

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, HIGHFIELD, IN THE DIOCESE OF OXFORD

England & Wales - Charity number 1212996

Details

Other names	ALL SAINTS HIGHFIELD
Status	Registered
Legal form	Other
Registered	2025-04-17
Register	View on the Charity Commission register

Contact

Address	All Saints Church 71 Lime Walk Headington Oxford OX3 7AB
Phone	01865769054
Email	allsaintshighfield.pcc@gmail.com
Website	https://www.allsaintsheadington.org.uk/

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: All Saints Highfield is part of the Church of England providing regular public worship which is open to all. We teach and promote the Christian faith. We also provide community space for a very wide range of social, educational, sporting and cultural activities.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Oxfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£112,184	£93,775	-	-

Trustees

Name	Role	Appointed
Amith George Ninan		2025-04-17
Bin Xia		2025-04-17
Catherine Donaldson		2025-04-17
Dr Vivienne Margaret Larminie FRHistS		2020-05-24
Emma Charlotte Steane		2025-04-17
James Richard John Larminie		1987-04-26
Janet Elizabeth Marx		2025-04-17
John Burman Macaulay		2025-04-17
PROFESSOR JOHN GLASSON		2025-04-17
Prof. Andrew Martin Steane		2025-04-17
Ruth Christine Tucker		2025-04-17
Valerie Patricia Boulter		1993-09-25
William Marx		2025-04-17

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ALL SAINTS HIGHFIELD IN THE DIOCESE OF OXFORD**

Charity No. 1212996

ANNUAL REPORT AND ACCOUNTS
OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED
31st December 2025

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ALL SAINTS HIGHFIELD IN THE DIOCESE OF OXFORD**

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDING 31 DECEMBER 2025

The Parochial Church Council (PCC) presents its Annual Report for the year ending 31 December 2025.

1) Reference and Administration Information

The PCC is a charity registered with the Charity Commission, number 1212996. The address of the Church is All Saints Church, 71 Lime Walk, Headington, Oxford OX3 7AB.

The trustees, i.e. members of the PCC, at the time of the report were as follows:

	Basis of appointment
Rev Paul Niemiec, Chair (retired 31 January 2026)	Priest in Charge
Mr James Larminie, Church Warden & Licensed Lay Minister	Ex Officio
Prof. Janet Marx, Church Warden	Ex Officio
Miss Valerie Boulter	Elected
Mrs Catherine Donaldson	Elected
Prof. John Glasson, Hon. Treasurer	Elected
Dr Vivienne. Larminie, Deanery Synod Rep. & Hon. Sec.	Ex Officio
Mr John Macaulay	Elected
Mr Amith. Ninan	Elected
Dr William Marx, Deanery Synod Representative	Ex Officio
Prof Andrew Steane	Elected
Mrs Emma Steane, Safeguarding Officer	Elected
Miss R. Christine Tucker, Licensed Lay Minister	Elected
Mr Bin Xia	Elected

Principal Advisers:-

Bankers: - Barclays Bank PLC, Cornmarket St, Oxford.

Independent Examiner: - Mr Jon Catterall, 18 Kennett Road, Headington, Oxford

Structure, Governance and Management

The PCC is a corporate body formed under the Parochial Church Council (Powers) Measure 1956. PCC members are recruited in a number of ways. The Priest in Charge and the Church Wardens are members by virtue of their office. Deanery Synod representatives are elected by the Annual Parochial Church Meeting (APCM) and hold office for three years. Other members of the PCC are elected annually, or are co-opted, at the APCM.

The PCC makes all decisions corporately except that the Standing Committee has been delegated powers to make decisions between PCC meetings subject to keeping the PCC informed as fully as necessary. The Standing Committee never met in 2025, as there was no need.

The PCC is responsible for all parish finance, its management and control, including the appointment of an honorary treasurer.

The following sub-committees of the PCC carried out a great deal of work on behalf of the PCC during the year ending 31 December 2025.

1. The Standing Committee – Rev Paul Niemiec, Mr J.R.J. Larminie (Church Warden), Prof. J. Marx (Church Warden), Dr V. Larminie (Hon. Secretary), Prof. J. Glasson (Hon. Treasurer), and Mrs E.Steane (Safeguarding Officer).
2. The Stewardship Committee – Rev Paul Niemiec, Mr J.R.J. Larminie, Prof. John Glasson, Miss V.P. Boulter, Dr W. Marx and Prof. J. Marx.
3. The Church House Management Committee – Rev Paul Niemiec, Dr W. Marx (Hon. Treasurer), Mr J.R.J. Larminie, Mrs S.E. Newey (Minutes Secretary) and Mrs L. Araiza (Bookings Officer).
4. The Social Committee – Miss R.C. Tucker (Chair), Mrs S.E. Newey, Mrs C. Glasson (Treasurer), Prof. J Marx, Mrs H. Niemiec
5. The Garden Committee – Lady M.B. Crofton (Chair), Miss V.P. Boulter, Mr J Macaulay, Prof. J. Glasson.
6. The Church Garth Committee – Mr J.R.J. Larminie (Chair and HMO Licence holder), and Prof. J. Glasson, Prof. J.Marx
7. Online Committee – Miss R. C. Tucker (Chair), Rev Paul Niemiec, Mrs Catherine Donaldson, Mr A. Ninan, Mr. J.R.J. Larminie

These subcommittees changed in the course of 2025, so these names do not represent the position all year.

Miss R.C. Tucker represents All Saints on the Churches Together in Headington Committee and Miss V.P. Boulter and Miss R.C. Tucker represent the Church on the Headington World Day of Prayer Committee. The Parish of All Saints Highfield is one of thirteen parishes in the Deanery of Cowley, which is part of the Archdeaconry of Oxford in the Diocese of Oxford. Dr V. Larminie and Dr W. Marx are our lay representatives on the Deanery Synod.

Meetings of the PCC during 2025

Meetings took place on 21 January, 11 March, 10 June, 9 September and 18 November.

.On 18 May 2025, at the Annual Meeting of Parishioners, the church officers for 2025–2026 were appointed. At the Annual Parochial Church Meeting, held on the same day, the Annual Accounts for 2024 were accepted. At the annual meeting there were 74 names on the electoral roll. (About 4 more than in 2024)

2) The Work of the Churchwardens, the PCC and the Subcommittees

Background to our work

The year started well, and included highlights such as three weddings, more than for very many years, two of which were very large. However, in around August it was becoming clear that our priest-in-charge Paul was not at all well and he was signed off on sick leave. We were well supported by clergy who had taken services for us during the last vacancy but in November Paul was advised by his medical consultants that he should retire. We ended the year facing another vacancy and sad that Paul's service to All Saints was cut short.

The PCC of All Saints Highfield would like to put on record our gratitude to Paul Niemiec for his time among us, and our sympathy for his health problems. We had an excellent working relationship with Paul. He understood us, enabled us to flourish, and contributed his particular skills and personality in preaching and in welcoming visitors. The situation is very sad, as we know that the whole business of leaving early will be a great trial for Paul and Helen. There

are so many practical issues in moving house yet again so soon, as well as his disappointment in the manner of his departure.

We have reported the work of the church over 2025 under these three headings: -

- Worship of God and prayer
- Teaching the Christian faith, including outreach and evangelism
- Serving our community as the Body of Christ

In all of this we need to be economically sustainable. It is around these three core activities that we must press on.

Our worship and prayer together

In 2025 our pattern of worship remained as: -

10:00 am Sunday, Sung Communion

8:30 am Morning Prayer, Tuesday (BCP) and Wednesday.

There is a small service of Holy Communion at MacMaster house for residents on the 1st Tuesday of the month. Choral Evensong happens on the 2nd Sunday of the month at St Luke's Hospital. We also have Choral Evensong, in church usually on the last Sunday of the month at 5:30 p.m. However, this service often changes date slightly around Christmas, Advent and other special occasions. Advent and Christmas services were particularly well attended this year.

It should also be noted that each Sunday afternoon a large Cantonese speaking congregation meets in the church. This is part of the Oxford Chinese Christian Church (OXCCC) which has expanded very greatly recently.

All these services continued while Paul was unwell.

Music has always been an important part of the worship of our church. Stuart Donaldson leads our choir very effectively, and regular choir practices take place on Friday evenings. The Nine Lessons and Carols service just before Christmas was very well attended, as was the Advent Carol Service – both having record attendances. Choral evensong services continue to be a highlight, and often has an expanded choir of friends.

Teaching the Faith

Sunday School and children's activities continue in the morning service, taken by a team of adults, for which the PCC is very grateful. Towards the end of the year these began to establish themselves with a regular group of children. The church is immensely grateful to Catherine Donaldson, Emma Steane, and Andrew Steane, who organise this.

Informal Bible studies continue, but this is an area that needs attention, and is an area where Paul's illness prevented planned growth.

Social Activities

The Social Committee organised a good number of events over the year. A garden party was held in conjunction with the local residents' association. It was a wet day, so the garden party and associated street party all took place inside the church. The Harvest Lunch in October was replaced by a Parish Feast on All Saints Sunday. This change was a great success and is certainly a change that will be permanent. After choral evensong a bread and soup supper is usually served, and this provides a very good way of making contact with parishioners, some of whom don't come to other services. Refreshments were served after the Advent Carol Service and the Christmas Carol Service – the latter to a huge number of people.

An important aspect of all this is that **every week** tea, coffee, cake (often birthday cake) is served after the 10am service, and this is a very important part of our welcome to people. The PCC is grateful to the Social Committee for the excellent organisation and to all who supplied delicious food.

Music, Arts and Events

The expanded use of the church by community music groups and choirs for rehearsals and concerts has continued. This included charity fundraising events.

We are regularly used on Monday and Tuesday evenings by the City of Oxford Choir and Headington Singers respectively for their choir practices, and other groups occasionally. We have also been used for numerous delightful concerts. The OXUS string quartet gave two concerts over the course of the year, as well as the usual three Headington Singers concerts, and other miscellaneous events. All this use generates a useful income for the church, as well as being a boost to the cultural life of our local community. There were several Charity Concerts by various groups and individuals, for which the church was offered free of charge.

A particular offering is that the organ is used by talented pupils at local schools for organ practice for free.

Church House

The PCC members are also the trustees of a separate charity, the All Saints Highfield Parish Hall Trust. This Trust is responsible for the proper running of Church House. However, this task is delegated to the Church House Management Committee, and their activity and the Trust accounts are reported separately.

This parish hall, built entirely with the initiative and funds of the PCC in the 1960s, and supported by the PCC ever since, represents a large part of our service to the community. It is used by groups to promote health, education and culture, through activities such as gymnastics, judo, Pilates, Girl Guides, pre-school education and playgroups. It is also important in activities concerned with teaching the Christian faith. It is the base for two BAME churches, and the youth group of our friends in the Oxford Chinese Christian Church. It is also used for a number of our own activities.

Church Garth, 39C New High Street

This house was built as a curate's house in 1959, entirely at the expense of the PCC. Its management is the responsibility of the PCC. However, as PCCs in the Church of England are not allowed to own property, the title is vested in a special company created for this purpose, Diocesan Trustees (Oxford) Ltd. All such houses and parish halls within the Diocese are similarly legally held by this company, though the PCCs are the beneficial owners. This means that anything we do with the house must be done with the involvement of DT(O) Ltd.

If a clergy house cannot be used to house clergy, PCCs are allowed and indeed advised to let such properties commercially, and this was done during the whole of 2025. As is required by the Charities Act (2011), particularly Section 120, the letting of such assets must be done to achieve the greatest possible income. Also, the setting of rent, and marketing to tenants, checking references etc have to be done by professionals in the field. We use Scott Fraser of London Road. In 2025 rents exceeded any expenditure by a healthy margin, as shown in the last section of the financial statement.

Church Garden

The church garden is a rather important part of the witness of the church to our parish. It is kept in very good order, largely under the direction of Brigid Crofton. Many locals walk past it every day, as All Saints Road is a major 'walking and cycling highway' to the shops and to/from school. The well cared for lawns are played on by children, and also appreciated by adults as a place to sit and relax, surrounded by a great variety of flowers and interesting shrubs.

Safeguarding and more general Health and Safety

All Saints is committed to implementing the Oxford Diocese Safeguarding policy within our parish. We have adopted the Diocesan standard safeguarding policy, and Emma Steane is our Safeguarding Officer. Safeguarding is an ever-present concern that is never 'done'.

Health and Safety in the church is legally the responsibility of the churchwardens.

Financial Summary The full accounts follow, but in summary, including rent from Church Garth, but excluding deposit account interest, the total income was about £107,000. The most important source of income continues to be donations and the associated Gift Aid, either

regular committed giving or through the Gift Day. The PCC is very grateful to the congregation and others connected with the church for this support. Total expenditure was about £94,000. One large expenditure was the installation of a very high-quality data projector and screen, which cost about £11,000.

During 2025 we registered as a charity with the Charity Commission. This proved to be reasonably straightforward, and is compulsory when income exceeds £100,000 pa. Previously we were excepted from registration as a Church of England Parish. Being registered does not alter the way we operate, because as an excepted charity we had to fully follow charity law. However, it does mean we report our accounts to the Charity Commission as well as the Diocese of Oxford.



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's
report on the accounts**

Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
ALL SAINTS HIGHFIELD, HEADINGTON

**On accounts for the year
ended**

DEC 2025 **Charity no
(if any)** 1212396

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

* Please delete the words in the brackets if they do not apply.

Signed: Richard Jonathan Catterall **Date:** 30.01.2026

Name: Richard Jonathan Catterall

**Relevant professional
qualification(s) or body
(if any):**

Address: 18 Kennett Rd
Headington
Oxford OX3 7BJ

The Parochial Church Council of the Ecclesiastical Parish of All Saints
Highfield in the Diocese of Oxford - 1212996

Financial Statement for the Year Ended 31 December 2025

Brief Overview

1. Approach to accounts

The PCC annual accounts have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis, as advised by the Diocesan Finance Office, and using a Church of England recommended format. The Church Payments and Receipts draw on the contents of a spreadsheet, which includes all the annual transactions from the 12-months of bank statements. A double entry system is used, which puts the various transactions into main categories – for example: pledged giving, collections, gift day, gift aid, Church Garth rent etc for receipts; and parish share, choir, heating/lighting, church repairs, Church Garth, gardening, insurance etc for payments.

2. Receipts and payments in aggregate

Total *Current Account* Church receipts totalled £106,985 in 2025. Taking out Church Garth receipts, Current Account Church receipts totalled £82,394 in 2025, an 18% increase on 2024, made up largely of voluntary receipts – especially PGS planned giving, Gift Day donations, and the associated Gift Aid recovered, plus Church letting. Total Current Account Church payments totalled £108,776. Taking out Church Garth payments and a Transfer of £15,000 to the Deposit Account, Current Church Account payments totalled £86,318, a 19% increase on 2024. The parish share is the main payment item. Other large items cover a range of Church running expenses, including church repairs, music, utilities, gardening and missions. Overall, there is a net deficit of c£4,000 on the Church accounts in 2025. With the inclusion of Church Garth finances, this changes to a positive balance of c£13,000. The total 2025 positive balance increases to about £18,000 when the interest earned by the Deposit Account is included. The Deposit Account was at £154,275 at the end of the year. **Including deposit account interest, the total income in 2025 was £112,184.**

3. Receipts and payments in a little more detail (see Note 6 a-g)

The Parish Giving Scheme is important. It has brought more certainty into our voluntary receipts, including painless reclaim of the associated Gift Aid. We have more members now and this is encouraging. Receipts have increased on 2024, and the 2025 PGS totals over £30,000 when Gift Aid is included. We also received a very generous donation of £5000 from the Oxford Chinese Christian Church towards the purchase of the projection system, and a legacy donation from the estate of Margaret Gunstone. There has also been a very welcome increasing income stream from the letting of the church for external music (esp. Headington Singers, City of Oxford Choir and several other music events), plus other activities (esp. weekly Chinese Church)—up about 10% on the previous year.

Church running expenses were up substantially on the previous year at £45,690 (compared with £37,058 in 2024) with some significant expenditure on church maintenance, the new projection system, tree pruning and on energy charges. Other substantial running expenses include organ/organist, insurance, gardening and missions. However, the cost of utilities, including energy, was down a little on 2024. The church employs three part-time self-employed persons: organist/administrator, church cleaner and gardener. Together their total annual costs for 2025 were £12,700.

4. Forecast for 2026

As noted in the 2026 Budget, income from the PGS should at least be stable and likely to rise a little in 2026. The Annual Gift Day is vital as always. With regard to payments, the Parish Share is at c£35,000 for 2026, but we will receive a 10% reduction whilst in vacancy. Other payments are likely to increase somewhat on 2025, but energy costs may at least stabilise. As per the 2026 Budget, we will be increasing the level of mission giving in 2026.

The level of income from Church Garth rentals is very welcome; this should continue through 2026. We must continue to allow for future refurbishment of Church Garth and, to this end, there is allowance in the Deposit Account for such works. Diocesan guidance on rental properties, such as Church Garth, is that the accounts should be separate from the Church accounts, and this is what we are doing.

It is important to note that we hold c£65,000 of the funds in our Deposit Account for the Church House charity, the All Saints Highfield Parish Hall Trust (ASHPHT). The PCC are also the trustees of that charity, and having money in one fund simplifies administration. This sum increased this year as noted in the accounts that follow.

SUMMARY ACCOUNT				
Activity	Note	2025 Restricted funds	TOTAL 2025	TOTAL 2024
Receipts				
• Planned giving from PGS			24,579	23,273
• Collections at services			3,502	2,886
• Gift day			16,723	15,852
• All other givings/donations	6a		11,408	1,626
• Gift Aid recovered			9,156	10,038
<i>Sub-total</i>			65,368	53,675
Activities for generating funds	6b		17,001	16,301
Investment income	6c		25	24
Total receipts			82,394	70,000
Payments				
• Parish share (includes 1% d/d discount)			33,047	31,092
• Governance costs (Parish fees, Inspection etc)			1,994	441
• Vicar's expenses			521	348
• Church running expenses	6d		45,690	37,058
• Mission giving	6e		5,066	3,296
Costs of generating funds –				
• Stewardship expenses			-	-
Total payments			-86,318	-72,235
Balance of receipts and payments			-3,924	- 2,235

All Saints Highfield Annual Report and Accounts for 2025, APPROVED

		Restricted	2025	2024
Transfers between funds (from Barclays current account to CBF deposit account)			15,000	25,890 (includes 15,890 from Church House Ac)
Cash at bank and in hand at 31 December			18,524	20,316
Cash funds (as at 31 December)				
• Bank current account			18,524	20,316
• Deposit account funds (CBF CoE Deposit Fund)		65,280 (Belongs to the ASHPHT, primarily for Church House, but also including ~£10,000 set aside for Church Garth).	135,751 (Includes transfer of another £15,000 of Church current account funds and £15,890 of Church House deposits [plus c£900 interest to date)	116,894 (Includes transfer of another £10,000 of Church current account funds and existing £15,890 of Church House deposits [plus c£300 interest to date)
Total funds		65,280	154,275	137,210
Other monetary assets				
• Gift Aid due			c 500	c 300
• ODBF service fees			-	c 100
Investment assets				
Investment Fund shares at market value (CBF CoE Investment account) (39 shares x £22.19 CVPS Dec 25)			866	907
Liabilities				
• Parochial fees			c500	c500
FURTHER DETAILS				
Activity	Note	Restricted funds		
6a. All other giving/donations				
• Various events (Children's Society; Food Bank; Emmaus; RBL etc)			1,326	1,626
• Gunstone legacy	5,082			
• OCCC re Projection system	5,000			
Total		10,082	11,408	1,626
6b. Activities for generating funds				
• Parish Magazine – advertising/sales			410	420
• Fees – weddings, funerals etc			3,631	1,823
• Church lettings/events			12,960	11,510
• Sundries			-	2,548
Total			17,001	16,301
6c. Investment income				

All Saints Highfield Annual Report and Accounts for 2025, APPROVED

• Dividends on CCLA Investment Fund		25	24
• (Annual CCLA Deposit Fund interest included in total Deposit account funds)		(£5199)	(4,895)
Total		25	24
6d. Church running expenses			
• Organist/DoM, sheet music; organ (repairs and tuning); other organists; plus admin		9,458 (admin is 2,400)	7,185
• Utilities: gas and electricity; internet; water		8,934 (energy:7749; internet etc: 927; water:258)	9,263 (energy:7938; internet etc:1107; water: 218)
• Insurance		3,716	3,610
• Church repairs/improvements etc (esp. projection system, church cleaning, fire extinguisher checks, gutter clean and boiler maintenance)		15,857	10,798
• Gardening expenses		6,658 (includes 2940 tree pruning)	3,496
• Communion supplies		141	198
• Printing		180	180
• Sundries 1— primarily gifts for auditor, new prayer books etc		607	1,512
• Sundries 2– primarily for flowers and cards etc		139	816
Total		45,690	37,058
6e. Mission giving and donations			
• CMS		450	450
• Children's Society		629 ¹	281 ¹
• (Christian Aid)		(618) ¹	(917) ²
• Bible Society		150	150
• Tear Fund		300	300
• Friends International		200	150
• Malawi International		300	450
• Oxford Emmaus		962 (400) ¹	604
• Asylum Welcome		300	300
• Christians Against Poverty		450	300
• Oxford Community Emergency Foodbank		150	206
• Interserve GBI		300	-
• UAE Christian Union		200	-
• Titus Trust		200	-
• Special Appeals (Bishop's Jamaica Appeal)		400	-
(Oxford Historic Churches Trust: Annual Ride and Stride)		(200) ²	(300) ³
• Royal British Legion-Poppy Appeal		75	105
Total		5,066	3,296

¹ Another £486 from 2025 Christingle was sent to the CS in early 2026.

² Christian Aid collection does not come through our accounts, nor did a £400 collection for Emmaus on 4 July

³ Similarly, OHCT Ride and Stride collection does not come through our accounts, although we receive 50% back into our accounts (£200 in 2025).

Donations through our current account totalled £5,066. However, as noted, we also gave a further £1,218 that did not go through our account. We also gave a lot “in kind”, allowing the church to be used for charitable purposes for no charge. These included free use by the Oxford Brookes University Christian Union on several occasions, free use by Project Shoebox Oxford, and free use by local children (and one adult) for organ practice. We could estimate this value at about £700, bringing our total donations to more like £7,000 in the year.

Church Garth

The Treasurer manages Church Garth finances through the Church accounts. The legal owner of this property is Diocesan Trustees (Oxford) Ltd. As such, the accounts here are separate from the church accounts. However, DT(O) Ltd hold it in trust for the PCC, and All Saints Highfield PCC is the beneficial owner. Any rental income is for the PCC to spend on their charitable purposes. Since September 2020, Church Garth has been available for rent on the open market, at market rent in accordance with Section 117 of the Charities Act 2011. The rental income is a major asset for the overall financial viability of church activities, although we will need to continue to spend to improve the property.

6f. Church Garth receipts			2025	2024
• Rental income			24,591 ¹	24,928 ¹
Total			24,591	24,928
6g. Church Garth payments				
• Repairs, maintenance and new equipment.			493 ²	767 ²
• Council tax			2,288	2,428
• Insurance			531	512
• Utilities (energy, water and internet)			3,785	3,300
• Sundries - HMO fees, rental set-up fees, window cleaning			360	866
Total			7,457	7,873
Church Garth balance			17,134	17,055

^{1/2} Full rental income was actually considerably higher, but deductions are made by our managing agents Scott Fraser from tenant payments directly to them for their management fees, inspection charges, new tenant checking and some maintenance activities. The amounts for this extra income offset by payments to Scott Fraser were £7,856 (2025) and £7,758 (2024). Just over £300 was for repairs and maintenance in 2025 and c£1000 in 2024. These amounts do not go through our accounts and as such are not included in the tables above.

John Glasson, All Saints Treasurer
23 Jan 2026