**REGISTERED CHARITY NUMBER: 1185293**

# REPORT OF THE TRUSTEES AND

# UNAUDITED FINANCIAL STATEMENTS

# FOR THE YEAR ENDED 31 DECEMBER 2025

# FOR

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST BARBARA EARLSDON COVENTRY

HB&O Ltd
Chartered Accountants
Seven Stars House
1 Wheler Road
Coventry
CV3 4LB

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST BARBARA EARLSDON COVENTRY**

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST BARBARA EARLSDON COVENTRY**

**REPORT OF THE TRUSTEES for the year ended 31 December 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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).

## OBJECTIVES AND ACTIVITIES

### Objectives and aims

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Barbara's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

We try to enable ordinary people to live out their faith as part of our parish community through:
o Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus;
o Provision of pastoral care for people living in the parish; and
o Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of St Barbara's Church and Church Hall.

### Significant activities

#### Worship and Prayer

The PCC is keen to offer a range of services during the course of the year that our community find beneficial and spiritually uplifting. With this in mind, we provide a range of services including a monthly afternoon family service (Buzz at St B's), special services during the week leading up to Easter, a service at All Souls (early November) remembering those who have died, a carol service and a community nativity service at Christmas, and a church prayer meeting, all in addition to our regular morning services, Evening Prayer twice per week, and mid-week communion service.

#### Pastoral Care

Many church members provide informal pastoral support to other members of the congregation through friendships built up over many years. There are a number of pastoral support networks, including homegroups,the choir and the Buzz at St. B's parents group. In addition, throughout 2025, St Barbara's has continued to support the work of the Good Neighbours Project in the Earlsdon and Chapelfields area, with a number of church members volunteering to visit and befriend isolated and lonely older people. The church has also continued to support the work of Christians Against Poverty, with church members volunteering in supporting the visits of debt advisers to those in financial difficulty.

#### Mission and Evangelism

Helping those in need is a demonstration of our faith. In addition to contributing financially to a number of UK and overseas charities, many in the church give sacrificially of their time in support of a number of important causes including Carriers of Hope and Emmaus.

Our parish magazine is now a primarily electronic communication, reflecting trends in how people are accessing information and our desire to be more environmentally-aware. The magazine keeps our parishioners informed of the important matters affecting our community as well as giving opportunities to reflect on faith.

#### Ecumenical Relationships

The church is a member of Churches Together in Earlsdon and Chapelfields. We hold joint services throughout the year at the different churches and an annual fellowship meal, well attended by members of all the member churches. CTEC also supports financially a chosen charity each year - in 2025 this was Friends of the Holy Land.

### Public benefit

The charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the Commission in exercising their powers or duties.

### Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is.

# REPORT OF THE TRUSTEES
## for the year ended 31 December 2025

## FINANCIAL REVIEW

### Financial position

Total receipts of unrestricted funds were £134,265 (2024: £95,492) in the year. This includes £34,722 (2024: £nil) gift aid claims.

The planned giving through envelopes and standing orders has decreased slightly in comparison to 2025 to £44,337 (2024: £47,603).

£105,813 (2024: £96,166) was spent from unrestricted funds to provide the Christian ministry from St Barbara's Church, including the contribution to the diocesan parish share of £68,108 (2024: £67,722) which provides the stipends and housing for the clergy.

Church hall rental income is £28,491 (2024: £30,872).

The net result of the year in unrestricted funds was an excess of income over expenditure £28,452 (2024: excess of expenditure over income of £674). Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward at 31 December 2025 on unrestricted funds totalled £24,234 (2024: deficit of £4,218). In addition to this, Restricted and Endowment funds of £384,307 (2024: £389,584) are carried forward at 31 December 2025.

### Reserves policy

It is the policy of the trustees to maintain unrestricted funds at a level where they can provide three months' net expenditure.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

### Recruitment and appointment of new trustees

The method of appointment of PCC members is set out in the Church Representation Rules. At St Barbara's the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

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

### Decision making

The PCC operates through sub-committees, which meet between full meetings of the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary. The sub-committees found with St Barbara's are: Standing Committee; Property Committee; Mission Committee; Social Committee; Eco-committee; and CTEC (Churches Together in Earlsdon and Chapelfields).

St Barbara's is situated on Rochester Road, Coventry. It is part of the Diocese of Coventry within the Church of England. The correspondence address is The Vicarage, 24 Rochester Road, Earlsdon, Coventry, CV5 6AG.

The full PCC meets six times per year and the standing committee meets five times a year.

## REFERENCE AND ADMINISTRATIVE DETAILS

### Registered Charity number

1185293

### Principal address

24 Rochester Road
Earlsdon
Coventry
CV5 6AG

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST BARBARA EARLSDON COVENTRY**

**REPORT OF THE TRUSTEES**
**for the year ended 31 December 2025**

**Trustees**
Rev T D Raistrick Trustee (resigned 13.5.2025)
Ms K Mogan Trustee
Dr T M Witt Trustee
T P Watts Trustee
M O Fabunmi Trustee
Ms J A Moore Trustee
Ms R E Moorley Trustee
M A Owen Trustee (resigned 13.5.2025)
Ms V C Mason Trustee
Ms A J Manning Trustee
Ms M A Stevens Trustee (resigned 14.1.2025)
I M Leitch Trustee
Ms A French Trustee
K J Wright Trustee
Ms L J Viggars
M H Miller (resigned 13.5.2025)
E Manning
Ms E Parnell Trustee (appointed 13.5.2025)
S Witt Trustee (appointed 13.5.2025)

**Independent Examiner**
HB&O Ltd
Chartered Accountants
Seven Stars House
1 Wheler Road
Coventry
CV3 4LB

Approved by order of the board of trustees on 10 May 2026 and signed on its behalf by:

Trustee 

Andrea French

Warden

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST BARBARA EARLSDON COVENTRY**

**Independent examiner's report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Barbara Earlsdon Coventry**

I report to the charity trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Barbara Earlsdon Coventry (the Trust) for the year ended 31 December 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').

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

Wayne Gutteridge FCA

HB&O Ltd
Chartered Accountants
Seven Stars House
1 Wheler Road
Coventry
CV3 4LB

10 May 2026

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST BARBARA EARLSDON COVENTRY**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025**

| | Note | Unrestricted funds £ | Restricted funds £ | Endowment funds £ | Total funds 2025 £ | Total funds 2024 £ |
|---|---|---|---|---|---|---|
| **INCOMING RESOURCES** | | | | | | |
| Voluntary income from donors | 2[a] | 85,703 | - | - | **85,703** | 53,679 |
| Other voluntary income | 2[b] | 15,776 | - | - | **15,776** | 7,966 |
| Church activities | 2[c] | 32,786 | - | - | **32,786** | 33,847 |
| Income from investments | 2[d] | - | 10,880 | - | **10,880** | 11,007 |
| **TOTAL INCOMING RESOURCES** | | 134,265 | 10,880 | - | **145,145** | 106,499 |
| **RESOURCES EXPENDED** | | | | | | |
| Church activities | 3[a] | 105,303 | 3,978 | - | **109,281** | 100,889 |
| Fund- raising costs | 3[b] | - | - | - | **-** | - |
| Governance costs | 3[c] | 510 | 510 | - | **1,020** | 960 |
| **TOTAL RESOURCES EXPENDED** | | 105,813 | 4,488 | - | **110,301** | 101,849 |
| **NET INCOMING RESOURCES BEFORE TRANSFERS** | | 28,452 | 6,392 | - | **34,844** | 4,650 |
| Transfers between funds | | - | - | - | **-** | - |
| **NET INCOMING RESOURCES BEFORE INVESTMENT GAINS** | | 28,452 | 6,392 | - | **34,844** | 4,650 |
| **GAINS ON INVESTMENT** | | | | | | |
| - realised | | - | - | - | **-** | - |
| - unrealised | | - | (11,669) | - | **(11,669)** | 6,519 |
| **NET MOVEMENT IN FUNDS** | | **28,452** | **(5,277)** | **-** | **23,175** | **11,169** |
| BALANCES BROUGHT FORWARD AS AT 1 JANUARY | | (4,218) | 358,004 | 31,580 | **385,366** | 374,197 |
| **BALANCES CARRIED FORWARD AS AT 31 DECEMBER** | | **24,234** | **352,727** | **31,580** | **408,541** | **385,366** |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST BARBARA EARLSDON COVENTRY**

**BALANCE SHEET**
**AS AT 31 DECEMBER 2025**

| | Note | 2025 £ | 2025 £ | 2024 £ | 2024 £ |
|---|---|---|---|---|---|
| **FIXED ASSETS** | | | | | |
| Investment assets | 4 | | 343,971 | | 352,859 |
| **CURRENT ASSETS** | | | | | |
| Debtors | 5 | 27,849 | | 13,212 | |
| Cash at bank and in hand | 6 | 44,114 | | 22,271 | |
| | | 71,963 | | 35,483 | |
| **LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR** | 7 | 7,393 | | 2,976 | |
| **NET CURRENT ASSETS** | | | 64,570 | | 32,507 |
| **NET ASSETS** | | | 408,541 | | 385,366 |
| **FUNDS** | 8 | | | | |
| Unrestricted | | | 24,234 | | (4,218) |
| Restricted | | | 352,727 | | 358,004 |
| Endowment | | | 31,580 | | 31,580 |
| | | | 408,541 | | 385,366 |

The financial statements were approved on behalf of the Parochial Church Council on 10 May 2026.
and signed on its behalf by:

…….. ……..
Ms Rachael Moorley (Treasurer)

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST BARBARA EARLSDON COVENTRY**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025**

## 1. ACCOUNTING POLICIES

### a. Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Church Accounting Regulations 2006, the Charities SORP (FRS 102) and the Charities Act 2022.

### b. Funds

The general fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application for the general purposes of the PCC. Restricted and endowment funds and their purpose are explained within note 8 to the accounts.

### c. Incoming Resources

Collections are recognised when made.
Amounts receivable under covenant are recognised when honoured by the covenantor.
Income Tax recoverable on covenanted or gift aid donations is recognised when received.
Grants and legacies to the PCC are accounted for when received.

### d. Fixed Assets

No value is placed on the moveable church furnishings held by the church wardens on special trust for the PCC and which require a facility for disposal since the PCC considers this to be an inalienable property. All expenditure incurred during this year on consecrated or beneficed buildings and moveable church furnishings, whether maintenance or improvement, is written off as resources expended.

### e. Investments

Investments are stated at bid market value at the Balance Sheet date.

### f. Investment Income

Dividends, including tax credits, are credited to the Statement of Financial Activities when they are received.
Interest and rental income are credited when the interest or rents fall due for payment.

### g. Commitments and Liabilities

There are no commitments as all pensions and payments for relief in need are at the discretion of the Trustees.
Liabilities are recognised when there is a clear obligation as at the balance sheet date that can be quantified.
Grants payable are recognised when they have been approved by the PCC.

### h. Cash Flow Statement

A cash flow statement is not included in the financial statement as it is the opinion of the Trustees that it would not add to the information given elsewhere.

| | Unrestricted funds £ | Restricted funds £ | Endowment funds £ | Total funds 2025 £ | 2024 £ |
|---|---|---|---|---|---|
| **2. INCOMING RESOURCES** | | | | | |
| 2[a] *Voluntary income from donors* | | | | | |
| Planned giving: | | | | | |
| Covenants | 44,337 | - | - | 44,337 | 47,603 |
| Income Tax recoverable on Covenants | 34,722 | - | - | 34,722 | - |
| Collections (open plate) at all services | 6,455 | - | - | 6,455 | 5,371 |
| Sundry donations | 189 | - | - | 189 | 705 |
| Grants - Community Improvements | - | - | - | - | - |
| | 85,703 | - | - | 85,703 | 53,679 |
| 2[b] *Other voluntary income* | | | | | |
| Donations, appeals etc. | 12,804 | - | - | 12,804 | 4,780 |
| Legacies | - | - | - | - | - |
| Fetes, bazaars, other fund-raising events | 2,972 | - | - | 2,972 | 3,186 |
| | 15,776 | - | - | 15,776 | 7,966 |
| 2[c] *Church activities* | | | | | |
| Magazines and newsletters | - | - | - | - | - |
| Church hall lettings etc. | 28,491 | - | - | 28,491 | 30,872 |
| Diocese fees | 2,930 | - | - | 2,930 | 2,228 |
| Fees | 164 | - | - | 164 | 262 |
| Sundry Income | 1,201 | - | - | 1,201 | 485 |
| | 32,786 | - | - | 32,786 | 33,847 |
| 2[d] *Income from investments* | | | | | |
| Dividends and interest | - | 10,880 | - | 10,880 | 11,007 |
| **TOTAL INCOMING RESOURCES** | 134,265 | 10,880 | - | 145,145 | 106,499 |

## NOTES TO THE FINANCIAL STATEMENTS
## FOR THE YEAR ENDED 31 DECEMBER 2025

| | | Unrestricted funds £ | Restricted funds £ | Endowment funds £ | Total funds 2025 £ | 2024 £ |
|---|---|---|---|---|---|---|
| **3.** | **RESOURCES EXPENDED** | | | | | |
| 3[a] | Church activities | | | | | |
| | *Grants* | - | - | - | - | - |
| | Missionary and charitable giving: | | | | | |
| | Home missions and other Church Societies | 2,304 | 900 | - | 3,204 | 2,597 |
| | Overseas missionary societies | 3,023 | - | - | 3,023 | 1,771 |
| | | 5,327 | 900 | - | 6,227 | 4,368 |
| | *Activities directly relating to the work of the Church* | | | | | |
| | Ministry : diocesan quota | 68,108 | - | - | 68,108 | 67,722 |
| | clergy expenses | 438 | - | - | 438 | 587 |
| | other clergy cost | 45 | - | - | 45 | - |
| | Church - running expenses | 20,565 | - | - | 20,565 | 17,411 |
| | Church maintenance and garden | - | 3,078 | - | 3,078 | 1,345 |
| | Church Hall running costs | 1,916 | - | - | 1,916 | 3,938 |
| | Parish magazine and books | 719 | - | - | 719 | - |
| | Choir, organist and music | 6,121 | - | - | 6,121 | 1,605 |
| | Diocese fees | 1,262 | - | - | 1,262 | 1,587 |
| | Sundry expenses | 802 | - | - | 802 | 2,326 |
| | | 99,976 | 3,078 | - | 103,054 | 96,521 |
| | *Church management and administration* | | | | | |
| | Printing and stationery (including Stew'ship envelopes) | - | - | - | - | - |
| | Photocopier charges | - | - | - | - | - |
| | | - | - | - | - | - |
| | Total church activities | 105,303 | 3,978 | - | 109,281 | 100,889 |
| 3[b] | *Fund-raising costs* | | | | | |
| | Costs of fetes, bazaars, other fund-raising events | - | - | - | - | - |
| 3[c] | *Governance costs* | | | | | |
| | Accountants fees | 510 | 510 | - | 1,020 | 960 |
| | **TOTAL RESOURCES EXPENDED** | 105,813 | 4,488 | - | 110,301 | 101,849 |

## NOTES TO THE FINANCIAL STATEMENTS
## FOR THE YEAR ENDED 31 DECEMBER 2025

| | | 2025<br>£ | 2024<br>£ |
|---|---|---|---|
| **4.** | **INVESTMENT ASSETS** | | |
| | 10,320 Shares - Central Board of Finance Investment Fund (cost £110,000) | 229,076 | 238,616 |
| | 1,377 Shares - Central Board of Finance Investment Fund (cost £1,450) | 30,567 | 31,840 |
| | 788 Shares - Central Board of Finance Investment Fund (cost £506) | 17,492 | 18,221 |
| | 132 Shares - COIF Charities Investment Fund (cost £231) | 2,550 | 2,679 |
| | | 279,685 | 291,356 |
| | Central Board of Finance Deposit Fund Account | 64,286 | 61,503 |
| | | 343,971 | 352,859 |
| **5.** | **DEBTORS** | | |
| | Prepayments | - | - |
| | Accrued income | 27,849 | 13,212 |
| | | 27,849 | 13,212 |
| **6.** | **CASH AT BANK AND IN HAND** | | |
| | Cash in bank | 44,099 | 22,256 |
| | Cash in hand | 15 | 15 |
| | | 44,114 | 22,271 |
| **7.** | **LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR** | | |
| | Grants and donations approved but not yet paid | 1,256 | 1,151 |
| | Accrued costs | 6,137 | 1,825 |
| | | 7,393 | 2,976 |

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

| | Balance as at 31.12.24 £ | Incoming resources £ | Expenditure and transfers £ | Losses on investments £ | Balance as at 31.12.25 £ |
|---|---|---|---|---|---|
| **8. FUND DETAILS** | | | | | |
| *Unrestricted Funds:* | | | | | |
| General Fund | (4,218) | 134,265 | 105,813 | - | 24,234 |
| *Restricted Funds:* | | | | | |
| Sir Alfred Herbert Lady Chapel Fund | 28,051 | 506 | - | (729) | 27,828 |
| Odell House Fund | 71,361 | 3,743 | 900 | (1,401) | 72,803 |
| Geoffrey Pierson Music Fund | 5,803 | - | - | - | 5,803 |
| Constance Elliott Property Fund | 249,607 | 6,631 | 3,588 | (9,539) | 243,111 |
| Community Improvements | 3,182 | | | | 3,182 |
| | 358,004 | 10,880 | 4,488 | (11,669) | 352,727 |
| *Endowment Funds:* | | | | | |
| Sir Alfred Herbert Lady Chapel Fund | 500 | - | - | - | 500 |
| Odell House Fund | 30,580 | - | - | - | 30,580 |
| Geoffrey Pierson Music Fund | 500 | | - | - | 500 |
| | 31,580 | - | - | - | 31,580 |

Restricted Funds

The Sir Alfred Herbert Lady Chapel Fund was created by a permanent endowment from Sir Alfred Herbert of £500, the income from which is to be used for the maintenance and upkeep of the interior of the Lady Chapel.

The Odell House Fund was formed by amalgamating three funds for the same purpose, being to further the religious and other charitable work of the Church of England in the parish. The endowment element is made up of the proceeds of the sale of curate's house, although it is an expendable endowment subject to Charity Commission consent.

The Geoffrey Pierson Music Fund was created by a permanent endowment of £500, the income from which is used for the maintenance of the organ, for the salaries of the organist and choir, and the provision of Church music scores.

The Constance Elliott Property Fund represents the net proceeds from the sale of a house formally owned by a deceased parishioner, which are to be used for the general upkeep of the Church property.

The Community Improvements fund represent grants received in order to provide facilities to the community, such as a playground area at the back of the church.

Endowment Funds are explained in the above notes.

## 9. ANALYSIS OF NET ASSETS BY FUND

| | Unrestricted funds £ | Restricted funds £ | Endowment funds £ | Total £ |
|---|---|---|---|---|
| Investment Assets | - | 295,912 | 48,059 | 343,971 |
| Current Assets | 31,117 | 57,325 | (16,479) | 71,963 |
| | 31,117 | 353,237 | 31,580 | 415,934 |
| Current Liabilities | 6,883 | 510 | - | 7,393 |
| **FUND BALANCE** | 24,234 | 352,727 | 31,580 | 408,541 |

## 10. AMOUNTS PAID TO MEMBERS OF THE PCC

Expenses totalling £438 (2024: £587) were paid to the vicar during the year, to reimburse expenses incurred.

## 11. GRANTS PAYABLE

Grants paid during the year are shown in note 3[a].

St Barbara's Church raise money through covenants, open plate collections and the tax relief on covenanted income. It is the policy of the PCC to give those funds allocated to Mission in the following proportions: 35% to home charities and 65% to overseas charities.

The Charities supported this year were:

Overseas Charities

Feed the Hungry
Five Talents UK Ltd
Christian Solidarity Worldwide
Ibba Girls' School
Tearfund

Home Charities

St John the Divine Church, Willenhall
Carriers of Hope
Cleansheet
Dudley Lodge
Mission to Sea-Farers
Hope into Action