

**Towcester St Lawrence**  
**Parochial Church Council**

**Statements of Financial Activity**

**For the year ending 31<sup>st</sup> December 2025**

**Peter Morris**

**Treasurer**

**Towcester St Lawrence PCC and Chantry Committee**

## 1. Overview of Funds

<b>Financial Reporting Overview 2025</b>				
	<b>£</b>	<b>Budget £</b>	<b>2024 £</b>	<b>Note</b>
<b>Receipts from:</b>				
Donations and Grants	93402.27	86445.95	88469.08	
Activities for Generating Income	7747.75	6500.00	9915.00	
Church Activities	2883.00	5750.00	5740.00	
Other	9487.32	8050.00	8837.60	
<b>Total Receipts</b>	<b>113520.34</b>	<b>106745.95</b>	<b>112961.68</b>	<b>1</b>
<b>Payments on:</b>				
Parish Share	(66291.00)	(66291.00)	(65099.00)	
Property Costs - Church	(16999.14)	(18195.95)	(15391.42)	
Church Activities - fees & expenses	(6797.15)	(8250.00)	(7936.88)	
Cost of Fund Raising	(387.33)	(70.00)	(64.29)	
Administration	(22379.94)	(23400.00)	(27059.84)	
Other including Donations	(630.00)	(300.00)	(330.00)	
<b>Total Payments</b>	<b>(113484.56)</b>	<b>(116506.95)</b>	<b>(115881.43)</b>	
<b>General Fund Surplus/(Deficit)</b>	<b>35.78</b>	<b>(9761.00)</b>	<b>(2919.75)</b>	<b>2</b>
<b>DESIGNATED FUNDS</b>				
Receipts - Chantry Committee	20796.98	21750.00	19245.75	
Payments - Chantry Committee	(13783.52)	(14592.00)	(24389.69)	
<b>Designated Funds Surplus/(Deficit)</b>	<b>7013.46</b>	<b>7158.00</b>	<b>(5143.94)</b>	<b>3</b>
<b>RESTRICTED FUNDS</b>	<b>Close 9906.50</b>	<b>Movement (2349.30)</b>	<b>Open 12255.80</b>	<b>4</b>

## 2. Receipts (Note 1)

	- £	<u>Subtotal</u>	<u>Budget</u> £	<u>2024</u> £
<b>RECEIPTS</b>				
<b>Donations and Grants</b>				
Planned Giving	37045.00		36000.00	35358.04
Tax Recovered	11509.77		11000.00	11090.13
Other Giving	10651.58		7500.00	9716.92
Deposit and 56 day interest	394.50			327.70
Hicks Charity	28446.00		28000.00	28045.00
Combined Charity	3845.95		3845.95	3734.58
Grants/Other	1509.47		100.00	196.71
		<b>93402.27</b>	<b>86445.95</b>	<b>88469.08</b>
<b>Activities for Generating Income</b>				
Sale of Advent candles	86.00			249.55
Grand Draw	1799.06			1530.46
Vicarage Fete	4687.24			4577.12
Sales (Cloths recycle)	415.00			860.00
Garage Sale	0.00			316.94
Bellringers fund raising	390.00			1000.00
Concerts	0.00			0.00
Christmas Tree Festival	269.90			458.64
Hymns and Pimms	100.55			338.23
Furniture sold	0.00			250.00
History tours	0.00			334.06
		<b>7747.75</b>	<b>6500.00</b>	<b>9915.00</b>
<b>Church Activities</b>				
Wedding fees	1067.00		2250.00	2240.00
Funeral fees	1816.00		3500.00	3500.00
		<b>2883.00</b>	<b>5750.00</b>	<b>5740.00</b>
<b>Other</b>				
Other Parishes -				
Contributions	7210.00		7150.00	7470.00
Heating/Grants	1461.00		300.00	716.00
Friday coffee mornings	620.82		600.00	562.10
Children's Church	0.00			89.50
Soup lunches	195.50			
		<b>9487.32</b>	<b>8050.00</b>	<b>8837.60</b>
<b>Total Receipts</b>	<b>113520.34</b>		<b>106745.95</b>	<b>112961.68</b>

### 3. Payments (Note 2)

<b>PAYMENTS</b>	<b><u>Subtotal</u></b>	<b><u>Budget</u></b>	<b><u>2024</u></b>
Parish Share	(66291.00)	(66291.00)	(65099.00)
	<b>(66291.00)</b>	<b>(66291.00)</b>	<b>(65099.00)</b>
<b>Property Costs</b>			
Utilities	(10510.72)	(8500.00)	(8453.35)
Insurance	(3845.95)	(3845.95)	(3734.58)
Cleaning	(1270.72)	(1350.00)	(1092.16)
Maintenance	(1371.75)	(4500.00)	(2111.33)
	<b>(16999.14)</b>	<b>(18195.95)</b>	<b>(15391.42)</b>
<b>Church Activities Fees &amp; Expenses</b>			
Cost of Upkeep	(791.47)	(750.00)	(776.34)
Clergy expenses & Training	(3391.96)	(3500.00)	(3291.56)
Organist & Choir fees	(1861.00)	(3000.00)	(2912.00)
Licences	(640.23)	(600.00)	(572.23)
Other	(112.49)	(400.00)	(384.75)
	<b>(6797.15)</b>	<b>(8250.00)</b>	<b>(7936.88)</b>
<b>Cost of Fundraising</b>			
FWO	(66.86)	(70.00)	(64.29)
Other	(320.47)		
	<b>(387.33)</b>	<b>(70.00)</b>	<b>(64.29)</b>
<b>Administration</b>			
Salaries	(17275.38)	(16750.00)	(16367.00)
Printing & Stationery	(2617.17)	(3600.00)	(4404.45)
Telephone & Broadband	(1772.60)	(2000.00)	(5381.39)
Website	(692.79)	(650.00)	(651.00)
Treasurer's costs	(22.00)	(100.00)	(22.00)
Maintenance		(300.00)	(234.00)
	<b>(22379.94)</b>	<b>(23400.00)</b>	<b>(27059.84)</b>
<b>Other costs</b>			
Donations	(630.00)	(300.00)	(330.00)
<b>Total Payments</b>	<b>(113484.56)</b>	<b>(116506.95)</b>	<b>(115881.43)</b>
<b><u>Receipts less Payments</u></b>	<b>35.78</b>	<b>(9761.00)</b>	<b>(2919.75)</b>

#### 4. Designated Funds (Note 3)

<b>Chantry Committee</b>			
	<b>2025</b>	<b>Budget</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>RECEIPTS</b>			
<b>Chantry House</b>			
Hire fees	6486.00	6500.00	6320.00
Sale of furniture	0.00	0.00	400.00
Donations	150.00	150.00	150.00
Grants/Interest	1000.00	1000.00	1500.00
<b>42 St Lawrence Road South</b>			
Lettings	12975.00	14100.00	11145.00
Other	185.98		(269.25)
<b>Total Receipts</b>	<b>20796.98</b>	<b>21750.00</b>	<b>19245.75</b>
<b>PAYMENTS</b>			
<b>Chantry House</b>			
Heating and Lighting	(5385.05)	(5500.00)	(5165.89)
Insurance	(934.76)	(950.00)	(914.11)
General Maintenance	(1707.51)	(1750.00)	(1241.20)
Long term Maintenance			(5797.75)
Cleaning costs	(2312.64)	(2200.00)	(2101.01)
Fixtures and Fittings	(76.50)	(500.00)	(682.33)
Administration/other	(513.07)		
<b>42 St Lawrence Road South</b>			
Managing Agent Fees	(1557.00)	(1692.00)	(1238.40)
Maintenance Costs	(1296.99)	(2000.00)	(7249.00)
<b>Total Payments</b>	<b>(13783.52)</b>	<b>(14592.00)</b>	<b>(24389.69)</b>
<b>Surplus/(Deficit)</b>	<b>7013.46</b>	<b>7158.00</b>	<b>(5143.94)</b>

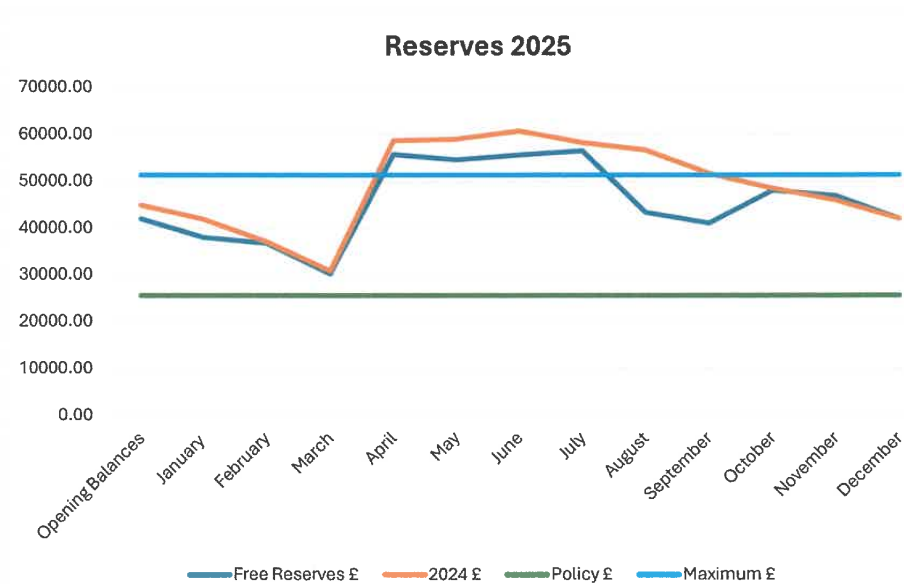
## 5. Restricted Funds (Note 4)

Fund	<b>Restricted Funds</b>			
	<b>Balance</b>	<b>Receipts</b>	<b>Payments</b>	<b>Balance c/f</b>
	<b>b/f</b>			
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Christmas Meal	764.69	125.00	(367.61)	522.08
"Little Sprouts"	632.68	0.00	(229.09)	403.59
Fabric	5185.48	25292.20	(29953.20)	524.48
Rector's - Waitrose	1000.00	500.00	(662.15)	837.85
Events - Tesco	216.92	0.00	(124.29)	92.63
Churchyard	550	0.00	0.00	550.00
Remembrance Garden	0.00	500.00	(473.97)	26.03
Church Heating	0.00	2000.00	0.00	2000.00
Ringers Bell Maintenance	3906.03	1116.32	(72.51)	4949.84
<b>Total</b>	<b>12255.80</b>	<b>29533.52</b>	<b>(31882.82)</b>	<b>9906.50</b>

## 6. Reconciliation (Funds to Bank Accounts)

<b>Bank Reconciliation</b>				
	Balance			
<b>Fund</b>	<b>b/f</b>	<b>Movement</b>	<b>Transfers</b>	<b>Balance c/f</b>
	£	£	£	£
General	41990.88	35.78	1725.00	43751.66
Designated	11426.63	7013.46	(1725.00)	16715.09
Restricted	12255.8	(2349.30)	0.00	9906.50
<b>Total</b>	<b>65673.31</b>	<b>4699.94</b>	<b>0.00</b>	<b>70373.25</b>
<b>Represented by:</b>				
Lloyds current	26439.58	3261.63		29701.21
Lloyds deposit	35327.7	(19742.08)	(20000.00)	15585.62
Lloyds 56 day	0	20136.58	20000.00	20136.58
HSBC current	770.79	170.09		940.88
HSBC Interest	3135.24	873.72		4008.96
<b>Total</b>	<b>65673.31</b>	<b>4699.94</b>	<b>0.00</b>	<b>70373.25</b>

## 7. Reserves Policy



## 8. Statement of Assets and Liabilities at 31<sup>st</sup> December 2025

	31/12/2025	31/12/2024	Note
	£	£	
<b>Liquid Assets</b>			
Bank Balances	70373.25	65673.31	<b>A</b>
<b>Investment Assets</b>			
42 St Lawrence Road	23000.00	23000.00	<b>B</b>
Shares in Traidcraft	1.00	1.00	<b>C</b>
<b>Assets retained for Church use</b>			
The Chantry House	60000.00	60000.00	<b>D</b>

### Note A

Taken from the Bank Reconciliation at Note 6.

### Note B

The house is owned by the PCC and shown as an investment asset at the value at acquisition.

### Note C

Although operating as a going concern, shares are no longer traded. A value is included to recognise this ownership; should trading in Traidcraft recommence, a revised value will be restated.

### Note D

The Chantry House was bequeathed in a Will dated December 1982 as a dwelling for a Curate. In 1985, PCC decided to use the building as a Church Centre for community use and to accommodate the Benefice Office.

The above statements have been prepared in accordance with Church Accounting Regulations and in compliance with the requirements of the Charities Act 2011.

With PCC agreement, a Receipts and Payments method of accounting has been used.



Peter Morris - Treasurer, Towcester St Lawrence PCC and Chantry Committee  
January 2026.





CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

Charity Name

The Parochial Church Council of the Ecclesiastical Parish of  
St Lawrence, Towcester

On accounts for the year  
ended

31<sup>st</sup> December 2025

Charity no  
(if any)

1130077

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above  
charity ("the Trust") for the year ended 31/12/2025. DD / MM / YYYY.

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 [insert name of  
applicable listed body]]. 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: 31<sup>st</sup> January 2026

Name: Brian W.J. Manning

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

Institute of Bankers (AIB) (Retired Bank Director)

Address:

32 Benham Rd,  
Greens Norton

Towcester

Northants, NN12 8DB

## 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.