Financial Review

Total receipts on unrestricted funds were £80,844 of which £41042 were unrestricted voluntary donations through regular giving, collections at services and one-off donations.
A further £3,723 was from Gift Aid and was allocated directly to the Diocese towards our Parish Share.
Fundraising events raised £2,162, the Thursday Coffee Shop generated £3,178 and Little Lights £4,513

A total of £77,810 was spent from unrestricted funds to provide the Christian Ministry from Christ Church Friezland. Routine building repairs and maintenance during the year were higher than last year at £14,748. The sum of £2,238 was spent on churchyard maintenance. The contribution we made to the running costs of the Team Ministry was £8,090
We were able to pay £29,880 towards Parish Share and £3,723 in gift aid, amounting to 100% of the £33,600 requested by the Diocese.

The net result for the year was a surplus of receipts over payments of £3,468 on unrestricted funds. There is a balance of £3,358 in the Graveyard bequest.

Reserves Policy

In line with Charity Commissioner requirements, it is PCC policy to try to maintain a balance on unrestricted funds which equates to at least three months unrestricted payments. This is equivalent to £25,540. It is held to smooth out fluctuations in cash flow and to meet emergencies. The cash balance held on unrestricted (including designated) funds at the year-end was £34,488.

Approved by the Parochial Church council at their meeting on 10 March 2026

Cash Funds	**2025**	**2024**	**2023**	**2022**
Current account	10420.73	8456.81	14397	4517
Savings account	2370.34	1150.69	2739	1512
HLF account	0	0	0	10082
Church hall account	18339	14952.16	11489	5667
Graveyard Bequest	3357.64	3322.20	3275	3236
Total	34487.71	27881.86	31900	25014

Table: CCF Assets and Liabilities

Investment Assets	**2025**	**2024**	**2023**	**2022**
Investment - market value	3707	3861.49	3775	3447.87
Investment – cost	500.18	500.18	500.18	500.18
Current Liabilities				
Loans	4000	6000	8000	8000
Net Reserves	30987.89	22382.04	24400.18	15514.18

Receipts and Payments Account - Year Ended 31 December 2025

Receipts	**2025**		**2024**	
	General	**Restricted**	**General**	**Restricted**
Envelopes	3332		2940.3	
Direct Giving	31272		29189.65	
Collections	4780		3829.99	
Book Stall	0		95.47	
Sundry Donations	1658		2425.99	
PCC Fees	6032		9653	
Sunday Coffee Money	954		1290.35	
Church Cards & Crafts	0		0	
Fund Raising	2162		4796.59	
Band Contest card payments	2192		452.84	
CBF Deposit Fund	107		104.81	
Bank Interest	20	35.44	12.03	47.5
Thursday Coffee shop	3178		3479.67	
Little Lights	4513		3919.45	
Charity Collections	583		781.62	
Diocese Grant (energy)	0		5850	
Diocese Grant (Dry rot)	1736		0	
100 Club	805.00		1194	
Hire of Church	1480		2300	
Insurance claim	3150		1938.8	
Trans.from Band Contest	3000		£2,000.00	
Gift Aid Tax Claim	3723.2		9380.19	
Bell Fund	717		0	
VAT claim	526		0	
Receipts from Church hall	29705		30,935.50	
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TOTAL	**£105,625.20**		**116,570.25**	

Payments	**2025**		**2024**	
	General		**General**	
Gas	2173		3513.38	
Electricity	1135		1596.43	
Maintenance - Church	13182		14319.76	
Churchyard Maintenance	2238		2370	
Salaries & Wages	1865		2020	
Assigned Fees	3289		5975	
Junior Church	306		227.2	
Parish Share	33600		46000	
Charity Payment	1998		3247.42	
Choir music	160		221.63	
Extra Ordinary Expenses	2422		867.43	
Ecclesiastical Insurance	4589		4434.59	
Parish expense - team	8090		6962.44	
Water Rates	582		487.53	
Licenses	551		536.37	
Printing/stationery	392		270.97	
Heating maintenance	1566		0	
Tarmac drive/Hall car park	0		0	
Candles/Altar bread/wine	725		430.32	
Cash	880		1091	
Coffee/tea/paper towels	427		564.45	
Organ tuning and repairs	480		804	
Fund raising expenses	812		658.29	
Whit Friday expenses	2424		814.16	
Little Lights			182.04	
Accountant	120		115.5	
Band contest card payments			452.84	
Church Hall expenditure	18151.32		20,472.49	
TOTAL	**£102,157.32**		**£118,635.24**	
Nett of Receipts (- Payments)	**£3,467.88**		**-£2,064.99**	
Bank Balance at 31st December 2025	10420.73		£8,456.81	
Church hall balance	18339.44		14952.16	
Saver account balance at 31st December	2370.34		1150.69	
Graveyard bequest		3357.64		3322.2
Investments at cost	500.18		500.18	
	31630.69	3357.64	25059.84	3322.2