

CHURCH FINANCES 2025

Accounts for 2025 show a deficit of £8,535 in the income and payments account. This includes £49,355 of repairs and refurbishment financed by VAT reclaim of £10,373 and drawdown of reserves by £40,000. This repair figure includes a deduction of £19,800 from grants and donations kindly given.

The deficit is partly because of our gas supplier catching up with their billing from 2024, and also general increase in costs and Parish Offer.

The available reserves are now down to about £55, 000.

Bongate rent was £750 a month until September when our tenant moved out. The balance was restored to £7,309 by the year end, and although minor repairs are required, we expect to relet fairly soon.

There has been no reordering and the fund has a slightly increased balance of £6,067.

Lord Hothfield

Appleby PCC Income and Expenditure 2025

Year 2024	INCOME	Year 2025	Year 2024	EXPENDITURE	Year 2025
	Voluntary giving			Ministry	
£27,531.76	Net Covenants	£25,754.63	£2,400.00	Vicar's & N.S.M.'s Exp	£3,471.90
£6,553.19	Tax Recovered	£5,378.26			
	Loose Collections	incl		Church services	
		£31,132.89	£3,945.77	General	£7,162.16
£4,825.40	Collections	£2,294.19			
-£4,825.40	Less paid to charities	-£2,294.19	£1,500.00	Organist	
			£0.00	Cleaning	£0.00
£4,508.72	Fundraising/gifts	£4,234.89	£2,983.49	Heating, lighting	£10,387.85
£2,309.80	Collecting boxes	£2,832.58		Church Buildings	
£1,597.51	PAYA	£1,989.77	£24,508.93	Repairs/refurb	£49,355.36
			£5,643.80	Insurance	£5,709.09
	Other Income			Other Expenditure	
£380.02	Accumulated Interest	£337.83			
£2,812.66	Parochial Fees	£5,281.16	£989.42	Copy	£955.86
£2,808.84	Dividends/Interest	£2,275.89		Newsletter	
£750.00	Healthy healing	£0.00	£668.02	Oakbeck ins	£687.15
£46.51	Copy	£463.29			
£10.00	Newsletter	£2.00	£107.75	Bank charges	£80.56
£6,399.96	Oakbeck	<u>£6,399.96</u>		Diosese	
		£14,760.13	£35,000.00	Parish offer	£36,050.00
	Reserves	£40,000.00			
	Vat refund	£10,373.88			
			£77,747.18		£113,859.93
			-£22,038.21	deficit	-£8,535.79
<u>£55,708.97</u>		<u>£105,324.14</u>	<u>£55,708.97</u>		<u>£105,324.14</u>

Hon Treas.

Lord Hothfield

Auditor

T.Taylor

Independent Examiner's Report To the PCC of Appleby with Murton

I report on the accounts for the year to 31st Dec 2025 which are set out in the Annual Report and Financial Statements.

Respective responsibilities of the Trustees and Independent Examiner.

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- (a) examine the accounts under section 145 of the Act;
- (b) follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- (c) state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements

(a) to keep accounting records in accordance with s.130 of the 2011 Act;
and

(b) to prepare accounts which accord with these accounting records
have not been met; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Trevor Taylor
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