Independent Examiner's Report to St Pega's Parochial Church Council, Peakirk

I report on the accounts for the year ended 31st December 2025 which are set out on schedules 1 to 4.

As members of the Parochial Church Council (PCC) you are responsible for the preparation of the accounts and you 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 examine the accounts under section 145 of the 2011 Act and state whether any particular matters have come to my attention. 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 PCC 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 PCC 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 of the accounts.

In connection with my examination, no matters have come to my attention to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Roderick Gall FCCA
18 St Pegas Road
Peakirk
Peterborough

18th August 2026

Schedule 1

ST PEGA'S PAROCHIAL CHURCH COUNCIL

General Fund Income & Expenditure Account - Year to 31st December 2025

Income	Year to 31st Dec 2025	Year to 31st Dec 2024
Giving		
Gift Aid	5,815.00	5,860.00
Offertory	1,695.17	1,727.82
Weddings/burials etc	1,271.00	532.00
Tax rebate	2.50	46.57
	8,783.67	8,166.39
Fund raising		
Lent Lunch	320.00	455.50
Brunch	593.00	633.00
Easter fayre	-	466.04
Warm up Wednesday	-	-
Afternoon tea	325.00	600.70
Christmas Fayre	624.61	-
Harvest Festival	-	288.50
Wall Paintings	85.00	-
U3A	370.00	-
Wreath making	-	350.00
Guide book sales	90.00	85.00
Tabletop sale	-	130.00
Souper Tuesday	432.00	559.90
Peakirk Quiz	1,236.10	300.00
Six	1,031.00	1,011.25
Pedalling Peasnells	1,656.46	-
Skipalong	-	1,743.02
100 Club Sales	1,285.00	1,320.00
Release of prize fund	513.00	-
	8,561.17	7,942.91
Other		
Donations	7,598.38	3,451.95
Bats In Churches	-	-
Land Rent	170.00	340.00
Parish Council Grant	750.00	-
Diocese - Vicar's fees	-	-
Diocese Energy Grant	-	-
	8,518.38	3,791.95
Total Income	25,863.22	19,901.25

Expenditure	Year to 31st Dec 2025	Year to 31st Dec 2024
Alarm	1,031.43	997.80
Electricity	184.58	360.00
Gas	852.35	616.47
Insurance	1,795.36	1,750.35
Rector's Expenses	216.30	340.68
Vicar's fees	-	50.67
Parish Share	11,594.00	12,178.00
Grounds maintenance	900.00	595.00
Boiler Service & Mtce	204.00	1,013.52
Bats in Churches	-	-
Sundries	-	50.04
Organ Service/Repair	232.18	216.00
Drainage Rates	50.35	49.36
Sundry Maintenance	598.47	-
Organists	460.00	570.00
Diocese fees	269.00	-
Miscellaneous expenses	361.16	-
100 Club Prize Fund increase	578.25	285.30
100 Club Prizes paid	513.00	308.70
Book printing	420.00	-
Charitable	180.00	180.00
Sumup fees	3.33	15.42
GoodBox fees	178.43	-
Total Expenditure	20,622.19	19,577.31
Surplus for Year	5,241.03	323.94

Totals

Balance at start of year	9,099.16	8,775.22
Surplus/(Deficit)	5,241.03	323.94
Transfer from Fabric Fund		-
Balance at end of year	14,340.19	9,099.16

Noting that £3,500 of this surplus is related to a donation for a specific purpose

ST PEGA'S PAROCHIAL CHURCH COUNCIL

Fabric Fund Income & Expenditure Account - Year to 31st December 2025

Income	Year to 31st Dec 2025	Year to 31st Dec 2024	**Expenditure**	Year to 31st Dec 2025	Year to 31st Dec 2024
Brian's Challenges	-	-			
Gift aid	-	-			
Donations	-	-			
Dividends Received	1,641.57	1,603.26			
Interest	2,076.05	2,313.08			
Quinquennial grant	650.00		Quinquenial fee	800.00	-
Total	4,367.62	3,916.34	Total	800.00	-
			Surplus	3,567.62	3,916.34
Balance at start of year	68,578.59	64,662.25			
Transfer to General Fund	-	-			
Surplus	3,567.62	3,916.34			
Balance at end of year	72,146.21	68,578.59			

Note: Dividends received

The dividends received relate to the following three bequests:-

	Dividend received in			**Value of investment at**	
	2025	2024		31/12/2025	31/12/2024
128001066S	332.81	325.04	518	11,498.72	11,977.56
128001089S	442.04	431.72	688	15,272.43	15,908.42
128001179S	866.73	846.49	1349	29,945.51	31,192.52
	1,641.58	1,603.25		56,716.66	59,078.50
Dividends paid per share(p):	64.25	62.75	End month bid price (£)	22.20	23.12

128001066S relates to the Graves Trust. Miss G F James in her Will dated 20 March 1934 and proved on 11 Nov 1941 left a bequest of £250 upon Trust to pay the income to the PCC so long as the graves of Reverend Edward James, his wife and children are kept in good order and repair. Also that any surplus be spent on the fabric of the church.

128001089S relates to the Church Endowment Fund. In the same Will as above a bequest of £250 was made to the Peakirk Church Endowment Fund. There is no information as to what the income should be used for.

128001179S relates to the Miss D E Prentice bequest. Miss Prentic (in her Will dated 5 May 1952, died 20 Dec 1965, Will proved 25 January 1966) made a bequest of £150 upon Trust for investment. The income to be paid to the Trustees (Incumbent and Churchwardens) for the maintenance of the church and churchyard, so long as the graves of Miss Prentice's father, mother, sister and her own are in good order and condition.

ST PEGA'S PAROCHIAL CHURCH COUNCIL
Tuesday@10 and Messy Church Account - Year to 31st December 2025

Income	Year to 31st Dec 2025	Year to 31st Dec 2024
Carried fwd/transferred in		100.06
Sumup/Goodbox	100.00	
Income	337.35	402.33
Messy Church	437.35	502.39
Carried fwd/transferred in		477.65
Sumup/Goodbox	111.00	
Income	1,531.87	1,758.10
Tuesday at Ten	1,642.87	2,235.75
Total	2,080.22	2,738.14
Balance at start of year	1,966.91	-
Surplus	- 885.90	1,966.91
Balance at end of year	1,081.01	1,966.91

Expenditure	Year to 31st Dec 2025	Year to 31st Dec 2024
Messy Church Sumup Fees	1.95	1.35
Messy Church expenses	143.84	243.80
Messy Church	145.79	245.15
Tuesday@10 mission (end 24 and during 25 from StP account)	1,050.00	
Tuesday@10 mission (paid in 25)	220.00	
Tuesday@10 mission (25 to be paid in 26)	1,100.00	
Tuesday@10 Sumup Fees	2.33	1.86
Tuesday@10 expenses	448.00	524.22
Tuesday at Ten	2,820.33	526.08
Total	2,966.12	771.23
Surplus	- 885.90	1,966.91
Made up of:		
Messy Church	291.56	257.24
Tuesday at 10	- 1,177.46	1,709.67

Balances before Mission end 2025:

Messy Church	548.80
Tuesday at 10	1,632.21
Total	2,181.01

Balances after Mission end 2025:

Messy Church	548.80
Tuesday at 10	532.21
Total	1,081.01

Comparing to amounts owed in St Pega accounts

Balances at 31/12/24	257.24	MC
	1,709.67	Tat10
	248.03	Derek
	2,214.94	
Transfers in	1,325.50	MC & Tat10
Electronic pyts (net of fees)	98.05	MC
	108.67	Tat10
Transfers out	- 1,150.00	Tat10
Movement	382.22	
Closing amount owed	2,597.16	
To be paid in Mission early 26	- 1,100.00	
	1,497.16	
Difference to end yr balance	416.15	
Of which		
Owed to Derek at end 24	248.03	
	248.03	
	- 168.12	Cumulative gap in rest of year

Comparing to the accounts from Derek (revised)

Tuesday at 10

Net surplus (cell O18)	-	127.46	
Tuesday at 10 paid in 25	-	1,050.00	
	-	1,177.46	*0.00*

Messy Church

Net surplus (cell K18)	291.56	*0.00*

Schedule 4

ST PEGA'S PAROCHIAL CHURCH COUNCIL
Balance sheet 31st December 2025

		Year to 31st Dec 2025	Year to 31st Dec 2024
Fund balances			
General Fund	Schedule 1	14,340.19	9,099.16
Fabric Fund	Schedule 2	72,146.21	68,578.59
Messy Church and Tuesday at Ten	Schedule 3	1,081.01	1,966.91
Total		87,567.41	79,644.66
Represented by:			
CBF Fund C of E		46,259.39	44,256.53
Barclays Bank Current Account		38,917.84	30,141.34
Barclays Bank Savings Account		5,634.70	5,561.51
Cash with Treasurer		216.18	218.61
Payment for 25 Parish Share in Jan 26		(1,594.00)	
Fund for future 100Club Prizes		(350.55)	(285.30)
Excess money received in respect of Tuesday at Ten and MC to be refunded		(416.15)	(248.03)
Balance of Tuesday at 10 money to be paid for mission in early 26		(1,100.00)	
Total		87,567.41	79,644.66
		Chk - 0.00	Chk -