



All Saints  
Horsford



THE CHURCH  
OF ENGLAND  
Diocese of Norwich

# ANNUAL REPORT

Year ending 31 Dec



# 2025

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## Contents

Financial Statements and Report for the year ended 31st December 2025 .....	3
The Parochial Church Council.....	4
PCC Members 2025 .....	4
Elected Members:.....	4
Lay Reader member .....	4
Deanery Synod Representatives: .....	4
Secretary to the PCC:.....	4
Churchwarden Report.....	5
Church Fabric .....	5
Treasurer’s Report.....	6
Secretary’s Report .....	7
Eco Church Report.....	8
Horsford C of E VA Primary School Uniform Bank .....	9
Electoral Roll Officer Report May 2025 .....	9
Committees: Standing Committee Report .....	10
Horsford Church Room: Chair’s Report.....	11
Horsford Church Room: Secretary’s Report .....	12
Horsford Church Room: Treasurer’s Report.....	14
Horsford Church Room: Financial Statement 2025.....	14
Horsford Church Room: Independent Examiners Report 2025.....	16
Horsford Safeguarding Action Plan: Level 3 .....	18
Introduction .....	18
Overall Progress.....	18
Horsford PCC: Independent Examiners Report 2025.....	25
Horsford PCC: Accounts 2025 .....	26

# Financial Statements and Report for the year ended 31st December 2025

## Incumbent

Revd Margaret McPhee  
The Rectory, 1B Gordon Godfrey Way, Horsford.

## Bank

Barclays Bank PLC, Drayton Branch, Norwich.

## Independent Examiner

S Towler Accountancy, Hellesdon, Norfolk.

## Charity Status

The Parish of Horsford is exempt from registration with the Charity Commissioners. There are no other Charities or Trusts held by the Parish. The Parochial Church Council (PCC) is a Charity for the purposes of the 2011 Charities Act, and as such, all PCC members are trustees of the charity and therefore under obligation to fulfil charity law with due care to governance guidelines.

## Contact

Revd Margaret McPhee, Rector



01603 893108



[margaret.mcphee@dioceseofnorwich.org](mailto:margaret.mcphee@dioceseofnorwich.org)



# The Parochial Church Council

The Parochial Church Council (PCC) exists to co-operate with the Rector in sharing leadership of the parish so that we may all:

- Play our part in God's mission and ministry in this place, promoting the pastoral and mission purposes of the Church within its ecclesiastical boundaries.
- The PCC is fully aware of its duty to maintain the church building and the churchyard in good order for current and future generations for worship and hospitality, Steward our buildings and churchyard for the furtherance of God's kingdom.
- Contribute to the wider life of the Church of England.
- Conduct ourselves in ways which fulfil best practice in safeguarding, finance, and employment.
- It is also responsible for the upkeep of the Horsford Church Room on Holt Road, currently delegated to a management committee involving members of the community.

## PCC Members 2025

PCC members are either directly elected at the Annual Parochial Church Meeting or by virtue of office following the Church Representation Rules 2025. PCC members are elected for a three-year term. One third of the elected PCC members must stand down each year.

### Elected Members:

- Ken Barma – elected 2025
- David Brooker – elected 2024, Treasurer
- Roseanna Crouch – elected 2023
- Sarah Hall – elected 2025
- Colin Wheeler – elected 2025

**Lay Reader member:** Richard McPhee

### Deanery Synod Representatives:

- Isi Saunders - elected 2024; resigned during 2025
- Rachel Stowell – elected 2024; Lay Chair and member of Standing Committee

### Secretary to the PCC:

No one was elected at the time of the APCM. When the Rector returned from Sabbatical in August 2025, Isi Saunders and Rachel Stowell were elected under the Church Representation Rules 2025, sharing the role.

Please do pray for your PCC as it makes decisions which affect the mission and ministry of All Saints Church, Horsford.

## Churchwarden Report



It's people who are at the heart of the church and therefore it is important to recognise and thank all those who volunteer in whatever capacity to sustain the running of All Saints. We are experiencing a period of relative stability following a period in 2025 when the rotas were filled on a hand to mouth basis. However, I believe we have turned a corner with a policy of encouraging small teams to manage and take responsibility for tasks. In addition, we have had some new volunteers, some additional training and involvement in planning.

Thank you to all who help.

Also, a sincere statement of thanks to Margaret and Richard who provide inspirational leadership, guidance and support.

If we have a theme for 2026 it is a commitment to reach out even further to the village. Building on the success throughout 2025 we have relaunched the Toddler Group, increased resources in the monthly social and games afternoon at the Church Room and expanding the involvement in Grenville Church Service. It cannot be underestimated the positive impact that the Grenville service has on residents and staff alike.

### Church Fabric

The new thatch! A veritable triumph with special thanks to Margaret who drove this project to a successful conclusion. The roof is a thing of beauty. I love the way the thatch subtly changes colour depending on how the sun strikes it.

The churchyard has benefitted by the involvement of Community Payback who have visited a number of times and they work hard to clear and weed graves plus trim hedges, cut grass and remove or prune shrubs. Their continued use will be expanded.

Following a request by the owner of the adjoining field we have successfully completed replanting appropriate plants to fill the gaps ensuring there is now no longer access from the adjoining field. Thanks again to Community



Payback for preparing the ground and to Rachel for ordering the plants.

We had the usual maintenance tasks carried out throughout the year: PAT testing, gutter clearing, fire extinguisher servicing and boiler service.

Another success was the upgrading of the sound equipment. This has seen a notable increase in the quality of sound and the reliability of the system.

We have supported collecting items for the Horsford Helpers Food Parcels and the Horsford C of E VA Primary School Breakfast Club. I have been particularly made aware of how such a simple but fundamental action of providing an individual with food at a moment of personal crisis can have in that person's wellbeing.

There have been a few minor repairs done particularly in sorting out the timing and working of the door lock. Also, plumbers McPhee and Sly (apprentice) managed to mend the leak in the toilet room.

**Jeremy Sly: Churchwarden**

## Treasurer's Report

2025 saw the successful completion of the Thatch and Guttering Repair Project.

Final figures for the Special Project (Thatch) and Altar Frontal Funds have been amended after checking various donations and those balances are now Thatch £1945.50 and Altar Frontal Fund £335.32. The Thatch fund will remain open to cover a final Architect's invoice and for future maintenance.

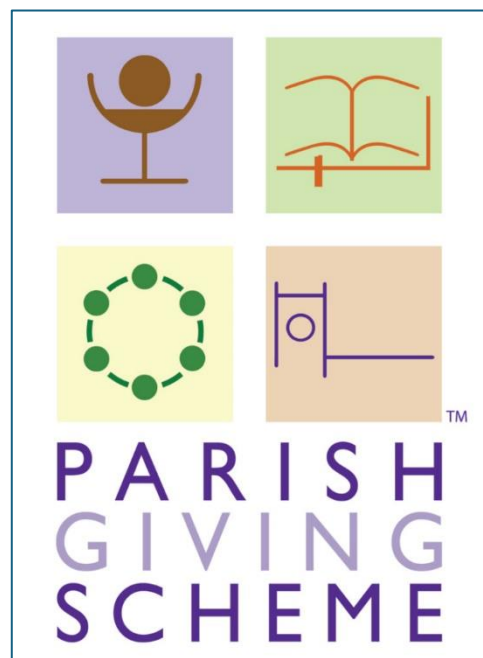
Income during the year from Collections at Services increased slightly but Planned Giving from Parish Giving Scheme, Regular Giving Envelopes and Standing Orders reduced by £2500.00. This has had a knock-on effect on our budget and cashflow for 2026. Income from statutory Fees also reduced and this has also increased pressure on cashflow.

We only managed to pay 71.70% of our Parish Share which was similar to 2024.

There is continued pressure on our outgoings as costs in general continue to rise, not least energy costs, which increased by 83% in 2025 due mainly to the renewing of contracts after a 3-year fixed period expired. Other outgoings remained largely stable.

We ended 2025 with a shortfall of £487.51.

A copy of the accounts is at the end of the Annual Report which gives a full breakdown of Income and expenditure.



Please continue to pray that the generosity shown during the repair project continues to enable us to meet day-to-day outgoings and the expansion of the Ministry of All Saints in 2026 and the years to follow.

**David Brooker: Treasurer**

## Secretary's Report

There have been 11 PCC meetings in 2025: five routine meetings and six exceptional meetings, mainly to approve timely payment of invoices. Discussions have primarily been concerned with the roof repair project, Parish Share and other financial aspects of the church, eco church progression, Mission Partners and the wellbeing of the Rector.

There have been decisions made to change electricity supplier, replace the sound system, approve a new safeguarding action plan, and inclusion of the toddler group into the mission fund.

At the end of 2025, Isi Saunders and Rachel Stowell have been approved to share the role of PCC secretary, which had been vacant for most of the year. Thank you to all those who stepped in to take minutes and produce reports during the vacancy.

**Isi Saunders: PCC Secretary (shared role).**



## Eco Church Report



2025 has been a time of reflection for our Eco team. We have continued with the changes made previously to gain our Silver Eco award in Horsford and our Bronze award in Felthorpe. Across the benefice we use Fairtrade refreshments, compostable cups, eco friendly cleaning products and continuing to recycle as much as we can.

There have been a couple of changes with our recycling schemes: candles are no longer being sent to the Recycled Candle Company due to them going into administration. Instead, we now send our candle waste to Charles Farris, who in return will offer us a discount on their products, which we typically use for our Advent and Paschal candles. We have also switched our printer cartridge recycling from Circular Planet to Priscilla Bacon Lodge in order to support a local service that has offered palliative care to many in our community.

We have held the Churchyard Spring Clean in Horsford for three years now, and again this year was well attended and very productive, weeding and reseeded the wildflower area, tidying up graves and adding in more bug hotels and a nest box!

Our worship has maintained focus on our Eco goals with our harvest services, rogation (including picnic!) and plough Sunday, that point to our agricultural heritage, sense of community and aimed towards giving thanks for the bounteous earth that God has provided.

This year has allowed us to consider what next steps can be taken to further our Eco ambitions, and as a result have engaged Norfolk Wildlife Trust to do a Churchyard Survey at Horsford and work with us to devise a management plan so we can maximise the benefit of our churchyard space for wildlife, whilst still allowing it to be a pleasant and reflective space for those visiting memorials of their loved ones.

**Isi Saunders: Eco Church Leader**

## Horsford C of E VA Primary School Uniform Bank

Uniform bank is still going strong. It is being stored at the Mill Lane site, which allows better access for school staff as well as myself. At the end of this academic year (July) I will be stepping down as Uniform Bank Co-Ordinator. So far, neither me or the school have managed to find a replacement, so after July the uniform bank will be looked after by Mrs Westlake at Mill Lane

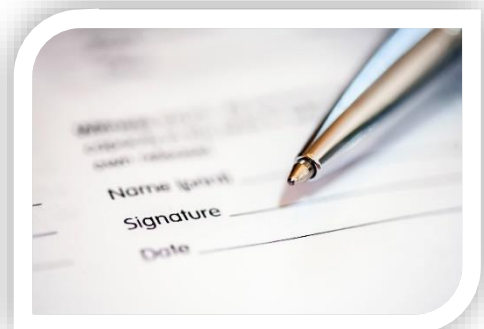
We have had three official open afternoons in the school hall in 2025, in March, June and November, made the uniform bank available for the reception class settling in days, as well as lots of orders from parents that have contacted me directly, or spoken to the school receptionists who have passed it on. We have also had a good number of donations given, which I think will remain fairly consistent as the service now seems quite well known. It is a joy to see this resource being used, not only as it helps our local community, helps reduce waste clothing which may otherwise go to landfill, but also it encourages parents and children to reuse and recycle their old uniform items!



### **Isi Saunders: Uniform Bank Co-ordinator**

## Electoral Roll Officer Report May 2025

- Electoral Roll Revision commencing 26th April 2026.
- There are 36 members on the roll.
- 7 members are nonresident in the Parish.
- A new Electoral Roll commenced in March 2025.
- Rachel Stowell took on the role of Electoral Roll Officer in February 2021.



### **Rachel Stowell: Electoral Roll officer**

## Committees: Standing Committee Report

The PCC has a **'Standing Committee'** to carry on minor routine business between meetings and a **'Roof Repairs Project Subgroup'** to oversee the Project Management of the All Saints Roof Repairs.



The Standing Committee comprised of Revd Margaret, Churchwarden, Jeremy Sly and Rachel Stowell, Lay Chair. The Standing Committee acts under the Church Representation Rules 2025. Its function is to meet between PCC meetings to facilitate essential maintenance and the paying of invoices, and to discuss other matters to bring to the PCC.

## Horsford Church Room: Chair's Report

What a wonderful year as we've seen a growth in the regular bookings, welcoming new groups as well as private functions. Diane Baxter, our Church Room Manager, has continued to be a wonderful catalyst and encourager which has impacted the bookings in a positive way. A huge thank you to her for the passionate way she manages the Church Room to ensure it functions efficiently and effectively.

The upgrading has been slightly slower this year after the developments of recent years. The store cupboard has been sorted out, including the disposing of not fit for purpose storage areas. This enabled the review of what is stored where; thank you to the groups for their cooperation and support in enabling the storage areas to be improved all round. We now have 50 comfortable chairs, matching the capacity of the Church Room itself.

Thanks to Frances Dawson who continues to manage the 50 50 Club. Numbers of participants remain stable; do spread the word as this not only provides an opportunity to win some money but also contribute to the upkeep of the Church Room.



Thanks too to June Mitchell, a new member of the Committee, and Frances, who both coordinate the Art and Board Games Social on a monthly basis. This provides a valuable place for people to come together and enjoy free refreshments and each other's company.

Thanks to Gordon Barber Funeral Services and Duckers Funeral Services who support this venture with donations of coffee, tea, soft drinks and biscuits, which they explicitly also wish to be shared with the Friends That Walk Group other community events.

Friends that Walk has been a positive success; June and Diane have facilitated this happening so well and it has added to the community value of the Church Room.



The Committee will be reviewing the rates during 2026 and will let all hirers know of any potential increase. Be assured, our passion is this is an affordable community asset.

My thanks to all the Committee who give up their time to manage this community asset. It is a privilege to Chair the community as we seek to manage the Church Room it for the whole community. In particular my thanks to Maggie Rose-Horner. She has been a committed member of the Church Room Committee, acting as Secretary for over 10 years. She has decided to stand down from this role; the Committee will miss you doing this role in a timely and accurate fashion. We are glad she wishes to continue to be on the Committee.

So, an opportunity for Secretary on the Church Room Committee exists; I look forward to knowing who this is.

**Revd Margaret McPhee: Horsford Church Room Chair**

## Horsford Church Room: Secretary's Report

Since the last AGM in February 2025 the Committee has met four times.

Margaret, who is Chair of the Committee, was on sabbatical for three months – May, June and July. The Committee continued to be in contact about any decision making but did not meet formally.

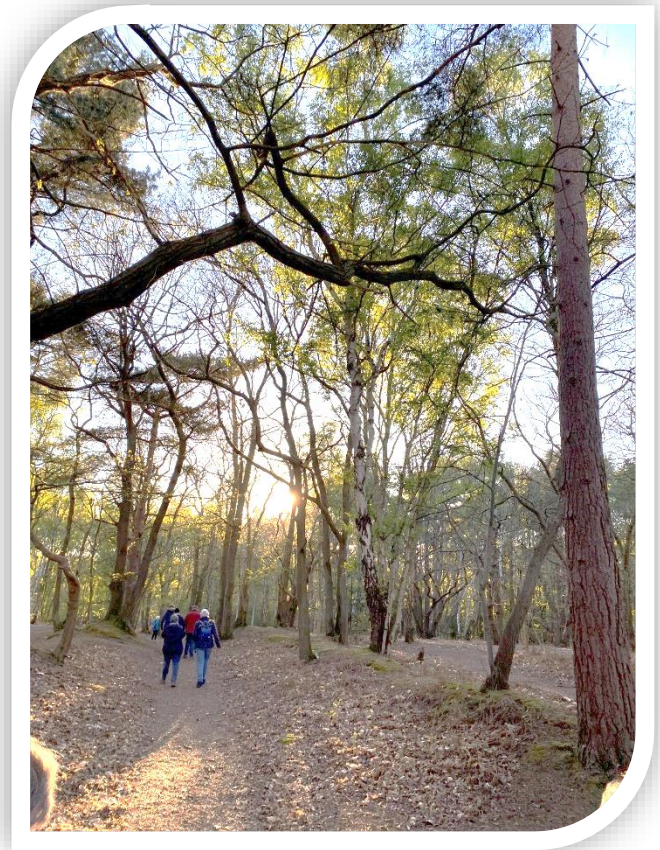
We welcome June Mitchell, who has recently joined the Committee.

We have continued to improve the facilities and now have 50 of the new, more comfortable chairs and more stackable tables.

The Church Room is almost fully booked on a regular basis and there are more enquiries coming in for bookings. Diane, our Church Room Manager is making sure that the room is well used, and hirers are well looked after.

Our thanks again to Diane for her hard work, enthusiasm and ideas and for making the room a focus for community events.

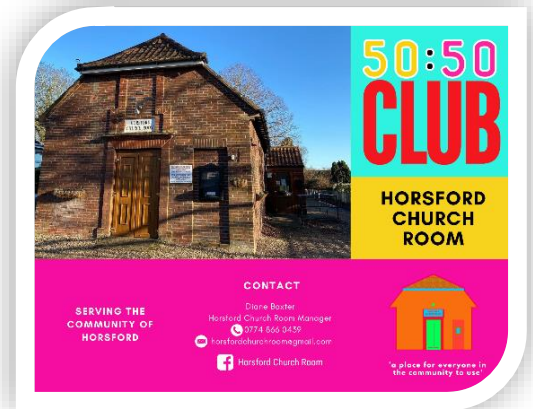
The walking group has proved very popular in the spring and summer months.



The Board Game Social and Art and Craft group is growing and now has a number of helpers, with Frances as the Co-ordinator and June as the Art Group leader.

We had a very successful flower arranging evening before Christmas with Jacquie Aldous. Another evening is planned for March. A Tropic skin care evening with Jessica Middleton-Keen was less well attended but everyone who came enjoyed the event.

Frances continues to run the 50-50 club. New members are always welcome. More members will mean that we can offer higher amounts of prize money. There are leaflets for joining available in the Church Room. Our thanks to Frances for giving her time to supporting the Church Room in so many ways.



Storage space has been improved by clearing cupboards, 'rationalising' the equipment from various groups and reallocating space for storage. Shelving is planned for the main cupboard.

Our main project is still the improvement of the car park.

The Church Room finances are in a healthy state and our thanks go to David for keeping the books in order.

Maggie will be stepping down as Secretary of the Committee, as of this AGM. There is now a vacancy for that post on the Committee. She will be remaining on the Committee. There are 5 spaces on the Committee, so new members would be very welcome.

2025/26 has been a positive year for the Church Room. Income is very good and the room is a well-used space, reflecting its designation as a Community Asset. Our thanks to all who continue to support us.

**Maggie Rose-Horner: Horsford Church Room Secretary**

## Horsford Church Room: Treasurer's Report

Over the past year, the financial position of Horsford Church Room has markedly improved. This progress is largely attributed to the efforts of Diane Baxter, our Manager, who has ensured that the Room is in near continuous use throughout the week.

There has been a considerable increase in income generated from room hiring's. Expenditure has remained relatively stable, with the exception of electricity costs. In 2025, we were required to renew our electricity contract, which had previously been fixed for three years. This renewal led to a significant rise in energy expenses.

By linking our insurance policy with that of All Saints Church, we benefited from reduced premiums. In early 2024, the installation of an accessible toilet contributed to higher expenditure for that year; however, excluding this one-off cost, our outgoings remained consistent.

As a result of increased income and stable expenditure, we have been able to grow our reserves to just over £9,500.00. These funds are earmarked for future improvements to the Church Room.

### David Brooker: Treasurer Horsford Church Room



## Horsford Church Room: Financial Statement 2025

<b>Horsford Church Room - Balance sheet as at 31st December 2025</b>					
<b>Income</b>	<b>2025</b>	<b>2024</b>	<b>Expenditure</b>	<b>2024</b>	
Hirings	<b>14691.55</b>	9773.00	Manager Fees	<b>7229.50</b>	6312.10
Donations	<b>334.66</b>	254.67	Electricity	<b>902.86</b>	546.00
Ticket Sales	<b>132.00</b>	595.00	Water	<b>328.99</b>	249.13
50/50 Club	<b>852.00</b>	978.00	Insurance	<b>392.01</b>	547.76
Interest	<b>59.18</b>	24.04	Maintenance (1)	<b>1421.51</b>	1213.56
Grants		3088.00	Sundries (2)	<b>1348.74</b>	1485.16
			50/50 Club	<b>360.00</b>	414.00
			Warm Hub Costs 2024/25	<b>369.10</b>	1453.01
			Accessible Toilet		4798.00
	<b>16069.39</b>	14712.71		<b>12352.71</b>	17018.72
<b>Excess Income/Expenditure</b>	<b>3716.68</b>				
<b>Balances</b>	<b>31/12/2025</b>				
Current Account	<b>1757.01</b>				
Business Premium	<b>7753.92</b>				
	<b>9510.93</b>				
<b>Notes</b>					
<b>1 - Maintenance</b>			<b>2 - Sundry Expenses</b>		
Fire Extinguisher service	<b>30.00</b>		Board Games Social	<b>126.75</b>	
Air Conditioning service	<b>324.00</b>		Cleaning Materials	<b>215.86</b>	
Waste - BDC	<b>439.97</b>		IAE Fee	<b>160.00</b>	
EICR/PAT	<b>606.30</b>		Honrarium	<b>180.00</b>	
Sundries	<b>21.24</b>		Licences	<b>168.13</b>	
			Chairs & Trolley	<b>498.00</b>	
	<b>1421.51</b>			<b>1348.74</b>	

# Horsford Church Room: Independent Examiners Report 2025



## Independent Examiners Certificate

Report to the trustees/ members of:	HORSFORD CHURCH ROOMS
On accounts for the year ended:	31st DECEMBER 2025
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

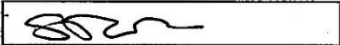
[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [ ]]. Delete [ ] if not applicable.

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:	30/03/2026
Name:	SOPHIE TOWER SMART ACIPP.		

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

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

Address:

61 OLVERBURY ROAD.

HALESPOON

NR6 5LB.

**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

NONE.

# Horsford 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:

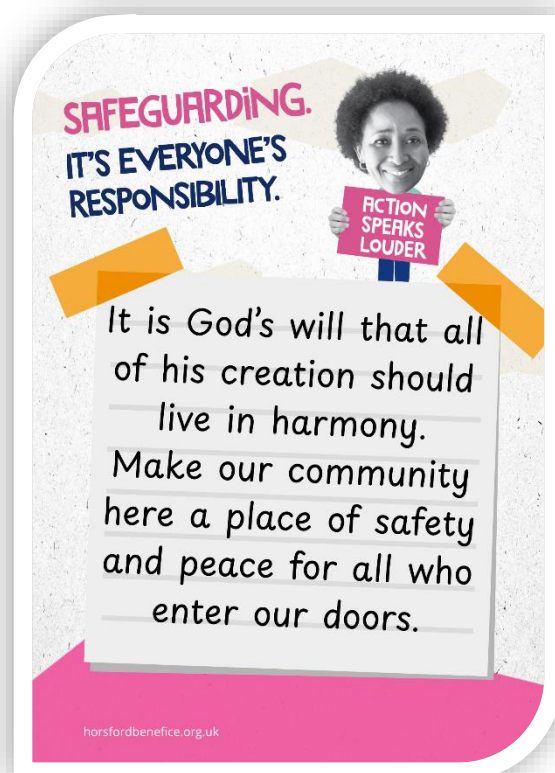
- Level 1 - Safer foundations
- Level 2 - Safer foundations and activities
- Level 3 - Safer foundations, activities and practices

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

60% progress has been made towards the mandatory requirements of the Church of England.



## Policies and Action Plan: Status

<p><b>Safeguarding Policy Approval</b></p> <p>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><b>Safeguarding Policy Promotion</b></p> <p>'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><b>Safeguarding Action Plan</b></p> <p>The PCC must approve a Safeguarding Action Plan and review it at least once a year.</p>	<p style="text-align: center;"><b>Urgent</b></p> <p>The PCC needs to review their Safeguarding Action Plan.</p>
<p><b>Recruitment of Ex-Offenders</b></p> <p>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 24/02/2026.</p>
<p><b>Local Ecumenical Partnership</b></p> <p>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><b>Responding to Concerns or Allegations</b></p> <p>The PCC must approve a procedure to deal promptly with any safeguarding concern or allegation (including any suspicion of abuse).</p>	<p style="text-align: center;"><b>Urgent</b></p> <p>The PCC needs to review their procedure.</p>
<p><b>Lone Working</b></p> <p>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><b>Appropriate Boundaries</b></p> <p>The PCC must follow the Church of England's safeguarding guidance regarding appropriate boundaries with children or vulnerable adults.</p>	<p>Action is required.</p>

## Safeguarding Procedures: Status (continued)

<p><b>Use of Social Media</b> 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><b>Known Offenders</b> 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><b>Urgent</b> The assurance given to the PCC needs to be repeated.</p>
<p><b>Data Protection and Retention</b> 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><b>Clergy Vacancy</b> 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><b>Support for Victims and Survivors</b> 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><b>Parish Safeguarding Officer</b> 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><b>Churchwardens</b> The churchwardens must be made aware of their safeguarding responsibilities.</p>	<p>The churchwardens are aware of their safeguarding responsibilities.</p>
<p><b>DBS Administrator</b> 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><b>Parish Safeguarding Officer</b> 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><b>DBS Administrator</b> The PCC must ensure that DBS Administrators undertake the required safeguarding training.</p>	<p>DBS Administrators need to complete some safeguarding training.</p>
<p><b>PCC Members</b> The PCC must ensure that all their members undertake the required safeguarding training.</p>	<p><b>Urgent</b> PCC members need to complete some safeguarding training.</p>

## Displayed Information: Status

<p><b>Safeguarding Policy Notice</b> 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><b>Safeguarding Who's Who</b> 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><b>Safeguarding Poster</b> Each church building must display a 'Promoting a Safer Church' poster.</p>	<p>A poster is being displayed in each church building.</p>
<p><b>Parish Website</b> 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><b>Information for Victims and Survivors</b> 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><b>PCC Agendas</b> 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><b>Reports to the PCC</b> 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><b>Reports to the APCM</b> At the Annual Parochial Church Meeting, the PCC must report on safeguarding in the parish.</p>	<p style="text-align: center;"><b>Urgent</b></p> <p>The APCM has not received a safeguarding report within the past year.</p>
<p><b>Review List of Church Activities</b> The PCC must confirm that the list of Church Activities on this dashboard is complete.</p>	<p style="text-align: center;"><b>Urgent</b></p> <p>The PCC needs to review the list of Church Activities.</p>
<p><b>Review List of Non-Church Activities</b> The PCC must confirm that the list of Non-Church Activities on this dashboard is complete.</p>	<p style="text-align: center;"><b>Urgent</b></p> <p>The PCC needs to review the list of Non-Church Activities.</p>
<p><b>Promoting a Healthy and Safe Culture</b> The PCC must consider how they can better promote a healthy and safe church culture.</p>	<p>A date needs to be entered.</p>

## Church Activities

**By approving this Action Plan**, the PCC confirms that the following list includes **every** church activity that involves teaching, training, instructing, caring for, supervising or transporting children (under 18) or vulnerable adults. Any other church activity that is organised primarily for children or vulnerable adults is also listed.

- Boardames Social Warm Hub
- Horsford Toddler Group

The status of all actions associated with Church Activities are shown below.

## Boardgames Social Warm Hub: Status

<p><b>PCC Authorisation</b> The PCC must authorise any church activity involving children, young people or vulnerable adults.</p>	<p>The PCC has authorised this church activity.</p>
<p><b>Risk Assessment</b> The PCC must ensure that an 'activity risk assessment' is completed and reviewed regularly.</p>	<p>A risk assessment was last reviewed on 31/03/2025.</p>
<p><b>Insurance Cover</b> The PCC must provide appropriate insurance cover for this activity.</p>	<p>This activity is covered by our standard church insurance policy.</p>
<p><b>Safer Recruitment</b> All new leaders and helpers must be appointed in accordance with the Church of England's Safer Recruitment and People Management Guidance.</p>	<p>Safer Recruitment was last reviewed on 03/04/2026.</p>
<p><b>DBS Checks</b> The PCC must ensure that all eligible leaders and helpers are DBS checked every three years.</p>	<p>DBS checks were last reviewed on 03/04/2026.</p>
<p><b>Induction and Settling-In Period</b> For roles that involve substantial contact with children (under 18) or vulnerable adults, the PCC must ensure that all new appointments include an appropriate induction process and settling in period.</p>	<p>This activity has an appropriate induction process and settling-in period.</p>
<p><b>Safeguarding Training</b> The PCC must ensure that all leaders and helpers undertake the required safeguarding training.</p>	<p><b>Urgent</b> Some safeguarding training needs to be completed.</p>
<p><b>Ongoing Support and Oversight</b> The PCC must ensure that everyone who has substantial contact with children, young people or vulnerable adults has ongoing support and oversight.</p>	<p>All leaders and helpers have attended appropriate support and oversight meetings</p>
<p><b>Safer Environment</b> The Church must strive to create and maintain environments that are safer for all.</p>	<p>This activity is striving to maintain an environment that is safer for all.</p>

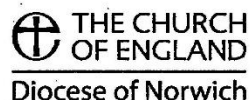
## Horsford Toddler Group: Status

<p><b>PCC Authorisation</b></p> <p>The PCC must authorise any church activity involving children, young people or vulnerable adults.</p>	<p>The PCC has authorised this church activity.</p>
<p><b>Risk Assessment</b></p> <p>The PCC must ensure that an 'activity risk assessment' is completed and reviewed regularly.</p>	<p><b>Urgent</b></p> <p>The risk assessment for this activity needs to be reviewed.</p>
<p><b>Insurance Cover</b></p> <p>The PCC must provide appropriate insurance cover for this activity.</p>	<p>This activity is covered by our standard church insurance policy.</p>
<p><b>Safer Recruitment</b></p> <p>All new leaders and helpers must be appointed in accordance with the Church of England's Safer Recruitment and People Management Guidance.</p>	<p>Safer Recruitment was last reviewed on 03/04/2026.</p>
<p><b>DBS Checks</b></p> <p>The PCC must ensure that all eligible leaders and helpers are DBS checked every three years.</p>	<p>DBS checks were last reviewed on 03/04/2026.</p>
<p><b>Induction and Settling-In Period</b></p> <p>For roles that involve substantial contact with children (under 18) or vulnerable adults, the PCC must ensure that all new appointments include an appropriate induction process and settling in period.</p>	<p>This activity has an appropriate induction process and settling-in period.</p>
<p><b>Safeguarding Training</b></p> <p>The PCC must ensure that all leaders and helpers undertake the required safeguarding training.</p>	<p>Training was last reviewed on 17/07/2025.</p>
<p><b>Ongoing Support and Oversight</b></p> <p>The PCC must ensure that everyone who has substantial contact with children, young people or vulnerable adults has ongoing support and oversight.</p>	<p>All leaders and helpers have attended appropriate support and oversight meetings</p>
<p><b>Safer Environment</b></p> <p>The Church must strive to create and maintain environments that are safer for all.</p>	<p>This activity is striving to maintain an environment that is safer for all.</p>

## 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.

# Horsford PCC: Independent Examiners Report 2025



## Independent Examiners Certificate

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

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 [Signature]  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 ACIPP.		

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

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

Address:

61 OVERBURY ROAD.

MALESDON.

NR6 5LB.

**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 CORRECTED IN 2016 ACCOUNTS.

# Horsford PCC: Accounts 2025

## Horsford 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 £
<b>Receipts</b>						
<b>Voluntary receipts:</b>						
Collections at Services	3 2,323.34	-	893.28	-	3,216.62	2,681.96
Planned giving	3 19,320.44	-	679.00	-	19,999.44	22,435.94
All other giving/voluntary receipts	3 2,372.75	-	15,474.09	-	17,846.84	15,393.68
Grant Income	3 1,265.00	-	25,144.27	-	26,409.27	10,000.00
Legacies Received (Capital Value)	-	-	-	-	-	-
Gift Aid recovered	67.50	5,941.99	987.38	-	6,996.87	3,191.39
	25,349.03	5,941.99	43,178.02	-	74,469.04	53,702.97
<b>Activities for generating funds</b>	3 281.56	-	-	-	281.56	1,585.60
Investment income	-	74.80	867.35	-	942.15	596.85
Church activities	3 2,492.00	380.00	-	-	2,872.00	9,429.00
Other income	3 140.00	-	-	-	140.00	83.96
<b>Total receipts</b>	<b>28,262.59</b>	<b>6,396.79</b>	<b>44,045.37</b>	<b>-</b>	<b>78,704.75</b>	<b>65,398.38</b>
<b>Payments</b>						
<b>Church activities:</b>						
Parish share	11,000.00	5,941.99	-	-	16,941.99	16,370.49
Clergy and Staffing costs	4 1,612.07	-	-	-	1,612.07	2,116.77
Church running expenses	4 9,629.99	-	228.00	-	9,857.99	13,173.84
Mission giving and donations	4 1,153.95	-	232.26	-	1,386.21	30.00
Building work and repairs	4 -	-	52,246.55	-	52,246.55	19,445.93
Administration Costs	4 2,072.65	-	-	-	2,072.65	2,821.54
Other expenditure	4 3,394.44	-	1,091.10	-	4,485.54	7,770.56
	28,863.10	5,941.99	53,797.91	-	88,603.00	61,729.13
<b>Costs of generating funds</b>	4 -	-	-	-	-	-
<b>Total Payments</b>	<b>28,863.10</b>	<b>5,941.99</b>	<b>53,797.91</b>	<b>-</b>	<b>88,603.00</b>	<b>61,729.13</b>
<b>Excess of payments over receipts</b>	- 600.51	454.80	9,752.54	-	9,898.25	3,669.25
<b>Transfers between funds</b>	113.00	- 113.00	-	-	-	-
	487.51	341.80	9,752.54	-	9,898.25	3,669.25
<b>Cash at bank and in hand at 1 Jan</b>	<b>3,032.33</b>	<b>1,652.83</b>	<b>25,907.80</b>	<b>-</b>	<b>30,592.96</b>	<b>26,923.71</b>
<b>Cash at bank and in hand at 31 Dec</b>	<b>2,544.82</b>	<b>1,994.63</b>	<b>16,155.26</b>	<b>-</b>	<b>20,694.71</b>	<b>30,592.96</b>

### Statement of Assets and Liabilities

Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2025 £	Total 2024 £
<b>Cash Funds</b>						
Bank Current Account	5 2,544.82	267.00	1,067.64	-	3,879.46	3,370.97
Bank Savings Account	6 -	-	7,669.95	-	7,669.95	6,318.55
Deposit Account	7 -	1,727.63	7,417.67	-	9,145.30	20,903.44
	2,544.82	1,994.63	16,155.26	-	20,694.71	30,592.96

### 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
Mission Fund	2,142.55	198.36	507.25	214.42	1,619.24
Toddler Group	12.81	260.39	462.00	214.42	0.00
Special Projects Fund	209.07	34,700.27	52,478.81	18,750.00	1,180.53
Organ Fund	3,275.01	-	216.00	-	3,059.01
Music Fund	321.00	6,175.00	-	6,175.00	321.00
Horsford Food Parcels	383.73	140.00	133.85	-	389.88
Friends	338.64	725.00	-	-	1,063.64
CCLA Fabric Fund - CB3030689-001	18,244.73	718.40	-	12,575.00	6,388.13

CCLA Chancel Fund - CB3011414-001  
Projects Fund

1,005.88	23.66	-	-	1,029.54
-	1,100.29	-	-	1,100.29
<b>25,907.80</b>	<b>44,045.37</b>	<b>53,797.51</b>	<b>-</b>	<b>16,155.26</b>

**Designated**

CCLA General Fund - CB3030688-001  
Diocese Statutory Fees  
Gift Aid Claims

Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
1,652.83	74.80	-	-	1,727.63
-	380.00	-	113.00	267.00
-	5,941.99	5,941.99	-	0.00
<b>1,652.83</b>	<b>6,396.79</b>	<b>5,941.99</b>	<b>113.00</b>	<b>1,994.63</b>

Mission Fund - Restricted Fund  
Toddler Group - Restricted Fund  
Special Projects Fund - Restricted Fund  
Organ Fund - Restricted Fund  
Music Fund - Restricted Fund  
Horsford Food Parcels - Restricted Fund  
Friends - Restricted Fund  
CCLA General Fund - CB3030688-001 - Restricted Fund  
CCLA Fabric Fund - CB3030689-001 - Restricted Fund  
CCLA Chancel Fund - CB3011414-001 - Restricted Fund  
Diocese Statutory Fees - Designated Fund  
Gift Aid Claims - Designated Fund  
Projects Fund -

**3. Receipts**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2025 £	Total 2024 £
<b><u>COLLECTIONS AT SERVICES</u></b>						
Sunday Collections	1,490.60	-	-	-	1,490.60	1,425.93
Sunday Collections - Gift Aided	188.00	-	-	-	188.00	169.50
Weekday Collections	555.74	-	-	-	555.74	270.87
Weekday Collections - Gift Aided	89.00	-	-	-	89.00	-
Wedding and Funeral Collections	-	-	394.96	-	394.96	-
Restricted Collections	-	-	498.32	-	498.32	815.66
	<b>2,323.34</b>	<b>-</b>	<b>893.28</b>	<b>-</b>	<b>3,216.62</b>	<b>2,681.96</b>
<b><u>PLANNED GIVING</u></b>						
Standing Order	1,860.00	-	679.00	-	2,539.00	3,189.00
Parish Giving Scheme Income	15,352.96	-	-	-	15,352.96	16,712.14
Regular Giving envelopes	2,107.48	-	-	-	2,107.48	2,534.80
	<b>19,320.44</b>	<b>-</b>	<b>679.00</b>	<b>-</b>	<b>19,999.44</b>	<b>22,435.94</b>
<b><u>GIFT AID RECOVERED</u></b>						
Gift Aid Reclaim	67.50	5,941.99	987.38	-	6,996.87	3,191.39
	<b>67.50</b>	<b>5,941.99</b>	<b>987.38</b>	<b>-</b>	<b>6,996.87</b>	<b>3,191.39</b>
<b><u>ALL OTHER GIVING/VOLUNTARY RECEIPTS</u></b>						
Donations	1,204.01	-	422.04	-	1,626.05	2,921.30
Gift Aid Envelopes	-	-	-	-	-	325.00
Donations - Gift Aided	720.00	-	55.00	-	775.00	2,630.00
Restricted Donations	343.87	-	13,279.22	-	13,623.09	9,517.38
	<b>2,267.88</b>	<b>-</b>	<b>13,756.26</b>	<b>-</b>	<b>16,024.14</b>	<b>15,393.68</b>
<b><u>ACTIVITIES FOR GENERATING FUNDS</u></b>						
Churches Together Bike Ride	281.56	-	-	-	281.56	-
Other Fundraising	104.87	-	1,717.83	-	1,822.70	1,585.60
	<b>386.43</b>	<b>-</b>	<b>1,717.83</b>	<b>-</b>	<b>2,104.26</b>	<b>1,585.60</b>
<b><u>CHURCH ACTIVITIES</u></b>						
Fees - Statutory	2,492.00	380.00	-	-	2,872.00	9,268.00
Fees - Additional	140.00	-	-	-	140.00	161.00
VAT Reclaim	-	-	4,444.27	-	4,444.27	-
	<b>2,632.00</b>	<b>380.00</b>	<b>4,444.27</b>	<b>-</b>	<b>7,456.27</b>	<b>9,429.00</b>
<b><u>INVESTMENT INCOME</u></b>						
Dividends and Interest	-	74.80	867.35	-	942.15	596.85
	<b>-</b>	<b>74.80</b>	<b>867.35</b>	<b>-</b>	<b>942.15</b>	<b>596.85</b>
<b><u>GRANT INCOME</u></b>						
Non-Recurring Grants	1,265.00	-	20,700.00	-	21,965.00	10,000.00
	<b>1,265.00</b>	<b>-</b>	<b>20,700.00</b>	<b>-</b>	<b>21,965.00</b>	<b>10,000.00</b>
<b><u>OTHER INCOME</u></b>						
Sale of Assets	-	-	-	-	-	83.96
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>83.96</b>
<b>4. Payments</b>						
<b><u>CLERGY AND STAFFING COSTS</u></b>						

Clergy Expenses	1,612.07	-	-	-	1,612.07	2,116.77
	<u>1,612.07</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,612.07</u>	<u>2,116.77</u>

**CHURCH RUNNING EXPENSES**

Cleaning	38.50	-	-	-	38.50	205.05
Gas and Electricity Bill	3,896.15	-	-	-	3,896.15	2,125.65
Insurance	1,994.51	-	-	-	1,994.51	2,127.56
Service Costs	361.23	-	-	-	361.23	870.26
Maintenance	1,166.47	-	216.00	-	1,382.47	5,622.72
Water Bill	253.20	-	-	-	253.20	229.56
Ministry Support costs	1,506.82	-	12.00	-	1,518.82	1,573.45
IT costs and Licences	413.11	-	-	-	413.11	419.59
	<u>9,629.99</u>	<u>-</u>	<u>228.00</u>	<u>-</u>	<u>9,857.99</u>	<u>13,173.84</u>

**MISSION GIVING AND DONATIONS**

Charities - Home (UK)	1,153.95	-	-	-	1,153.95	30.00
Charities - Secular	-	-	232.26	-	232.26	-
	<u>1,153.95</u>	<u>-</u>	<u>232.26</u>	<u>-</u>	<u>1,386.21</u>	<u>30.00</u>

**BUILDING WORK AND REPAIRS**

Church - Major repairs and Refurbishments	-	-	52,246.55	-	52,246.55	19,445.99
	<u>-</u>	<u>-</u>	<u>52,246.55</u>	<u>-</u>	<u>52,246.55</u>	<u>19,445.99</u>

**ADMINISTRATION COSTS**

Printing	1,906.55	-	-	-	1,906.55	2,242.91
Stationery	166.10	-	-	-	166.10	578.63
	<u>2,072.65</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,072.65</u>	<u>2,821.54</u>

**OTHER EXPENDITURE**

Mission and Evangelism Costs	839.04	-	1,091.10	-	1,930.14	2,063.56
Churchyard Expenses	2,555.40	-	-	-	2,555.40	5,707.00
	<u>3,394.44</u>	<u>-</u>	<u>1,091.10</u>	<u>-</u>	<u>4,485.54</u>	<u>7,770.56</u>

5. Bank Current Account	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2025	Total 2024
	£	£	£	£	£	£
Horsford POC	2,544.82	267.00	-	-	2,811.82	3,032.33
Friends	-	-	1,067.64	-	1,067.64	348.64
	<u>2,544.82</u>	<u>267.00</u>	<u>1,067.64</u>	<u>-</u>	<u>3,879.46</u>	<u>3,380.97</u>

6. Bank Savings Account	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2025	Total 2024
	£	£	£	£	£	£
Business Premium	-	-	7,669.95	-	7,669.95	6,318.55
	<u>-</u>	<u>-</u>	<u>7,669.95</u>	<u>-</u>	<u>7,669.95</u>	<u>6,318.55</u>

7. Deposit Account	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2025	Total 2024
	£	£	£	£	£	£
CCLA	-	1,727.63	7,417.67	-	9,145.30	20,903.44
	<u>-</u>	<u>1,727.63</u>	<u>7,417.67</u>	<u>-</u>	<u>9,145.30</u>	<u>20,903.44</u>

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