Charity registration number 1134494 (England and Wales)

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Alan Garrow	
	Chris Clayton	
	Sian Lockwood	
	David Hipkin (Treasurer)	
	Catherine Medforth	
	Kate Blake	
	Helen Camm	
	Mike Davies	
	Tim Robinson	
	Beverley Cooper	
	Paul Harris	
	Hilary Paxton	(Appointed 20 May 2025)
	Stephen Gibbin	(Appointed 20 May 2025)
	Judith Simpson	(Appointed 20 May 2025)
	Karin Shaw	
Charity registration	England and Wales	1134494
Independent examiner	Holeys Limited	
	15/17 North Park Road	
	Harrogate	
	North Yorkshire	
	HG1 5PD	
Bankers	NatWest Bank plc	
	3 Cambridge Crescent	
	Harrogate	
	North Yorkshire	
	HG1 1PE	

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

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ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

CHURCHWARDENS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

2025 has been another full and fruitful year in the life of St Peter's Church, Harrogate. As in previous years, there has been much to celebrate, alongside change, reflection and the continuing challenges facing both our local community and the wider world. Throughout it all, we have seen again the faithfulness, generosity and commitment of so many people who make up the life of this church.

Our pattern of worship has continued to sustain and shape us, week by week. Alongside our regular services, we have marked key moments in the Church year with beauty and depth, including our Holy Week and Easter celebrations, with a glorious performance of Bach's *St Matthew Passion*. Our Advent and Christmas services, including the Festival of Nine Lessons and Carols, Christingle services, shoppers' carols and a performance of Handel's Messiah once again drew large numbers of people into church, reminding us of the important place St Peter's holds in the life of the town. Our Christmas season was launched by St Peter's Players with their production of *Beauty and the Beast*, directed by John Haines, bringing together members of all ages in joyful and much-appreciated performances.

Food continues to lie at the heart of our vision to "feed hungry people", and 2025 has been a significant year in this area. In January, we saw an important moment of transition as the leadership of Breakfast Club and the mini-supermarket passed from Hannah Beck, after nearly 27 years of extraordinary service, to a new team. We offer our heartfelt thanks to Hannah for her remarkable dedication over so many years, and to those who have taken on the responsibility of leading this vital ministry into its next chapter.

This transition prompted a wider period of reflection through the "Big Conversation about Food", which engaged over 100 members of our church community. This thoughtful and honest process helped us to celebrate all that has been achieved, while also identifying opportunities for growth and development. It has already led to new ideas, new volunteers and a renewed commitment to strengthening our food ministry as a core expression of who we are.

Alongside Breakfast Club, many other food-based activities have continued to flourish, including the Market Day Café and regular Refreshment Days and Book Sales. We are extremely grateful to Catherine Medforth and her team for their tireless work in hospitality, and to Dan Brewer and his team for the hugely successful book sales which contribute so significantly to church funds. Our Harvest and Christmas gift appeals once again demonstrated the generosity of the congregation in supporting those in need within our community.

Our commitment to pastoral care remains central to our life together. The Lay Pastoral Care Team, led by Jan Edwards, was recommissioned during the year, continuing to offer invaluable spiritual, emotional and practical support to many within the congregation and beyond. We are deeply grateful for their quiet and faithful ministry. The life of the church was also marked by moments of sadness, including the funerals of many St Peter's people. The funeral of Nick Starmer in January, was a particularly powerful reminder of the compassion and community offered by St Peter's. It felt especially fitting that his service was taken by Hannah Beck who had provided such practical care and help to Nick over the years he had been with us.

The community life of the church continues to thrive. Fellowship groups such as Men's Breakfast, led by Bryn Heapy, Afternoon Fellowship led by Leigh Thompson, Evening Fellowship led by Paul Medforth and the Strollers walking group organised by Mo Atkinson, all provide opportunities for friendship, reflection and shared faith. We are also pleased to see the return of "Ladies who Lunch", thanks to Sue Heapy. Our discussion groups have continued to provide space for thoughtful engagement with faith, including the "Thinking about God" group led by Paul Gill.

CHURCHWARDENS' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Our ministry to children and young people remains a vital and growing area of church life. Sunday Club, led by Nick Bursell and his team, continues to offer a welcoming and engaging environment for children, while Sanctuary provides a valued space for our young people. The work of our toddler group and Stepping Stones, along with our involvement in Prayer Spaces in Schools, has strengthened our links with local schools and families. We are particularly grateful to those who have led and developed this work, including Fiona Weare and Sue Kirby.

We have also continued to strengthen our engagement with the wider community. Our building is increasingly used as a welcoming and flexible space for a wide range of activities, from exhibitions and community meetings to external events and even television filming. Our involvement in wider conversations about food provision across Harrogate, working alongside local organisations and North Yorkshire Council, reflects our commitment to partnership and to addressing the deeper causes of need within our community.

St Peter's also continues to demonstrate a strong commitment to supporting other charities, both financially and through the active involvement of members of our congregation. Each year, the church gives significant support to a range of charities working locally, nationally and internationally. In addition, many individuals within the congregation are directly involved in charitable work, extending the reach of St Peter's far beyond the parish. We give particular thanks to Judith Simpson for her tireless commitment to promoting and supporting the work of Christian Aid and Amnesty International, and to all those who champion and support charitable causes as an expression of their faith.

Care for our buildings and environment has remained an important focus. The completion of the West Wall repairs represents a significant achievement, while the ongoing refurbishment of St Mary's Chapel is helping to create a more welcoming and prayerful space. We are grateful to Richard Jackson and the Grants Group for their work in seeking funding for future projects. We also celebrate the awarding of the Eco Church Silver Award, reflecting the commitment of the Eco Group, led by Heather Swarbrick, to caring for creation and working towards greater sustainability.

Music continues to play a central role in the life of St Peter's, enriching both worship and outreach. We are deeply thankful to our Director of Music John Longstaff, the choir, Jude Williamson who leads our music group, and all our musicians for the high standard of music they provide throughout the year. We also give thanks for our bellringers, whose ministry has been such a longstanding and joyful part of our church life. In particular, we mark with gratitude the extraordinary contribution of Hannah Beck, who stepped down as Tower Master after more than 40 years in this role. Her dedication and leadership have sustained and enriched this aspect of our worship over many decades. We are pleased to welcome Michelle Anderson as she takes on this responsibility.

We give thanks for all who serve in ordained and licensed ministry at St Peter's, and for the retired clergy who continue to support our pattern of worship. We are also grateful for those in training who have joined us during the year. We want to express our particular appreciation for Chris Clayton, who has contributed so much to the life of St Peter's over recent years. His ministry, leadership and pastoral care have been deeply valued, and he is very much missed as he moves on to his new role.

CHURCHWARDENS' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

We also offer our sincere thanks to all members of staff, and especially to Carole Raw in the parish office and her team, whose diligence and dedication underpin so much of the life and work of the church.

There are many, many people who contribute to the life of St Peter's, far too many to name individually. We offer our grateful thanks to all who give their time and energy in both visible and unseen ways. In particular, we thank:

- Our clergy team and lay readers
- Our Treasurer David Hipkin
- Our safeguarding officer Wendy Lewin
- Members of the PCC and Standing Committee
- Our welcome team, and especially Alyson Davies who led this important ministry with such dedication before stepping down in October
- Our pastoral care team, led by Jan Edwards
- All those involved in children's and youth work
- Those who lead and support our fellowship groups
- Our sacristans, sidespeople, readers, intercessors and duty wardens
- Our technical team
- Our bellringers and musicians
- Those who arrange flowers and care for our church building
- And all who contribute to our mission to serve the parish and wider community

We are conscious that in offering these thanks we will inevitably have omitted some names, for which we sincerely apologise.

One of the main duties of the Churchwardens is to support the incumbent. We hope that we have been able to do so during this year of both continuity and change. It remains a privilege to serve this parish and to be part of the loving and faithful community of St Peter's.

Sian Lockwood and Mike Davies



Date: 19/5/26

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Aims and purposes

St Peter's Parochial Church Council (PCC) has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical.

The PCC is also responsible for:

- ensuring legal compliance with charity law and ecclesiastical law, in particular in the areas of safeguarding, finance, HR and data protection; and

- care for the church building so that it is best suited to the church's ministry and mission, including its meeting spaces and its use for the benefit of the community.

The PCC has also adopted its own purpose statement summarising the above, as follows:

"*We are here to prayerfully discern God's calling on the body of St Peter's and to enable and support its vision. We also have responsibility for the church's finances, fabric and other legal matters.*"

Objectives and activities

Our Vision:

Over the course of 2025 we worked to refresh our vision and the way in which it is expressed. This process has led, ultimately, to the following statement:

Feeding hungry people at God's open, generous table.

Jesus broke down barriers and created connections between people and with God.
Our vision is to continue that work, making space at the table for all.

Alongside this statement we continue a focus on Children and Young People, Isolation and Loneliness, and the Environment.

Children and Young People

We believe that children and young people deserve our particular care and respect. We are committed to enabling them as individuals who are accepted, known and valued, are encouraged to discern and live out their vocation, and who are enabled to participate fully in worship.

Isolation and Loneliness

We recognise isolation and loneliness as one of the greatest challenges faced by many people living in Britain today. We are committed to valuing everyone, including those who commonly find themselves excluded or ignored in other contexts.

The Environment

The environment belongs to God and its care belongs to us as God's people. As Christians, we each are called to participate in environmental care, most urgently to achieve net zero carbon. Loving the earth is to worship God and serve our neighbours.

Our activities during the year were guided by our developing vision and values and we also considered the Charity Commission's guidance on public benefit.

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance

Open and Generous

The church building continued to be open daily, with volunteer Welcomers available to provide a personal welcome. Breakfast Club underwent some significant changes this year. Hannah Beck, who had led and developed this ministry for more than twenty-five years, stood down at the close of 2024, along with her exceptionally committed assistant Steve Gibb. A period of change ensued, led by Chris Clayton. We continue to serve a hot breakfast every morning (except Sundays) but now no longer provide evening meals and Sunday lunches. The "mini-supermarket" continues to provide food supplies and toiletries on Thursdays.

As in 2024, the PCC agreed to donate a sum broadly equal to 5% of annual planned giving (a total of £9,000), divided between Artizan International, St Augustine's Bradford Youthworker, Netmakers, Wellspring Therapy and Training, Shine West Bowling and St Andrew's Chosica in Peru (£1,500 each).

The church continued to welcome and support people who have arrived in the UK from Ukraine and Hong Kong. Our Hong Kong members engaged in a special fundraising effort to provide new furnishings for the St Mary's Chapel.

An open and generous welcome was regularly extended during Saturday Refreshment days, secondhand book stall and the Christmas Tree Festival. The church also continues to host community groups, charities and support groups in its meeting spaces.

We are a member of the Inclusive Churches Network and host a monthly Amnesty Group.

Creating Connections

Many of the activities and groups valued by the St Peter's community also continued this year, for example, Market Day Café, Afternoon Fellowship, Toddler Group, Sit and Knit, Ladies who Lunch, Men's Breakfast and Evening Fellowship. Sadly, however, Evening Fellowship decided to close after a long and distinguished history of providing a place of welcome and connection.

St Peter's ran confirmation preparation classes, Bible study, and "Being With" online discussion groups to explore Christianity, as well as the Thinking about God group and study groups in church and in homes.

Six young people and four adults were prepared for confirmation, culminating in a confirmation service led by the Rt Revd Anna Eltringham in June.

An event that created connections with members of other churches and the wider community was a well-attended series of lectures, in January 2025, delivered by ethicist and philosopher, Dr Peter Vardy. These addressed ethical topics such as a good death, just war, and artificial intelligence.

St Peter's continues to work with *Netmakers*, the Harrogate area ecumenical partnership of churches working together mission. We work together, hosting the Good Friday outreach, creating prayer spaces and supporting Youth Work in the town centre.

Members of St Peter's have engaged in local networks around the provision of food for those in need. St Peter's is a member of the Harrogate and District Chamber of Commerce. We have also developing connections with our local Synagogue and Mosque.

Worship

We aim to offer worship that is formal and informal, traditional and contemporary - giving everyone an opportunity to meet with God. In 2025, we provided three midweek and five Sunday services each week and offered online morning prayer for six days a week. The average weekly attendance (counted during October 2025) was approximately 383 people, including children (2024 - 391). This year we have also provided learning opportunities for a Ministry Intern on the Diocesan Internship Scheme.

Children and Young People

A range of groups and activities for our children and young people were available during 2025:

- Sunday Club – aimed at primary school age children, it seeks to explore the Bible in a fun and exciting way – involving both craft activities and more reflective sessions.
- Stepping Stones – an accessible and informal service for families which welcomed several new families to its community this year.
- Sanctuary – our Sunday youth group, which saw its members undertake and range of trips and activities.
- Toddler Group, which continues to serve our local community, offering a friendly welcome leading some of its members to attend Sunday worship and even get baptized.
- St Peter's Church continued is engagement with St Peter's School. The Vicar is Chair Governors, the Clergy regularly lead Collective Worship and where, in collaboration with St Paul's URC church, we have ran two, much appreciated, "Prayer Space in Schools" events.
- In addition, the St Peter's Players staged "Beauty and the Beast" in November, involving performers of all ages and in front of live audiences.

We are grateful for the time, talents and commitment of all involved in these groups and services.

Isolation and Loneliness

The Pastoral Care team continues to focus on tackling isolation and loneliness in our community and to regularly contact and respond to those in need. The team visit people at home and in care homes, do food shopping, keep in touch by telephone, establish links with relatives, offer essential transport and administer Home Communion.

The Market Day Café takes place on the second Thursday of the month (after the Thursday Holy Communion service) serving hot drinks, light lunches and cake. We also continued to hold Café Reflexions on Wednesdays, offering readings and refreshments in an informal and relaxed setting.

During the year, the Harvest bags and Christmas Gifts appeals to help local families and older people living alone or in residential care, had an overwhelmingly generous response from our congregations.

Safeguarding

The PCC has adopted the House of Bishops safeguarding policy statement and procedures around the reporting of serious incidents – these, together with safeguarding contact details, are on display in church and on the website.

During the year, the PCC reaffirmed its commitment to this statement and the church's own safeguarding policy. Safeguarding is on the agenda of every PCC and standing committee meeting and the PCC has also reviewed and approved its safeguarding action plan covering training and DBS checks for PCC members and safeguarding leads, policies, procedures and reporting.

Wendy Lewis, our new Parish Safeguarding Officer, was appointed in February 2025. She has been ably assisted by a dedicated support team.

Environment

This year saw strong progress in response to our environment policy. Heather Swarbrick was appointed as our Environment Officer, along with a strong team of volunteers. This group instigated activities such as participation in the Big Butterfly Count, a cycle refurbishment workshop, and a Creationtide walk. They refreshed the environment noticeboard and enabled significant efficiency improvements in our energy use. An indicator of the overall progress made was the award of the Arocha Silver Eco-Church Award in June 2025.

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Financial review

Total receipts on unrestricted funds were £294,563 of which £198,674 was unrestricted planned giving and voluntary donations. A further £34,288 was from Gift Aid.

Other sources of unrestricted funds include legacies of £109, Church letting, parish fees and fundraising totaling £58,027 and interest and other income of £3,463. Full details are shown in the Financial Statements.

Restricted donations, income and associated gift aid of £82,221 were also received. These transactions relate to our food ministry and the building and are detailed in the Financial Statements.

Reserves policy

Unrestricted reserves at the year end stood at £171,402 (2024: £159,659). The PCC's policy is to keep £115,000 in reserves, broken down as follows:

Operating costs to cover unforeseen eventualities	£65,000
To maintain the building and its contents	£50,000

It is the policy of the PCC that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The PCC consider that reserves at this level will ensure that, in the event of a significant drop in funding, it will be able to continue the PCC's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The charity is a body corporate established by the Church of England. It is controlled by its governing documents, the Parochial Church Councils (Powers) Measure 1956 and the Church Representation rules, both as amended. It is a registered charity, with number 1134494.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of its clergy, churchwardens, deanery synod representatives and members elected at the APCM by those on the electoral roll of St Peter's (which includes the treasurer and secretary). All members of our congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. At the 2025 APCM (held on 19 May 2026), the Electoral Roll stood at 257.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how PCC funds are to be spent.

In addition, the standing committee reports back to the PCC regularly with minutes of their decisions received by the full PCC and discussed as necessary.

Administrative information

St Peter's is situated at the heart of Harrogate adjacent to the War Memorial, and in the midst of the commercial centre of the town. It is part of the Diocese of Leeds within the Church of England. The address for correspondence is:

St Peter's Church
Cambridge Road
Harrogate
North Yorkshire
HG1 1PB

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

PCC members

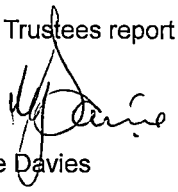
PCC members who have served during 2025 are:

Ex-officio members:	
Incumbent	Alan Garrow
Associate Vicar	Chris Clayton
Curates	Steve Gibbin
	Karin Shaw
Churchwardens	Sian Lockwood
	Mike Davies
Deanery Synod Representatives:	
	Helen Camm
Elected Members:	
	Ian Birt (retired May 2025)
	Bella Blake (retired May 2025)
	John Longstaff (retired May 2025)
	Felicity Moss (retired May 2025)
	Ruth Thompson-Vear (retired May 2025)
	Leigh Thompson (resigned August 2025)
	Jan Edwards (resigned October 2025)
	Kate Crawford Blake
	Catherine Medforth
	Tim Robinson
	Beverley Cooper
	Paul Harris
	Judith Simpson (elected May 2025)
	Hilary Paxton (elected May 2025)
Co-opted Members:	
	David Hipkin (Treasurer)
	Heather Swarbrick (Environment Officer)
	Richard Jackson (Grants Group Chair)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees report was approved by the Board of Trustees.



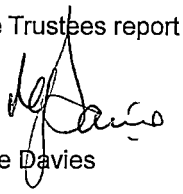
Mike Davies

19 May 2026

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees report was approved by the Board of Trustees.



Mike Davies

19 May 2026

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

I report to the trustees on my examination of the financial statements of St Peter's Church Harrogate Parochial Church Council (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 charity as required by section 130 of the Charities Act 2011.
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

P D Rookes FCA
Holeys Limited

15/17 North Park Road
Harrogate
North Yorkshire
HG1 5PD

Dated: 19 May 2026

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

Current financial year

		Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total 2025 £	Total 2024 £
Incoming Resources						
Voluntary Income	3	233,072	80,645	-	313,717	334,573
Activities for Generating Funds	4	19,911	1,569	-	21,480	13,905
Investments	5	2,796	6	1,494	4,296	5,830
Other Incoming Resources		662	-	-	662	832
Income from Church Activities	6	38,117	-	-	38,117	28,830
Total Incoming Resources		294,558	82,220	1,494	378,272	383,970
Resources Expended						
Church Running Expenses	7	160,632	21,252	-	181,884	184,525
Ministry	7	120,580	-	-	120,580	233,668
Governance Costs	7	60	-	-	60	1,050
Grants	11	9,000	12,478	-	21,478	21,632
Total Resources Expended		290,272	33,730	-	324,002	440,875
Net gains/(losses) on investments	12	7,457	-	(1,281)	6,176	6,918
Net incoming/(outgoing) resources before transfers		11,743	48,490	213	60,446	(49,987)
Gross transfers between funds		-	14,457	(14,457)	-	-
Net movement in funds		11,743	62,947	(14,244)	60,446	(49,987)
Fund balances at 1 January 2025		159,659	39,083	45,237	243,979	293,966
Fund balances at 31 December 2025		171,402	102,030	30,993	304,425	243,979

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Prior financial year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
Incoming Resources				
Voluntary Income	306,278	28,295	-	334,573
Activities for Generating Funds	12,554	1,351	-	13,905
Investments	4,324	7	1,499	5,830
Other Incoming Resources	832	-	-	832
Income from Church Activities	28,830	-	-	28,830
Total Incoming Resources	352,818	29,653	1,499	383,970
Resources Expended				
Church Running Expenses	167,536	16,989	-	184,525
Ministry	233,668	-	-	233,668
Governance Costs	1,050	-	-	1,050
Grants	9,000	12,632	-	21,632
Total Resources Expended	411,254	29,621	-	440,875
Net gains/(losses) on investments	6,201	-	717	6,918
Net incoming/(outgoing) resources before transfers	(52,235)	32	2,216	(49,987)
Net movement in funds	(52,235)	32	2,216	(49,987)
Fund balances at 1 January 2024	211,894	39,051	43,021	293,966
Fund balances at 31 December 2024	159,659	39,083	45,237	243,979

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Investments	**12**		143,483		140,215
Current assets					
Debtors	**13**	21,724		17,062	
Investments		160,384		65,149	
Cash at bank and in hand		55,770		45,084	
		237,878		127,295	
Creditors: amounts falling due within one year					
Taxation and social security		3,052		2,592	
Other creditors	**14**	73,884		20,939	
		76,936		23,531	
Net current assets			160,942		103,764
Net assets			304,425		243,979
The funds of the charity					
Endowment funds	**15**		30,993		45,237
Restricted income funds	**16**		102,030		39,083
Unrestricted funds			171,402		159,659
			304,425		243,979

The financial statements were approved by the trustees on 19 May 2026

Alan Garrow

Mike Davies

David Hipkin (Treasurer)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

St Peter's Church Harrogate Parochial Church Council is a charity registered in England and Wales (charity registration number 1134494). The correspondence address is St Peter's Church, Cambridge Road, Harrogate, North Yorkshire, HG1 1PB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds

These represent the remaining funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the Trustees Report.

Restricted funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

1 Accounting policies **(Continued)**

Voluntary Income & Capital Sources
Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant and gift aid is recognised only when received.

Income tax recoverable on gift aid donations is recognised in the period that the underlying donation is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other Ordinary Income
Rental income from the letting of church premises is recognised when the rental is due.

Income from Investments
Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Gains and Losses on Investments
Realised gains or losses are recognised when investments are sold.
Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2025.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Heritage assets

Consecrated and Benefice Property
In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such as assets are not capitalised in the financial statements.
Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently all expenditure has been written off when incurred.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary Income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Planned Giving	161,808	3,600	165,408	143,790	5,360	149,150
Collections	13,632	40	13,672	12,570	146	12,716
Donations	23,234	57,746	80,980	83,039	9,174	92,213
Grants	-	17,667	17,667	-	12,000	12,000
Legacies	109	-	109	34,005	-	34,005
Gift Aid	34,289	1,592	35,881	32,874	1,615	34,489
	233,072	80,645	313,717	306,278	28,295	334,573

4 Income from other trading activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Non-charitable trading activities	19,911	1,569	21,480	12,554	1,351	13,905

5 Income from investments

	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
Income from listed investments	2,143	-	1,494	3,637	2,636	-	1,499	4,135
Interest receivable	653	6	-	659	1,688	7	-	1,695
	2,796	6	1,494	4,296	4,324	7	1,499	5,830

6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Church Activities - Church Lettings	35,121	25,388
Church Activities - Fees	2,996	3,442
	38,117	28,830

7 Resources Expended

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £
Church Running Expenses						
Heat, Light & Water	28,157	-	28,157	37,748	-	37,748
Repairs & Renewals	26,773	-	26,773	28,840	-	28,840
General expenses	19,689	11,417	31,106	17,864	13,123	30,987
Insurance	10,064	-	10,064	9,316	-	9,316
Telephone	787	-	787	1,216	-	1,216
Photocopier & Stationery	4,703	-	4,703	4,838	-	4,838
Staff costs	60,651	4,952	65,603	57,699	-	57,699
Choir & Music	8,627	4,883	13,510	8,715	3,866	12,581
Investment Management Fees	1,181	-	1,181	1,300	-	1,300
	160,632	21,252	181,884	167,536	16,989	184,525

7 **Resources Expended** **(Continued)**

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Ministry						
Diocesan Share	117,042	-	117,042	228,582	-	228,582
Clergy Expenses	3,538	-	3,538	5,086	-	5,086
	120,580	-	120,580	233,668	-	233,668
Governance Costs						
Independent Examiners Fees	60	-	60	1,050	-	1,050
Grants						
Other Charities	9,000	4,952	9,000	9,000	4,952	9,000
Individuals	-	12,478	12,478	-	12,632	12,632
	9,000	17,430	21,478	9,000	17,584	21,632
	290,272	38,682	324,002	411,254	29,621	440,875

8 Trustees

During the year expenses amounting to £3,538 (2024 - £5,086) were reimbursed to the Clergy. A small immaterial portion of the expenses paid to the incumbent may have related to his service as chairman of the PCC.

Expenses totalling £17,831 (2024: £33,199), inclusive of the above clergy expenses, were reimbursed to 6 (2024: 9) Trustees' in the year for church running costs.

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	6	5

Employment costs	2025 £	2024 £
Wages and salaries	63,314	55,593
Other pension costs	2,289	2,106
	65,603	57,699

One member of staff are members of a defined benefit pension scheme administered by the Church of England Pensions Board.

There were no employee benefits to key management personnel in the previous or current year.

There were no employees whose annual remuneration was more than £60,000.

10 Other expenditure

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants - Other charities	9,000	-	9,000	9,000	-	9,000
Grants - Individuals	-	12,478	12,478	-	12,632	12,632
	9,000	12,478	21,478	9,000	12,632	21,632

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2025	140,215
Additions	13,967
Revaluation	5,319
Disposals	(16,018)
At 31 December 2025	143,483
Carrying amount	
At 31 December 2025	143,483
At 31 December 2024	140,215

Investments at fair value comprise:	2025 £	2024 £
CBF	30,767	32,048
Titan Private Wealth (Previously Cardale Asset Management)	112,716	108,167
	143,483	140,215

Fixed asset investments revalued

The investments managed by Titan Private Wealth (Previously Cardale Asset Management) are invested in accordance with the Ethical Investment Policy of the Church of England. Investments are measured at market value.

13 Debtors

Amounts falling due within one year:	2025 £	2024 £
Use of Church	2,400	4,160
Gift aid recoverable	1,657	902
Grant	17,667	12,000
	21,724	17,062

14 Other creditors falling due within one year

	2025 £	2024 £
Accruals and deferred income	73,884	20,939

15 Endowment funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2025	Incoming resources	Transfers	Gains and losses	At 31 December 2025
	£	£	£	£	£
Permanent endowments					
Church Repair Fund	45,237	1,494	(14,457)	(1,281)	30,993

Previous year:	At 1 January 2024	Incoming resources	Transfers	Gains and losses	At 31 December 2024
	£	£	£	£	£
Permanent endowments					
Church Repair Fund	43,021	1,499	-	717	45,237

The income from the Church Repair Fund may be utilised to fund specific repairs each year.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Breakfast Club	10,691	6,979	(9,952)	-	7,718
Samaritans Fund	12,193	12,000	(12,478)	-	11,715
Building Project Fund	-	52,250	-	14,457	66,707
Youth and Childrens Work	635	905	(745)	-	795
J S Garrow Legacy Fund	7,515	-	-	-	7,515
Other	8,049	10,086	(10,555)	-	7,580
	39,083	82,220	(33,730)	14,457	102,030

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

16 Restricted funds (Continued)

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Breakfast Club	12,938	8,679	(10,926)	-	10,691
Samaritans Fund	13,792	12,000	(13,599)	-	12,193
Youth and Childrens Work	240	1,497	(1,102)	-	635
J S Garrow Legacy Fund	8,148	-	(633)	-	7,515
Other	3,933	7,477	(3,361)	-	8,049
	39,051	29,653	(29,621)	-	39,083

17 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Endowment funds 2025	Total 2025
	£	£	£	£
At 31 December 2025:				
Investments	112,716	-	30,767	143,483
Current assets/(liabilities)	58,686	102,030	226	160,942
	171,402	102,030	30,993	304,425

	Unrestricted funds 2024	Restricted funds 2024	Endowment funds 2024	Total 2024
	£	£	£	£
At 31 December 2024:				
Investments	108,167	-	32,048	140,215
Current assets/(liabilities)	51,492	39,083	13,189	103,764
	159,659	39,083	45,237	243,979

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Gains and losses	At 31 December 2025
	£	£	£	£	£
Designated funds	115,000	-	-	-	115,000
General funds	44,659	294,558	(290,272)	7,457	56,402
	159,659	294,558	(290,272)	7,457	171,402

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Gains and losses	At 31 December 2024
	£	£	£	£	£
Designated funds	115,000	-	-	-	115,000
General funds	96,894	352,818	(411,254)	6,201	44,659
	211,894	352,818	(411,254)	6,201	159,659

19 CHURCH WORKERS PENSION FUND (CWPF)

St Peter's Church (Harrogate) PCC (PB Classic) participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
    a. a deferred annuity section known as Pension Builder Classic, and,
    b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme
Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2025: £2,289, 2024: £2,106).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022.

For the Pension Builder Classic section, the 2022 valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2025, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 2.7% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2024. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2022 valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2025.

The legal structure of the scheme is such that if another employer fails, St Peter's Church (Harrogate) PCC (PB Classis) could become responsible for paying a share of that employer's pension liabilities.

20 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	1,185	1,896
Between two and five years	-	1,185
	1,185	3,081

21 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

During the year the PCC received donations totalling £14,382 (2024: £24,885) from members of the PCC. Total grants of £3,600 (2024: £3,600) were paid to its members and £0 (2024: £5,000) to entities in which the PCC members are also members.