

# **St. Mark & All Saints, Reading**

## **Annual Report and Accounts of the Parochial Church Council for the year ended 31 December 2025**

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**Independent Examiner's Report to the Parochial Church Council of  
St Mark and All Saints**

I report on the accounts of the church for the year ended 31 December 2025, which are set out on pages 3 to 7.

**Respective responsibilities of the PCC and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

**Basis of an independent examiner's report**

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

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention 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 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.



Signature

Name: Nick Addo (FCCA)

Address: 7 Glenrosa Road, Reading RG30 6AN

Date: 05/05/2026

**St Mark & All Saints Reading Parochial Church Council**

**Accounts for the year to 31 December 2025**

**Receipts and Payments Account**

2024	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Endowment funds £	Total £	
<b>RECEIPTS</b>							
<b>Receipts from generated funds:</b>							
59,021	Voluntary income	2	115,492	-	480	115,972	
8,161	Fundraising	3	7,868	-	-	7,868	
50,755	Church Activities	4	7,043	39,988	3,393	50,424	
17,189	Investment income	5	13,140	1,321	5,216	19,677	
			143,543	41,309	9,089	193,941	
1,899	<b>Other cash receipts</b>	6	1,672	-	-	1,672	
<b>137,025</b>	<b>Total receipts</b>		<b>145,215</b>	<b>41,309</b>	<b>9,089</b>	<b>195,613</b>	
<b>PAYMENTS</b>							
<b>Payments for generating funds:</b>							
	Cost of generating voluntary income	7					
(392)	Fundraising costs	8	(540)			(540)	
(1,225)	Investment costs	9	(1,687)			(1,687)	
(1,617)			(2,227)			(2,227)	
(75,619)	<b>Church activities</b>	10	(84,876)	(7,440)		(92,316)	
(1,477)	<b>Charitable donations</b>	11	(919)			(919)	
(12,321)	<b>Church management &amp; administration</b>	12	(13,324)			(13,324)	
(33,307)	<b>Other cash payments</b>	13	(420)	(32,568)	(1,672)	(34,660)	
<b>(124,340)</b>	<b>Total payments</b>		<b>(101,766)</b>	<b>(40,008)</b>	<b>(1,672)</b>	<b>(143,446)</b>	
(12,684)	<b>NET RECEIPTS / (PAYMENTS)</b>		43,449	1,301	7,417	0	52,167
	<b>Transfers between funds</b>		3,155	(1,339)	(1,816)		
<b>(12,684)</b>	<b>NET RECEIPTS / (PAYMENTS) after transfers</b>		<b>46,604</b>	<b>(38)</b>	<b>5,601</b>	<b>0</b>	<b>52,167</b>
264,475	<b>Cash balances at start of year</b>		29,840	130,175	117,145	277,159	
<b>277,159</b>	<b>Cash balances at end of year</b>		<b>76,444</b>	<b>130,136</b>	<b>122,746</b>	<b>0</b>	<b>329,326</b>

The pages Notes 1 and Notes 2 form part of these accounts

**St. Mark & All Saints Reading Parochial Church Council**

**Accounts for the year ended 31 December 2025**

**Statement of assets and liabilities as at 31 December 2025**

2024	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Endowment funds £	Total £
<b>Monetary assets</b>						
150	Cash	-	150	-	-	150
278,168	Bank current account	76,444	129,986	122,747	-	329,176
0	Bank deposit account		-			-
0	NSIB Deposit account					-
<u>278,317</u>		<u>76,444</u>	<u>130,136</u>	<u>122,747</u>		<u>329,326</u>
<b>Other monetary assets</b>						
	Tax reclaim due					
<b>Investments assets</b>						
17,666	Bartholomew Bequest				16959.5	16,960
1,526	Swettenham Bequest				1465.09	1,465
66,895	Flat estimated value at December 20		14	202,000		202,000
<u>86,087</u>			<u>202,000</u>	<u>-</u>	<u>18,425</u>	<u>220,425</u>
<b>Assets used for the charity's own use</b>						
574,000	All Saints Hall at valuation	574,000				574,000
23,000	All Saints Hall Fixtures & Fittings	23,000				23,000
366,954	St Mark's Hall at valuation	366,954				366,954
25,306	St Mark's Hall Fixtures & Fittings	25,306				25,306
<u>989,260</u>		<u>989,260</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>989,260</u>

The valuation of the Church Hall and its associated fixtures and fittings are the insured value of those items

**Liabilities**

	Charitable donations to be paid					0
<u>-</u>						<u>0</u>

There were no contingent liabilities.

The notes on pages 6 to 7 form part of these accounts.

These financial statements were approved by the Parochial Church Council on

.....  
Chairman

.....  
Trustee

Date:

**St Mark & All Saints Reading Parochial Church Council**

**Accounts for year to 31 December 2025**

**Notes to the accounts**

**1 Accounting policies**

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

**2 Voluntary Receipts**

2024		Unrestricted funds £	Designated funds £	Restricted funds £	Total £
37,506	Planned Giving	36,975		480	37,455
7,819	Collections of loose cash at services	6,932			6,932
	Church boxes	357			357
7,694	Other individual donations	3,290			3,290
4,646	Legacies	62,193			62,193
30	Special appeals	-			-
1,325	Tax recovered	5,746			5,746
<b>59,021</b>		<b>115,492</b>	<b>-</b>	<b>480</b>	<b>115,972</b>

**3 Fundraising**

3,100	Fetes	2,385			2,385
5,036	Jumble Sales etc	5,483			5,483
	Magazine - Advertising	-			-
25	2nd hand Bookstall	-			-
<b>8,161</b>		<b>7,868</b>	<b>-</b>	<b>-</b>	<b>7,868</b>

**4 Church Activities**

47,317	Church/Hall Lettings and other income	7,043	39,988		47,031
34,838	Fees - weddings, funerals etc	-		3,393	3,393
	Magazine - Sales	-			-
	Bookstall - New	-			-
<b>50,755</b>		<b>7,043</b>	<b>39,988</b>	<b>3,393</b>	<b>50,424</b>

**5 Investment income**

	NSIB and Gilts	-			-
1,557	Bank interest	-	1,321	1,255	2,576
3,587	Property fund income			3,961	3,961
12,045	Flat Rental	13,140			13,140
		<b>13,140</b>	<b>1,321</b>	<b>5,216</b>	<b>19,677</b>

**6 Other cash receipts**

1,427	Other Income	1,672			1,672
472	Collected to give away			-	-
		<b>1,672</b>	<b>-</b>	<b>-</b>	<b>1,672</b>

**St Mark & All Saints Reading Parochial Church Council**

**Accounts for year to 31 December 2025**

**Notes to the accounts**

2024		Unrestricted funds	Designated funds	Restricted funds	Total
	<b>7 Cost of generating voluntary income</b>				
	Gift Aid envelopes	-			-
	<b>8 Fundraising costs</b>				
392	Summer Fete	540			540
	Jumble sales & Quiz nights etc	-			-
	Church magazine	-			-
	Other	-			-
		<b>540</b>	-	-	<b>540</b>
	<b>9 Investment Costs</b>				
<b>1,225</b>	Flat expenses	<b>1,687</b>			<b>1,687</b>
	<b>10 Church activities</b>				
44,699	Parish Share	46,151			46,151
	Church running costs:				
13,724	Heating & lighting	17,115			17,115
424	Water	364			364
	Cleaning	18			18
4,587	Repairs	7,721	7,440		15,161
10,347	Insurance	10,856			10,856
235	Clergy expenses	1,249			1,249
	Cost of services:				
1,111	Music	723			723
491	Sacristy	679			679
		<b>84,876</b>	<b>7,440</b>	-	<b>92,316</b>
	<b>11 Charitable donations</b>				
1,477	Charitable donations	919	-	-	919
		<b>919</b>	-	-	<b>919</b>
	<b>12 Church management and administration</b>				
8,205	Salaries / Honoraria	8,823			8,823
626	Printing & stationery	890			890
	Bank Charges	-			-
3,490	Sundry Expenses	3,611			3,611
<b>12,321</b>		<b>13,324</b>	-	-	<b>13,324</b>
	<b>13 Other payments</b>				
389	Project fund			378	378
17,022	All Saints Hall Running costs		17,665		17,665
13,412	St Mark Hall Running costs		14,884		14,884
	Building fund				
	Fabric fund				
48	Bookstall expenses				
	Organ fund valuation adjustment				
2,078	Fees to Diocese			1,294	1,294
	Adjustment to sundries account		20		20
	Quiet day	420			420
<b>32,949</b>		<b>420</b>	<b>32,568</b>	<b>1,672</b>	<b>34,660</b>

**St Mark & All Saints Reading Parochial Church Council**

**Accounts for year to 31 December 2025**

**Notes to the accounts**

**14 Fund movements**

	<b>At 01/01/25</b>	Receipts	Payments	Transfers	<b>At 31/12/25</b>
	£	£	£	£	£
<b>General Fund</b>	<b>29,840</b>	<b>145,215</b>	<b>(101,766)</b>	<b>3,155</b>	<b>76,444</b>
<b>Designated Funds</b>					
Assistant Clergy Accommodation	20,931	209			21,140
Fabric	36,739	367			37,106
Bookstall	150	-			150
AS Hall	43,174	26,263	(25,105)		44,332
SM Hall	12,814	13,724	(14,884)		11,655
Building fund	15,008	745			15,753
Sundries account	1,359		(20)	(1,339)	-
	<b>130,175</b>	<b>41,308</b>	<b>(40,008)</b>	<b>(1,339)</b>	<b>130,136</b>
<b>Restricted Funds</b>					
Nash Bursary	1,792	24		(1,816)	
Charitable Donations	0	-			
Memorial Garden Fund	10,598	135			10,733
SM Central Heating Fund	1,611	73			1,684
SM Organ Fund	67,224	3,961			71,185
Project Fund	17,947	965	(378)		18,534
Training fund	1,279	58			1,337
Fees	15,255	3,393	(1,294)		17,354
Building fund (restricted)	1,440	480			1,920
	<b>117,145</b>	<b>9,089</b>	<b>(1,672)</b>	<b>(1,816)</b>	<b>122,747</b>
<b>Total fund movements</b>	<b>277,159</b>	<b>195,613</b>	<b>(143,446)</b>		<b>329,326</b>

**15 Investments**

The PCC own a leasehold flat at 19 Josephine Court Reading. This was purchased in February 1989 at a cost of £66,895, the flat is let on a shorthold tenancy. Estimated value at December 2025 of £202,000.