



**Parochial Church Council of  
St Oswald's Church, Sowerby**

**Accounts**

**For the year ended**

**31 December 2025**

Registered Charity Number 1135485

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## **Independent examiner's report to the Trustees of The Parochial Church Council of The Ecclesiastical Parish of St Oswald Sowerby**

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

### **Responsibilities and basis of report**

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act').

I report in respect of my examination of the Trustee's accounts 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 2011 Act.

### **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 Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.

Barrie Cross ACA  
The Barker Partnership  
Chartered Accountants  
17 Central Buildings  
Market Place  
Thirsk  
North Yorkshire  
YO7 1HD

Date:

**Parochial Church Council of St Oswald's Sowerby**  
**Statement of Financial Activities for the**

**Year ended 31 December 2025**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2025 Total £</b>	<b>2024 Total £</b>
<b>Incoming and endowments from:</b>				
<b>Voluntary Income</b>				
Giving through Gift Aid	53,880	-	53,880	48,884
Tax Refunds	18,098	-	18,098	16,239
Other planned Giving	11,688	-	11,688	7,987
Collection Plate	2,250	-	2,250	1,775
Occasional & Other Services	3,749	3,609	7,358	6,226
<b>Donations</b>				
General	18,530	-	18,530	16,551
Donations - General Electronic	1,198	-	1,198	1,373
Donations into CandY account	5,949	-	5,949	6,510
Donations from other Parishes re CandY	3,200	-	3,200	6,700
Legacy Received	20,000	-	20,000	12,000
Wall box & Bookstall	120	-	120	35
Photocopying	57	-	57	32
	<b>138,719</b>	<b>3,609</b>	<b>142,328</b>	<b>124,312</b>
<b>Other</b>				
<b>Fees Received</b>				
PCC	12,425	-	12,425	7,924
Organist & Choir	1,610	-	1,610	1,190
Bell Ringers	325	-	325	300
YDBF	6,406	-	6,406	4,010
<b>Income from Events</b>				
Sunday Coffee	402	-	402	440
Fund Raising & Sale of Furniture	1,356	-	1,356	1,177
Hire of Church	1,160	-	1,160	1,468
CandY Activity Income & Gift Aid	1,858	-	1,858	2,641
<b>Recurring Grants</b>				
Wayleave & Rent	139	-	139	129
Sowerby Parish Council	1,200	-	1,200	1,200
	<b>26,881</b>	<b>-</b>	<b>26,881</b>	<b>20,479</b>
<b>Other trading activities</b>				
Parochial Hall Income (note 13)	16,086	-	16,086	21,572
Parochial Hall Earnings from 100 Club	-	-	-	1,140
Parochial Hall Donations Received	2,374	-	2,374	870
Soup Lunch Donations	-	4,667	4,667	4,342
	<b>18,460</b>	<b>4,667</b>	<b>23,127</b>	<b>27,924</b>
<b>Investments</b>				
Dividends (Gross) & Bank Interest	1,786	-	1,786	1,626
	<b>1,786</b>	<b>-</b>	<b>1,786</b>	<b>1,626</b>
<b>Total Incoming Resources</b>	<b>185,846</b>	<b>8,276</b>	<b>194,122</b>	<b>174,341</b>
<b>Expenditure on</b>				
<b>Charitable activities (see note 3)</b>	<b>156,298</b>	<b>8,809</b>	<b>165,107</b>	<b>174,497</b>
<b>Net income/(expenditure) before gains/(losses) on investments</b>	<b>29,548</b>	<b>- 533</b>	<b>29,015</b>	<b>- 156</b>
<b>Net gains/(losses) on investments</b>	<b>4,017</b>	<b>-</b>	<b>4,017</b>	<b>1,081</b>
<b>Net movement of Funds</b>	<b>33,566</b>	<b>- 533</b>	<b>33,033</b>	<b>925</b>
<b>Balances b/fwd 1 January 2025</b>	<b>55,884</b>	<b>3,459</b>	<b>59,343</b>	<b>58,418</b>
<b>Balances c/fwd 31 December 2025</b>	<b>89,449</b>	<b>2,926</b>	<b>92,375</b>	<b>59,343</b>

Parochial Church Council of St Oswald's Sowerby

Note 3	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
<b>Charitable activities</b>				
<b>Freewill Offering</b>	<b>66,648</b>	-	<b>66,648</b>	<b>64,980</b>
<b>Salaries, Honoraria and YDBF</b>				
YDBF	6,406	-	6,406	4,010
CandY Salaries and on-costs	12,785	-	12,785	21,158
Admin Salary	6,287	-	6,287	6,632
Organist and Choir - inc Occ. Services	2,625	-	2,625	2,130
Bellringers - Occ. Services	270	-	270	270
	<b>28,373</b>	-	<b>28,373</b>	<b>34,200</b>
<b>Expenses of Clergy and CandY Staff</b>				
Vicarage Costs	878	-	878	886
Mileage Allowance	173	-	173	376
Expense for CandY work	572	150	722	2,558
Gifts	258	-	258	85
Mission Outreach	428	-	428	9
Training & Resources	1,603	-	1,603	1,360
	<b>3,912</b>	<b>150</b>	<b>4,062</b>	<b>5,274</b>
<b>Church Running Costs</b>				
Cleaning	1,792	-	1,792	1,646
Insurance	2,532	-	2,532	2,451
Candles and Service Costs	377	-	377	288
Repairs	2,013	-	2,013	4,771
Organ	-	-	-	116
Churchyard	5,020	-	5,020	2,448
	<b>11,735</b>	-	<b>11,735</b>	<b>11,720</b>
<b>Church Utilities</b>				
Gas	7,594	-	7,594	6,626
Water Rates	588	-	588	372
Electricity	1,176	-	1,176	997
	<b>9,359</b>	-	<b>9,359</b>	<b>7,995</b>
<b>Church Administration</b>				
Computer, Phone, Broadband & Web	1,058	-	1,058	833
Professional Fees	858	-	858	834
Brokerage and Commission Fees	426	-	426	395
Bank Charges	187	-	187	227
Licences and Subscriptions	1,210	-	1,210	1,155
Postage and Stationery	191	-	191	249
Costs of Coffee	492	-	492	169
Copier Costs	2,536	-	2,536	2,377
	<b>6,960</b>	-	<b>6,960</b>	<b>6,239</b>
<b>Donations to Charities</b>				
Overseas Mission - from own Funds	3,800	-	3,800	3,800
To local Charities from Soup Lunches	-	1,000	1,000	1,600
Other - special and funeral collections	-	3,609	3,609	4,235
	<b>3,800</b>	<b>4,609</b>	<b>8,409</b>	<b>9,635</b>
<b>Costs of generating funds</b>				
Parochial Hall (note 13)				
Operating costs	17,186	-	17,186	17,979
Exceptional expenditure	600	-	600	4,134
Soup Lunch Costs	-	4,050	4,050	4,305
	<b>17,786</b>	<b>4,050</b>	<b>21,836</b>	<b>26,418</b>
<b>Fabric Costs</b>				
Architect's Fees	-	-	-	5,310
Fabric Costs	7,726	-	7,726	2,726
	<b>7,726</b>	-	<b>7,726</b>	<b>8,036</b>
<b>Total charitable activities</b>	<b>156,298</b>	<b>8,809</b>	<b>165,107</b>	<b>174,497</b>

**Parochial Church Council of St Oswald's Sowerby**  
**Balance Sheet**  
**as at 31 December 2025**

	<b>Note</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
<b>Fixed Assets</b>	1	<b>1,223</b>	<b>1,628</b>
<b>Current Assets</b>			
Investments	4	38,220	33,167
Debtors	6	3,840	4,685
Bank Accounts	7	29,558	21,668
6 & 12 Month Bonds	8	20,000	-
Cash Balances		200	200
		<b>91,818</b>	<b>59,720</b>
<b>Creditors</b>			
Sundry Creditors		-	1,005
Churches Together funds held by St Oswald's		666	-
YDBF Admin Grant Receipt in Advance		-	1,000
	9	<b>666</b>	<b>2,005</b>
<b>Net Current Assets</b>		<b>92,375</b>	<b>59,343</b>
<b>Represented by:</b>			
Unrestricted Funds	10	89,449	55,884
Restricted Funds	11	2,926	3,459
<b>Net Funds</b>		<b>92,375</b>	<b>59,343</b>

Approved by the Parochial Church Council on 16 March 2026  
and signed on its behalf by

Rev David Biggs  
Priest-in-charge

Pauline Alderson  
Churchwarden

**Parochial Church Council of St Oswald's Sowerby**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2025**

**1 Accounting Policies**

**1.1 Accounting Convention**

The accounts are prepared under the historical cost convention and in accordance with the Church Accounting Regulations 2006 and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with FRS 102 – (Charities SORP (FRS 102) and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.

**1.2 Funds**

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts 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 or those that are informal gatherings of church members.

**1.3 Incoming Resources**

**Voluntary income and capital sources**

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations is recognised when received. Grants and legacies to the PCC are accounted for when received. Funds raised by events are accounted for gross. Sales of books and magazines are accounted for gross.

**Other income**

Income from the Parochial Hall is recognised when due.

**Income from bank investments**

Bank interest entitlements are accounted for as they accrue and appear gross.

**1.4 Resources expended**

The diocesan parish share is accounted for when it is paid. The PCC has paid its full share within the year.

**1.5 Balance Sheet – Fixed Assets**

**Consecrated property and moveable church furnishings**

Consecrated and beneficed property of any kind is excluded from the accounts by S10(2a) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected at any reasonable time. For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the accounts.

Expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1000 or on the repair of movable church items acquired before 1 January 2000 is written off.

**Other Fixtures and Fittings**

Depreciation is provided at 10% of cost on Hall Furniture and Equipment which is calculated to write off the cost less residual value of each asset over its useful life. Individual items of equipment with a purchase price of £1000 or less will be written off as the asset is acquired.

**2 Net Incoming/Outgoing Resources**

	<b>2025</b>	<b>2024</b>
	£	£
This is stated after charging:		
Depreciation and other amounts written off tangible fixed assets	<b>405</b>	<b>405</b>
Reporting accountant's fees	<b>250</b>	<b>250</b>

#### 4 Investments

During 2009 the Church became entitled to the Arthur Dreyheller Thompson Trust Fund following the death of the residuary life tenant. The investments are quoted in the accounts at market value as at 31<sup>st</sup> December 2024. The use of this fund is unrestricted.

#### 5 Employment Costs

Included in employment costs are salaries paid to PCC members in their roles as the Charity's Children and Youth Workers. No employee or PCC member received emoluments of more than £60,000. (2022: None)

	2025	2024
<b>6 Debtors</b>		
	£	£
Hall Hire	1,803	3,011
Funeral fees unpaid at year end	2,037	0
Gift Aid on large donations	0	1,375
Due from Benefice parishes & others for administrative costs & copying	0	299
	<b>3,840</b>	<b>4,685</b>

#### 7 Bank Accounts

	£	£
Church	1,696	7,201
Parochial Hall	840	792
Deposit	23,320	12,380
"Sowerby CandY" (Note 12)	3,702	1,295
	<b>29,558</b>	<b>21,668</b>

#### 8 6 & 12 Month bonds

Two fixed rate bonds, each of £10,000, have been taken out with HSBC maturing on 19 June 2026 at 2.91% and 21 December 2026 at 3.06%.

#### 9 Creditors: Falling due within one year and more

	£	£
Sundry Creditors and Receipts in Advance	0	2,006
Money held on behalf of Churches Together	666	0
	<b>666</b>	<b>2,006</b>

#### 9 Analysis of Net Assets by Funds

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total</i>
	£	£	£
Fixed Assets	1,223	0	1,223
Current Assets	88,892	2,926	91,818
Current Liabilities	666	0	666
<b>Fund Balance</b>	<b>89,449</b>	<b>2,926</b>	<b>92,375</b>

#### 10 Unrestricted Funds

Designated funds are included in unrestricted funds and are for the maintenance and improvement of the Parochial Church Hall. See note 12

#### 11 Analysis of Restricted Funds

	1/1/2025	Movement In	Movement Out	31/12/2025
	£	£	£	£
Bells	898	0	0	898
Charity	0	3,609	3,609	0
Saints Alive	750	0	0	750
Mexico 2021 Trip	988	0	150	838
Soup Lunches	823	4,667	5,050	440
	<b>3,459</b>	<b>8,276</b>	<b>8,809</b>	<b>2,926</b>

Saints Alive is the residue of money handed over from the old joint Saints Alive account. The Bells account is a long-standing fund from which repairs are taken over time. Mexico 2021 is deposits taken on a proposed youth trip now deferred and held for general youth activity.

**12 Sowerby CandY**

This account is a joint venture between St Oswald's Church and Sowerby Methodist Church. It is a vehicle for raising money to support children's and youth work. The activity is reflected in St Oswald's accounts as a restricted fund for convenience and transparency.

<b>13 Parochial Hall</b>	<b>2025</b>	<b>2024</b>
	£	£
<b>Income</b>		
Lettings	16,086	21,572
Earnings from 100 Club	0	1,140
Donations received	2,374	870
<b>Total Income</b>	<b>18,460</b>	<b>23,572</b>
<b>Operating Costs for the year</b>		
Caretaker & Cleaner	7,088	7,072
Cleaning Materials	316	359
Window Cleaning	260	130
<b>Utilities</b>		
Gas	3,522	3,699
Electricity	940	1,107
Annexe Electricity	434	480
Water	786	537
Insurance	760	725
<b>Repairs &amp; Maintenance</b>		
Miscellaneous repairs	945	271
5 year EICR Electrical Certificate	0	1,126
Gas certificate and boiler repairs	324	324
Fire Protection & PAT Testing	132	319
Hobart Dishwasher Annual Service	245	245
Kitchen supplies/equipment	430	263
De-fibrillator pads	280	80
<b>Administration</b>		
Hallmaster Booking System Subscription	265	265
Bank Charges	54	104
Bad Debt	0	147
Depreciation of Equipment	405	405
<b>Total Operating Costs</b>	<b>17,186</b>	<b>17,658</b>
<b>Exceptional Expenditure for the year</b>		
Exterior Painting – Alex Watson	0	3,871
LED lights in rear foyer	0	198
Extra Parking & Chimney removal	0	386
Car Park white lines	600	0
<b>Total Exceptional Costs</b>	<b>600</b>	<b>4,435</b>
<b>Surplus for the year</b>	<b>674</b>	<b>1,469</b>
<b>Fund Balance at 1 January 2025</b>	<b>12,291</b>	<b>10,822</b>
<b>Residual Fund Balance at 31 December 2025</b>	<b>12,965</b>	<b>12,291</b>

This fund is designated but not restricted.