

**ST MARY THE VIRGIN, INNOX HILL, FROME
PAROCHIAL CHURCH COUNCIL**

**FINANCIAL STATEMENTS
For the year ended 31st December 2025**

Independent Examiner's Report to the Parochial Church Council of St Mary's Church, Frome

This report on the financial statements of the PCC for the year ended 31st December 2025 which are set out on pages 1 to 6, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 [the Regulations] and section 43 of the Charities Act 1993 [the Act].

Respective Responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 43 [2] of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43 [7]b of the Act and to be found in the 'Church Guidance' 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items of disclosures in the financial statements 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 an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

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

- 1 Which gives me reasonable cause to believe that in any material respect the requirements
 - a. To keep accounting records in accordance with section 41 of the Act;
 - b. And to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

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

Signed



Dated 05/03/2026

St Mary THE VIRGIN, PAROCHIAL CHURCH COUNCIL

General Account

RECEIPTS

	2025	2024
Voluntary Income from Donors		
Planned Giving		
Envelopes	91.00	354.00
Covenants/Standing Orders	4254.00	6150.00
Parish Giving Scheme	10113.75	5327.92
Collections		
Services (Cash)	869.24	757.15
Services (SumUp)	2755.14	2660.32
Baptisms/Weddings	75.64	390.40
PGS Gift Aid	2040.02	1150.96
CAF & Sovereign	25.00	0.00
HMRC rebate	1591.49	2190.65
	£ 21,815.28	£ 18,981.40
Other Voluntary Income		
Misc Receipts	0.00	0.00
Individual Donations	510.00	0.00
GoodBox & Stripe	0	101.65
Other Fund raising events	3220.06	3225.78
Puzzles	31.00	403.00
	£ 3,761.06	£ 3,730.43
DESIGNATED DONATIONS		
Quinquennial Donations	960.00	1015.00
Car Park Repairs	826.06	
Charities Donations		
Prayer Shed	0.00	3320.00
Childrens Society	180.00	236.97
Christian Aid	0.00	170.00
Local Charity	147.23	100.00
National Charity	147.00	100.00
International Charity	147.00	80.00
Save the Children	110.00	
Christingle	0.00	0.00
Fair Frome	170.00	0.00
	£ 2,687.29	£ 5,021.97
Interest from Investments		
Church of England Deposit Fund	356.16	416.55
Natwest Bank Account	97.76	256.53
	£ 453.92	£ 673.08
Charitable and Ancillary dealing		
Church Hall Rent	10789.27	7364.61
Church Magazine and Advertising	75.20	174.15
Miscellaneous (Sundries)	1644.49	790.44
Payment for Fees Account	3322.00	834.00
Payment for Club Account	72.00	96.00
Contribution from Fees & 100 Club	0.00	1610.00
	£ 15,902.96	£ 10,869.20
Benefice Transactions		
Money paid to St Mary by Christ Church	0	0
	£ -	£ -
Total Receipts (Gross)	£ 44,620.51	£ 39,276.08

St Mary THE VIRGIN, PAROCHIAL CHURCH COUNCIL

General Account

	2025	2024
Payments		
Grants and Donations		
Prayer Shed	0.00	3320.00
Christian Aid	0.00	189.84
Local Charity	0.00	100.00
National Charity	0.00	100.00
International Charity	0.00	80.00
Christingle	0.00	0.00
Childrens Society	180.00	236.97
Fair Frome	170.00	0.00
	£ 350.00	£ 4,026.81
Activities Related to Church		
Parish Share	22320.80	22474.64
Insurance	1283.86	1211.86
Utilities	6875.15	5429.51
Cleaning	1008.24	1050.70
Buildings and Maintenance	10694.29	8496.16
Equipment & Improvements	0.00	462.98
Special Events	0.00	0.00
Retired Clergy	0.00	0.00
CCLI Licence	293.86	285.72
Broadband	593.52	788.24
Fund raising expenses	639.67	375.71
Sumup Charges	0.00	12.39
Puzzles	0.00	636.00
GoodBox	0.00	84.00
	£ 43,709.39	£ 41,307.91
Church Management and Organisation		
Payments for Fees Account	1271.00	934.00
Payments for 100 Club	24.00	0.00
Miscellaneous	748.75	725.28
Contribution towards Benefice Office	3988.90	3785.06
	£ 6,032.65	£ 5,444.34
Total Payments (Gross)	£ 50,092.04	£ 50,779.06

St Mary THE VIRGIN, PAROCHIAL CHURCH COUNCIL

Fees Account

	2025	2024
RECEIPTS		
Statutory		
Diocese Fees	900.00	316.00
PCC	563.00	208.00
Additional		
Banns	0.00	0.00
Organ	150.00	0.00
Verger	0.00	0.00
Heating	0.00	0.00
Organist	0.00	0.00
Donations	0.00	0.00
Certificates	0.00	0.00
Transfer to General Fund	-900.00	414.00
	£ 713.00	£ 938.00
PAYMENTS		
Statutory		
Diocese Fees	1397.00	-316.00
Retired Clergy	123.00	0.00
	£ 1,520.00	-£ 316.00
Additional		
Organist	380.00	-220.00
Verger	0.00	-38.00
Donations forwarded	14.00	0.00
	£ 394.00	-£ 1,758.00
Account Balance		
Opening Balance	1276.45	3109.45
2025 Income	1613.00	938.00
Diocese Fees 2025	-1397.00	-1013.00
Transfer to General Fund	-900.00	-1500.00
Other Costs	-517.00	-574.00
Closing Balance	£ 75.45	£ 960.45
Diocese Fees 2025 Not yet paid	0.00	-316.00
Adjusted Balance	£ 75.45	£ 1,276.45

St Mary THE VIRGIN, PAROCHIAL CHURCH COUNCIL

100 Club Account

	2025	2024
RECEIPTS		
Subscriptions for monthly draws	384.00	428.00
Subscriptions paid in error to general	72.00	96.00
	£ 456.00	£ 524.00
 PAYMENTS		
Prizes due	228.00	262.00
Licence Renewal	0.00	25.00
Transfer to General Fund	0.00	0.00
	£ 228.00	£ 287.00
Surplus	<u>£ 228.00</u>	<u>£ 237.00</u>
Fund B/F	£ 1,123.63	£ 886.63
Total Fund	<u>£ 1,351.63</u>	<u>£ 1,123.63</u>
 Account Balance		
Opening Balance	1164.63	886.63
Subscriptions	384.00	428.00
Standing orders paid in error	0.00	190.00
Draw Payments	-22.00	-230.00
* Transfer to General Fund	-500.00	-110.00
Closing Balance	£ 1,026.63	£ 1,164.63
 Adjustments		
Prizes not yet cashed	-228.00	-32.00
Subscriptions paid to General Fund	72.00	96.00
Licence paid in 2024	0.00	-25.00
Y/E 2024 adjustment	-48.00	-80.00
	-£ 204.00	-£ 41.00
Reconciled balance carried forward	£ 822.63	£ 1,123.63

* note a decision has been made to cease the 100 club for 2026

St Mary THE VIRGIN, PAROCHIAL CHURCH COUNCIL

General Fund

Coffee Fund	Income		Payments
B/FWD	30.67	General Account	420.00
Donations	552.81	Provisions	38.12
		Cleaning	66.62
		Carried Forward	58.74
Total	£ 583.48		£ 583.48

Fund Raising Summary	Income		Payments
Breakfast Club	1379.25	Costs incurred	408.57
Spring Fayre	579.30	Costs incurred	36.00
Christmas Fayre	647.10	Costs incurred	1.06
Coffee Mornings	666.06	Costs incurred	0.00
Puzzles	31.00	Costs incurred	0.00
Other	774.41	Costs incurred	194.04
	4077.12		639.67

Floral Fund	Income		Payments
Balance from 2024	92.39		
Donations	218		
		Cost of Flowers	213.92
		Carried Forward	96.47
Total	£ 310.39		£ 310.39

General Account Balance

Opening Balance	4174.28
Gross Receipts	50091.76
Less Gross Payments	50193.07
Closing Balance	£ 4,072.97

Items falling due in year being paid in 2026

Charity Donations	147.23
Local Charity	147.00
National Charity	147.00
International Charity	110.00 \
Save the children	£ 551.23

Receipts falling due in year to be paid in 2026

HMRC Rebate	1657.04
less overstatement from previous year	-65.55
	£ 1,591.49
Adjusted Balance	£ 5,113.23

Designated Funds

Quinquennial Donations	960.00
Car Park Repairs	826.06
Floral Fund	96.47
Total Designated Funds	£ 1,882.53

St Mary THE VIRGIN, PAROCHIAL CHURCH COUNCIL

Statement of Assets and Liabilities as at 31 December 2024

Asset	Account	2025	2024
General Account	50717898	£ 5,113.23	£ 4,174.28
Cash Held in Hand	Coffee	£ 58.74	£ 30.67
	Petty Cash	£ 31.88	£ 31.07
	Stock of Puzzles	£ 496.00	£ 527.00
	Floral Fund	£ 96.47	£ 92.39
CBF Deposit Account	601381001D	£ 8,000.89	£ 8,000.89
Fees Account	63648571	£ 75.45	£ 960.45
100 Club Account	63659263	£ 822.63	£ 1,123.63
	Total Net Assets	£ 14,695.29	£ 14,940.38
	Net Loss in 2025	-£ 245.09	
less Loan for Hall Chimney		-£ 7,000.00	
Notes	Revised Total Net Assets	£ 7,695.29	

St Mary the Virgin, Innox Hill Frome

The financial statements of the Parochial Church Council have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Approved at the meeting of the Parochial Church Council held on 21st March 2026

Rev Liz Dudley

Mr Glen Schild, Treasurer
