



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Parochial Church Council of St Paul's Spennymoor

**On accounts for the year
ended**

31 December 2025
**Charity no
(if any)**

Set out on pages

1 to 4
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

**Responsibilities and
basis of report**

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

**Independent
examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Karen Worrall

Date: 16/03/26

Name: Karen Worrall

**Relevant professional
qualification(s) or body
(if any):**

AATQB

Address:

16 Nickleby Chare
Durham
DH1 3QX

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

A large, empty rectangular box with a thin black border, occupying the central and right portions of the page. It is intended for the user to provide details as requested in the text to its left.

Parochial Church Council of St Paul's, Spennymoor
Financial statements for the year ended 31 December 2025
RECEIPTS AND PAYMENTS ACCOUNT

Page 1

	Note	Unrestricted Funds £	Unrestricted designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
RECEIPTS						
Voluntary receipts:						
Planned giving	7a	43,273	-	-	43,273	39,503
Collections at services	7b	5,918	-	-	5,918	7,215
Other giving / voluntary receipts	7c	-	1,445	2,380	3,825	6,966
Gift aid and GASDS recovered		8,458	-	-	8,458	7,804
		57,649	1,445	2,380	61,474	61,488
Activities generating funds	2	11,182	-	1,491	12,673	10,788
Investment Income	3	2,575	-	-	2,575	2,849
TOTAL RECEIPTS		71,406	1,445	3,871	76,722	75,125
PAYMENTS						
Church Activities:						
Parish share		43,848	-	-	43,848	49,140
Clergy & staffing costs	7d	6,315	-	-	6,315	5,922
Church running expenses	7e	22,069	75	2,030	24,174	18,924
Mission giving and donations	7f	-	2,040	600	2,640	4,161
		72,232	2,115	2,630	76,977	78,147
Cost of Generating funds	4	514	-	1,224	1,738	1,673
Exceptional costs		-	-	-	-	8,879
TOTAL PAYMENTS		72,746	2,115	3,854	78,715	88,699
EXCESS OF RECEIPTS OVER PAYMENTS		(1,340)	(670)	17	(1,993)	(13,574)
Transfers between funds	5	(1,745)	2,100	(355)	-	-
NET MOVEMENT IN FUNDS:		(3,085)	1,430	(338)	(1,993)	(13,574)
Cash & Bank balances brought forward		74,943	30,091	7,847	112,881	126,455
Cash & Bank balances carried forward		71,858	31,521	7,509	110,888	112,881

Statement of Assets & Liabilities

Note	Unrestricted Funds £	Unrestricted designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Cash funds					
Bank current account	24,758	-	-	24,758	30,536
Bank premium account	-	30,371	7,509	37,880	36,184
CBF Church of England deposit fund	47,100	1,150	-	48,250	46,161
	71,858	31,521	7,509	110,888	112,881
Other monetary assets & liabilities					
Parish share prepaid	-	-	-	-	3,780
	-	-	-	-	3,780
Total net assets	71,858	31,521	7,509	110,888	116,661

NOTES

- 1 The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
- 2 Activities generating funds includes surpluses from weddings and funerals, church newsletters, sales (of jam etc.) and hosting concerts. The purpose of those events is not necessarily fundraising.
- 3 Investment income consists of interest on deposit and investment accounts.
- 4 Cost of generating funds consists mainly of materials and expenses of running events. The purpose of those events is not necessarily fundraising.
- 5 The movement in designated and restricted funds during the year was as follows:

	Bal B/fwd	Receipts	Payments	Transfers	Bal c/fwd
Restricted					
Chernobyl Children's Lifeline	507	73	(600)	20	-
Grow at St Paul's	6,298	1,491	(1,224)	(375)	6,190
Choir	860	-	(367)	-	493
Spennymoor Churches' Holiday Club	182	2,307	(1,663)	-	826
	7,847	3,871	(3,854)	(355)	7,509
Designated					
St Paul's Youth	30	445	(75)	-	400
Mission Fund	2,061	-	(2,040)	2,100	2,121
Development Fund	28,000	1,000	-	-	29,000
	30,091	1,445	(2,115)	2,100	31,521

Restricted funds must be used for the purposes for which they were given.

Designated funds are monies set aside by the PCC within our unrestricted reserves and can be re-designated at any point.

Mission Fund: following a PCC resolution in May 2022, we designate 3% of the previous year's unrestricted income to give to mission agencies.

Development Fund: monies set aside from unrestricted reserves to spend on building fabric.

- 6 As the accounts are prepared using the Receipts and Payments basis, no recognition has been made for an invoice received and paid in January 2026 regarding major renovation works to a flat roof area of the church that took place in Autumn 2025. Furthermore, the exact cost (£9,464.41 including VAT) was not fully known until the work had been signed off in January 2026. The cost was met out of general reserves.

NOTES (Cont)

7 Further Analysis of Receipts and Payments

Receipts	Unrestricted Funds £	Unrestricted designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
a Planned Giving					
Direct	37,949	-	-	37,949	33,726
Envelopes	5,324	-	-	5,324	5,777
	<u>43,273</u>	<u>-</u>	<u>-</u>	<u>43,273</u>	<u>39,503</u>
b Collections at services					
Sundays	1,946	-	-	1,946	2,259
Weekdays	490	-	-	490	1,157
Funerals	2,228	-	-	2,228	2,793
Weddings	146	-	-	146	56
Baptisms	1,108	-	-	1,108	950
	<u>5,918</u>	<u>-</u>	<u>-</u>	<u>5,918</u>	<u>7,215</u>
c All other giving/voluntary receipts					
Donations & appeals	-	-	2,380	2,380	3,966
Grants	-	445	-	445	-
Legacies	-	1,000	-	1,000	3,000
	<u>-</u>	<u>1,445</u>	<u>2,380</u>	<u>3,825</u>	<u>6,966</u>
Payments					
d Clergy & staffing costs					
Musical Director	5,404	-	-	5,404	4,347
Relief musicians	-	-	-	-	-
Clergy and other expenses	911	-	-	911	1,575
	<u>6,315</u>	<u>-</u>	<u>-</u>	<u>6,315</u>	<u>5,922</u>
e Church running expenses					
Insurance & Licenses	4,561	-	-	4,561	4,483
Gas & Electricity	4,955	-	-	4,955	5,309
Water	683	-	-	683	591
Internet	412	-	-	412	402
Office Costs	2,273	-	-	2,273	2,626
Children & Youth	141	75	1,663	1,879	350
Repairs & Renewals	7,443	-	-	7,443	3,046
Church Supplies	1,511	-	-	1,511	1,441
Other general expenses	90	-	367	457	676
	<u>22,069</u>	<u>75</u>	<u>2,030</u>	<u>24,174</u>	<u>18,924</u>
f Mission giving and donations					
CMS (Azaria Spencer)	-	1,000	-	1,000	1,000
OMF (Adam Young)	-	1,000	-	1,000	1,000
Chernobyl Children's Lifeline	-	-	600	600	300
Other Causes	-	40	-	40	10
	<u>-</u>	<u>2,040</u>	<u>600</u>	<u>2,640</u>	<u>2,310</u>