

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST ANDREW'S CHURCH OF ENGLAND, STARBECK IN THE DIOCESE OF LEEDS**

(registered charity no. 1139696)



ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

**HPH
Chartered Accountants
54 Bootham
YORK
YO30 7XZ**

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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**ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2025**

The Parochial Church Council (PCC) has pleasure in presenting its Report together with the Financial Statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charity's governing document, the Charities Act 2011, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and UK Generally Accepted Practice as it applies from 1 January 2019.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the relevant version of the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The PCC is a Public Benefit Entity.

Aim and Purpose

St Andrew's Parochial Church Council (PCC) had the responsibility of cooperating with the incumbent, the Reverend Phil Carman, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. In October, the incumbent moved to a different church in the diocese at which point the Church Warden with the PCC took on this responsibility, advised by a Leadership Team. The PCC is also specifically responsible for the maintenance of the Church building, the Welcome Centre, and the Church Halls.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community. The PCC maintains an overview of worship and makes suggestions on how our services can involve the many groups that live within the parish. Our services and worship put faith into practice through prayer, scripture, music, and sacrament. We also endeavour to serve the wider community, as another part of what God in His love calls us to.

When planning the activities for the year, the incumbent and the PCC considered the Charity Commission's guidance on public benefit, and particularly the specific guidance on charities for the advancement of religion. The PCC considered the Charity Commission's guidance on Safeguarding and follows national and diocesan Church of England policy and procedures in these matters.

A big part of what we do is enable people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work

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**ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2025 (CONTINUED)**

St Andrew's Church has the privilege of being in and serving the community of Starbeck, providing spiritual support, funerals, baptisms, weddings, praying and offering the Church's facilities wherever possible. To facilitate this work, it is important that we maintain the fabric of the Church, the Welcome Centre, and Church Halls. In particular, the Church Halls, but including the Church buildings themselves, serve very much as a village hall, being used by local schools, and uniformed youth organisations, a variety of local groups providing activities for adults and young people, as well as for church activities.

Achievements and Performance

The varied church activities have enabled people of all ages to gain social and spiritual benefits. Our usual activities happened in 2025. Most of our activities are face to face but some are online. Of note we continue to make one of our services available each week online, both as a live stream and as a recording to take part in at another time. Activities include: a twice-weekly parent and toddler group; a weekly social group for the elderly and vulnerable; a weekly group for adults with special needs; visits to local care homes. Children and Youth groups have run as part of our Sunday services. The incumbent ran a weekly after school service for primary school-aged children and their carers; the church hosts a weekly youth club organised by Netmakers, a town-wide cross-church organisation.

The church has hosted curriculum-based visits for both local primary schools and cooperated with teaching staff in the delivery of teaching and learning. In addition, at Christmas, the church welcomed the local school for older pupils with additional needs as they held their Christmas service, and one of the local primary schools as they held their Christmas events.

At the end of 2025 there were 104 people on the Church electoral roll. We believe that our overall weekly services engagement including online participants was approximately 150. As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life of their loved one and to commend the person into God's keeping.

Church Membership

All are welcome to attend our regular services. The electoral roll was fully revised in May 2025, when there were 103 people on the roll. Since then, one person has been added to the roll and there have been no removals. So, at the end of the year there were 104 people, of whom 44% are from outside the parish.

Maintenance

Maintenance of the Church and Halls has been carried out throughout the year. This has included all essential servicing and safety certification.

Other Church Activities

Details of all other church activities and groups, and more detailed commentaries on the above activities, are contained in a separate Annual Report produced for the Annual Parochial Church Meeting.

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**ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2025 (CONTINUED)**

Reserves Policy

The PCC's policy is to maintain a balance, representing approximately two and a half months' general running expenses, on free unrestricted funds to provide cover emergency for situations that may arise from time to time. The balance on free reserves was £42,484 (2024 - £40,350). Free reserves are unrestricted general funds at the year end, excluding funds invested in fixed assets and capital commitments. This remains above the Church's target of £30,000.

Financial Review

In 2025, St Andrew's total revenue was £168,467. The church made a deficit of £10,246 following a surplus of £14,572 in 2024. In 2024 the PCC planned to accumulate a surplus to finance major projects in 2025. Taking the two years together, the church achieved an overall surplus of just over £4k. This two-year view provides a more accurate reflection of the PCC's financial position, given the timing of major projects and grant receipts. The resulting £4k surplus is intended to help finance further projects during 2026, including church bell repairs and church hall refurbishment.

The church paid 90% of the parish share request of £88,820, whilst at the same time increasing its mission and youth work giving from £5,300 to just over £5,700.

Income from all sources increased by 4.5% and overall regular planned giving kept pace with inflation and rising 4.6% during 2025 to £93,499. Tax recovered via Gift Aid increased by nearly £1,700 to £22,093.

Gift Aid and the Gift Aid Small Donations Scheme (GASDS) continue to be a significant source of funds for the church despite the paperwork involved in preparing our bi-annual claim. To help alleviate the administrative effort required to claim Gift Aid, the PCC signed up to the Church of England Parish Giving Scheme in early 2025. The scheme allows parishioners to give in the usual way, with the benefit to the church that the Gift Aid is collected automatically and paid to the church each month. This greatly reduces paperwork and improves cash flow at no extra cost. Approximately 50% of our regular givers have utilised this method and, hopefully, this number will increase during 2026.

The church halls continue to be a vital and significant source of funds with total in year revenue of £35,447 (excluding doubtful debt adjustments), which is a 9.7% increase on the equivalent figure last year. Efforts by the office administration and finance teams have reduced all doubtful debt provisions to zero and virtually all outstanding historical debts dating back to the Covid-19 period have been recovered with minimal write-offs required. By the end of 2025, debts older than 120 days were historically low at only £165. At the end of 2024 they stood at £1,234. At that at the end of 2022 old debts amounted to £6,572. The latest figures demonstrate excellent standards of credit control exercised by the admin team.

Total expenditure in 2025 was £178,713, an increase of £32,137 on 2024. Nearly all this increase was due to expenditure on major buildings-related projects and maintenance works. Regular running cost expenditure increased by 3.6% to nearly £143,000. Within this, our heating costs continued to rise and reached virtually £10,000 in 2025 a rise of 8.3%. On a more positive note, power costs, at £4,207, fell by 9.6%. Water, although a relatively minor utility expense, at £1,442, increased by a substantial 58% in 2025.

The PCC appointed a new insurance provider during 2025 which generated savings of £716 and in the full year 2026 should see a saving of approximately £1,200.

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During 2025 several major planned and unplanned projects were carried out contributing to a deficit of £10,246. The total value of major projects and maintenance work was £35,902 against £8,773 last year, an increase of £27,129. A major part of this increase was the £15,000 cost of the planned upgrade to the church fire alarm system. Other planned projects included improvements to exterior safety lighting and the installation of CCTV. Although we obtained £1,500 in specific grants towards these projects in 2025, other major unplanned expenditure was required to maintain safety and building integrity. These included major roofing repairs and electrical work amounting to £7,723.

Additionally, major work was undertaken as part of our green agenda to improve the heat insulation of the church halls and in the longer term reduce heating costs. As recommended by the recent quinquennial report, we are part way through upgrading of the windows with high U-value, 6mm, reinforced safety glass at a cost in 2025 of £7,129. In addition, external paintwork was undertaken at a cost of £1,900. This project continues, subject to funding availability, into 2026.

The combination of this planned and unplanned expenditure was able to be funded from the surplus the PCC maintained between regular income and expenditure of approximately £13,000 a year in 2024 and 2025, together with £4,500 of grants specifically for these projects over the two years. Whilst we had a net deficit in 2025, over the two years we maintained a net surplus of approximately £4k which includes £2,620 of restricted funds held on account for purchases already planned in 2026.

In 2025 this church applied for and received a grant of £3,000 via the Government's Listed Places of Worship Grant Scheme (LPWGS). The scheme allowed listed places of worship to claim the VAT element of certain qualifying expenditure back in the form of a grant and St Andrew's has benefited from the scheme to the value of £8,200 over the last five years. Unfortunately, the Government withdrew the scheme in March 2026. It is being replaced by The Places of Worship Renewal Fund (PWRF). It shifts support from a universal VAT reclaim model to a competitive application-based fund managed by Historic England, the details of which are yet to be made available. It is clear, however, that qualifying for funds via this route will be considerably more onerous than in the past.

Looking forward to our forecast for 2026, the PCC intends to continue its normal policy of planning a break-even budget and to pay at least 80% of the parish share. As previously, the PCC will make additional payments if fiscal circumstances suggest it is prudent to do so. In 2025 the PCC approved an additional contribution that achieved 90% of the requested share. This was despite the tight fiscal situation but in the knowledge that the PCC was confident it was in full control of its financial position. In this way the PCC will continue to balance day-to-day income and expenditure whilst remaining prepared to deal with unexpected financial circumstances as they occur.

Overall, despite the deficit in 2025, the PCC remains in a stable financial position and continues to manage resources prudently in support of the church's mission.

Volunteers

St Andrew's currently has 90 volunteers serving within the church community. The PCC is grateful for the contribution made by them all and to the Volunteer Advocate who supports and recognises all those who work so hard to make St Andrew's Church the lively and vibrant community it is.

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FOR THE YEAR ENDED 31 DECEMBER 2025 (CONTINUED)**

Structure, Governance and Management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure and is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the curate and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the Parish including deciding on how the funds of the PCC are to be spent.

The PCC met nine times during the year including an extraordinary meeting to approve the Parish Profile before submission. In addition, a pre-Section 11 meeting was held to discuss the vacancy arising from the previous incumbent's moving on, an informal note was taken but not ratified.

The PCC discussed a wide range of matters during the year to take forward the life and worship of the Church. Finance was discussed at every meeting with major items being fabric repairs and maintenance, funding of mission partners, allocation of donations and equipment purchases.

A sub-group to work on production of vacancy documents was formed and met regularly during the latter half of 2025 and into the new year.

The newly appointed Parish Safeguarding Officer attended a PCC meeting to run through the safeguarding dashboard.

The Church employs two part time administrators who work from the Church.

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the council and has done on occasions during the year.

Mission Group

This group is responsible for making the congregation and PCC aware of both home and overseas mission opportunities and missionaries who need our support both financially and prayerfully. The PCC were pleased to support three major mission groups in 2025, budgeting accordingly to provide financial gifts at end of year.

House Groups

As a member of the PCC, the house group co-ordinator provides regular updates regarding house group membership and activities. In 2025, over sixty people from St Andrew's met at various times during the week or fortnightly in homes, on Zoom, and in church. These are communities of real care and mutual support, not simply Bible study groups. They include a variety of ages and members come from both the 9:00 and 10:45 services.

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FOR THE YEAR ENDED 31 DECEMBER 2025 (CONTINUED)**

Children and Youth Group

This group has overall responsibility for guiding the vision for our work with Children and Young People.

Administrative Information

St Andrew's Church is situated on the High Street in Starbeck, and the correspondence address is St Andrew's Church, Starbeck, Harrogate HG2 7JE. The church office telephone number is 01423 889162. St Andrew's Church is in the Harrogate Deanery which is part of the Ripon Episcopal area in the Diocese of Leeds.

PCC members who have served from 1 January 2025 or date of appointment if later, until the date this report was approved, or date of retirement/resignation if earlier are:

Ex Officio Members		
Rev. Phil Carman	Appointed September 2016 Resigned 12 October 2025	Incumbent and Chairman
Rev. Sarah Tapley	Appointed 21 May 2025	Curate and PCC member
David Leonard	Appointed 27/4/2022	PCC Treasurer Deanery Synod Representative
Elected Members		
Mick Leach	Appointed AVM 27/4/2022 Elected member 19/5/2021	Church Warden
Mary Williams	Appointed 19/5/2021	PCC Secretary
Adam Hawkes	Appointed 19/5/2021	PCC member
Samuel Colbourn Leach	Appointed 2022 Resigned 28/1/2026	PCC member Deanery Synod Representative
Xanthi Ferguson	Appointed 2022	PCC member
Janet Jackson	Appointed 2022	PCC member
Jill Cook	Appointed 2022	PCC member
Rob Williams	Appointed 2022	PCC member
Colin Hancox	Appointed 3/08/2022 Appointed 13/11/2025	PCC member Standing Committee member
Samantha Ainsworth	Appointed 17/4/2024 Appointed 19/9/2024	PCC member Standing Committee member
Joy Richards	Appointed 17/4/2024	PCC member
John Foster	Appointed 14/07/2025	PCC member

AVM=Annual Vestry Meeting; APCM=Annual Parochial Church Meeting

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**ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2025 (CONTINUED)**

Administrative Information - continued

Bankers:

CAF Bank
Kings Hill
West Malling
KENT
ME19 4TA

Independent Examiner:

S. B. Wearing, FCA, DCha
HPH, Chartered Accountants
54 Bootham
YORK
YO30 7XZ

Statement of Responsibilities of the Parochial Church Council

Law applicable to charities in England and Wales and guidance issued by the Central Board of Finance of the Church of England require the members of the Parochial Church Council to prepare financial statements which give a true and fair view of the Parochial Church Council's financial activities during the year.

In preparing financial statements giving a true and fair view, the members of the Parochial Church Council should follow best practice and:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- state whether the Church guidance, applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Parochial Church Council will continue in operation.

The members of the Parochial Church Council are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Parochial Church Council and enable them to ensure that the financial statements comply with the Church Accounting Regulations 2006 and the Charities Act 2011. They are also responsible for safeguarding the assets of the Parochial Church Council and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the PCC on 19 April 2026 and signed on its behalf by:

Mick Leach

Mick Leach (Trustee)



David Leonard (Treasurer)

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST ANDREW'S CHURCH OF ENGLAND, STARBECK
IN THE DIOCESE OF LEEDS

I report to the Trustees on my examination of the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St Andrew's Church of England, Starbeck in the Diocese of Leeds ("the PCC") for the year ended 31 December 2025, which are set out on pages 9 to 18.

This report is made solely to the PCC's trustees, as a body, in accordance with section 154 of the Charities Act 2011. My independent examination work has been undertaken so that I might state to the PCC's trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC and the PCC's trustees as a body for my independent examination work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity trustees of the PCC you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act') and the Church Accounting Regulations 2006 ('the regulations').

I report in respect of my examination of the PCC's financial statements 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. My examination was also carried out in accordance with terms found in the current Church guidance issued by the Finance Division of the Archbishops' Council.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Sarah Wearing

Sarah Wearing FCA, DChA
19 April 2026

HPH, Chartered Accountants
54 Bootham
YORK
YO30 7XZ

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds	Restricted Funds	Total Funds	
		£	£	2025 £	2024 £
Income and endowments from:					
Donations and	2(a)	121,841	6,630	128,471	118,717
Other trading activities	2(b)	36,247	-	36,247	34,573
Investments	2(c)	228	-	228	293
Church activities	2(d)	3,521	-	3,521	7,565
Total income		161,837	6,630	168,467	161,148
Expenditure on:					
Church activities	3	159,375	19,338	178,713	146,576
Total expenditure		159,375	19,338	178,713	146,576
Net income/(expenditure)		2,462	(12,708)	(10,246)	14,572
Net movement in funds		2,462	(12,708)	(10,246)	14,572
Reconciliation of funds:					
Transfers between funds		(12,328)	12,328	-	-
Total funds brought forward		552,350	3,000	555,350	540,778
Total funds carried		£ 542,484	£ 2,620	£ 545,104	£ 555,350

The notes on pages 11 to 18 form part of these accounts.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	2024 £
Fixed Assets					
Tangible assets	6	500,000	-	500,000	500,000
Total Fixed Assets		500,000	-	500,000	500,000
Current Assets					
Debtors	7	15,843	-	15,843	13,137
Cash at bank		31,193	2,620	33,813	49,324
Total Current Assets		47,036	2,620	49,656	62,461
Liabilities					
Creditors: amounts falling due within one year	8	4,552	-	4,552	7,111
Total current liabilities		4,552	-	4,552	7,111
Net Current Assets		42,484	2,620	45,104	55,350
Total assets less current liabilities		542,484	2,620	545,104	555,350
Total Net Assets		542,484	2,620	545,104	555,350
Parish Funds					
Unrestricted funds					
- designated	9	-	-	-	12,000
- undesignated	9	542,484	-	542,484	540,350
Restricted funds	9	-	2,620	2,620	3,000
Total Charity Funds		542,484	2,620	545,104	555,350

Approved by the Parochial Church Council on 19 April 2026 and signed on its behalf by:

Mick Leach
.....
Mick Leach (Trustee)


.....
David Leonard (Treasurer)

The notes on pages 11 to 18 form part of these accounts.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW'S CHURCH OF ENGLAND, STARBECK IN THE DIOCESE OF LEEDS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

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The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The PCC is a public benefit entity.

Fund Accounting

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges in the SOFA, where applicable. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis, where applicable.

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES (continued)

Income recognition

All income is recognised once the PCC has entitlement to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the income to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when receivable. All other income is recognised when it is receivable. Amounts received specifically for mission are dealt with as restricted funds. All income is accounted for gross.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the PCC to that expenditure, it is probable that settlement will be required and the amount of obligation can be measured reliably.

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish assessment is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the financial statements in accordance with section 10 (2) (a) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected at any reasonable time. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off.

Other land and buildings held on behalf of the PCC for its own purposes are valued at market value. No depreciation is charged against such properties as they are regularly maintained to such an extent that their estimated economic lives and residual values are such that their depreciation is insignificant. At each year end an assessment is carried out to ascertain whether there is any indication that the properties should be written down (i.e. whether its carrying amount is more than its recoverable amount). If there is no indication that a property should be written down, it is not necessary to estimate the recoverable amount.

Equipment used within the church premises is depreciated on a straight-line basis over its estimated useful life of 4 years. Individual items of equipment with a purchase price of £1,000 or less are written off in the period in which the asset is acquired.

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES (continued)

Investments

Investments are stated at market value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluation at the year end and disposals throughout the year.

Cash at bank

Cash at bank and cash in hand includes cash and any short-term deposit accounts with a maturity of three months or less from the date of opening.

Debtors

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less any provision for amounts that may prove uncollectable.

Creditors and provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight-line basis over the period of the lease.

Irrecoverable Value Added Tax

The PCC is not registered for Value Added Tax (VAT) and accordingly expenditure is shown gross of irrecoverable VAT. The VAT incurred from time to time on certain fabric repair and maintenance expenditure can, however, be recovered under the Listed Places of Worship Grant Scheme.

Going Concern

The PCC has cash resources and has no requirement for external funding for its day to day operations. The PCC has a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. The PCC continues to believe the going concern basis of accounting is appropriate in preparing the financial statements.

Taxation

The PCC is exempt from taxation on its income and gains under sections 521 to 536 of the Income Tax Act 2007 (ITA 2007) and section 256 of the Taxation of Capital Gains Tax Act 1992 (TCGA 1992) respectively.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST ANDREW'S CHURCH OF ENGLAND, STARBECK IN THE DIOCESE OF LEEDS**

NOTES TO THE ACCOUNTS - 31 DECEMBER 2025 (CONTINUED)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	2024 £
2. Income				
2(a) Donations and legacies				
Planned giving: Gift Aid	83,388	-	83,388	79,927
Gift aid recovered	22,093	-	22,093	20,394
Planned giving: Non Gift Aid	5,061	-	5,061	4,635
Collections (open plate)	4,891	-	4,891	4,147
Donations	2,408	3,130	5,538	2,583
Grants	4,000	3,500	7,500	7,031
	121,841	6,630	128,471	118,717
2(b) Other trading activities				
Narthex/Welcome Centre	1,540	-	1,540	60
Church and church hall lettings	34,407	-	34,407	34,513
Other income	300	-	300	-
	36,247	-	36,247	34,573
2(c) Investments				
Interest	228	-	228	293
	228	-	228	293
2(d) Church activities				
Family spot	1,048	-	1,048	1,828
Parochial fees	2,473	-	2,473	5,737
	3,521	-	3,521	7,565
Total income	161,837	6,630	168,467	161,148

In 2024 £5,120 of donations were restricted.

The Church benefits greatly from the involvement and support of its volunteers. In accordance with FRS 102 and the Charities SORP FRS 102, the economic contribution of general volunteers is not recognised in the accounts.

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NOTES TO THE ACCOUNTS - 31 DECEMBER 2025 (CONTINUED)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	2024 £
3 Church Activities				
Missionary and charitable giving				
Home mission	3,700	-	3,700	3,500
Ministry: Diocesan parish share	79,586	-	79,586	78,000
Children and young people	3,148	-	3,148	3,005
Other	861	1,510	2,371	397
Church running costs	23,376	-	23,376	22,928
Church running maintenance	2,796	-	2,796	4,526
Church major repairs and projects	9,016	16,805	25,821	4,273
Upkeep of services	2,061	-	2,061	1,591
Support costs	1,013	-	1,013	1,584
Equipment costs	29	1,023	1,052	-
Church Hall running costs	5,118	-	5,118	4,260
Church Hall major repairs	9,029	-	9,029	4,500
Church Hall running maintenance	1,377	-	1,377	165
Wages and honoraria	4,021	-	4,021	4,978
Church administrator salary	10,514	-	10,514	8,630
Pension costs	278	-	278	-
Administration	1,709	-	1,709	1,608
Bank charges and credit fees	85	-	85	80
Fees	494	-	494	1,363
Independent examiner's fee	1,164	-	1,164	1,188
Total expenditure	159,375	19,338	178,713	146,576

In 2024 £3,120 expenditure related to the restricted fund.

4(a) Staff Costs

Wages and salaries	<u>14,195</u>	12,032
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During the year the PCC employed an Administrator and an Assistant Administrator. Together these employees equate to less than two full time employees (2024 - 2).

No employee earned more than £60,000 per annum (2024 - none).

The PCC considers its key management personnel to comprise only of the Trustees, who receive no remuneration in their capacity as trustees.

4(b) Payments to PCC members/trustees

Two trustees were paid a total of £150 for services rendered to PCC for verging (2024: £700 for services by four trustees). No member/trustee was paid for expenses (2024: £nil.) One trustee received remuneration of £3,680 (2024: £3,402) for church administration services. No other member/trustee had any personal interest in any contract or transaction entered into by the PCC during the year. There were no outstanding balances at the year end (2024 - Nil).

5. Transactions with related parties

There were no related party transactions during the year, or in the previous year.

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NOTES TO THE ACCOUNTS - 31 DECEMBER 2025 (CONTINUED)

6. Fixed Assets

Tangible fixed assets (all unrestricted)	Freehold land & buildings £	Church equipment £	Total £
Cost or valuation			
At 1 January 2025	500,000	16,926	516,926
Additions	-	-	-
At 31 December 2025	500,000	16,926	516,926
Depreciation			
At 1 January 2025	-	16,926	16,926
Charge for the year	-	-	-
At 31 December 2025	-	16,926	16,926
At 31 December 2025	500,000	-	500,000
At 31 December 2024	500,000	-	500,000

The Church Halls are a fixed asset of the PCC held for continuing use in its work. They are valued at their estimated value in use by the PCC. As at 31 December 2025 this was estimated at £500,000 their current insurance value.

Moveable church furnishings are vested under special trust to the Church Wardens and they can not be disposed of without a faculty. As such they are regarded as inalienable property. These assets are detailed in the inventory.

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
7. Debtors				
Tax recoverable	8,210	-	8,210	10,954
Prepayments and accrued income	2,839	-	2,839	-
Other debtors	4,794	-	4,794	2,183
	15,843	-	15,843	13,137

In 2024, all debtors relate to the unrestricted fund.

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
8. Creditors				
<i>Amounts falling due within one year</i>				
Accruals for utility and other costs	3,282	-	3,282	3,207
Other creditors	1,270	-	1,270	3,904
	4,552	-	4,552	7,111

In 2024, £38 of creditors related to the restricted fund.

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NOTES TO THE ACCOUNTS - 31 DECEMBER 2025 (CONTINUED)

9. Parish Funds

	Brought Forward 01/01/2025	Income	Expenditure	Transfers	Carried Forward 31/12/2025
Unrestricted Funds					
Free reserves	540,350	161,837	(159,375)	(328)	542,484
Designated	12,000	-	-	(12,000)	-
	552,350	161,837	(159,375)	(12,328)	542,484
Restricted Funds					
Repair fund	3,000	5,120	(17,828)	12,328	2,620
Collections	-	1,510	(1,510)	-	-
	3,000	6,630	(19,338)	12,328	2,620
Total funds	555,350	168,467	(178,713)	-	545,104

	Brought Forward 01/01/2024	Income	Expenditure	Transfers	Carried Forward 31/12/204
Unrestricted Funds					
Free reserves	540,778	156,028	(143,456)	(13,000)	540,350
Designated	-	-	-	12,000	12,000
	540,778	156,028	(143,456)	(1,000)	552,350
Restricted Funds					
Repair fund	-	5,000	(3,000)	1,000	3,000
Collections	-	120	(120)	-	-
	-	5,120	(3,120)	1,000	3,000
Total funds	540,778	161,148	(146,576)	-	555,350

Repair fund From time to time restricted funds are held which relate to donations received and expenditure for specific repairs required to the buildings and fixed asset additions.

Collections Monies received for leaving gifts.

Designated funds The church committed funds in respect of replacing the church fire alarm system.

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NOTES TO THE ACCOUNTS - 31 DECEMBER 2025 (CONTINUED)

10. Analysis of net assets by fund

	Unrestricted Undesignated Funds	Designated funds	Restricted Funds	2025
<i>Current year</i>	£	£	£	£
Tangible fixed assets	500,000	-	-	500,000
Current assets	47,036	-	2,620	49,656
<i>Liabilities</i>				
Amounts falling due within one year	(4,552)	-	-	(4,552)
	542,484	-	2,620	545,104
	Unrestricted Funds	Designated funds	Restricted Funds	2024
<i>Comparative year</i>	£	£	£	£
Tangible fixed assets	500,000	-	-	500,000
Current assets	47,423	12,000	3,038	62,461
<i>Liabilities</i>				
Amounts falling due within one year	(7,073)	-	(38)	(7,111)
	540,350	12,000	3,000	555,350