

ANNUAL REPORT

Year ending 31 Dec



2025

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Financial Statements and Report

For the year ended 31st December 2025

Incumbent

Revd Margaret McPhee
The Rectory
1B Gordon Godfrey Way
Horsford NR10 3SG

Bankers

Barclays plc Norwich, Drayton Branch
Norwich

Independent examiner

S Towler Accountancy
Hellesdon, Norfolk

Secretary

None

Treasurer

David Brooker

The PCC is a Charity excepted from registration with the Charities Commission.

Contact

Revd Margaret McPhee, Rector



01603 893108



margaret.mcphee@dioceseofnorwich.org



Parochial Church Council - Activities and Objectives

St Margaret's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, Revd Margaret McPhee, to promote the mission of the Church socially, pastorally, evangelistically and ecumenically. The preservation and maintenance of St Margaret's building is also the responsibility of the PCC.

The Income of the PCC falls well below the Charity Commissions full audit requirement, but our Independent Examiner conducts an examination of the accounts each year.

The annual report comments on the activities carried out during the year and parochial benefits accruing and also their commitment to enable as many parishioners as possible to worship at St. Margaret's.

Felthorpe PCC must:

- account for its stewardship of the funds entrusted to it and prepare a report so that the general public can better understand its position
- Aggregate the accounts of other parts of the organisation or make reference to connected charities
- Identify its assets

Differentiate between the three categories of monies:

- Unrestricted Funds
- Restricted Funds
- Endowment Funds

PCC Membership

PCC members are either directly elected at the Annual Parochial Church Meeting or by virtue of office following the Church Representation Rules 2022.

During 2024 the following served as members of the PCC:

Rector: Revd Margaret McPhee

Church Warden: Vacant

Elected Members: Mrs Jo Irving (elected 2023)
Mr David Brooker, co-opted 2024 and annually since (Treasurer)

Deanery Synod: Vacant

Committees

Standing Committee operates under the Church Representation Rules 2022, comprising the incumbent and Jo Irving, elected by the PCC.

Fabric Report

The gutters and downspouts were cleaned by Richard Capper, SAC Restorations Ltd and a maintenance report issued. The broken tiles identified in 2024 have been replaced. A number of tiles were also replaced in the autumn to prevent further influx of water in the south nave roof.

The toilet facilities are welcomed by visitors, particularly after large services and also by the increased number of walkers in the area. The cost of these facilities was almost £600 in 2025; as a result a “fun notice” is now displayed in the toilet to encourage a donation, something that appears to already have had impact. The PCC is also aware with the changing climate that something needs to be looked into to increase water capacity and potential transfer to the reservoir tank, a project for 2026.

Many thanks to Mike Young who keeps the toilet facilities cleaned on a weekly basis. Community Payback has been awarded a contract to clean the church on a monthly basis starting from Spring 2026. They cleaned the church to a high specification in the run up to Christmas.



The work on the flooring in the South Aisle was completed in early 2025 by Will Tyrell.

The electricity legal work was carried out in April 2025, using the same contractor as Horsford and Hevingham Parishes. The ECIR certificate was not issued; the remedial work for the electrics will be carried out in 2026 along with replacement of lights to LED.

Revd Margaret McPhee

Churchyard

The churchyard was maintained by Mark Bedder, the PCC appointed contractor. He has kept clear pathways around the churchyard enabling access to all benches and the breadth the churchyard has to offer with a major cut at the beginning and end of the season. The PCC exercised the No Mow May Policy enabling wild grasses and flowers to flourish. Following a tender process, Community Payback have been awarded the contractor to look after the churchyard, in addition to cleaning the church on a monthly basis.



A tree survey is now due, having been 5 years since the last one.

Visitor numbers continue to be positive, thanks in part to the Broadland Park walkways board highlighting Felthorpe church

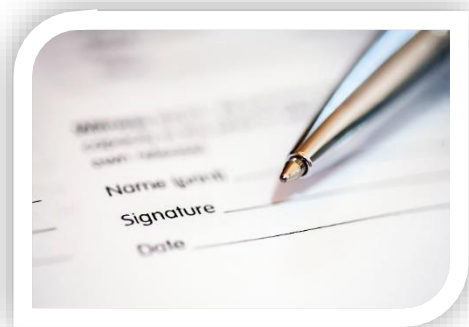
Revd Margaret McPhee

Electoral Roll Report

Electoral Roll Revision commencing 16th March 2026:
There is no change following the last revision of 20th March 2025.

There are 6 (six) members on the roll representing the parish of Felthorpe.

Brian Rowlands, Electoral Roll Officer



Felthorpe PCC Secretary Summary Report

Five meetings took place including one by Zoom and including the APCM.

Income and expenditure were repeatedly discussed. Adjustment to Parish Share payments have helped to stabilize the finances. 3% of parishioner's planned giving continues to be allocated to the 2 Mission Partners – The Children's Society and A Rocha Christian charities.

Safeguarding updates featured at each meeting to ensure a robust policy is in place.

The PCC's quarterly newsletter around the village is now delivered along with the Parish Council's sheet. In addition cards detailing the Easter and Christmas services are distributed by the same team, for which the PCC are grateful.

Revd Margaret McPhee, Acting PCC Secretary



Felthorpe PCC: Safeguarding Action Plan: Level 3

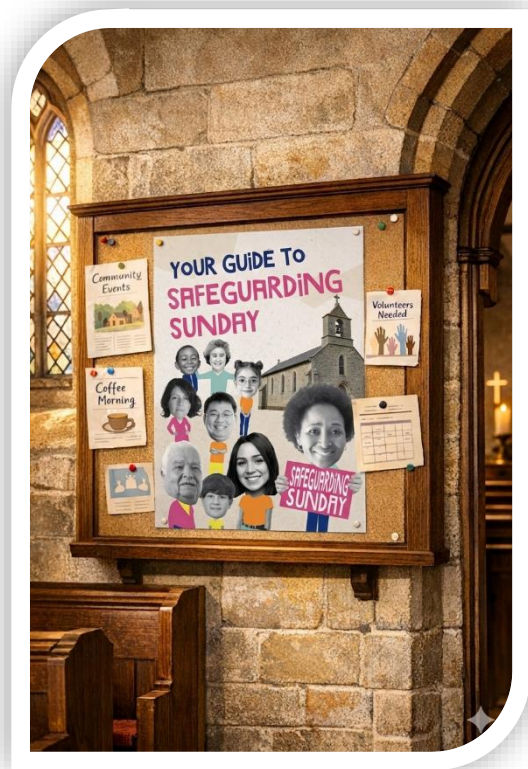
Introduction

The Church of England’s safeguarding policy statement, *Promoting a Safer Church*, says:

“All Church bodies should ensure that they have a ‘Promoting a Safer Church’ action plan in place that sets out, in line with national and local priorities, how the policy is being put into action and is reviewed regularly.”

To help parishes prioritise their safeguarding work, a *Safeguarding Dashboard* can produce three levels of Action Plan:

- Level 1 - Safer foundations
- Level 2 - Safer foundations and activities
- Level 3 - Safer foundations, activities and practices



The PCC is asked to discuss and approve this Level 3 Action Plan.

A parish must have no overdue actions if they are to comply with all the mandatory safeguarding requirements of the Church of England.

Overall Progress

68% progress has been made towards the mandatory requirements of the Church of England.

11/04/26

Policies and Action Plan: Status

<p>Safeguarding Policy Approval The PCC must approve a parish safeguarding policy which complies with Church of England requirements.</p>	<p>The PCC has adopted 'Promoting a Safer Church' as its own safeguarding policy.</p>
<p>Safeguarding Policy Promotion 'Promoting a Safer Church' must be publicised and promoted, and all Church Officers must have access to it.</p>	<p>'Promoting a Safer Church' is publicised and promoted, and all Church Officers have access to it.</p>
<p>Safeguarding Action Plan The PCC must approve a Safeguarding Action Plan and review it at least once a year.</p>	<p style="text-align: center;">Urgent The PCC needs to review their Safeguarding Action Plan.</p>
<p>Recruitment of Ex-Offenders The PCC must have a policy regarding the recruitment of ex-offenders.</p>	<p>The PCC last reviewed their policy regarding the recruitment of ex-offenders on 18/02/2025.</p>
<p>Local Ecumenical Partnership Local Ecumenical Partnerships (LEPs) must agree which denomination or organisation's safeguarding policy to follow.</p>	<p>The parish is not part of an LEP.</p>

Safeguarding Procedures: Status

<p>Responding to Concerns or Allegations The PCC must approve a procedure to deal promptly with any safeguarding concern or allegation (including any suspicion of abuse).</p>	<p>The PCC reviewed their procedure on 10/02/2026.</p>
<p>Lone Working The PCC must follow the Church of England's safeguarding guidance regarding lone working with children or vulnerable adults.</p>	<p>The PCC is following guidance regarding lone working with children or vulnerable adults.</p>
<p>Appropriate Boundaries The PCC must follow the Church of England's safeguarding guidance regarding appropriate boundaries with children or vulnerable adults.</p>	<p>The PCC is following guidance regarding appropriate boundaries with children or vulnerable adults.</p>

Safeguarding Procedures (continued): Status

<p>Use of Social Media</p> <p>The PCC must ensure that the church is following national guidance regarding the use of social media.</p>	<p>A question needs to be reviewed before 08/05/2026.</p>
<p>Known Offenders</p> <p>Known offenders, and others who may pose a risk to children or vulnerable adults, must be effectively managed and monitored in consultation with the Diocesan Safeguarding Adviser.</p>	<p>Anyone who poses a risk to children or vulnerable adults is being effectively managed and monitored.</p>
<p>Data Protection and Retention</p> <p>The PCC must comply with data protection legislation and Church of England data retention guidance.</p>	<p>The PCC complies with GDPR legislation and data retention guidance.</p>
<p>Clergy Vacancy</p> <p>Consideration must be given to the secure storage of safeguarding records during a clergy vacancy.</p>	<p>Arrangements have been made for the secure storage of safeguarding records.</p>
<p>Support for Victims and Survivors</p> <p>Following the disclosure of church-based abuse, the PCC must take reasonable steps to offer appropriate support to the victim or survivor.</p>	<p>Action is required.</p>

Safeguarding Roles: Status

<p>Parish Safeguarding Officer</p> <p>The PCC must safely recruit a suitable person (not the incumbent or his/her partner) to the role of Parish Safeguarding Officer. The appointment is to be made in accordance with national 'safer recruitment' guidance.</p>	<p>A Parish Safeguarding Officer was appointed on 05/02/2020.</p>
<p>Churchwardens</p> <p>The churchwardens must be made aware of their safeguarding responsibilities.</p>	<p>At least one churchwarden needs to be elected.</p>
<p>DBS Administrator</p> <p>The PCC must appoint at least one DBS Administrator who is responsible for the administration of DBS applications. This role may be carried out by the Parish Safeguarding Officer.</p>	<p>The PCC has appointed at least one DBS Administrator.</p>

Training for Key Roles: Status

<p>Parish Safeguarding Officer The PCC must ensure that the Parish Safeguarding Officer undertakes the required safeguarding training.</p>	<p>The Parish Safeguarding Officer has completed the required safeguarding training.</p>
<p>DBS Administrator The PCC must ensure that DBS Administrators undertake the required safeguarding training.</p>	<p>Urgent Action is required.</p>
<p>PCC Members The PCC must ensure that all their members undertake the required safeguarding training.</p>	<p>Urgent PCC members need to complete some safeguarding training.</p>

Displayed Information: Status

<p>Safeguarding Policy Notice Each church building must display a notice about its safeguarding policy.</p>	<p>A notice about our safeguarding policy is being displayed in each church building.</p>
<p>Safeguarding Who's Who Each church building must display contact details for people who have safeguarding roles.</p>	<p>Contact details are being displayed in each church building.</p>
<p>Safeguarding Poster Each church building must display a 'Promoting a Safer Church' poster.</p>	<p>A poster is being displayed in each church building.</p>
<p>Parish Website Safeguarding arrangements must be clearly visible on the front page of a parish website (if you have one).</p>	<p>Safeguarding arrangements are clearly visible on the front page of our parish website.</p>
<p>Information for Victims and Survivors The PCC must provide clear and accessible information for victims and survivors of abuse.</p>	<p>Action is required.</p>

Reviews and Reports: Status

<p>PCC Agendas Safeguarding must be a standing agenda item at every PCC meeting.</p>	<p>Safeguarding is a standing agenda item at every PCC meeting.</p>
<p>Reports to the PCC The Parish Safeguarding Officer must give regular reports to the PCC regarding safeguarding in the parish.</p>	<p>The PCC last received a safeguarding report on 24/02/2026.</p>
<p>Reports to the APCM At the Annual Parochial Church Meeting, the PCC must report on safeguarding in the parish.</p>	<p style="text-align: center;">Urgent</p> <p>The APCM has not received a safeguarding report within the past year.</p>
<p>Review List of Church Activities The PCC must confirm that the list of Church Activities on this dashboard is complete.</p>	<p style="text-align: center;">Urgent</p> <p>The PCC needs to review the list of Church Activities.</p>
<p>Review List of Non-Church Activities The PCC must confirm that the list of Non-Church Activities on this dashboard is complete.</p>	<p>The PCC reviewed the list of Non-Church Activities on 10/02/2026.</p>
<p>Promoting a Healthy and Safe Culture The PCC must consider how they can better promote a healthy and safe church culture.</p>	<p>The PCC needs to consider how they can better promote a healthy and safe church culture.</p>

Church Activities

By approving this Action Plan, the PCC confirms that there are no church activities that involve teaching, training, instructing, caring for, supervising or transporting children (under 18) or vulnerable adults. Nor are there any other church activities that are organised primarily for children or vulnerable adults.

Non-Church Activities

By approving this Action Plan, the PCC confirms that there are no non-church activities for children (under 18) or vulnerable adults that are held on church premises.

Any one-off events organised by private individuals (e.g. a child's birthday party) can be ignored.

Treasurer's Report

2025 saw the completion of the repair work to the floor but an EICR check during the year identified some problems with the electrical infrastructure. Repairs are currently underway.

There has been a significant improvement in cashflow. Both income and expenditure remained largely unchanged. Expenditure on electricity has increased but the figures has been distorted by a faulty smart meter which has now been replaced. The account with SSE Energy is currently in credit but this will change now that correct readings are being used. The contract is due for renewal in August 2026.

The full Parish Share was not met during the year, reaching only 50% of the requested figure of £9600.

Taking out the cost of the building work, income exceeded expenditure by £1061.

The Gift Aid figure is from Parish Giving. Claims for cash collections in 2024 and 2025 will be submitted shortly pending confirmation of change of details with HMRC.



Most planned giving is now made through Parish Giving Scheme which reduces administration and assists cashflow. I encourage any who currently give with Weekly Envelopes or cash on attendance to set up their donations through the Parish Giving Scheme to reduce the administration and increase the cashflow to meet our outgoings. I am willing to help you with this.

A copy of the Accounts is attached.

David Brooker, Treasurer

Accounts Report 2025

Felthorpe PCC

Financial Statement for the Year Ended 31 December 2025

Receipts and Payments Accounts

Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2025 £	Total 2024 £
Receipts						
Voluntary receipts:						
Collections at Services	3 446.29	-	-	-	446.29	460.42
Planned giving	3 4,566.00	-	-	-	4,566.00	4,409.85
All other giving/voluntary receipts	3 628.65	-	-	-	628.65	458.64
Grant Income	3 2,216.43	-	-	-	2,216.43	1,100.00
Legacies Received (Capital Value)	-	-	-	-	-	-
Gift Aid recovered	700.00	-	-	-	700.00	1,216.37
	<u>8,557.37</u>	-	-	-	<u>8,557.37</u>	<u>7,645.28</u>
Activities for generating funds	3 -	-	-	-	-	-
Investment income	4,449.04	-	1.29	-	4,450.33	4,663.04
Church activities	3 469.00	-	-	-	469.00	421.00
Other income	3 540.00	-	400.00	-	940.00	3,000.00
Total receipts	14,015.41	-	401.29	-	14,416.70	15,729.32
Payments						
Church activities:						
Parish share	4,800.00	-	-	-	4,800.00	4,800.00
Clergy and Staffing costs	4 450.03	-	-	-	450.03	488.99
Church running expenses	4 5,861.92	-	-	-	5,861.92	3,832.32
Mission giving and donations	4 364.67	-	-	-	364.67	30.00
Building work and repairs	4 9,460.02	-	-	-	9,460.02	4,008.55
Administration Costs	4 532.01	-	-	-	532.01	666.76
Other expenditure	4 946.68	-	-	-	946.68	2,063.73
	<u>22,415.33</u>	-	-	-	<u>22,415.33</u>	<u>15,890.35</u>
Costs of generating funds	4 22,415.33	-	-	-	22,415.33	15,890.35
Total Payments	22,415.33	-	-	-	22,415.33	15,890.35
Excess of payments over receipts	- 8,399.92	-	401.29	-	- 7,998.63	- 161.03
Transfers between funds	- 9,329.71	-	9,329.71	-	-	-
	- 17,729.63	-	9,731.00	-	- 7,998.63	- 161.03
Cash at bank and in hand at 1 Jan	4,088.57	-	269.34	-	4,357.91	4,518.94
Cash at bank and in hand at 31 Dec	- 13,641.06	-	10,000.34	-	- 3,640.72	4,357.91

Statement of Assets and Liabilities

Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2025 £	Total 2024 £
Cash Funds						
Bank Current Account	5 2,646.00	-	-	-	2,646.00	1,658.83
Bank Savings Account	6 -	-	10,000.34	-	10,000.34	269.34
Deposit Account	7 2,429.74	-	-	-	2,429.74	2,429.74
	<u>5,075.74</u>	-	<u>10,000.34</u>	-	<u>15,076.08</u>	<u>4,357.91</u>
Investment Assets at market value						
CCLA Church Rooms	8 145,616.05	-	-	-	145,616.05	164,332.85
CCLA Churchyard Fund	8.00 1,637.08	-	-	-	1,637.08	1,637.08
Total Investments	147,253.13	-	-	-	147,253.13	165,969.93

Notes

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.

2. The movement in designated and restricted funds during the year were:

Restricted	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Development Fund	10,000.34	-	-	-	10,000.34
	10,000.34	-	-	-	10,000.34

Development Fund -

3. Receipts

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2026 £	Total 2025 £
<u>COLLECTIONS AT SERVICES</u>						
Sunday Collections	35.22	-	-	-	35.22	406.29
Restricted Collections	-	-	-	-	-	40.00
	35.22	-	-	-	35.22	446.29
<u>PLANNED GIVING</u>						
Standing Order	25.00	-	-	-	25.00	1,170.00
Parish Giving Scheme Income	374.00	-	-	-	374.00	3,174.00
Regular Giving envelopes	15.00	-	-	-	15.00	222.00
	414.00	-	-	-	414.00	4,566.00
<u>GIFT AID RECOVERED</u>						
Gift Aid Reclaim	187.00	-	-	-	187.00	700.00
	187.00	-	-	-	187.00	700.00
<u>ALL OTHER GIVING/VOLUNTARY RECEIPTS</u>						
Donations	-	-	-	-	-	408.94
Wall Boxes	1.00	-	-	-	1.00	219.71
	1.00	-	-	-	1.00	628.65
<u>ACTIVITIES FOR GENERATING FUNDS</u>						
Churches Together Bike Ride	13.66	-	-	-	13.66	-
	13.66	-	-	-	13.66	-
<u>CHURCH ACTIVITIES</u>						
Fees - Statutory	-	-	-	-	-	444.00
Fees - Additional	-	-	-	-	-	25.00
VAT Reclaim	-	-	-	-	-	2,216.43
	-	-	-	-	-	2,685.43
<u>INVESTMENT INCOME</u>						
Dividends and Interest	-	-	-	-	-	4,450.33
	-	-	-	-	-	4,450.33
<u>OTHER INCOME</u>						
Sale of Assets	-	-	-	-	-	10,940.00
	-	-	-	-	-	10,940.00
4. Payments						
	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2026 £	Total 2025 £
<u>CLERGY AND STAFFING COSTS</u>						
Clergy Expenses	-	-	-	-	-	450.03
	-	-	-	-	-	450.03
<u>CHURCH RUNNING EXPENSES</u>						
Gas and Electricity Bill	130.37	-	-	-	130.37	1,422.66
Insurance	147.97	-	-	-	147.97	1,756.50
Service Costs	-	-	-	-	-	142.66
Maintenance	978.50	-	-	-	978.50	2,015.00
Ministry Support Costs	-	-	-	-	-	435.10
Computer & Programmes	-	-	-	-	-	90.00
	1,256.84	-	-	-	1,256.84	5,861.92
<u>MISSION GIVING AND DONATIONS</u>						
Charities - Home (UK)	-	-	-	-	-	10,364.67
	-	-	-	-	-	10,364.67

BUILDING WORK AND REPAIRS

Church - Major repairs and Redecorations

-	-	-	-	-	9,460.02
-	-	-	-	-	9,460.02

ADMINISTRATION COSTS

Printing

-	-	-	-	-	471.73
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Stationery

-	-	-	-	-	60.28
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-	-	-	-	-	532.01
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OTHER EXPENDITURE

Mission and Evangelism Costs

-	-	-	-	-	66.48
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Churchyard Expenses

-	-	-	-	-	880.20
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-	-	-	-	-	946.68
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5. Bank Current Account

General Account

Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2026	Total 2025
£	£	£	£	£	£
1,640.04	-	-	-	1,640.04	2,646.00
1,640.04	-	-	-	1,640.04	2,646.00

6. Bank Savings Account

Development Fund

Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2026	Total 2025
£	£	£	£	£	£
-	-	10,000.34	-	10,000.34	10,000.34
-	-	10,000.34	-	10,000.34	10,000.34

7. Deposit Account

CBF CoE Deposit Fund CB3030645

Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2026	Total 2025
£	£	£	£	£	£
2,429.74	-	-	-	2,429.74	2,429.74
2,429.74	-	-	-	2,429.74	2,429.74

8. Investments**Further Details**

CCLA Church Rooms () -
CCLA Churchyard Fund () -

Independent Examiners Certificate 2025



Independent Examiners Certificate

Report to the trustees/ members of:	FELTHORPE PCC
On accounts for the year ended:	31st DECEMBER 2025 (AMENDED)
Charity no (if any):	N/A.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/25.

Responsibilities and basis of report

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ~~the Institute of Chartered Accountants in England and Wales~~. Delete if not applicable.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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:		Date:	20/05/2026
Name:	SOPHIE TAYLOR FMAAT ACCIP.		

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

FELLOW MEMBER OF THE ASSOCIATION OF ACCOUNTING TECHNICIANS (AAT).

Address:

61 OVERBURY ROAD.

MALDEN

NR6 5LS.

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose

IMMATERIAL DIFFERENCE ON CCLA ACCOUNTS TO BE RECTIFIED IN 2026 ACCOUNTS.

AMENDMENTS AND MOVEMENTS NOTED BETWEEN PLANNED GIVING & OTHER GIVING.

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