

2026 Church Finance Update

Analysis of Jan-Jun 2026 figures

Thank you for your generous giving and your part in sharing the life and message of Jesus at All Saints. The finance team has analysed the figures for the first half of 2026 and as things stand it looks like we could finish the year with a healthy surplus. This is great news and means we can plan for future ministry with funds back up towards the levels recommended by the Charity Commission. Praise God for his faithfulness!

Money that has been specifically given for things such as the ROCK project is 'restricted' and cannot be used to fund the day-to-day operation of the church, so this is analysed separately. Please note these figures also exclude the Scout Hall finances.

TABLE SHOWING INCOME AND EXPENDITURE HALFWAY THROUGH YEAR – ACTUALS AGAINST BUDGET	Jan-Jun 2026 Budget	Jan-Jun 2026 Actual	% over or under budget	Note
Donations including Gift Aid	£161,972	£169,454	+5%	1
Centre and Hub income	£65,128	£70,429	+8%	2
Other income	£24,602	£23,154	-6%	
Total Income	£251,702	£263,037	+5%	
Staffing Costs	£107,360	£113,493	+6%	3
Parish Share (Clergy+Diocese support)	£63,831	£63,833		4
Centre and Hub Expenses	£26,560	£29,408	+11%	2
Church and Ministry Costs	£27,638	£32,549	+18%	5
Local and Overseas Mission Giving	£18,272	£17,948		6
Other Costs	£7,715	£4,616	-40%	
Total Expenditure	£248,026	£261,847	+6%	7
Transfers from Restricted (eg ROCK)	£6,000	£6,719	+12%	8
Net Surplus/Deficit for Year so Far	£9,744	£7,909	-19%	9
End of 2026 Forecast Unrestricted Reserves: Church & Centre Capital Projects, Contingency fund. (Target: 4 month exp = £166K).			£165K	10

For a further explanation of Notes please turn over...

Note 1. Giving and Gift Aid. Thank you to everyone who gives so generously to ASW. Our regular giving is ahead of budget for the first half of 2026 due to some generous one-off donations as well as Gift Aid claims. *Note: This year's figures reflect the fact that we've received generous gifts specifically for staff salaries. Thank you so much!

JANUARY – JUNE	Actual	Budget	Actual
Breakdown of Voluntary Income	2025	2026	2026
UR Standing orders + Bank Transfer Donations	107,749	120,500	115,326
Gift Aid reclaimed	29,612	30,000	28,623
Restricted Income towards salaries*	8,000		16,000
Legacies (NB a large legacy was kindly given in 2025)	65,600		120
Other	21,442	11,472	9,385
TOTAL	232,403	161,972	169,454

Note 2. Centre and Hub. The Operations team has worked really hard to maximise the income from our buildings and we are grateful to our hirers, tenants and partners who use the Hub and the Centre for helping to offset the increased costs we have experienced over the past few years. The expense figures are considerably lower than last year as there have been less repairs and reduced utility bills.

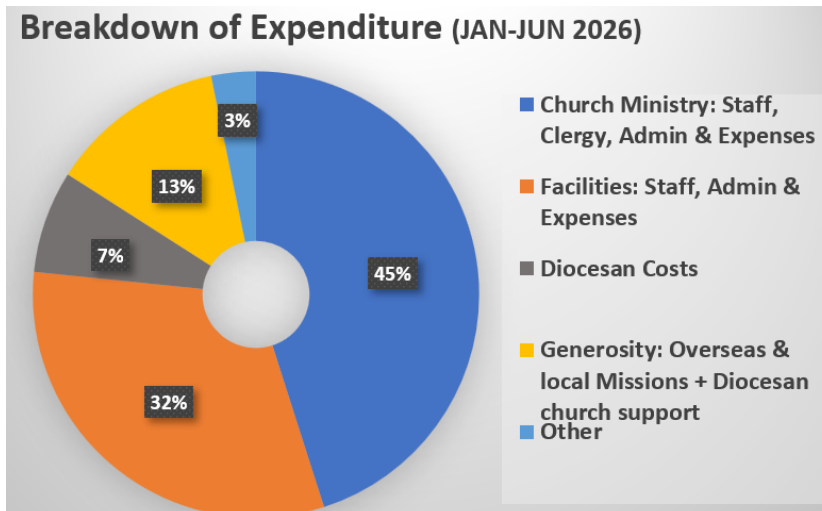
Note 3. Staffing costs have increased significantly in 2026 with changes to our staff team and the government NI and Living wage changes that came into effect last year. We are so grateful that some generous donations towards salaries and our higher income so far in 2026 means we are keeping up with these challenges.

Note 4. Parish Share. Under the 'Benefice Share' scheme, All Saints pays set amounts for clergy provision, Diocesan costs and support for other churches in the Diocese. (Note: Curates are funded centrally by the CofE). We also pay a 'transition amount' which will reduce to zero by 2030.

Note 5. Church and Ministry Costs. Costs are approx. £5K over budget for Jan-Jun, but this is largely due to winter utility bills, Theo's training costs, running Alpha in January and annual licence fees for software. This should even out by the end of the year.

Note 6. Local and Overseas Mission Giving. The Mission budget is set at 10% of the previous year's unrestricted voluntary donations and Gift Aid. During this *Year of Blessing*, we have also been funding more local outreach with partners such as WASPS.

Note 7. Breakdown of Expenditure (JAN-JUN 2026)



This chart shows how ASW has spent each pound over the past 6 months. The largest amount is spent on ministry, with our facilities costing around a third of our budget (Note - ASW also receives income from facility rentals).

Note 8. Transfers from Restricted Funds. The hours that the finance and operations staff team worked on the ROCK Project are paid for from the ROCK project restricted fund. ROCK is also paying towards the first few years of the Church caretaker.

Note 9. Surplus / Deficit. By the end of 2026 we believe we will have sufficient surplus to have rebuilt our contingency funds up to recommended levels, as well as being able to kickstart paying off the remaining ROCK loan to clear our debts! Thanks be to God!

Note 10. Reserves. The Charity Commission encourages charities to maintain reserves equivalent to at least 3 months expenditure. We started 2025 with around £69K in reserves, but due to a generous legacy and a forecast surplus this year we think we can rebuild to 4 months by the year end as well as repaying some of the £83.5K ROCK loan.

Outlook for 2026 and 2027

As 2026 is looking like a year of God's gracious provision, in 2027 we can make the most of a **year of opportunity** for further growth and mission. We will plan to serve the community with faithful generosity and grow new ministries from All Saints. Given global economic uncertainties, the outlook for 2027 could yet become very challenging. However, God has always provided for us and Philippians 4:19 reminds us '*God will meet all your needs according to the riches of his glory in Christ Jesus.*'

So how can we respond? Please pray, give thanks for all that God has been doing and ask how he would have you support the ministry of All Saints. We would really like to clear the £83.5K outstanding ROCK loan, so a special opportunity to give 'hilariously' will be at our **Harvest gift day: Sunday October 11th 2026.**

If you want to know more about different ways to give, please see details below or speak to the Treasurer, Rob Gray, or one of the finance team. If you are a taxpayer, please complete a [Gift-Aid form](https://allsaintsweston.org.uk/giving) found at <https://allsaintsweston.org.uk/giving>.

Your giving enables ministry to 100s of children, families, adults and seniors each week, Alpha courses, training sessions, 1000s of free meals at the Welcome Café and food club, generous financial support to Mission partners & community groups as well as vital pastoral care. *Thank you* for your continued cheerful and generous giving. 😊

How can I give or update my regular giving?

At ASW we operate several schemes to help you plan your giving effectively, depending on whether or not you pay tax and how often you wish to make regular payments. The only people who will know how much you give are the Treasurer, Finance officer and the Gift Aid secretary. Please note, **January, April and October** (Harvest) are key points in the calendar when it is really helpful to prayerfully review your regular giving to account for inflation and the church's vision for the coming year.

- 1) **Parish Giving Scheme (PGS).** This is an initiative from the Church of England which helps churches such as ASW by reclaiming Gift-Aid on our behalf, reducing our administration. There is also the option to automatically increase your donations by inflation each year which is very helpful for busy people!

For more information about PGS please see allsaintsweston.org.uk/giving

- 2) **Standing Order or Bank Transfer.** You can simply instruct your bank to set up a payment to church's bank account:

Bank: Lloyds

Account name: ALL SAINTS CHURCH WESTON BATH

Sort code: 30-90-54

Account number: 01686424

- 3) **Credit or Debit Card Payment.** Give whatever amount you like using the Sum-up machines and 'Give-a-little' App on the welcome desk (Contactless available).

- 4) **Cash or Cheque.** You can also give cash or cheques at one of the collection post boxes. Cheques can be made out to: *All Saints Church Weston Bath.*

If you are a taxpayer, please complete a [Gift Aid form](#) as we can then reclaim tax back from HMRC to increase the value of your donation. If you have any queries about Gift Aid, please do speak to Rob Gray or Tali Garan, our Giving Secretary.

Note: As a church ASW is allowed to claim Gift Aid on up to £8,000 of cash donations collected during services, however giving regularly by standing order certainly helps the church with planning and forecasting!

What about tithing? Tithing is a biblical principle meaning a *tenth*. Tithing income was a requirement of the Old Testament law, but Jesus encouraged his followers to give generously, not out of legalistic duty. You shouldn't give, for example, if you are facing mounting debts or are in financial jeopardy. However, the Apostle Paul adds:

'See to it that you excel in this grace of giving.' 2 Cor 8v7

'Whoever sows generously will also reap generously. Everyone should give what they have decided in their hearts to give, not reluctantly or under compulsion, for God loves a cheerful [literally a 'hilarious'] giver.' 2 Corinthians 9v7

Please email giving@allsaintsweston.org.uk or call 01225 447663 if you have any giving related questions, or just speak to the treasurer or one of the office staff.



Sharing the life and message of Jesus

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Registered charity number 1136968

01225 447663 <https://allsaintsweston.org.uk>

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