Independent Examiner's Report to the Trustees of the Parochial Church Council of Bishopstoke

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 2 to 7.

Respective responsibilities of the Trustees and Independent Examiner

The members of the Parochial Church Council are charity trustees and are responsible for the preparation of the accounts. The trustees consider that an audit is not required 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);
- Follow the procedures laid down by the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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 you as trustees 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 as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

I draw attention to the fact that the PCC has opted to prepare receipts and payments accounts in accordance with the 2011 Act on the basis that its gross income for the year does not exceed £250,000. I also draw attention to the fact that excluded from receipts for 2025 is £7,588 gift aid received from HMRC in respect of 2024 and included in debtors at 31 December 2024, and excluded from payments for 2025 is £236 for electricity in 2024 and included as an accrual as at 31 December 2024 (shown in creditors). Creditors at 31 December 2025 comprise £2,181 received by the PCC but due to be paid to the Diocese of Winchester, funeral directors and charities supported by the PCC.

In connection with my examination no other matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

   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.

Stephen Collyer, MA ACA
4 Bosville
Eastleigh
SO50 4PD

Date: 30 June 2026

Parish of Bishopstoke

RECEIPTS & PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

		2025 General	2025 Revaluation Reserve	2025 Restricted	2025 TOTAL	*2024 TOTAL*
INCOMING RESOURCES						
Voluntary Income	A	73,263		3,766	77,029	74,992
Activities for Generating Funds	B	3,127		3,862	6,989	6,934
Income from Investments	C	5,343			5,343	4,975
Church Activities	D	19,004			19,004	17,871
Other Incoming Resources	E	10			10	494
TOTAL INCOMING RESOURCES		**100,747**		**7,628**	**108,375**	***105,266***
RESOURCES EXPENDED						
COST OF GENERATING INCOME	F	460			460	469
CHURCH ACTIVITIES	G	39,486		1,020	40,506	41,926
CHURCH EXPENSES	H	24,929		830	25,759	23,065
MAJOR CAPITAL EXPENDITURE	I	21,382			21,382	866
OTHER EXPENDITURE	J					189
TOTAL RESOURCES EXPENDED		**86,256**		**1,850**	**88,106**	***66,515***
INCOMING RESOURCES LESS RESOURCES EXPENDED		14,491		5,779	20,269	*38,750*
TRANSFERS	K					0
NET RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		**14,491**		**5,779**	**20,269**	***38,750***
BALANCES B/F 1 JANUARY		145,275	50,000	44,465	239,740	*200,990*
BALANCES C/F 31 DECEMBER		159,766	50,000	50,243	260,009	*239,740*

STATEMENT OF ASSETS & LIABILITIES

FIXED ASSETS			
Tangible	L	50,000	*50,000*
CURRENT ASSETS	M		
Cash at Bank and in Hand		212,200	*183,609*
Debtors			*7,588*
LIABILITIES	M		
Creditors		746	*900*
Agency Collections		1,445	*557*
NET CURRENT ASSETS LESS LIABILITIES		210,009	*189,740*
Total Assets Less Liabilities		**260,009**	***239,740***
CAPITAL RESERVES			
Revaluation Reserve	N	**50,000**	**50,000**	***50,000***
CASH FUNDS & RESERVES			
Unrestricted Funds	O	29,856	29,856	*10,971*

Unrestricted Reserves	O	18,960			18,960	*18,372*
Designated Funds	O	110,950			110,950	*115,932*
Restricted Funds	O			50,243	50,243	*44,465*
Total Cash Funds and Reserves		**159,766**		**50,243**	**210,009**	***189,740***
Total Funds and Reserves		**159,766**	**50,000**	**50,243**	**260,009**	***239,740***

Parish of Bishopstoke **NOTES TO THE FINANCIAL STATEMENTS**

RECEIPTS	2025	2025	2025	*2024*
A VOLUNTARY INCOME	**General**	**Restricted**	**TOTAL**	***TOTAL***
Tax-efficient planned giving				*35,973*
Other planned giving	40,838	130	40,968	*12,837*
Planned Giving Donations (>£25 pa)	4,151	1,579	5,730	
Collections at Services	5,872	341	6,213	*5,771*
ALL Other Giving Donations	1,299	1,716	3,015	*5,272*
Gift Aid Recovered	5,003		5,003	*12,814*
Legacies received	15,000		15,000	*2,000*
Voluntary income	**72,163**	**3,766**	**75,929**	***74,667***
B ACTIVITIES FOR GENERATING FUNDS				
Grants	**1,100**		**1,100**	***325***
Grants	**1,100**		**1,100**	***325***
C INCOME FROM INVESTMENTS				
Gross income from fundraising	**3,127**	**3,862**	**6,989**	***6,934***
Gross income from fundraising	**3,127**	**3,862**	**6,989**	***6,934***
D CHURCH ACTIVITIES				
Statutory fees retained by PCC				
Bank interest	5,343		5,343	*4,975*
PCC retained fees	4,304		4,304	*2,301*
Statutory fees retained by PCC	**9,647**		**9,647**	***7,276***
Other Income (Heating from Fees)				
St Paul's Lettings	14,700		14,700	*15,570*
St Mary's & Church Room Lettings				
Magazine & Cards (Sales)				
Magazine Advertising				
Gross income from trading	**14,700**		**14,700**	***15,570***
TOTAL (CHURCH ACTIVITIES)	**24,346**		**24,346**	***22,846***
E OTHER INCOMING RESOURCES				
Photocopying & Flower Services				
Other Income (Ecclesiastical)				*130*
Other Income (Misc)	10		10	*364*
Other incoming resources	**10**		**10**	***494***

PAYMENTS	2025	2025	2025	*2024*
F COST OF GENERATING INCOME	General	Restricted	TOTAL	*TOTAL*
Fundraising Activities				
Equipment / Other				
Fundraising costs	460		460	*469*
Fundraising Activities	**460**		**460**	***469***
G CHURCH ACTIVITIES				
Basics Bank	202		202	
Fledge				*668*
Medical Aid for Palestine	197		197	
Mission for Seafarers	1,018		1,018	
Friends of the Holy Land				*154*
Samaritans Purse				*1,000*
The Royal British Legion	20		20	*40*
The Children's Society	78		78	*38*
The Bible Reading Fellowship	100		100	*100*
The Bible Society		120	120	*120*
World Vision UK		300	300	*463*
Christian Aid	147		147	*1,421*
Missional giving	**1,761**	**420**	**2,181**	***4,004***
Other PHF Missional Giving		**600**	**600**	***30***
Diocesan Parish Share		**600**	**600**	***30***
Diocesan Parish Share	**36,932**		**36,932**	***37,089***
Salaries, wages & honararia	**36,932**		**36,932**	***37,089***
Salaries, wages & honararia				
Clergy & staff expenses: Incumbent	793		793	*654*
Clergy & staff expenses: Visitors				*149*
Clergy & Staff Expenses	**793**		**793**	***803***
TOTAL (CHURCH ACTIVITIES)	**39,486**	**1,020**	**40,506**	***41,926***

H CHURCH EXPENSES

Mission and Evangelism costs				
Clergy & staff expenses: Staff				
Sunday School				
Youth Work				*436*
Open the Book (Use R12)		160	160	*140*
Bibles, books and tracts (R12)		322	322	*67*
Messy Church (X18, R12)	552		552	*447*
Alpha (R12)				
Other Outreach (R12)				*54*
Mission and Evangelism costs	**552**	**482**	**1,034**	***1,143***
Other Outreach (R12)				
St. Mary's running expenses	3,853		3,853	*5,050*
Organ Tuning & repairs	114		114	*240*
St. Paul's running expenses (excl Hall)	1,492		1,492	*1,659*
Church Rooms	639		639	*688*
Quinquenial costs				*645*
Repairs and Renewals	1,441		1,441	
Upkeep of Services	740	68	808	*1,121*
Flowers: St Mary's	64	278	341	*330*
Flowers: St Paul's				
Clergy and Lay Training	28		28	
Photocopying and stationery	1,341		1,341	*1,074*
Church Admin and Affiliation Costs	30		30	*30*
Finance administration costs				*183*
Bank Charges	276	1	277	*313*
Governance Costs				
Church Running Expenses	**10,018**	**347**	**10,365**	***11,334***
Misc Expenditure				
Utilities: St Mary's	7,762		7,762	*5,684*
Utilities: St Paul's (Church only)	2,551		2,551	*1,573*
Church Utility Bills	**10,314**		**10,314**	***7,257***
Utilities: Church Room	214		214	*464*
Magazine				
Hall Running costs	3,832		3,832	*2,866*
Costs of Trading	**4,045**		**4,045**	***3,330***
TOTAL (CHURCH EXPENSES)	**24,929**	**830**	**25,759**	***23,065***

I MAJOR CAPITAL EXPENDITURE

Cards, etc				
Major repairs to church buildings: Tower				*270*
Major repairs to church buildings: Bike stands				*356*
Major repairs to St Mary's: Vestry				
Major repairs to St Mary's: Roof	21,382		21,382	
Major PCC repairs				*240*
-				

Major capital expenditure	**21,382**		**21,382**	***866***
J OTHER EXPENDITURE				
Governance costs				***189***
				189

TRANSFERS

K Funds Transfers				***0***
Funds Transfers				**0**

BALANCE SHEET

	2025	2025	2025	*2024*
L FIXED ASSETS				
Church Hall			**50,000**	***50,000***
Fixed assets			**50,000**	**50,000**

M CURRENT ASSETS LESS LIABILITIES	**Bank**	**Cash in hand**	**TOTAL**	***TOTAL***
HSBC Current	31,533		31,533	*13,634*
HSBC Community Savings	14,224		14,224	*13,981*
Cambridge & Counties B/S	154,982		154,982	*149,867*
HSBC Fees Account	8,455		8,455	*3,339*
Spare Accounts				
Spare Accounts				
Contra Account (should be zero)				
St Paul's PHF	2,668	339	3,006	*2,788*
Cash at Bank and in Hand	**211,862**	**339**	**212,200**	***183,609***
Debtors				***7,588***
Current Assets			**262,200**	***241,197***
Less Creditor & Agency Collection Liabilities	**736**	**1,445**	**2,181**	***1,457***
TOTAL ASSETS LESS LIABILITIES			**260,019**	***239,740***

N CAPITAL RESERVES	**General**	**Restricted**	**TOTAL**	***TOTAL***
Revaluation Reserve		**50,000**	**50,000**	***50,000***
Capital reserves		**50,000**	**50,000**	***50,000***

O CASH FUNDS AND RESERVES	**General**	**Restricted**	**TOTAL**	***TOTAL***
General Fund	29,702		29,702	*10,971*
Elec	154		154	
Reserve	18,960		18,960	*18,372*
Grub Club		223	223	*223*
ST Mary's Urgent Repairs	62,599	21,673	84,271	*76,064*
Eco Group	589		589	*589*
PA		3,821	3,821	*3,821*
St Paul's Organ		230	230	*230*
St Mary's Organ		1,000	1,000	*1,000*
St Paul's PHF		2,956	2,956	*2,738*
St Mary's Flower Guild		116	116	*184*

St Paul's Flower Guild		261	261	*261*
St Paul's Church Improvements	1,675	5,365	7,039	*7,039*
Mission in Bishopstoke		2,536	2,536	*3,019*
Charitable Giving	395	1,019	1,414	
Tots n Tinies		100	100	*100*
Vestry & Organ Space	70	4,170	4,240	*4,240*
St Mary's Chairs, floor & Carpeting	1,314	383	1,698	*1,698*
Youth Fund		592	592	*592*
Messy Church	71		71	
Fabric	44,237		44,237	*52,801*
Equipment / Other		5,799	5,799	*5,799*
Cash funds and reserves	**159,766**	**50,243**	**210,009**	***189,740***
TOTAL FUNDS AND RESERVES			**260,009**	***239,740***