3,470
Outreach activities:					
Squeals		3,514		3,514	4,009
Open Door		6,747		6,747	5,809
		12,451	-	12,451	13,288

a) This relates to those fees attributable to All Saints Church. It does not include the portion of fees from weddings/funerals due to the Diocese/vergers/organists as these do not form part of the Church's income

4 Activities for generating funds

Use of Church building		330		330	618
		330	-	330	618

5 Income from investments

Interest receivable		408	9,209	9,617	11,533
		408	9,209	9,617	11,533

6 Other Incoming resources

Grants receivable	(a)	2,332		2,332	411
Insurance claim		-		-	1,478
Miscellaneous		32		32	541
		2,364	-	2,364	2,430

a) £2332 was received during the year from Listed Places of Worship Grant scheme. This grant was equivalent to the amount of VAT incurred on the tower roof leak repair.

	<i>Note</i>	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
7 Expenditure relating to the work of the church					
Ministry:					
Diocesan Common Fund		48,298		48,298	47,626
Clergy expenses		331		331	449
Church premises and buildings:					
Heat, light and water		7,055		7,055	7,386
Insurance		3,494		3,494	3,185
Tower roof leak repair		13,993		13,993	-
Wall cracks investigatory work		2,297		2,297	-
General repairs and maintenance		2,395		2,395	2,030
Church boundary wall - damage repair		-		-	1,728
Replacement lights in Church		-		-	2,467
Cleaning and other expenses		517		517	666
Church teaching, worship and pastoral care:					
Church services		1,405		1,405	1,455
Replacement PC for AV desk		515		515	-
Replacement piano		1,634		1,634	-
Children's work (Young Church and JAM)		118		118	119
Home groups and training		-		-	53
Church outreach:					
Squeals		735		735	692
Open Door		-		-	7
Baptisms / thanksgivings		9		9	174
Alpha / Evangelism / Mission		78		78	102
Christmas booklets		313		313	320
Support costs:					
Salaries		7,990		7,990	7,379
Stationery, postage, phone and broadband		797		797	551
Photocopier costs		618		618	742
Other office/IT expenditure		892		892	761
Refreshments		143		143	385
Churchyard and garden maintenance		1,020		1,020	-
Church flowers		339		339	706
Vacancy advert & licensing service costs	(a)	1,806		1,806	-
Miscellaneous		1,652		1,652	702
Professional fees				-	240
Governance - Independent examiner's fee		480		480	450
		98,924	-	98,924	80,375

- a) £300 was received during the year towards the vacancy advert cost and £470 was received towards the licensing service costs. These amounts are included within other gifts (donations) in Note 2 to the accounts.

		Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
		£	£	£	£
8 Mission and charitable giving					
Mission organisations	(a)	1,157	-	1,157	1,389
Relief and development agencies	(b)	550	-	550	1,689
Other Christian Organisations	(c)	5,233	253	5,486	6,157
Other Organisations	(d)	-	159	159	265
		6,940	412	7,352	9,500
a) Mission organisations					
Sat 7 UK		1,157		1,157	1,389
		1,157	-	1,157	1,389
b) Relief and development agencies					
Links International		550		550	1,389
Tear Fund - Big Quiz night		-		-	300
		550	-	550	1,689
c) Other Christian Organisations					
Betel Derby		2,313		2,313	2,778
Bishop of Derby's Harvest appeal		-		-	601
Care for the Family		607		607	-
Salvation Army Food Bank - Harvest collection		-	253	253	-
Valley CIDS		2,313		2,313	2,778
		5,233	253	5,486	6,157
d) Other Groups					
Ripley Town Council Mayor's charities			159	159	134
Amber Valley Council Mayor's charities			-	-	131
		-	159	159	265
				Total	Total
				2025	2024
				£	£
9 Tangible Fixed Assets					
Actual/deemed cost:					
Land and buildings - site of former police station				226,494	226,494
Office equipment				4,630	4,630
Plant and machinery				2,100	2,100
				233,224	233,224
Depreciation				(6,730)	(6,730)
Net book value				226,494	226,494
The site of the former police station is situated beside All Saints Church, on Moseley Street. Depreciation is not charged on land and buildings.					
10 Amounts due to us and prepayments					
Gift Aid claim				3,149	4,196
Other				4,061	4,221
				7,210	8,417
11 Amounts owed by us and deferred income					
Due to mission and other organisations				2,319	2,841
Other				3,138	3,882
Grant received towards wall crack - repairs not yet carried out				5,136	-
				10,593	6,723

	Balance at 1 Jan 2025 £	Income £	Expenditure £	Transfers between funds £	Balance at 31 Dec 2025 £
12 Funds - Movements in year					
a) General					
All Saints' Operating Activities	66,215	86,108	(105,864)	(13,792)	32,667
b) Designated					
Property	226,494	-	-		226,494
Fabric - designated element	21,783	331	-	14,042	36,156
Community - designated element	1,153	-	-		1,153
	249,430	331	-	14,042	263,803
c) Restricted					
Appeals for charities	1	412	(412)	-	1
Fabric - restricted element	728	636	-		1,364
Flowers	-	250	-	(250)	-
Warm Space Initiative	1,830	-	-	-	1,830
Youth	12,438	160	-	-	12,598
Old Police Station project	432,822	9,038	-	-	441,860
	447,819	10,496	(412)	(250)	457,653
TOTAL FUNDS	763,464	96,935	(106,276)	-	754,123

Property fund - this fund relates to additions/extensions to the land and buildings owned by the church.

Fabric fund - Comprises both a restricted and a designated element. Donations specifically given towards the fabric fund are restricted for this purpose. The designated part relates to funds set aside by the PCC for the purpose of financing work to the fabric of the church building or grounds, over and above regular maintenance issues.

Community fund - exists to provide emergency funding for giving support to an individual or family who may find themselves in dire need of help that cannot be provided quickly from other sources.

Warm Space Initiative - this fund was created in response to the impact of the significant increase in energy prices during 2022, so that the church could provide a warm space and simple meal for people, especially those who may otherwise be struggling to keep warm, to come and enjoy during the very cold winter weather.

Youth fund - created to finance the provision of a worker dedicated to the task of supporting young people in the church and community.

Old Police Station project - specifically to finance the building of a new Hall/Centre on the Old Police Station site

13 Transfers between Funds

	Unrestricted Operating Activities	Fabric Fund (designated part)	Restricted For Flowers	Total
Tower Roof leak repair - costs	13,993	(13,993)		-
Tower Roof leak repair - grant received	(2,332)	2,332		-
Wall crack investigatory work	2,297	(2,297)		-
Transfer to Fabric Fund approved by the PCC	(28,000)	28,000		-
Transfer to Set off against cost of flowers	250		(250)	-
	(13,792)	14,042	(250)	-

14 Related Party Transactions

A member of the PCC was employed as the church's administrator until their retirement during the year. Their remuneration (inclusive of employer costs) during the period was £992 (2024-£7,378).