



Registered Charity Number: 1208910

Parish of Coventry All Saints

Annual Parochial Church Meeting 2026

Coventry All Saints – St Anne
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Coventry
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Coventry All Saints – St Margaret
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Coventry
CV2 4EB

Vicar: Rev Pam Howell

Curate: Rev Beks Rothnie

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The PCC bankers

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Accounts Independent Examiner

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Parish of Coventry All Saints

Annual Parochial Church Meetings Sunday

17th May 2026

Agendas

Annual District Meeting of Parishioners 2026

1. Opening Prayer
2. Nominees for Churchwardens

Annual Parochial Church Meeting 2026

1. Apologies for absence
2. Minutes of last year's APM held on 11th May 2025
3. Elections
 - Deanery Synod (three representatives)
 - Parish Church Council (three representatives)
4. Appointment of Independent Financial Examiner
5. Church Attendance (Electoral Roll)
6. Annual Report of the PCC for 2025
7. Financial Statement of the PCC for 2025 (SOFA)
8. Vicar's report
9. Church Wardens and Fabric report
10. 'Life at St Anne's & St Margaret's – REPORTS

*Please read the attached reports prior to the AGM as there will be an opportunity to ask questions

Parochial Church Council Meeting

1. Apologies for absence
2. Election of Secretary and Treasurer
3. Election of Standing Committee
4. Election of Lay Vice-Chair

Parish of Coventry All Saints 2026

Background

Membership

Members of the PCC are ex officio or elected by the Annual Parish Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following served as members of the PCC:

Team Rector

Rev Pam Howell

Curate

Rev Beks Rothnie

Lay Minister:

Michael Harling

Churchwarden:

Thomas Orton

Uzezi Aijiola

Amanda Clark

Deputy Churchwarden

Sylvia Wileman

Representative on the Deanery Synod:

Lorna Harling

(until 2026)

Angela Keen

(until 2026)

Mark Howell

(until 2026)

Elected Members:

John Sheehan

(until 2026)

Stella Wiles

(until 2027)

Eva Chen

(until 2026)

Hayley White

(until 2026)

Committees

The PCC have full meetings of the PCC which met 12 times in 2025

Standing Committee:

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the council.

This Committee met 0 times in 2025

Social & Outreach Sub-Committee

The Social & Outreach Committee met 7 times in 2025

The Parish Church Council

This is made up of the incumbent, churchwardens, Deanery Synod members, and members of the congregation.

Churchwardens who are on the Electoral Roll are automatically members of the PCC. PCC members are appointed at the APCM. The method of appointment of PCC members is set out in the Church Representation Rules (latest revision 2020). Deanery Synod Members are also appointed in accordance with the said rules at the APCM.

There are a number of officials - chairperson, deputy chairperson, secretary, treasurer, safeguarding officers and electoral roll officer - who take part in PCC meetings alongside the elected members.

All members of the congregation who are on the Electoral Roll of the Church may attend and vote; all those who attend our services or consider themselves to be members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. Members of the PCC serve for three years with one third of the members being elected each year. The Parish has a Scheme which ensures that we have proper representation on the PCC and Deanery Synod from both churches.

All posts are carried out on a voluntary basis, and all members of the PCC have to comply with DBS checks and the relevant safeguarding training. Specific training provided by the Diocese is given in Safeguarding, and eligibility and DBS (Disclosure and Barring Service) checks are carried out.

The full PCC met nine times during the year with an average level of attendance of 90%.

The PCC meets to consider issues including:

- The format and frequency of regular and occasional services
- Care and repair of the church buildings
- Governance through managing the parish's finances.
- The general running of the churches and halls.

As well as the ordinary meetings, an annual meeting is held in April when elections are held.

The main topics considered during the year were:

- Worship Services
- Finance/Rent review
- Safeguarding
- Health and Safety
- Fabric
- Building Users
- Policies



Coventry All Saints

• St Anne & All Saints • St Margaret's •

Registered Charity Number: 1208910

Annual Parochial Church Meeting 2025 Minutes

Date: 11th May 2025

Time: 12pm

Minute Taker: Stella Wiles

Annual District Meeting of Parishioners 2025

1 Opening Prayer

2 Nominations for Churchwardens

Nominated

Uzezi Ajijola

Thomas Orton

Amanda Clarke

Proposed

Stella Wiles

Hayley White

Sylvia Wileman

Seconded

Hayley White

Jill Cooper

John Sheehan

Accepted unanimously

Nominations for Deputy Churchwardens

Nominated

Sylvia Wileman

Proposed

Amanda Clarke

Seconded

John Sheehan

Accepted unanimously

Annual Parochial Church Meeting 2025

1 Apologies for Absence Angela Keen, Sylvia Wileman.

2 Minutes of last year's APM held on 25th April 2024

3 Confirmation of PCC members and terms of service

Revd Pam Howell, Rev Beks Rothnie, Mick Harling (Lay Minister)

Uzezi Ajijola (Church Warden) 1 Year Thomas Orton (Church Warden) 1 Year,

Amanda Clarke (Church Warden) 1 Year, Sylvia Wileman (Deputy Church Warden) 1

Year, Mark Howell (Deanery Synod) May 2026, Lorna Harling (Treasurer, Deanery

Synod), May 2026, Angela Keen (Deanery Synod) May 2026, Stella Wiles (Secretary)

May 2027, Eva Chen May 2026, Hayley White May 2027, John Sheehan May 2026

4. Appointment of Independent Financial Examiner

Nominated

Gavin Kibble

Proposed

Lorna Harling

Seconded

Mark Howell

Accepted unanimously

5. Church Attendance (New Electoral Roll)

SUMMARY as at 11/05/2025 Electoral Roll	TOTAL on New Electoral Roll
St Annes	37
Sr Margarets	27
TOTAL for Parish	64

2025 ENTRIES FOR ELECTORAL ROLL Total = 64

Resident 31 and Non-resident 33

- 6 Annual Report of the PCC FOR 2024** please see detail in report booklet comparing actions with the Day of Prayer leading from God in January 2024.

Thanks given to all who take part in service, mission and ministry for the church.

- 7 Financial Statement of the PCC for 2024 (SOFA)** - Included in Report.

Huge thank you to Lorna for all her work on the finances, making sure all is correct with the accounting.

St Anne's spent more than we took in. Big increases in energy at St Margaret's.

Big thank you to Rev Pam for all the time that she takes on applying for these Grants.

Suggestion of a Talents scheme to raise money. Ask for support for events to raise funds.

Question was asked if having one joint Bank Account would be easier. It was agreed to keep as separate accounts for each church as this means Grants can be applied for in each churches name.

- 8 Church Wardens and Fabric Report** see reports of Church Wardens in booklet.

In St Margaret's had 21 increasing to 25 adults and we are now up to 5 children attending.

St Anne's – people coming into groups that are held in the church. Many people attending; Tea and Chat, Messy Church, Youth Group, Stay and Play, Alpha

Romanian Church and All Saints School Nursery are users of Lower Hall. Rev Pam works extremely hard and many thanks to her.

Thomas sees himself behind the scenes doing work. Thanks to the men's group giving their time to help with the maintenance of the church. Pigeon guano removed from the tower. Rentokil removed and filled in gap where they were getting through. Pigeons are still causing mess on rails and floor under tower. Solution needs to be found.

- 9 Life at St Anne's & St Margaret's – see REPORTS of groups**

St Margaret's - Rachel has started Sunday Club with 5 children.

Safeguarding very important and making sure that training is up to date and DBS'. Rachel has taken over Safeguarding from Carolyn, thanks to Carolyn for all her work.

As Growing Faith Family Worker, incredible how much work Rachel is doing in and we are blessed to have her. Summer Brunch Club started at St Margaret's and St Anne's, and Youth Group began in September at St Anne's.

550 attended Nativity Live.

More volunteers needed for Messy Church in both churches.

10 Vicar's Report Going Forward into 2025 Included in Report

During our Day of Prayer on 12 January 2025 God highlighted various aspects of church life for us to focus on in this coming year: New beginnings for us all and the whole community God wants us to put behind us anything in the past that would hold us down and look forward to the new things he wants to do in our midst as a church. Our church to be a Beacon of God's love to the community Reaching out to our church community neighbourhood with God's love. To be led by the Holy Spirit - invite the Holy Spirit to live within our community with love the world.

Walk by the Spirit and not in our own power and strength. Zechariah 4:6 "This is the word of the Lord to us. Not by might nor by power but by my spirit says the Lord Almighty. We have challenges facing us in the coming year, with many building repairs to attend to at both churches, and we will need fundraising and prayer to attend to these matters. I look forward to working with you all in 2025 and the coming years.

The meeting closed at 1pm.

6. Annual Report of the PCC for 2025

This report covers a review of the year from 1 January 2025 to 31 December 2025 for Coventry All Saints parish: St Anne's Church and St Margaret's Church.

We follow the Words of God we believed God gave to us as a church at our Day of Prayer on 12 January 2025.

Jesus our King – Jesus is to be our king, of our church, of our lives. Crown him as king in all we do in the coming year:

Sunday Services - during 2025 we are delighted that we grew in numbers at both churches. St Margaret's church with an average of 25 people (up from average 22 people) with 21 adults and 4 children. – St Anne's with an average of 45 people (up from average 44 people) with 32 adults and 13 children. There is a high degree of mobility with 10 people who moved to different places away from Coventry or to different parts of Coventry, whereas an equivalent number joined our two churches.

This year it was a joy to celebrate the priesting of our Curate Rev Beks on 29 June at Coventry Cathedral. Our staff team of Rev Pam, Rev Beks, and Rachel, together with our Lay Reader Mick Harling, and at St Anne's also our Church Warden Uzezi Ajijola, comprise our team for leading and speaking at services. Congratulations to Uzezi, who completed her Diocesan Bishops' Discipleship and Mission Pathway Certificate for Preaching. The All Age planning team for our monthly all age services at St Anne's continued to go from strength to strength, with the young people increasing in number and also in confidence in public speaking. They benefited from a course run by Fiona Stutton from Thrive Youth Ministries. We were delighted that two of our Year 5/6s helped lead and read at St Margaret's church in all age services.

At St Anne's our Music Group led by Mark Howell (guitar and Vox) leads us in worship, our group including Mick Harling (guitar and Vox) Eva Chen (Ukelele and Vox) and Uzezi (lead Vox)/ During the year we were delighted to welcome into the group Isabel Briggs (backing Vox) and Chucks Ubadiah (Keyboard), and we also have a Kahon player. At St Margaret's we have continued to use recorded music as we do not have a Music Group but would welcome anybody who has musical instrumental skills to start a group.

We had 4 **Baptisms** – 1 child and 1 Young person at St Anne's and 1 child and 1 adult at St Margaret's. Sadly, there were no **Confirmations** this year, but Rev Beks prepared 4 people for Confirmation at St Philips Church who are in vacancy. We conducted 5 **Funerals**, of which 1 took place St Anne's church and 4 were at the Crematorium and 1 Graveside funeral. We have been especially sad to say "farewell" to our dearly loved friend Arthur Biggs who died in the summer of 2025. In addition, we conducted 1 further funeral on behalf of another church in our Deanery that is in vacancy. In 2025 we had 1 **Wedding** at St Anne's and 1 Wedding Blessing Service at St Anne's. No weddings took place in 2025 at St Margaret's.

Messy Church continue to grow in outreach as new people attend each month at both churches – St Margaret's on 1st Friday of the month (average 60 people) and St Anne's last Friday of the month. (average 60 people). Our Light Parties at St Margaret's Thursday 30th October and St Anne's Friday 31st October were attended by 70-80 people each because they were in half-term. We anticipate that our churches wish these important outreach events to continue and so we do ask for support in doing so, please as our teams are very small.

For our Spiritual lives - To be led by the Holy Spirit invite the Holy Spirit to live within us

All major festivals were celebrated including: Lent inc Lent Course both churches; Mothering Sunday 30 March both churches, Ash Wednesday with optional ashing at both churches on 5 March, and at All saints School; Palm Sunday 13 April with procession with palms, at both churches; Maundy Thursday 17 April for both churches at St Anne's, including hand and foot washing, Holy Communion, followed by Stripping the Altar and a Vigil in Gethsemane; Good Friday 18 April Crafts workshop for families at St Anne's followed by Hour at the Cross Tenebrae at St Margaret's; Easter Sunday 20 April with all-age Holy Communion, Easter Fire, egg-rolling and Easter egg hunts at both churches; Ascension Day 29 May at St Anne's for both churches; Pentecost all age-Holy Communion at both churches;

Harvest Service 12 October at both churches; All Saints morning and All Souls Bereavement Service afternoon both on 2 November (not well attended so we will hold it later to encourage people to attend in future); Remembrance services on Remembrance Sunday 9 November including laying poppy wreaths and poppies in the Remembrance Gardens at both churches; Also a Community Remembrance on 11 November with all of our local schools and community attending at the mass war grave in London Road cemetery;

Christmas included: Christmas fete with Santa Claus at St Anne's 6 December for both churches, not hugely well attended by schools but everyone who attended enjoyed it; residential homes love our Carols at Oak Lodge 4 December and Abbey Park 11 December. This year there were not many singers so if people can join us (we can offer lifts) please do sing with us!

Beer & Carols at the Humber Pub 17 December which was well attended by church members and some locals but the fliers went out late so we will learn from that! However, the landlady invited us to use their room for fundraising band gigs in future!

Carol Service 14 December was very well attended; On 21 December we held a "Scratch Nativity" Holy Communion at both churches; Indoor Live animal Nativity with donkey camel and sheep Monday 22 December at St Margaret's church when around 250 people attended, and the event was opened by Deputy Lord Lt of Coventry & Warwickshire Pauline Black with support from Destination Ball Hill and church members from both churches – we were on Midlands Today and CWR Radio. We acted out the Nativity with families who attended, around 5 or 6 times and we provided food and craft packs, and a visit to Santa!; Our Crib & Christingle at 4pm on Christmas Eve 24 December at St Anne's, was not hugely well attended by families, so we learned from that to make it 5pm in future to give people chance to get home from shopping; Christmas Eve Midnight Mass at St Anne's; A joint All age Christmas Day service was well attended by both churches.

Small Group Bible Study & Prayer groups at St Anne's Tuesdays led by Uzezi Ajijola has covered the Holy Spirit and also various Spiritual Giants of the Bible and has been very inspiring.

The "**Pilgrim Course**" at St Margaret's church has been running in a Small Group Bible Study and Prayer meeting format all year and has been well attended by an average of 6 people a session, on Wednesday mornings 9.45am for an hour with light refreshments. We have covered books on Holy Communion, the Beatitudes, The Lord's Prayer, Church and Kingdom.

We ran the new "**Youth Alpha**" Christian Basics course from September once a month on Sunday evenings for the remainder of the year. It was well attended by 15 different young

people, average 10 a session, but difficult for our small staff team to cover, so we would like to run it in future with parental support too.

Our church to be a Beacon of God's love to the community

We have mentioned **Messy Church** above which way in which both of our churches shine as a beacon of God's love to our communities.

Wonder & Worship started at St Margaret's once a month on Monday afternoon after school for 0–7-year-olds & families. It varies with attendance that can range from 7 to 15 per month, with some families that enjoy coming each time.

Our Stay & Play sessions at both churches on Mondays in term-time provide an opportunity for parents and carers to bring babies, toddlers and pre-schoolers and experience being part of a community that cares. We found attendance at St Anne's Stay & Play was reducing as pre-schoolers started at Nursery or school. Lucy from Aspire Family Hub provided support sessions and ran a 5-week Baby Massage class, which brought some families.

All Saints Coffee mornings met at church on a Thursday, and we provided support for families there too. From September, for logistical reasons the school asked whether we could accommodate their Coffee Mornings on Tuesdays instead, so we combined this with Stay & Play and it has attracted a good number of families to Stay & Play and Coffee Morning, so we are delighted.

Our **Senior Social "Tea and Chat"** has been well attended by retired people on the first and third Wednesday afternoons of the week led by Jill Cooper supported by Marika, at St Anne's. Numbers increased from an average of 6 to 10 by the end of the year. Different people attend each week, and it is a life-line for many.

Our **Social and Outreach events** have been well attended during 2025 to show God's love in the community. The Social & Outreach Committee works very hard, and it would be good to welcome new members please to help as there aren't many of us, but the rewards are high as the events are great! In 2025 spurred on by Talent Scheme to raise funds for Dry Rot and other repairs at St Anne's social highlights included:

- Burns Night Friday 24 January with haggis, neeps and tatties, Scottish songs and quiz.
- Pancake Party with races for families 28 February at St Anne's and 7 March at St Margaret's
- Lent Course "Chocolat" run at both churches
- Afternoon tea for VE day 80 years Friday 9 May 4pm held for both churches at St Anne's and very well attended (60 people).
- Koalas Band Night at school Friday 13 June (at St Anne's) Pam & Mark's now 6-piece rock & pop covers-band) joined now by Saxophonist rev Rob Harrison. Raised £1200 for the Dry Rot & repairs fund.
- Rev Beks' Priesting at Coventry Cathedral followed by bring & share celebration lunch at St Anne's 29 June.
- Barn Dance at St Margaret's 115 years celebration – Saturday 12 July 3pm very well attended with bring and share food, great barn dance, good mixing between people who attended from various groups including Stay & Play and Messy Church.
- Lorna's fundraiser Coffee Morning Saturday 6th September at Lorna and Mick's raised over £1500 towards Dry Rot and repairs at St Anne's.

- Film Night fund-raiser 12 September watching new film just out on Netflix “Thursday Murder Club” by Richard Osman, with hotdogs and choc-ices!
- Harvest Supper – Friday Night before Harvest 10 October Fish & Chip supper
- All Saints School Band Night Friday 17 October bring & share in aid of school.
- Bereavement All Souls service 2 November
- Community Remembrance at London Road cemetery 11 November
- Advent Course “Donkey Roads and Camel Treks” at both churches
- Beers & carols 17 December Humber Pub
- Christmas Fete with Santa at St Anne’s 6 December many people worked very hard. Carolyn Wiles’ efforts to obtain donations from various local companies bore fruit with good raffle prizes.
- Indoor Live Animal 22 December, at St Margaret’s.

Children, Family and Youth work focus - For God to restore our church

It has been an incredible year of growth and deepening faith across our parish, where we have seen God moving in the lives of our youngest members and their families. As a parish we can celebrate the milestones of the past year and, most importantly, the wonderful community of volunteers and supporters who make this ministry possible.

In February 2025, we launched “**Family Church**” which we later renamed “**Wonder & Worship**”). This initiative was designed to build deeper bridges with our Monday *Stay & Play* families, our *Messy Church* community, and our local schools, including All Saints, Gosford Park, Sacred Heart, and Stoke Primary. Once a month we provide a space for children aged 0–7 and their families after school. Together we have enjoyed action songs, making music, games, interactive storytelling and ‘I wonder’ questions. While numbers are low, we have begun to grow a steady number of regular families who now attend.

Our **Sunday Club** remains a cornerstone of our children's ministry, providing a space where faith can grow through play, creativity, and community. Whether we are exploring Bible stories, getting messy with crafts, or praying, it is a privilege to watch all of our young people to grow in confidence and curiosity as we journey together in faith. At St Anne’s, we are blessed to have a team of five regular volunteers. Their hard work has fostered a welcoming environment that our children look forward to each week. Meanwhile, we are celebrating the “small but mighty” growth at St Margaret’s. Starting from a blank slate with zero children, we have seen God move through our persistence and we now regularly welcome a wonderful group of 4 to 5 children each week.

Our **Stay & Play** groups across both churches remain a vital heartbeat of our community life, providing a warm and welcoming space for local families. While we’ve noticed a dip in numbers at St Anne’s Stay & Play, following the expansion of government childcare, we still have a number of regular attendees and others who attend more sporadically. Numbers remain constant at St Margaret’s. These groups continue to be a much-needed outreach where children can explore and play safely, while parents and carers find a supportive space to socialise and share the joys and challenges of family life. We are so grateful for the dedicated volunteers who keep these sessions running, ensuring that every family who walks through our doors feels seen, valued, and refreshed. In September All saints school Coffee Morning at St Anne’s asked to combine with Stay & Play for school operational reasons, and this has enabled numbers to increase again.

Our **Youth Group** (Years 6–13) meet weekly on Thursdays after school to play games, table tennis, cook and socialise with each session ending in prayer. It is a joy to see our young

people grow in confidence. Each term we aim to have a social event. This year we had a wonderful ice-skating trip. It was wonderful to see our young people support each other and to see their confidence flourish. A summer visit to Umberslade Adventure Park where we enjoyed a range of activities such as zip lines, tree climbing and archery saw some friendly competition between the young people. Unfortunately, our trip to Laser Quest was cancelled in October, due to a roof collapse, but we still went out for food before returning to church to play a variety of games.

The youth group have also helped to plan and deliver monthly All Age Services, often leading prayers, readings and talks. To support this, we invited Fiona from Thrive Youth Ministries who provided three training sessions to help the young people further develop their skills.

Messy Church continues to be a vibrant highlight of our monthly calendar, regularly welcoming around 50-60 people at both St Anne's and St Margaret's church. These sessions offer a wonderful, high-energy space where families can explore faith and Bible stories in a fun way, whether through creative crafts, bouncy songs, interactive storytelling, or our shared prayers. A central part of the Messy Church experience is the time we spend sitting down to share a meal together, strengthening our bonds as a church family. While every session brings its own joy, our Light Parties at both churches in October half-term remain a standout favourite, drawing in the wider community for a fantastic celebration of Jesus as the light of the world.

Our **presence in local schools** remains a priority. As a team we have led and supported various weekly Collective Worship at All Saints and hosted the school at church for end of term services. A particular highlight was the Remembrance Service at London Road Cemetery, where we led a moving tribute with members of the public, as well as students from All Saints, Bluecoat, and Gosford Park schools. Each school was able to participate in the service with prayers and laying wreaths. Each week we continue to support the All Saints school coffee morning, hosted at St Anne's, and spend time talking and strengthening our bond with local families.

During the building works at St Margaret's in the summer, we moved our family summer activities temporarily to St Anne's. This transition was a huge success and people happily travelled to join our events. In July, sixty of us walked to town before catching the bus to Allesley Park where we spent several hours enjoying the great outdoors. We provided packed lunches and ice creams for everyone which were greatly received. This event linked well with the rest of our activities that had an overarching **Muddy Church and Eco Church theme**, including crafts, Lego and outside fun. We explored topics such as God's creation and Jonah.

The year ended on a high note on December 22nd. Our **Live Animal Nativity** at St Margaret's Ball Hill was a great success, attracting 250 people and making the BBC News and CWR radio! The event was opened by the Deputy Lord Lieutenant, Pauline Black who championed the work we do within our local community with Destination Ball Hill. Between the camel, donkey, sheep, crafts, food, and Santa, it was a powerful way to share the Christmas story with our neighbourhood. Over two hours, families were able to act out the Christmas story, meet a real camel and various farm animals, make Christmas cards and visit Santa. All those who booked on received a free packed lunch provided by Mr Sandwich. It was wonderful to work with Joseph's Amazing Camels and Ark Farm once again to provide this experience to families. It could not happen without the generous grants successfully applied for by Rev Pam.

Despite living in an area of high transience, our numbers remain consistent. As families move away, the Lord brings new ones through our doors. We see a wonderful crossover now, with

families traveling between St Anne's and St Margaret's to ensure they don't miss out on the various groups.

We continue to pray the 30K Prayer (to double our numbers of children and youth by 2030) and the LYCIG (Leading Your Church into Growth) prayer. These are printed on our weekly notices, and we invite you all to join us in this petition.

I'd like to say a heartfelt thank you to every volunteer who supported our children's, young people and families work in any way this year. You are the reason we can continue and grow this ministry.

If you would like to know more about volunteering with any of our children, young people and families outreach, please contact me by email on rachelcjohnston@gmail.com

Rev Pam attended a residential course for growth in Children, Families and Youth Work in our churches. Please keep praying the **CofE project prayer for increasing children, families and young people in our churches as follows:**

Loving God, we bring to you the children, young people and families of our nation. We pray for those who already know they are your children. Please protect them, bless them and keep firm in their faith. We pray for those who would like to find out more about you. Please provide ways for them to do that and help us all to play our part. We pray for those who know little or nothing about Christian faith. Please stir up curiosity in them to find out more and in your mercy give them encounters with you that transforms their lives. We pray that the goal of doubling the number of children and active young people across the church of England by 2030 will be reached with joy. Please give us courage, faith and hope as we continue to pray. In the name of Jesus Christ, Amen.

Rachel Johnston

New beginnings for us all and the whole community - Philippians 3: 13b. "Forgetting what is behind and straining towards what is ahead".

Our buildings at St Margaret's and St Anne's have many fabric issues, needing repair and refurbishment. During the year we have been able to raise grants for which we give God thanks, to undertake various works.

We had the **Quinquennial Inspection for St Anne's** in February 2025 which revealed extensive **Dry Rot** and **other damp issues** caused by years of neglect because of lack of funding. Our church architect arranged for 3 tenders for the Dry Rot repairs, Rev Pam obtained an Interim (urgent) Faculty, and we have been fundraising throughout the year to cover the high cost (£60,000+) of the works, including grant applications, and release of a Permanent Endowment Investment from 1922 repurposed by the Charity Commission to save the church building. By the end of the year most of the funds were in place so we arranged for the repairs to begin as soon as possible in 2026.

Refurbishment of St Margaret's South Aisle to include suitable accommodation for **Destination Ball Hill Community Hub** the works began in Summer 2025 and concluded at the end of the year. This involved considerable fundraising by Rev Pam who obtained grants totalling £150,000+ to do this work, including a large grant from FCC, plus smaller grants from Garfield Weston, Lottery, and the Diocesan Buildings fund and Net Zero. The south aisle including hospitality area, Kairos room, welcome area, kitchen and toilet block, has had repairs to roofing, repointing, downpipes and guttering, replastering, replacement kitchen, replacement

toilets, new flooring, new flooring, LED lighting, electric cooker, hob and hood, plus redecoration. This paved the way for the launch of the Community Hub in March 2026.

New sanctuary carpet at St Margaret's was obtained by the determination of May Warden and the generosity of St Margaret's church members in fundraising using Smarty Tubes. The new red carpet looks great, thank you May and everyone! This is an inspiration to us all. The funding also stretched for us to have raised parquet flooring professionally repaired, and the sanctuary gate was repaired by a suitably skilled Destination Ball Hill contact.

Pigeon Guano has raised major problems through the year and beyond at both churches. 20 years accumulated pigeon mess made the Upper room and Bell Tower at St Anne's unsuitable for use. In 2024 we had spent a considerable amount (£7,000+) on having this professionally removed by Rentokil. Unfortunately, it has not completely eradicated the problems as the pigeons have again forced themselves through the louvres to break into mesh. Pigeon guano problems have also troubled us at St Margaret's and Thomas Orton Church Warden for St Anne's has worked hard with Rev Pam to install anti-roosting spikes where possible. Various solutions have been tried. It is much better, but you will see Rev Pam and others on a Sunday mopping the droppings from the front doorstep to prevent contamination.

Drug-talking, antisocial behaviour and rough-sleeping causes some problems outside both churches, including an ongoing problem with litter and pulling up plants at St Margaret's. Rev Pam and Rev Beks conduct a litter-pick every Sunday morning before the church service so that the congregation does not need to walk through litter, syringes, cans, bottles, bedding, makeshift beds, and walk past heaps of human waste. Rev Pam has been successful in raising a **Place of Worship Home Office Security grant** to install gates, CCTV and security lights to reduce these problems. Rev Pam obtained an Interim Faculty and Planning permission is being applied for to undertake these works.

At St Anne's there are problems with drug-taking in the church porch, which is reported to the PCSOs.

Gardening at both churches is carried out when possible, by clergy and church members such as, St Margaret's Tina Connolly plus a small number of people from Destination Ball Hill (as Community Green Growthers no longer have capacity.) At St Anne's Church Warden Thomas Orton carries out the grass-cutting free of charge which is a big job. The Youth Group have been very helpful in planting bulbs and seeds in St Anne's Remembrance Garden and containers.

Hall Hire continues to help with providing income at both churches. At St Anne's St Veronika's Romanian Orthodox Church use the lower hall Friday to Sunday for worship under a Faculty. All Saints School Nursery continues to occupy our lower hall in weekdays, and they are encouraging us to apply for funding for refurbishment, but we have been needing to concentrate efforts and time on the more urgent works described above. At St Margaret's Kairos moved out in October leaving the space available for other users including ourselves, Destination Ball Hill Community Hub (during 2025 funding was applied for and granted in early 2026). The loss of Kairos means a reduction in income for St Margaret's to combat high energy bills. DCLM (Deeper Christian Life Ministries), AVA Romanian Evangelical Church, and the Ethiopian Church (replaced the Eritrean Church) are in most of the weekend and at other times at St Margaret's.

Shared space inevitably gives rise to various issues throughout the year that all have to be addressed. **Minor repairs** have been needed in addition, which Rev Pam has needed to arrange.

7. Financial Statement of the PCC for 2025 (SOFA)

Please find 'Report of Financial Accounts' at the end of this document

Finance Report for 2025 accounts – produced by Lorna Harling – Treasurer

Key notes from 2025 accounts with page numbering relating to the Report of Financial Accounts'

Available cash in the bank accounts at the end of 2025 across the parish (page 7)
= £109,059 of which **£67,781 was restricted cash**

See page 14 of 'Report of Financial Accounts' for breakdown of restricted funds

St Annes Lloyds deposit account	£548
St Annes Lloyds current account	£64,858*
St Annes CBF Deposit	£4,891
St Annes TOTAL	£70,297
St Margarets Barclays Current Account	£38,642
St Margarets CBF Deposit	£120
St Margarets TOTAL	£38,762

*Includes the £35,969 cash from encashment of endowment investment for the dry rot works

Additional NOTES - INCOME – for details 'Report and Financial Accounts'

Giving (page 9) - Many thanks to all who have financially supported the parish during 2025.

Giving can be made...

- Through the Parish Giving Scheme
- By standing order
- Tap and go machine (both Churches)
- Envelope scheme (St Margarets only)
- Loose cash on the plate in church

Regular giving helps us to forecast the cash flow to ensure that we have sufficient funds to meet our ever-increasing running costs and building repairs

.....
Hall rents (page 9) – as always, we are still reliant on the income from hall rents.

Rental rates are reviewed and any changes are implemented in January of every year

Rental income St Annes remained very similar to last year

Users - School Nursery and St Veronika's Romanian Church – both use the lower hall

Rental income St Margarets - the reduction in rental income for 2025 is due to Kairos moving to their own premises part way through the year – their annual rent was £20,800

Although this will be partly replaced by Destination Ball Hill's Community Hub

Other users – DCLM, AVA and the Ethiopian Church

Rent received from other users of the building

Year	St Margarets	St Annes
2025	£26,650	£19,139
2024	£36,179	£19,220

Additional NOTES - EXPENDITURE – for details see ‘Report and Financial Accounts’**Parish share** (page 10)

We paid our full pledged parish share for 2025 – both Churches paying £1,050 per month = **£25,200** per annum

Breakdown of Insurance (page 11)

Year	St Margaret's	St Anne's	TOTAL
2025	£3,961	£2,392	£6,353
2024	£4,102	£2,319	£6,421

Breakdown of repairs and maintenance from unrestricted funds (page 11)

Although there was an overall reduction in costs for repairs in 2025 – this is not a reflection on the amount of work undertaken as these were primarily funded through grants with £115,072 spent through restricted funds

Year	St Margaret's	St Anne's	TOTAL
2025	£3,124	£2,158	£5,282
2024	£8,462	£13,983	£22,445

Breakdown of Heat and light (page 11)

There was an overall reduction in energy costs in 2025 compared to the previous year – this was partly due to lower costs of energy (previous years were impacted by the national energy crisis)

Year	St Margaret's	St Anne's	TOTAL
2025	£13,809	£4,652	£18,461
2024	£17,206	£5,815	£23,021

Summary of PROJECT EXPENSES – from various RESTRICTED GRANTS 2025

St Annes	£	St Margarets	£
Senior social	£261	Stay and play	£920
Stay and Play	£586	General Mission/Outreach	£1,255
Messy Church	£1,205	Green Growthers	£184
General Mission/Outreach	£2,548	Messy Church	£1,792
Alpha	£407	Family Church	£2,231
Live Nativity	£5,731	Summer Brunch	£93
Summer Brunch Club	£261	Live Nativity	£2,000
Youth Group	£3,871	Light Party	£596
Muddy Church	£676	TOTAL EXPENDITURE - St M	£9,070
Light party	£550		
TOTAL EXPENDITURE - St A	£16,096		

Breakdown of RESTRICTED FUNDS from Grants

See note 14 (page 14) in 'Report of Financial Accounts' for details

St Annes – Families Worker	01/01/25	Rec.	Pay.	31/12/25
Grant for Families Worker	£5,086	£13,000	£13,620	£4,466
St Annes - Outreach/Mission	01/01/25	Rec.	Pay.	31/12/25
National Lottery Community Fund - ID: 20241565	£4,527	£0	£4,527	£0
Citizen Local Fund	£3,000	£0	£1,426	£1,574
DMF290 Youth Group	£1,639	£0	£288	£1,351
PCC for West Mids Police - Youth Group	£0	£3,583	£3,583	£0
DMF289 Lego Church	£1,913	£0	£879	£1,034
Heart of England - Harry Payne	£1,000	£0	£0	£1,000
Sir John Middlemore (Nativity)	£2,000	£0	£1,631	£369
Passionists (Nativity)	£1,500	£0	£1,411	£89
HAF funding live nativity	£1,209	£1,518	£2,727	£0
St As Restricted Grants for MISSION	£16,789	£5,101	£16,473	£5,417

St Margarets	01/01/25	Rec.	Pay.	31/12/25
DMF291 Sunday School & Sunday Breakfast	£2,377	£0	£564	£1,812
DMF276 Green Growthers	£243	£0	£184	£59
Diocese BoF Buildings for Mission Grant BFM10	£10,753	£0	£10,753	£0
Nat Lott Grant for Building repairs	£0	£19,920	£19,920	£0
FCC CF-2624-00004 - Building Repairs	£0	£56,516	£56,516	£0
Diocese CiF 47 2 - Building Repairs	£0	£472	£472	£0
Congregational - Building Repairs	£0	£15,000	£15,000	£0
Bernard Sunley - Building repairs	£0	£5,000	£5,000	£0
CFF305 Diocese Building repairs	£0	£5,000	£5,000	£0
Garfield Weston - Building repairs	£0	£10,000	£2,496	£7,504
St Margarets - Restricted Grants	£13,373	£111,908	£115,905	£9,375
St Margarets - Outreach/Mission	1/01/25	Rec.	Pay.	31/12/25
National Lottery Community Fund	£6,692	£0	£4,655	£2,037
Heart of England - Harry Payne	£1,000	£0	£0	£1,000
Sir John Middlemore - Live Nativity	£0	£2,000	£2,000	£0
Passionists - Live Nativity	£0	£2,200	£1,689	£511
St Ms Restricted Grants for MISSION	£7,692	£4,200	£8,344	£3,548

8. Church Wardens and Fabric reports:

ST MARGARET'S CHURCH WARDENS REPORT FOR APCM 2026

Last year was disrupted by the essential building works for four weeks, although we were able to worship on each Sunday as normal, and shared refreshments in the Lady Chapel. The project went over time but remained within budget as we were able to raise sufficient grant funding to pay for all expenditure. The contractors projected an overspend above their quotation owing to an increase in material costs, which we resolved by omitting some more expensive improvements and raised funding for a new Eco Friendly electric oven, hob and hood, and LED lights. Our South Aisle now has been refurbished inside and out, and we have a new kitchen and toilets. This is now fit for the Community Hub with Destination Ball Hill.

We have grown over the past year owing to outreach and we now have a healthy number in the congregation but would of course welcome more.

Our church is used by other churches or organisations e.g. DCLM, Ava church, an Ethiopian church, Destination Ball Hill have occasionally used the church and we hope that this will become a more permanent fixture as we have lost revenue from Kairos when they found more permanent premises.

Our own church groups continue with Stay and Play, Wonder and Worship, Messy Church, Wednesday Bible Study is attended by a core group of 4 or 5 people and sometimes up to 8 people which is very good.

The highlight of our Christmas celebrations was the Live Animal Nativity. This was thoroughly enjoyed by all who attended, it was really good fun and gave a particularly good religious message to the hundreds of children and adults that attended.

The church gardens are now being maintained by a group of people attached to Destination Ball Hill and at this moment looking very good.

Amanda Clarke Sylvia Wileman

Church Warden Report 2025 St Anne's

St Anne's Church is growing from strength to strength. Our different weekly and monthly activities (Stay and Play group every Tuesday morning in term-time, small group Bible Study every Tuesday evenings, Senior Social Tea and Chat for retired people, Youth club for young people and Messy Church for families) continued to hold and was very well attended. Members were encouraged to volunteer to join and participate in different church activities and thank you to all volunteers who supported these activities.

I ask that if you feel God leading you to participate in any of our church activities, your talents are needed to complete our work in the body of Christ.

The church hall downstairs continued to be used by the All-Saint's Nursey school Mondays to Fridays and by the Romanian church during the weekends. We worked really well with these groups using our hall sorting out whatever fabric concerns they had of which Thomas has more details. As we all know our church is currently undergoing works due to the dry rot growing in parts of the altar and the floor which should last for 8 weeks. The church bins have also been collected regularly.

The set up and preparation for Sunday morning services was consistent and we experienced growth as new people/families joined our church over the year. Sunday school club has also run consistently apart from during All age services, all are welcome to attend and we look forward to more people coming to our church.

Uzezi Ajijola

Our building has benefited from a quinquennial inspection and it highlighted all areas of the building which are in desperate need of repair, which major repair works have now commenced.

I would like to add a huge thank you for the fantastic effort throughout the year by our church family for fundraising money towards the repair works which is very much appreciated. I have witnessed many new and old families join our congregation which has been a joy to witness.

I continue to give my support for Reverend Pam and Rachel our safeguarding officer.

1. Messy church table set up.
2. PCC meetings.
3. Standing committee.
4. Safeguarding leadership training completed.
5. Risk assessments completed.
6. Installation of battery powered fire alarm in upper room.
7. Installation of carbon monoxide alarm in lower hall above kitchen boiler.
8. Supported youth group with clergy + outings.
9. Water, gas and electric meter readings.
10. Installation of spikes inside bell tower.
11. Maintenance of overgrown apple tree in rear garden.
12. Maintenance of front garden and side bushes, tree's and lawn mowing in spring/summer.
13. Exchanged faulty toilet in upper hall.
14. Blue + brown bins every other Friday.
15. Replacement of two glass panels in middle stairwell window.
16. Repainted walls in upper stairwell, middle stairwell and lower stairwell.
17. Repainted walls in clergy office.
18. Repainted lower hall men's toilets.
19. Clearance of belongings behind organ.
20. Rotovated rear garden soil with small maintenance of rear fence.
21. Planing/shaving of wood at the bottom of two doors in upper hall.
22. Side access path overgrowth maintenance.
23. Replacement of light bulbs in lower hall men's toilets.
24. Key preparation for contractors.
25. Delivery and set up of youth group table tennis table.
26. Set up of HOPE signage in upper hall,
27. Set up festive decorations and tree.
28. Parking permits arranged.
29. Replacement of glass panel in clergy office door.
30. Set up/clear away for Sunday service.
31. Litter picking surrounding areas prior to Sunday service.
32. All external windows cleaned by water fed 30ft Extension pole.
33. Supported clergy in live animal nativity.
34. Installation of pigeon spikes in main entrance at St Margret's.

Thomas Orton

9. Life at St Anne's & St Margaret's Group Reports:

Parish Safeguarding Report

This year has been one of transition as I officially stepped into the role of Parish Safeguarding Officer (PSO) in May 2025. In that time, I have completed all necessary training for the role and have been working closely with Rev. Pam to ensure a seamless handover and continued high standards across the parish. There were no formal safeguarding reports or disclosures made to the Diocese or external authorities this year. However, in October and November, we sought safeguarding advice from the Diocese regarding two separate parish issues. Following these confidential consultations, it was determined that no formal reports were required. Our parish continues to demonstrate a high level of commitment to safety. All safeguarding policies have been updated and approved by the PCC.

In October, Rev. Pam and I attended training to help us to navigate the new Safeguarding Hub. We are currently using some of the features but may use more as time goes on to streamline our systems further. The new system gives a score showing how complete our parish safeguarding processes and systems are, and we have consistently scored 95-99% this year!

The DBS process nationwide faced significant external challenges this year, which were managed swiftly by us for our parish. Following a cyber-attack on the Diocesan DBS third-party provider in August, one parish volunteer from St Margaret's was affected. We responded immediately, reporting to the ICO (Information Commissioners Office) within the 72-hour window and providing the individual with Diocesan-supported protective measures. Following the breach, the Diocese transitioned to Thirtyone:Eight as the DBS provider. Our parish is now fully registered with this new system.

We continue to ensure all volunteers are equipped for their roles and responsibilities by following the latest guidance on safeguarding training. Reminders are sent to those whose training is due to be renewed, and support is offered to those who need it.

On October 19th, we marked Safeguarding Sunday. The services were planned by Rev. Pam and me using Church of England resources. Although I was unable to attend due to illness, the services were led by Rev Pam and well-received, successfully raising safeguarding awareness and affirming our collective responsibility to protect the vulnerable.

Despite the administrative hurdles of the DBS data breach and the transition to a new provider, the parish remains a safe and highly compliant environment. Next year we will be participating in the Diocese wide independent safeguarding survey with INEQE. **Rachel Johnston**

Music Group

At St. Anne's we now have 6 people in the music group, up from 4 last year, with the very welcome addition of one more singer and a keyboard player. We are of course always happy to have new members as we would like to establish a rota to give members an occasional week off, particularly since 2 of the group are also Sunday Club co-leaders.

The music for services continues to be mainly tried-and-tested contemporary worship songs, some traditional hymns, and a dance-along/action song per service primarily (but not exclusively) for the younger members of the church. In 2025 we sang a total of 173 different hymns/carols/songs, and we have introduced 2 new worship songs (i.e. not sung 2023-2024).

If anyone would like to join the music group either as a singer or instrumentalist please have a chat with Mark or Pam.

At St. Margaret's, for worship, pre-recorded musical accompaniment is played through the AV system. The music continues to be a mix of traditional hymns and tried-and-tested worship songs. The green hymn books and/or printed song words are used by those who are not able to read the words from the screens.

Mark Howell

Senior Social – Tea and Chat

We are a small group of people of a certain age who meet on the first and third Wednesday of the month.

We enjoy good company, a cup of tea and cake, and discuss most aspects of the world around us, and any concerns around our area.

We have lost a couple of our members this last year, either through illness or death. We have also gained three new members, so this is a good sign. New members are always welcome.

During the last few months, we have produced a beautiful wildlife calendar with photographs of wildlife taken in and around the Charterhouse fields by one of our very talented members, and have raised £2000 towards the Dry Rot Fund. So, thanks to everyone who purchased one. Also, thanks to Farmers Fayre (the Café at Charterhouse) for allowing us to sell them at the Café.

Anyone interested in joining us just come along 1st and 3rd Wednesday of the month, you will be very welcome 2pm – 3.30pm.

Jill Cooper

Bible Study Group Report

The group at Coventry All Saints: St Anne's continued to hold bible study every Tuesday evening consistently except for the week PCC meets, lent and advent courses. Our meeting consists of praise/worship, studying the word, and prayers. We spend time in the study of God's word and in prayers for each other, different prayers requests and for our church. We maintained an average attendance of 10 inclusive of adults, youth and children, our maximum attendance was 13.

We studied different topics from the Word of God: "God's kind of love, The integrity/ impact of the Word of God, seven parables of Jesus (The prodigal son, the ten lepers, the parable of the growing seed, the parable of the Sower, the parable of the workers with same wages, the parable of the wise and foolish builders and the parable of the unjust steward). At the later part of the year before the advent course took off, we started to study lessons from the lives of different characters in the bible, namely Joseph, Noah, Abraham and Jacob, we have continued this into 2026. We had breaks at different points, during the summer holiday, Christmas time and sometimes half terms.

We had some new members join us for bible study in the course of the year and we look forward to more people joining us.

Uzezi Ajijola

Fabric committee (Men's Group)

We have not had many gatherings this year although we have completed throughout the year important tasks when needed such as replacement of a faulty television monitor, Sam has done a fantastic job of fixing our faulty Internet connection.

We plan in the summer to do a car wash fundraiser to help raise funds towards the building repair works.

Thomas Orton

10. Vicar Report Going Forward 2026 and beyond:

2025 has been an action-packed year. 2026 has already got off to a great start. We have the Words of Knowledge from our annual Day of Prayer on 8 February. Our purpose as a church is to **Worship Jesus and make him our central focus.**

If we make Jesus the centre and focus of our lives, our choices & decisions, then God will sort out our needs and concerns. We need to rest in Him, to listen to Jesus and be careful to follow his leading and guidance. Our churches both desire to grow in numbers and spiritual depth with the Lord.

It is not easy living as Christians. If we praise and exalt him above our challenges and have a total focus on God, if we pray, he will be the one who draws people close and provides for our needs. There is much to be done to restore and heal people in our churches and our neighbourhoods. There is much to be done to repair and refurbish our buildings.

We need to **bring unity and Love for each other together.** This means we need to be more tolerant towards each other, to pray for unity within our congregations and bring resolution to any conflicts. It takes work together to be here as a community, and Jesus said for us to love everyone as you love yourself. We must follow Safeguarding guidance to ensure that everyone is kept safe. We are all encouraged to complete a Safeguarding audit survey by May as required for the entire Coventry Diocese and Church of England, to improve the care offered by the Church.

Love and welcome our Community We seek to reach out to the communities around us. Our neighbourhood and schools around St Anne's and the community around Ball Hill including Destination Ball Hill, are our mission fields. We need to work together, and everyone has a part to play. Together we can open the doors to all and love the world as God loves us. We are encouraged to boldly declaring the word of the Lord, to be hope and light to our community, pointing them in God's direction, and draw people to Jesus and let him do miracles and change people's lives.

In various parts of our APCM report above there are pleas for help in the mission and ministry we have before us. **Matthew 9:38 "Jesus said to his disciples, 'The harvest is plentiful, but the workers are few. Ask the Lord of the harvest, therefore, to send out workers into his harvest field.'** We can be the answer to our prayers. I encourage you to seek the Lord as to what he needs you to do in the coming year to further this mission and ministry at St Anne's and St Margaret's.

Praying as we share together in the ongoing mission and ministry in our churches, going forwards.

Rev Pam Howell Vicar of Coventry All Saints 24 March 2026



**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF
COVENTRY ALL SAINTS
(CHARITY NO. 1208910)**

REPORT AND FINANCIAL ACCOUNTS

For the year ended 31 December 2025

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LEGAL & ADMINISTRATIVE INFORMATION

Trustees :

Rev. Pam Howell
Stella Wiles
Hayley White
Sylvia Wileman
Uzezi Ajijola
Amanda Clarke
Mark Howell
Angela Keen
John Sheehan
Pei-hsuan Chen
Lorna Harling
Thomas Orton
Michael Harling

Principal Office

St Anne and All Saints Church
Acacia Avenue
Coventry
CV1 2AN

Independent Examiner

Mr Gavin S Kibble MBE ACMA
McGlone Wardzynski Limited
The Halo Centre, Progress Way, Binley Industrial Estate
Coventry, CV3 2NT

Bankers

St Anne - Lloyds - High Street, Coventry
St Margaret - Barclays - High Street, Leicester

Vicar

Rev. Pam Howell

REPORT OF THE TRUSTEES (PCC)

The Trustees (who are also members of the Parochial Church Council "PCC") present their report together with the financial statements of the Church for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out on page 8 and comply with the trust deed and applicable law.

Constitution and Objectives

The Ecclesiastical Parish of Coventry All Saints is formed of two churches : St Annes and St Margarets. The PCC constituted the charity with the Charity Commission on the 1st July, 2024.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Church of England. This includes but is not limited to pastoral, ecumenical, social and evangelistic and social activities within the Parish of Coventry All Saints.

Organisation

The Trustees who are also member of the PCC have served in the year are shown on page 3. Trustees are elected for The Ministers of the Church are appointed as Trustees automatically. The Trustees have overall responsibility for the running of the organisation.

Financial Review

Income for the year was £235,168 (2024: £170,153). Expenditure was £237,659 (2024: £158,533) giving a deficit of £2,491 (2024 : surplus of £11,620. The increase in cash reserves resulted mainly from the encashment of an endowment fund (£35,969).

Reserve Policy

The PCC have established a reserves policy where unrestricted cash reserves should ideally be maintained at not less than three month's unrestricted expenditure. The unrestricted cash reserves at the end of the year were £41,278 (2024 : £30,563). Three month's unrestricted expenditure was £20,169 (2024: £25,170).

Signed on behalf of the Trustees:



Rev Pam Howell
Vicar

Dated : 17th March 2026

Independent examiner's report to the PCC of the Ecclesiastical Parish of Coventry All Saints

I report on the accounts for the year ended 31 December 2025 which are set out on pages 6 to 17

Respective responsibilities of the trustees and the examiner

The PCC 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

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioner section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently no opinion is given as to whether the accounts represent 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 matters have come to my attention:

- (1) which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with 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 Acthave 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.



Gavin Kibble

McGlone Wardzynski Limited

The Halo Centre, Progress Way, Binley Industrial Centre, Coventry

CV3 2NT

10th March, 2026

Statement of Financial Activities

For the Year Ending 31st December 2025

	NOTE	Unrestricted funds	Restricted funds	Endowment funds	Total 2025	Total 2024
		£	£	£	£	£
Receipts						
Voluntary income	2	36,822	141,453	-	178,275	109,832
Fund raising events	3	1,440	-	-	1,440	1,313
Investment income	4	231	876	1,034	2,142	2,065
Income from church activities	5	46,334	1,127	-	47,461	56,401
Other receipts	6	872	4,979	-	5,851	542
Total Receipts		85,698	148,436	1,034	235,168	170,153
Payments						
Charitable donations	7	2,960	89	-	3,049	1,371
Church activities	8	25,200	1,127	-	26,327	24,059
Church expenses	9	52,517	155,766	-	208,283	133,103
Total Payments		80,677	156,982	-	237,659	158,533
Excess of receipts over payments		5,021	(8,547)	1,034	(2,491)	11,620
Sale of investment assets	10	-	-	35,969	35,969	
Transfer between funds	14	5,593	31,311	(37,004)	-	-
Net movement of funds		10,715	22,764	-	33,478	11,620
Cash brought forward at 1st January		30,564	45,017	-	75,581	63,961
Cash carried forward at 31st December		41,278	67,781	-	109,059	75,581

The statement of financial activities includes all gains and losses recognised in the year. All income derives from continuing activities.

The notes on pages 8 to 16 relate to these accounts.

Statement of Assets and Liabilities as at 31st December 2025

		Unrestricted funds	Restricted funds	Endowment funds	Total 2025	Total 2024
	NOTE	£	£	£	£	£
Investment Assets	10	-	30,278	-	30,278	68,767
Cash at bank						
Cash in current accounts		35,719	67,781	-	103,500	70,253
Cash in deposit accounts		548	-	-	548	544
Cash in CCLA deposit accounts		5,011	-	-	5,011	4,784
	11	41,278	67,781	-	109,059	75,581
Total Cash and Investment Assets		41,278	98,060	-	139,338	144,348
Other assets						
Unclaimed gift aid		399	-	-	399	999
Other liabilities						
Accruals		480	-	-	480	350

The accounts on pages 6 to 17 were approved on behalf of the Trustees by:



Rev Pam Howell

Dated : 17th March 2026

Vicar

Notes to the Accounts for the Year Ended 31st December 2025

1: Accounting Policies

(a) Basis of Accounting:

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102, effective January 2015). The financial statements have been prepared on the income and expenditure basis under the historical cost convention.

(b) Incoming resources : Donations, grants and all other incoming resources are accounted for on a receivable basis where this is quantifiable. Investment assets are accounted for at market value. The value of services provided by volunteers has not been included.

(c) Resources expended: Expenditure is recognised on an account basis and analysed by natural category.

(d) Fund accounts:

- a. Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as funds which the charity may use for its purposes at its discretion.
- b. Designated funds are donations and other income received or generated for the objects of the charity where the Trustees have determined funds for specific purposes.
- c. Restricted funds are to be used for specified purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund.

Notes to the Accounts (continued)

for the Year Ended 31st December 2025

	NOTE	Unrestricted funds	Restricted funds	Total 2025	Total 2024
2: Voluntary Income		£	£	£	£
Donations by DD/STO		14,654	-	14,654	15,342
Parish Giving Scheme (PGS)		4,051	-	4,051	2,568
Loose Plate		8,913	89	9,002	8,985
SumUp		410	-	410	86
Donations - General		218	-	218	443
Donations - Tax Recoverable		753	-	753	75
Donation for Messy Church		-	-	-	141
Donations for Building Repairs		-	6,413	6,413	-
Gift aid		7,823	742	8,565	7,790
Grants		-	134,209	134,209	74,402
		36,822	141,453	178,275	109,832

		Unrestricted funds	Restricted funds	Total 2025	Total 2024
3: Fund Raising Events		£	£	£	£
Fund Raising Events		1,440	-	1,440	1,313
		1,440	-	1,440	1,313

		Unrestricted funds	Restricted funds	Endowment funds	Total 2025	Total 2024
4: Investment Income		£	£	£	£	£
Bank Interest		4	-	-	4	6
CBoF Dividends	10	-	876	1,034	1,911	1,866
CBoF Interest		-	-	-	-	13
CCLA Deposit Interest		227	-	-	227	180
		231	876	1,034	2,142	2,065

		Unrestricted funds	Restricted funds	Total 2025	Total 2024
5: Income from Church Activities		£	£	£	£
Fees to Diocese		-	1,127	1,127	842
Fees to Church		544	-	544	160
Trading activities (inc. Hall Rent)		45,790	-	45,790	55,399
		46,334	1,127	47,461	56,401

Notes to the Accounts (continued)

For the Year Ended 31st December 2025

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
6: Other receipts				
Insurance Claim	-	4,979	4,979	-
Other receipts	872	-	872	542
	872	4,979	5,851	542
	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
7: Charitable Donations				
Charitable Giving Within District	-	89	89	-
Charitable Giving Outside District	2,960	-	2,960	1,371
	2,960	89	3,049	1,371
	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
8: Church Activities				
Fees to DBF	-	1,127	1,127	1,059
Parish Share	25,200	-	25,200	23,000
	25,200	1,127	26,327	24,059

Notes to the Accounts (continued)

For the Year Ended 31st December 2025

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
9: Church Expenses	£	£	£	£
Mission and evangelism costs	57	21,359	21,417	18,187
Messy Church	-	-	-	140
Sunday School and Sunday Breakfast	-	333	333	123
Green Growthers	-	92	92	257
Emergency Food Fund	-	227	227	191
Expenses Families Worker	-	86	86	108
Insurance	6,353	-	6,353	6,421
Cleaning - Wages/Payroll/Inland Revenue	8,609	-	8,609	7,557
Families Worker - Wages/Payroll/Inland Revenue	-	13,534	13,534	7,806
Cleaning Materials	1,616	-	1,616	1,720
Building Repairs/Upkeep	5,282	115,072	120,354	45,773
Architect fees	2,929	85	3,014	-
Insurance Claim	-	4,978	4,978	-
Independent Examination Accs	350	-	350	350
Broadband	755	-	755	491
Equipment and Repairs	-	-	-	10,269
Sanctuary Expenses and Aids to Worship	676	-	676	808
Equipment and Music	-	-	-	13
Website/Licences	761	-	761	743
TV Licence	349	-	349	389
Children and Youth	66	-	66	103
Other church expenses	3,239	-	3,239	5,666
Stationery/Printing	912	-	912	518
Heat / Light	18,461	-	18,461	23,021
Water Rates	2,102	-	2,102	2,450
	52,517	155,766	208,283	133,103

Notes to the Accounts (continued)

For the Year Ended 31st December 2025

10: Investments		Restricted funds	Endowment funds		Restricted funds	Endowment funds
		2025			2024	
	No. shares	£	£	No. shares	£	£
St Anne's Mission Fund - CB3005822-001 (111002227S)						
Investment valuation at 1st January	206	4,763	-	206	4,657	-
Dividends received during year		132	-		129	-
Increase/decrease in value of shares during year		(190)	-		107	-
Transfer to cash account		(132)	-		(129)	-
Investment valuation at 31st December	206	<u>4,573</u>	<u>-</u>	206	<u>4,763</u>	<u>-</u>
St Anne's Siddeley Trust - CB3005817 (111002221S)						
Investment valuation at 1st January	802	18,544	-	802	18,129	-
Dividends received during year		515	-		503	-
Increase/decrease in value of shares during year		(741)	-		415	-
Transfer to cash account		(515)	-		(503)	-
Investment valuation at 31st December	802	<u>17,803</u>	<u>-</u>	802	<u>18,544</u>	<u>-</u>
Coventry St Anne - CB3005767-001 (111002100S)						
Investment valuation at 1st January	356	8,232	-	356	8,047	-
Dividends received during year		229	-		223	-
Increase/decrease in value of shares during year		(329)	-		184	-
Transfer to cash account		(229)	-		(223)	-
Investment valuation at 31st December	356	<u>7,903</u>	<u>-</u>	356	<u>8,232</u>	<u>-</u>
Coventry All Saints - CB3005745-001 (111002043S)						
Investment valuation at 1st January	1610	-	37,228	1610	-	36,395
Dividends received during year		-	1,034		-	1,010
Increase/decrease in value of shares during year		-	(1,258)		-	833
Transfer to cash account	(1610)	-	(37,004)		-	(1,010)
Investment valuation at 31st December	-	<u>-</u>	<u>-</u>	1610	<u>-</u>	<u>37,228</u>
		<u>30,278</u>	<u>-</u>		<u>31,539</u>	<u>37,228</u>

CBF Church of England Investment Funds : These funds are held in the name of the Coventry Diocesan Trustees. As the church has the beneficial interest in the assets and dividends of these investments they are fully recognised in the accounts.

Notes to the Accounts (continued)

For the Year Ended 31st December 2025

10: Investments (continued)

Endowment Fund : The Endowment fund was derived from the sale of a proposed church site in Humber Road in the 1930's and was held in perpetuity. During the year the PCC obtained permission from the Charities Commission to encash the investment to enable the PCC to undertake major structural repairs to St Margaret's Church.

11: Cash at Bank	Balance at 31/12/25	Balance at 31/12/24
St Margarets Barclays Current Account	38,642	44,636
St Margarets CBF Deposit	120	114
St Annes CBF Deposit	4,891	4,669
St Annes Lloyds deposit account	548	544
St Annes Lloyds current account	64,858	25,617
Total Cash at Bank	109,059	75,581

12: Staff costs, Staff numbers and Trustee Remuneration and Benefits

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Salaries	8,390	13,052	21,442	15,128
Pension (Employer Contribution)		287	287	-
Payroll processing	218	195	413	235
	8,608	13,534	22,142	15,363

The average monthly headcount was 3 staff (2024 : 3) and the average monthly full-time equivalent employees (including part-time staff) was 1 (2024 : 1). The Charity contributes to a workplace pension scheme.

The Vicar (one of the Trustees) received remuneration and other benefits from her employment with the Charity. No employee was remunerated more than £60,000. No trustees were remunerated for their services as trustees of the charity (2024 : nil). No charity trustee received payment for professional or other services supplied to the charity during the year (2024: nil).

13 : Related Party Transactions

There were no related party transactions (2024 : nil)

Notes to the Accounts (continued)

For the Year Ended 31st December 2025

14: Movement of Restricted and Endowment Funds Cash and Investments	Balance as at 01/01/2025	Receipts	Payments	Transfers	Realised/ Unrealised Loss on Investments	Balance as at 31/12/2025
	£	£	£	£	£	£
Restricted Funds - 2025						
Fees to DBF	-	1,127	(1,127)	-	-	-
Building repairs (inc dry rot)	-	7,155		-	-	7,155
Christingle	-	-	-	-	-	-
Childrens Society	-	-	-	-	-	-
Emergency Support Fund	1,313	-	(227)	-	-	1,087
Parish Mission - was used for Alpha	764	-	-	-	-	764
Restricted collection at funeral	-	89	(89)	-	-	-
Investment Funds (see note 10)	31,539	876	-	(876)	(1,261)	30,278
Grant for Sunday School / Breakfast	2,377	-	(333)	(231)	-	1,812
DMF276 Green Growthers	243		(92)	(92)	-	59
Grants for Mission	24,481	9,301	(21,359)	(3,457)	-	8,966
Grant for Families Worker (BLINC86)	5,086	13,000	(13,620)	-	-	4,466
Diocese BoF Buildings for Mission Grant BFM10	10,753	-	(10,753)	-	-	-
Insurance claim - plaster fall St Annes	-	4,979	(4,978)	(2)	-	-
St Ms - Nat Lott Grant for Building repairs	-	19,920	(19,920)	-	-	-
FCC CF-2624-00004 - Building Repairs	-	56,516	(56,516)	-	-	-
Diocese CiF 47 2 - Building Repairs	-	472	(472)	-	-	-
Congregational - Building repairs	-	15,000	(15,000)	-	-	-
Bernard Sunley - Building Repairs	-	5,000	(5,000)	-	-	-
Diocese CFF305 - Building Repairs	-	5,000	(5,000)	-	-	-
Garfield Weston - Building Repairs	-	10,000	(2,496)	-	-	7,504
Dry Rot and Building Repairs	-	-	-	35,969	-	35,969
Total - Restricted Funds	76,557	148,435	(156,982)	31,311	(1,261)	98,060
Endowment Funds - 2025						
Investment Funds (see note 10)	37,228	1,034	-	(37,004)	(1,258)	-

Notes to the Accounts (continued)

For the Year Ended 31st December 2025

14:	Movement of Restricted and Endowment Funds (continued) Cash and Investments	Balance as				Unrealised	Balance as
		at 01/01/2024	Receipts	Payment	Transfers	Gain on Investments	at 31/12/2024
		£	£	£	£	£	£
	Restricted Funds - 2024						
	Fees to DBF	217	842	(1,059)	-	-	-
	Christingle	-	-	-	-	-	-
	Childrens Society	-	173	(173)	-	-	-
	Donation Messy Church	-	140	(140)	-	-	-
	Emergency Support Fund	1,504	-	(191)	-	-	1,313
	Parish Mission - was used for Alpha	764	-	-	-	-	764
	Macmillan	-	148	(148)	-	-	-
	Investment Funds (see note 10)	30,834	856	-	(856)	706	31,539
	Grant for AV system	-	9,528	(9,528)	-	-	-
	Grants for heating	414	220	(634)	-	-	-
	Buildings for mission grant from diocese	-	10,800	(10,800)	-	-	-
	Grant for Sunday School and Sunday Breakfast	-	2,500	(123)	-	-	2,377
	DMF276 Green Growthers	-	500	(257)	-	-	243
	Grants for Mission	24,255	18,351	(18,126)	-	-	24,481
	Grant for Families Worker	-	13,000	(7,914)	-	-	5,086
	Grant from Benefact Trust for Fire Alarm System	-	750	(750)	-	-	-
	DBF QI Repair St. Margaret of Antioch	-	8,000	(8,000)	-	-	-
	Diocese BoF Buildings for Mission Grant BFM10	-	10,753	-	-	-	10,753
	Total - Restricted Funds	57,988	76,561	(57,842)	(856)	706	76,557
	Endowment Funds - 2024						
	Investment Funds (see note 10)	36,395	1,010	-	(1,010)	833	37,228

Notes to the Accounts (continued)

For the Year Ended 31st December 2025

14: Movement in Restricted and Endowment Funds continued : Nature and Purpose of Funds 2025

Fees to DBF	Fees to be paid to the diocese for weddings and funerals
Building repairs (inc dry rot)	Raised by congregation and endowment transfer towards the cost of dry rot works
Emergency Support Fund	Fund for emergency needs of parishioners food, clothes etc
Parish Mission - was used for Alpha	For outreach, mission and Evangelism including Alpha
Restricted collection at funeral	Collection taken at funeral service for charity
Investment Funds (see note 10)	Investment funds held by the church
Grant for Sunday School / Breakfast	Grant to be used to grow Sunday School for young children at St Margarets
DMF276 Green Growthers	Community gardening project at St Margarets
Grants for Mission	Various grants given for outreach and mission – to be used for groups such as Stay and Play, Messy Church, Senior Social, Youth Group, Live Nativity etc
Grant for Families Worker (BLINC86)	Grant for PT families worker for the parish.
Diocese BoF Buildings for Mission Grant BFM10	Grant for essential repairs to St Margarets
Insurance claim	Plaster fall St Annes
St Ms - National Lottery Grant	Grant for essential repairs to St Margarets
FCC CF-2624-00004	Grant for essential repairs to St Margarets
Diocese CiF 47 2	Grant for essential repairs to St Margarets
Congregational	Grant for essential repairs to St Margarets
Bernard Sunley	Grant for essential repairs to St Margarets
Diocese CFF305	Grant for essential repairs to St Margarets
Garfield Weston	Grant for essential repairs to St Margarets

Prior Year Statement of Financial Activities For Year Ending 31st December 2024

	NOTE	Unrestricted funds	Restricted funds	Endowment funds	Total 2024	Total 2023
		£	£	£	£	£
Receipts						
Income resources from donors	2	35,141	74,690	-	109,832	87,711
Fund Raising Events	3	1,313	-	-	1,313	552
Investment Income	4	199	856	1,010	2,065	1,994
Church Activities	5	55,559	842	-	56,401	44,062
Other receipts	6	369	173	-	542	1,358
Total Receipts		92,581	76,561	1,010	170,153	135,677
Payments						
Charitable Donations	7	1,050	321	-	1,371	4,399
Church Activities	8	23,000	1,059	-	24,059	34,633
Church Expenses	9	76,641	56,462	-	133,103	57,356
Total Payments		100,691	57,842	-	158,533	96,388
Excess of receipts over payments		(8,110)	18,719	1,010	11,619	39,289
Transfer between funds	14	1,866	(856)	(1,010)	-	-
Net movement of funds		(6,244)	17,863	-	11,619	39,289
Cash brought forward at 1st January		36,807	27,154	-	63,961	24,672
Cash carried forward at 31st December		30,563	45,017	-	75,581	63,961