

**RECEIPTS & PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

		<u>2025</u>	<u>2025</u>	<u>2025</u>	<u>2025</u>	<u>2024</u>
		General	Revaluation Reserve	Restricted	TOTAL	TOTAL
<b>INCOMING RESOURCES</b>						
Voluntary Income	A	81,334		3,283	84,617	74,992
Activities for Generating Funds	B	3,784		3,205	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
<b>TOTAL INCOMING RESOURCES</b>		<b>109,475</b>		<b>6,488</b>	<b>115,963</b>	<b>105,266</b>
<b>RESOURCES EXPENDED</b>						
COST OF GENERATING INCOME	F	460			460	469
CHURCH ACTIVITIES	G	37,996		1,020	39,016	41,926
CHURCH EXPENSES	H	25,084		828	25,912	23,065
MAJOR CAPITAL EXPENDITURE	I	21,382			21,382	866
OTHER EXPENDITURE	J					189
<b>TOTAL RESOURCES EXPENDED</b>		<b>84,922</b>		<b>1,848</b>	<b>86,770</b>	<b>66,515</b>
<b>INCOMING RESOURCES</b>						
LESS RESOURCES EXPENDED		24,553		4,640	29,193	38,750
<b>TRANSFERS</b>	K					0
<b>NET RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES</b>		<b>24,553</b>		<b>4,640</b>	<b>29,193</b>	<b>38,750</b>
BALANCES B/F 1 JANUARY		145,275	50,000	44,465	239,740	200,990
BALANCES C/F 31 DECEMBER		169,828	50,000	49,105	268,933	239,740

**STATEMENT OF ASSETS & LIABILITIES**

<b>FIXED ASSETS</b>						
Tangible	L				50,000	50,000
<b>CURRENT ASSETS</b>						
Cash at Bank and in Hand	M				213,690	183,609
Debtors					4,311	7,588
<b>LIABILITIES</b>						
Creditors	M				890	900
Agency Collections					1,445	557
<b>NET CURRENT ASSETS LESS LIABILITIES</b>					<b>215,666</b>	<b>189,740</b>
<b>Total Assets Less Liabilities</b>					<b>265,666</b>	<b>239,740</b>
<b>CAPITAL RESERVES</b>						
Revaluation Reserve	N		50,000		50,000	50,000
<b>CASH FUNDS &amp; RESERVES</b>						
Unrestricted Funds	O	39,507			39,507	10,971
Unrestricted Reserves	O	18,960			18,960	18,372
Designated Funds	O	111,241			111,241	115,932
Restricted Funds	O			49,225	49,225	44,465
<b>Total Cash Funds and Reserves</b>		<b>169,708</b>		<b>49,225</b>	<b>218,933</b>	<b>189,740</b>
<b>Total Funds and Reserves</b>		<b>169,708</b>	<b>50,000</b>	<b>49,225</b>	<b>268,933</b>	<b>239,740</b>

**RECEIPTS**

	<u>2025</u>	<u>2025</u>	<u>2025</u>	<u>2024</u>
<b>A VOLUNTARY INCOME</b>	<b>General</b>	<b>Restricted</b>	<b>TOTAL</b>	<b>TOTAL</b>
Tax-efficient planned giving				35,973
Other planned giving	45,179	130	45,309	12,837
Planned Giving Donations (>£25 pa)	4,356	1,374	5,730	
Collections at Services	6,150	63	6,213	5,771
ALL Other Giving Donations	1,299	1,716	3,015	5,272
Gift Aid Recovered	8,250		8,250	12,814
Legacies received	15,000		15,000	2,000
<b>Voluntary income</b>	<b>80,234</b>	<b>3,283</b>	<b>83,517</b>	<b>74,667</b>
<b>B ACTIVITIES FOR GENERATING FUNDS</b>				
Grants	1,100		1,100	325
<b>Grants</b>	<b>1,100</b>		<b>1,100</b>	<b>325</b>
<b>C INCOME FROM INVESTMENTS</b>				
Gross income from fundraising	3,784	3,205	6,989	6,934
<b>Gross income from fundraising</b>	<b>3,784</b>	<b>3,205</b>	<b>6,989</b>	<b>6,934</b>
<b>D CHURCH ACTIVITIES</b>				
<b>Statutory fees retained by PCC</b>				
Bank interest	5,343		5,343	4,975
PCC retained fees	4,304		4,304	2,301
<b>Statutory fees retained by PCC</b>	<b>9,647</b>		<b>9,647</b>	<b>7,276</b>
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				
<b>Gross income from trading</b>	<b>14,700</b>		<b>14,700</b>	<b>15,570</b>
<b>TOTAL (CHURCH ACTIVITIES)</b>	<b>24,346</b>		<b>24,346</b>	<b>22,846</b>
<b>E OTHER INCOMING RESOURCES</b>				
Photocopying & Flower Services				
Other Income (Ecclesiastical)				130
Other Income (Misc)	10		10	364
<b>Other incoming resources</b>	<b>10</b>		<b>10</b>	<b>494</b>



**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

<b>Mission and Evangelism costs</b>	<b>552</b>	<b>482</b>	<b>1,034</b>	<b>1,143</b>
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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
Quinquennial 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	277		277	313

**Governance Costs**

<b>Church Running Expenses</b>	<b>10,019</b>	<b>346</b>	<b>10,365</b>	<b>11,334</b>
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Misc Expenditure				
Utilities: St Mary's	7,762		7,762	5,684
Utilities: St Paul's (Church only)	2,551		2,551	1,573

<b>Church Utility Bills</b>	<b>10,314</b>		<b>10,314</b>	<b>7,257</b>
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Utilities: Church Room	367		367	464
Magazine				
Hall Running costs	3,832		3,832	2,866

<b>Costs of Trading</b>	<b>4,199</b>		<b>4,199</b>	<b>3,330</b>
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<b>TOTAL (CHURCH EXPENSES)</b>	<b>25,084</b>	<b>828</b>	<b>25,912</b>	<b>23,065</b>
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**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	
<b>Major PCC repairs</b>				<b>240</b>

Major capital expenditure	21,382	21,382	866
<b>J OTHER EXPENDITURE</b>			
Governance costs			189
			189

**TRANSFERS**

<b>K Funds Transfers</b>			0
Funds Transfers			0

**BALANCE SHEET**

	<u>2025</u>	<u>2025</u>	<u>2025</u>	<u>2024</u>
<b>L FIXED ASSETS</b>				
Church Hall			50,000	50,000
<b>Fixed assets</b>			<b>50,000</b>	<b>50,000</b>
<b>M CURRENT ASSETS LESS LIABILITIES</b>				
	<b>Bank</b>	<b>Cash in hand</b>	<b>TOTAL</b>	<b>TOTAL</b>
HSBC Current	33,022		33,022	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
<b>Cash at Bank and in Hand</b>	<b>213,351</b>	<b>339</b>	<b>213,690</b>	<b>183,609</b>
<b>Debtors</b>		<b>4,311</b>	<b>4,311</b>	<b>7,588</b>
<b>Current Assets</b>			<b>268,001</b>	<b>241,197</b>
<b>Less Creditor &amp; Agency Collection Liabilities</b>	<b>890</b>	<b>1,445</b>	<b>2,335</b>	<b>1,457</b>
<b>TOTAL ASSETS LESS LIABILITIES</b>			<b>265,666</b>	<b>239,740</b>

<b>N CAPITAL RESERVES</b>	<b>General</b>	<b>Restricted</b>	<b>TOTAL</b>	<b>TOTAL</b>
Revaluation Reserve		50,000	50,000	50,000
<b>Capital reserves</b>		<b>50,000</b>	<b>50,000</b>	<b>50,000</b>

<b>O CASH FUNDS AND RESERVES</b>	<b>General</b>	<b>Restricted</b>	<b>TOTAL</b>	<b>TOTAL</b>
General Fund	39,507		39,507	10,971
Gas				
Elec				
Not Used (Liability account)				
Not Used (Liability account)				
Not Used (Current Assets account)				
Not Used (Current Assets account)				
GF Not Used				
GF Not Used				
GF Not Used				
GF Not Used				

Reserve	18,960		18,960	18,372
Reserve Not Used				
Reserve Not Used				
Reserve Not Used				
Reserve Not Used				
Reserve Not Used				
Reserve Not Used				
Reserve Not Used				
Reserve Not Used				
Grub Club		223	223	223
ST Mary's Urgent Repairs	62,599	21,673	84,271	76,064
Gregory Legacy (Worship Publications / Projecting, etc)				
Eco Group	589		589	589
PA		3,821	3,821	3,821
Alpha				
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	685		685	
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
<b>Cash funds and reserves</b>	<b>169,708</b>	<b>49,225</b>	<b>218,933</b>	<b>189,740</b>
<b>TOTAL FUNDS AND RESERVES</b>			<b>268,933</b>	<b>239,740</b>