Bishopthorpe Road Parishes

On the road together where the river flows

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST CHAD'S, YORK

Reports & Accounts

Financial Year Ending 31/12/2025

THE CHURCH OF ENGLAND

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Diocese of York

Created with the assistance of ExpensePlus

Legal & Administrative Details

Charity Name:	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST CHAD'S, YORK
Charity Number:	1185287
Charity Address:	Campleshon Road York YO23 1EY
Trustees:	Simon Bray (Vicar) Mary Banbury (Church Warden) Carolyn Jaques (Church Warden) Sally-Ann Long (Deanery Synod) Peter Phillips (Deanery Synod) Martin Cross Clare Davenport Louise Dover Mike Felton David Hudson Robert Jeffs
Independent Examiner:	Andrew Hindle 94 Oakland Ave Heworth York YO31 1DF

Trustees Report

Objects of the charity

The PCC is committed to supporting and promoting the whole mission of the church. The PCC (Powers) Measure 1956 states that the PCC 'is to co-operate with the Minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical'. We are a parish church providing a regular weekly programme of services and other supporting community, social and educational activities. The PCC is also committed to maintaining the fabric of St Chad's.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

A regular Sunday service with Holy Communion at 10.30am. In addition, the Tuesday morning monthly Communion services continue; there are regular small group meetings for bible study and prayer; and a regular prayer meeting called Breathing Space.

The church is open daily, except on race days.

Our outreach work includes a weekly parent and toddler group, monthly cafe and monthly dementia friendly tea concerts.

The church is well used for quiz nights, to support the local school at Christmas and at significant points of the church calendar for example the annual Christmas Carol Service.

The church community actively supports a range of charities through regular fundraising including coffee mornings.

The number of people registered on the Electoral Roll stands at 51

Average attendance for the 10:30am Sunday Service stands at 34 adults and 1 child

Financial Review

Unrestricted funds

During the year, we received £69,759. This income included £15,495 from church and hall lettings and £2,300 from the rental of church property. Donations totalled £34,101, which included £30,173 in planned giving, £1,118 from collections and one-off Gift Aid envelopes, £3,137 from one off donations and £1,181 from fundraising. From this we claimed £10,361 in Gift Aid. Our Sunday Morning refreshment donations were £883. We also received £4,796 in interest from our bank accounts.

The expenditure for the year was £72,687. Maintenance and running of the building cost £30,475, which included £9,445 for utilities and £3,787 for insurance. The Diocesan Freewill Offering (Parish Share) was £36,000. We made £2,450 in charitable donations. St Chad's share of the benefice Operations Leader was £4,007.

The expenditure for the year exceeded the income by £2,928 The total unrestricted reserves on 31 December were £53,954.

Designated funds

In preparation for the celebration of the centenary of the church in 2026, the PCC has designated £1,500 to fund the activities.

A group meets in the grounds of the church who engage in a community composting project. The PCC has designated some funds to support this. The balance held on 31 December was £223.

The Fabric fund holds monies designated for the maintenance of the building and includes £75,000 given to refurbish the hall toilet and washroom area. The total designated on 31 December was £131,866.

We received a grant of £9,812 from the diocese to fund the work and activities of our Multiply Lay Worker in 2026 and 2027. The fund also holds the amount allocated to fund St Chad's share of the cost. The total of the fund was £15,984.

The Operations Leader cost £3,816 which is funded by legacy funds received. The balance on 31 December was £1,092.

The balance of the legacies received that has not been allocated on 31 December was £50,237.

We also received £12,957 from the two other parishes in the benefice, this is their share of the funding of the salaries of the Pioneer Worker and Operations Leader.

Restricted funds

We had £5,820 generously given towards our new sound system, to be spent in 2026. £529 was donated at our monthly Wednesday Café and £465 raised at services towards the PCC nominated charities. The PCC has distributed £525 to the charities nominated by the attendees of the Wednesday café and £389 to the charities that had been collected at services. A balance of £569 is to be distributed to charities in 2026.

Third Party funds

We administer funds at funerals and weddings on behalf of the Diocese of York and nominated charities. These funds total £3,192

The total funds held on 31 December 2025 were:

CAF Bank current account	£ 9,566
CAF Bank deposit account	£254,840
Third Party Funds held in CAF bank £	(£ 3,192)
Cash	£ 31
Total	£261,245

Made up of:

Unrestricted Funds	£ 53,954
Designated Funds	£200,902
Restricted Funds	£ 6,389
Total Funds	£261,245

Reserves Policy

The charity aims to hold a minimum of £36.000 (which is approximately six months of expenditure as unrestricted cash, so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £53,954.

Martin Cross

Treasurer

Signature

This report was approved by the trustees, and is signed on their behalf by:

Name	Simon Bray
Signature	
Date	12 May 2026

Independent Examiners Report

I report to the trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Andrew Bishopthorpe ('the charity') for the year ended 31/12/2024.

Responsibilities and Basis of Report

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

I report in respect of my examination of the charity'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 accordance with section 130 of the 2011 Act; or
2. 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.

Independent Examiners' Details

Name: Andrew Hindle

Address: 94 Oakland Avenue
Heworth
York
YO31 1DF

Name	Andrew Hindle
Signatures	Andrew P Hindle
Date	13 May 2026

Receipts & Payments Statement

	Unrestricted	Designated	Restricted	Total	Prior Year
Receipts					
Donations & Legacies					
Donations	34,101	0	6,815	40,916	52,062
Fundraising	1,181	0	0	1,181	1,575
Gift Aid	10,361	0	0	10,361	11,317
Grants	0	9,812	0	9,812	14,000
Legacies	0	0	0	0	75,000
Charitable Activities					
Church Activities	17,020	36	0	17,056	20,909
Investments					
Investment Income	4,796	0	0	4,796	5,152
Other					
Rent from PCC property	2,300	0	00	2,300	2,300
Benefice Income	0	12,957	0	12,957	12,693
Other Income	0	0	0	0	0
Sale of Fixed Assets	0	0	0	0	0
Total receipts	69,759	22,805	6,815	99,379	195,008
Payments					
Charitable Activities					
Church Activities	1,060	96	0	1,156	5,088
Church Building Costs	18,052	0	0	18,052	21,663
Church Mission Costs	1,106	0	0	1,106	1,360
Church Running Costs	12,423	14	0	12,437	8,254
Clergy and Staff Costs	1,114	11,750	0	12.864	15,147
Diocesan Parish Share Contribution	36,000	0	0	36,000	36,000
Major Church Repairs	0	0	0	0	0
Mission and Charitable Donations	2,450	0	914	3,364	6,505
Other Expenditure	0	0	0	0	0
Raising Funds					
Fundraising Costs	174	0	0	174	55
Governance Costs					
Governance Costs	0	0	0	0	18
Other Costs					
Benefice Costs	308	12,957	0	13,265	10,891
Other Costs	0	0	0	0	0
Total payments	72,687	24,817	914	98,418	104,981

Net Receipts / Payments (before transfers)	**(2,928)**	**(2,012)**	**5,901**	**961**	**90,027**
Fund Transfers In	0	1,782	3,574	5,356	0
Fund Transfers Out	(5,356)	0	0	(5,356)	0
Net gain in investments	0	0	0	0	0
Net Movement of Cash Funds	**(8,284)**	**(230)**	**12,812**	**961**	**90,027**
Total Cash Funds Brought Forward	62,238	201,132	(3,086)	260,284	170,257
Total Cash Funds Carried Forward	**53,954**	**200,902**	**6,389**	**261,245**	**260,284**

Represented By					
	Unrestricted	**Designated**	**Restricted**	**Total**	**Prior Year**
General fund (Unrestricted)	52,893	0	0	52,893	61,369
Refreshments fund (Unrestricted)	1,061	0	0	1,061	869
Centenary 2026 fund (Designated)	0	1,500	0	1,500	0
Community Composting fund (Designated)	0	223	0	223	0
Fabric Fund (Designated)	0	131,866	0	131,866	56,865
Legacy fund (Designated)	0	50,237	0	50,237	129,244
Operations Leader Fund (Designated)	0	1,092	0	1,092	900
Pioneer Worker Fund (Designated)	0	15,984	0	15,984	14,106
Refreshments Fund (Designated)	0	0	0	0	14
Benefice Fund (Designated)	0	0	0	0	0
Closed Funds (Designated)	0	0	0	0	1
Wednesday Café Fund (Restricted)	0	0	493	493	414
Sound System 2026 (Restricted)	0	0	5,820	5,820	0
Appeal collections fund (Restricted)	0	0	76	76	0
Closed Funds (Restricted)	0	0	0	0	(3,498)
Total	53,954	200,902	6,389	261,245	260,284

Asset & Liability Statement

Cash Assets

	Unrestricted	Designated	Restricted	Total	Prior Year
CAF Current Account	2,835	2,970	3,761	9,566	5,286
CAF Gold Deposit Account	51,088	197,932	5,820	254,840	254,251
Barclays Current Account	0	0	0	0	(128)
Savings Account	0	0	0	0	(283)
Less Third-Party Funds held	0	0	(3,192)	(3,192)	1,117
Cash	31	0	0	31	41
Total	53,954	200,902	6,389	261,245	259,167

Liabilities

	Notes	Unrestricted	Designated	Restricted	Total	Prior Year
Special collections for charities payable		0	0	3,413	3,413	0
Third Party Funds held		0	0	3,192	3,192	0
HMRC Tax		0	711	0	711	0
Other		0	0	0	0	0
Total		0	711	6,605	7,316	0

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name Simon Bray

Signature



Date 12 May 2026

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Sound System 2026 fund (Restricted)	0	5,820	0	0	5,820
Appeal collections fund (Restricted)	0	465	389	0	76
Closed Funds (Restricted)	(3,498)	0	0	3,498	0
TOTAL	260,284	99,379	98,418	0	261,245

Unrestricted Funds

The General Unrestricted fund is used by the PCC to resource the running of the parish, building and its regular activities.

Refreshments fund – This hold donations received from the provision of refreshments at services and events

Designated Funds

2026 Centenary Fund, for the use of marking and celebrating St Chad's Centenary in 2026

Community Composting Fund, which holds money, given by St Chad's for the use of the community composting scheme, which operates on church land.

Fabric Fund, this is monies designated for the maintenance of the building but also includes £75,000 given to refurbish the hall toilet and washroom area.

Legacy Fund, this is monies from two legacies which were given to be used at the discretion of the PCC. It has so far been used to pay St Chad's share of the Operations Leader and Multiply worker salaries, and in future could be used to cover specific costs to the General Fund, such as for the new sound system.

Operations Leader Fund, this holds monies from the legacy fund to pay the Operations Leader salary.

Pioneer Worker Fund, this holds the Multiply Grant given to the Benefice from the diocese and also monies transferred from the Legacy Fund to cover the St Chad's share of the Pioneer Worker costs.

Benefice fund, this holds monies reimbursed by St Clement's and St Andrew's PCC to cover clergy expenses and staff salaries/expenses for Benefice employees.

Refreshments fund – This held donations received from the provision of refreshments at services and events. This is now being back to unrestricted funds.

Closed fund – The Messy Church fund had a balance of £1 from the previous financial year. A transfer of £1 was made to the Unrestricted fund to clear the balance.

Restricted Funds

Wednesday Café Fund - This consists of donations received at the Wednesday Café and which are distributed to various charitable causes by the PCC from recommendations made by the attendees of the café.

Sound System 2026 Fund - donations given to pay for the upgrade of the St Chad's sound system.

Appeal Collections fund - During the year the PCC take special collections in aid of specified charities. Details can be found in note 7.

Closed funds – these funds from previous financial years had balances at the beginning of the year. A transfer of £3,498 was made from the Unrestricted fund to clear the balances:

St Chad's Mission funds (£3,196), Flower fund (£37), Resound & Music fund (£265)

4 Further analysis of receipts and payments

RECEIPTS		2025				2024
Note		Unrestricted	Designated	Restricted	Total	Total
Donations and Legacies						
	Donations	**34,101**	**0**	**6,815**	**40,916**	**52,062**
	Planned giving	30,173	0	0	30,173	34,231
	Collections and other giving	524	0	0	524	788
	One off Gift Aid envelopes	594	0	0	594	612
	Candle stand	167	0	0	167	176
	Diddy Racers	988	0	0	988	697
	Refreshments	883	0	0	883	596
	Sound system	0	0	5,820	5,820	0
	Wall safe	65	0	0	65	110
7	Carecent	0	0	89	89	213
	Funeral collections	(2,430)	0	0	(2,430)	2,430
8	Alzheimer's Tea Concert	0	0	0	0	3,337
	Disaster Emergency Committee	0	0	0	0	65
7	Macmillan Cancer Support	0	0	300	300	142
7	Water Aid	0	0	77	77	0
6	Wednesday Café	0	0	529	529	713
	Other one-off donations	3,137	0	0	3,138	7,952
	Fundraising	**1,181**	**0**	**0**	**1,181**	**1,575**
	Quiz night	464	0	0	464	757
	Other events	717	0	0	717	818
	Gift Aid	**10,361**	0	**0**	**10,361**	**11,317**
	Gift aid recovered	10,361	0	0	10,361	11,317
	Grants	**0**	**0**	**9,812**	**9,812**	**14,000**
5	Government grants	0	0	0	0	0
5	Non-government grants	0	0	9,812	9,812	14,000
	Legacies	**0**	**0**	**0**	**0**	**75,000**
Charitable Activities						
	Church Activities	**17,020**	**36**	**0**	**17,056**	**20,909**
	Book stall	14	0	0	14	64
	Church building lettings	15,535	0	0	15535	15,065
	Community composting group	0	36	0	36	0
	Fees for weddings and funerals	1,436	0	0	1,436	2,629
	Wydale Weekend	35	0	0	35	3,151

RECEIPTS continued		2025				2024
Note		Unrestricted	Designated	Restricted	Total	Total
Investments						
	Investment Income	**4,796**	**0**	**0**	**4,796**	**5,152**
	Bank interest	4,796	0	0	4,796	5,152
	Dividend income	0	0	0	0	0
Other Income						
	Rent from PCC Property	**2,300**	**0**	**0**	**2,300**	**2,300**
	Benefice Income	**0**	**12,957**	**0**	**12,957**	**12,693**
	Benefice treasurer	0	810	0	810	738
	Clergy and staff expenses	0	927	0	927	1,528
	Multiply lay worker	0	3,206	0	3,206	1,900
	Operations lead worker	0	8,014	0	8,014	8,527

PAYMENTS		2025				2024
Note		Unrestricted	Designated	Restricted	Total	Total
Charitable Activities						
	Church Activities	**1,060**	**96**	**0**	**1,156**	**5,088**
	Community Composting	0	96	0	96	0
	Diocese fees	0	0	0	0	1,801
	Wydale Weekend	1,060	0	0	1060	3,287
	Church Building Costs	**18,052**	**0**	**0**	**18,052**	**21,663**
	Church cleaning	2,447	0	0	2,447	2,493
	Church insurance	3,787	0	0	3,787	3,770
	Church electric	862	0	0	862	676
	Church gas	2,665	0	0	2,665	3,526
	Church maintenance	1,704	0	0	1,704	3,864
	Church hall electric	1,270	0	0	1,270	977
	Church hall gas	4,000	0	0	4,000	5,609
	Church water & sewerage	648	0	0	648	648
	Churchyard maintenance	669	0	0	669	100
	Church Mission Costs	**1,106**	**0**	**0**	**1,106**	**1,360**
	Alpha course costs	0	0	0	0	72
	Diddy Racers costs	1,106	0	0	1,106	1,288
	Church Running Expenses	**12,423**	**14**	**0**	**12,437**	**8,254**
	Bank charges	85	0	0	85	69
	Equipment & consumables	574	0	0	574	68
	Licences and subscriptions	640	0	0	640	110
	Photocopying & printing	1,141	0	0	1,141	1,110
	Refreshments expenses	641	14	0	655	580
	Stationery	203	0	0	203	26
	Upkeep of services	9,139	0	0	9,139	6,003
	Website	0	0	0	0	288

PAYMENTS continued Note		Unrestricted	2025 Designated	Restricted	Total	2024 Total
	Clergy and staff costs	**1,114**	**11,750**	**0**	**12,864**	**15,147**
	Payroll charges	68	0	0	68	0
	Operations lead's salary	0	3,077	0	3,077	3,408
	Operations lead's expenses	0	739	0	739	208
	Multiply lay worker salary	0	7,848	0	7.848	8,823
	Multiply lay worker expenses	0	86	0	86	661
	Clergy expenses	55	0	0	55	1,393
	Clergy housing	991	0	0	991	654
	Diocesan Parish Share Contribution	**36,000**	**0**	**0**	**36,000**	**36,000**
	Major Church Building Repairs	**0**	**0**	**0**	**0**	**0**
	Mission and Charitable Donations	**2,450**	**0**	**914**	**3,364**	**6,505**
7	Age UK	0	0	0	0	161
	Alzheimer's (Tea Concerts)	0	0	0	0	2,342
7	Brainkind	0	0	101	101	0
7, 8	Carecent	0	0	90	90	220
7	Collective Storehouse	0	0	100	100	0
	Cool Earth	0	0	0	0	211
7	Crohns and Colitis UK	0	0	0	0	140
	Dementia Forward	0	0	0	0	108
7	IDAS	0	0	110	110	0
7	Macmillan Cancer Support	0	0	300	300	142
	Martin House	100	0	0	100	0
	Medecins Sans Frontieres	200	0	0	200	200
	Oxfam	200	0	0	200	0
	Red Cross	200	0	0	200	200
	Refugee Action York	200	0	0	200	0
	Salvation Army	200	0	0	200	100
7	SANDS	0	0	100	100	0
7	SASH	200	0	0	200	340
7	SNAPPY	0	0	113	113	0
7	St Leonard's Hospice	0	0	0	0	140
	Student's Christian Movement	0	0	0	0	100
	Sunshine and Smiles	0	0	0	0	200
	UNHCR	200	0	0	200	0
	UNICEF	200	0	0	200	100
	USPG	600	0	0	600	600
	York Bike Belles	0	0	0	0	200
	York Pride	150	0	0	150	50
7	Yorkshire Air Ambulance	0	0	0	0	140
	Other Charities	0	0	0	0	811

PAYMENTS Continued		2025				2024
Note		Unrestricted	Designated	Restricted	Total	Total
Raising Funds						
	Fundraising Costs	**174**	**0**	**0**	**174**	**55**
	Fundraising direct costs	174	0	0	174	55
	Fundraising other costs	0	0	0	0	0
Governance Costs						
	Governance Costs	**0**	**0**	**0**	**0**	**18**
	Independent examiner fees	0	0	0	0	0
	PCC expenditure	0	0	0	0	18
Other Costs						
	Benefice Expenditure	**308**	**12,957**	**0**	**13,265**	**10,891**
	Clergy and staff expenses	0	927	0	927	0
	Benefice treasurer*	308	810	0	1,118	464
	Operations lead salary	0	8,014	0	8,014	8,527
	Multiply lay worker salary	0	3,206	0	3,206	1,900

5 Grants

We received grant funding of £9,812 from the Diocese of York for the funding of the Multiply Lay Worker.

6 Wednesday Café

All receipts received at the monthly Wednesday Café are distributed by the PCC to charities which have been nominated by those attending the café.

	Opening Balance	Income	Expenditure	Closing Balance
Opening Balance 2024	422	0	0	0
Cafe receipts 2024	0	713	0	0
Age UK	0	0	161	0
Crohns and Colitis UK	0	0	140	0
SASH	0	0	140	0
St Leonard's Hospice	0	0	140	0
Yorkshire Air Ambulance	0	0	140	0
Closing Balance 2024	0	0	0	414
Total	422	713	721	414
Opening Balance 2025	414	0	0	0
Cafe receipts 2025	0	529	0	0
Brainkind	0	0	101	0
Carecent	0	0	1	0
Collective Sharehouse	0	0	100	0
IDAS	0	0	110	0
SANDS	0	0	100	0
SNAPPY	0	0	113	0
Transfer from Unrestricted Fund	0	74	0	0
Closing Balance 2025	0	0	0	493
Total	414	603	525	493

7 Appeal Collections

Collections were taken at services and in the church during the year for the following charities:

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Carecent	0	89	89	0	0
Macmillan coffee morning	0	300	300	0	0
Water Aid	0	76	0	0	76
Total	**0**	**465**	**389**	**0**	**76**

8 Third Party funds

Collections and fees were received at funerals, weddings, other services and events during the year. In 2025 it was identified that the Alzheimer's Society run the tea concert's in partnership with St Chad's. All funds raised belong to the Alzheimer's society with St Chad's taking a small hire fee for using the building. These funds are administered on behalf of the following charities and organisations and remitted direct to them:

	Opening Balance	Income	Expenditure	Closing Balance
Diocese of York	0	864	864	0
Funeral collections	(1,206)	6,119	2,930	1,983
Water Aid	89	0	0	89
Women's Day of Prayer	0	168	168	0
Alzheimer's Tea Concert*	0	3,580	2,460	1,120
Total	**(1,117)**	**10,731**	**6,421**	**3,192**

* These funds were recorded as unrestricted funds in 2024.