All Saints Church, Hethel: Financial report 2025

2025 was, by any account, an extraordinary year for the church. The tower and bell project dominated everything, sometimes dictating when the church could be used as a church and flooding the accounts with money in and money out - for a small church at least.

This report is a brief commentary on important aspects of the accompanying Return of Parish Finance (RoPF), which records figures approved by the Independent Examiner in the form required by the Church of England. The numbers referenced below are row labels, which are in the left-hand or centre margins. For most of these there are unrestricted (U) and restricted (R) columns. Receipts/income are in the green section; payment/expenditure items are in the blue section. If your eyes glaze at the detail, please move on to the boxed paras overleaf!

- In regard to services and activities, this was a fairly ‘normal’ church year, with monthly services of Holy Communion and occasional extra services and events. ‘Beating the Bounds’, Harvest Thanksgiving, and ‘Remembering Loved Ones’ took place as did the benefice Christingle Service and the Christmas Carol Service for Hethel and Bracon Ash. One funeral was held here (offering to the family’s chosen charity) and a small February wedding (offering to the church). Cream teas proved popular in the summer as did ‘tea and toasted teacakes’ on a couple of winter Sunday afternoons: building community, blessing the neighbourhood and raising money. The church ran “The Bereavement Journey” in the village hall over seven sessions. There were some expenses, but voluntary contributions just about covered them.
- At £2590, **Planned giving** is 3% down on 2024 (box 1U), having lost two planned givers since the beginning of the year (now 4, apricot box 14 near the bottom of the sheet). With Gift Aid recovery, this amounts to about half of the church’s income. The church remains hugely grateful to those who faithfully give regularly and those who put money in the wallbox or collection plate.
- **Collections** (box 3U) at £1362, were 9% up on 2024; this is encouraging since there are no unusual circumstances (weddings … funerals …) to account for this.
- **Other giving** (box 4U: £781) was over £400 more than in 2024 because of a couple of significant gifts. Wall safe donations at £230 were £93 down on 2024 for no obvious reason. £20 a month is enough, though, to cover drinks costs and the visitors’ book is littered with praise for how well-kept the church is, its welcome and hospitality, not least in regard to the kitchen and toilet.
- **Gift Aid** is claimed every two to three years, saving work and giving a handy reserve ‘kitty’ that can be called on should additional need arise. As we claimed last year, no claim was made in 2025.
- **Grant income** (box 8R) totalled £28393, almost all of which was dedicated to the bell and tower fund. There is little doubt that pairing these items in an attractive way helped grant applications to succeed. Parish council grant for churchyard maintenance for the fiscal year 2023-24 helped, but did not cover, the cost of making safe trees that were infected with Ash Dieback disease. Further costs arise from the late winter cut of the insides of hedges. Gratitude is due to those who mow the churchyard swathe and keep beds and paths tidy throughout the year; we also appreciate that a charge never materialises for cutting the hedge on the south (road) boundary.

- **Fundraising activities** (9U minus 17U) yielded £1310 net, more than in 2024 (£1268). Whereas in the past funds raised at hospitality (etc) events have generally been for specific projects, it is likely that in the future such funds will be crucial to enabling the church to cover basic costs such as insurance and Parish Share. We are, of course, indebted to those who make and serve teas and coffees, and those who make scones and cakes for nothing over the year.
  The smaller restricted sum (£345 in 9U) were Harvest Lunch payments sent to Tearfund's Harvest Appeal: famine relief by development in southern Africa..
- At £492, **wedding and funeral fees** (11U) were low. Hethel Church remains a valued place for these important rites but any money resulting is hostage to several turns of event.
- Turning to **Expenditure**, the church **gave** a total of £927 **away** (18U+R), to *Tearfund*, *Embrace the Middle East* working in Israel-Palestine towards relief and peace and *The Children's Society*. In total this was about 14% of the church's unrestricted receipts (box AU). We seek to follow the biblical principle of giving away 10% of our income ("tithing") but fell significantly short in 2024; this result is an encouraging uptick that we hope will continue.
- We are pleased to have paid our **Parish Share** in full in 2025 (£4700 in box 19U). This contributes to the Rector's stipend, house and diocesan support. It is also often a key question from trusts when we are applying for project funding.
- **Running expenses** (23U+R) at £3242 were about £800 more than in 2024 and previous years as a result of a rise in insurance costs and the need for tree work in the churchyard. This total translates to about £270 per month to keep the building and churchyard kempt, safe and insured.
- **Utility costs** (24U) were £70 more than in 2024, perhaps to be expected in today's circumstances. Although most of this is for electricity, it's worth saying that the air-source heat pumps run for as little as £4 an hour to heat a large building.
- **Major repairs** (27R) are astronomical because builder's and architect's bills for the tower and bell flooded in. The smaller unrestricted figure was for repair to a damaged gravestone, kindly covered by a donation from a relative.
- Box 99 **(Other payments)** includes some onward fees associated with funerals and weddings, plus small items of expenditure that don't fit readily under any other heading.

The big picture is that Unrestricted income (box AU) at £6770 was exceeded by expenditure (£8930; box CU) by £2160. Even though £1000 could have been reclaimed from Gift Aid, this is clearly an unsustainable situation, which will get worse if a regular donor dies or leaves. We are of course grateful that God has provided, not least through his people and their generosity of time, talents and money. But more is needed, either by gift or a big increase in fund-raising activity, encompassed by prayer for discernment and energy.

As I have written in previous years, in the face of stiff headwinds, the church remains solvent. So we thank God for these results whilst recognising that running a deficit year after year can lead to only one outcome: not being able to pay our Parish Share, likely getting a smaller and smaller share of an incumbent and becoming less and less viable.

Peter Nicholls, Treasurer, 11.03.2026