St Robert of Knaresborough, Pannal
Accounts of the PCC
for the year ended 31st December 2025

Incumbent
The Reverend John Smith
St Robert's Vicarage
21 Crimple Meadows
Pannal
Harrogate HG3 1EL

Banks
National Westminster Bank plc
3 Cambridge Crescent
Harrogate HG1 1PJ

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

CCLA Investment Management Ltd
The Central Board of Finance Church of England Funds
80 Cheapside
London EC2V 6DZ

Independent Examiner
Mrs Jo Thompson

Treasurer
Mrs Anita Hawker

Statement of Financial Activities

For the year ended 31 December 2025

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Incoming resources					
Voluntary income	2a	118891	13761	132652	166678
Activities for generating funds	2b	7692	0	7692	13341
Income from investment	2c	80	0	80	82
Income from church activities	2d	11262	0	11262	11556
Total incoming resources		137925	13761	151686	191657
Resources expended					
Church activities	3a	145570	14556	160126	174731
Raising funds	3b	1626	0	1626	2834
Total resources expended		147196	14556	161752	177565
Net incoming/(outgoing) resources		-9271	-795	-10066	14092
Unrealised loss on investments	6	-1026	0	-1026	4271
Net movement in funds		-10297	-795	-11092	18363
Balances brought forward at 1 January		118072	3741	121813	103450
Balances carried forward at 31 December	11	107775	2946	110721	121813

Balance Sheet
At 31 December 2025

	Note	2025	2024
Fixed assets			
Investment assets	6	86920	87946
Total fixed assets		86920	87946
Current assets			
Debtors	7	5413	8235
Cash at bank	8	20010	25632
Total current assets		25423	33867
Liabilities			
Creditors	9	1622	0
Net current assets		23801	33867
Net assets		110721	121813
Funds			
Unrestricted	11	107775	118072
Restricted	11	2946	3741
Total funds		110721	121813

The notes on the following pages form part of these accounts.

Approved by the Parochial Church Council on 10th March 2026 and signed on its behalf by

Rev John Smith
Chairman

Mrs Anita Hawker
Treasurer

Notes to the financial statements for the year ended 31 December 2025

1 Accounting policies

Basis of preparation

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with FRS102 (2016) as the applicable accounting standard and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

Funds

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Restricted funds are those funds that are collected for a stated purpose, the use of which is restricted to that purpose.

Designated funds are general funds set aside by the PCC for use in the future. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when paid.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.
Movable 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 no individual item has cost more than £1000 so all such expenditure has been written off when incurred.They are listed in the church's inventory which can be inspected at any reasonable time.

Equipment used within the church premises is depreciated on a straight line basis over 5 –10 years, as recommended by the Finance Sub-Committee. Individual items of equipment with a purchase price of less than £5000 are written off when the asset is acquired.

Investment assets

Investments are stated at market value at 31 December.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.
Short term deposits include cash held on deposit with the Church of England Central Board of Finance Funds.

Notes to the financial statements for the year ended 31 December 2025 cont.

2 Incoming resources

		Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
2a	**Voluntary income**				
	Planned Giving	78967	0	78967	79808
	Income tax recoverable	22101	0	22101	21072
	Collections (open plate) at services	10152	0	10152	9304
	Grants	0	11736	11736	9236
	Donations	7671	2025	9696	6225
	Other income	0	0	0	41033
	Total	118891	13761	132652	166678
2b	**Activities for generating funds**				
	Fundraising events (gross)	7692	0	7692	13341
	Total	7692	0	7692	13341
2c	**Income from investment**				
	Bank interest	80	0	80	82
	Total	80	0	80	82
2d	**Income from church activities**				
	Fees (weddings and funerals)	4934	0	4934	4732
	Chapter House lettings	6328	0	6328	6824
	Total	11262	0	11262	11556
	Total incoming resources	137925	13761	151686	191657

Notes to the financial statements for the year ended 31 December 2025 cont.

3 Resources expended

		Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
3a	**Church activities**				
	PCC Charitable giving (see note 5)	5500	0	5500	5500
	Charitable giving from fundraising (note 5)			0	0
	Ministry				
	Diocesan parish share	87700	0	87700	80800
	Clergy expenses & costs	2966	0	2966	2614
	Church running expenses				
	Cleaner's wages and equipment	3157	0	3157	2975
	Heating and lighting	6864	0	6864	6276
	Insurance	2912	0	2912	2448
	Water	528	0	528	740
	Church maintenance				
	(incl minor repairs and replacements)	2871	1020	3891	2487
	Major repairs & replacements	15234	11736	26970	10185
	Major repairs and replacements - chancel roof	0	0	0	41033
	Church services				
	(incl books, wine, wafers, candles etc)	1493	0	1493	1804
	Equipment - additions	181	1800	1981	1780
	Organists' payment for services (excl. fees)	3395	0	3395	3660
	Office and administration costs	12769	0	12769	12429
	Total	145570	14556	160126	174731
3b	**Raising Funds**				
	Fundraising costs	1626	0	1626	2834
	Total resources expended	147196	14556	161752	177565

4 Staff costs

During the year the PCC employed organists, an office administrator and a cleaner, whose combined payments amounted to £12602. Other roles within the church which might ordinarily attract payment are being undertaken on a voluntary basis.

Notes to the financial statements for the year ended 31 December 2025 cont.

5 Grants – charitable giving

PCC CHARITIES FOR 2025	
Armley Mission Partners (CCACP Ltd)	1300
Wellspring Therapy & Training	1000
DEC Appeal	750
Otley Christian Resource Centre (OCRC)	250
USPG	500
Compassion UK	500
Yorkshire Air Ambulance	500
Mission to Seafarers	450
Turbota - Ukraine Charity	250
Total PCC charitable giving (unrestricted)	5500
Agency collections	
The Children's Society	456

6 Fixed assets

Investment assets

At 31st December 2024 the PCC held 1401.26 accumulation shares in the CBF Church of England Investment Fund at 6276.22 pence per share. As at 31 December 2025 the PCC held 1401.26 shares at 6202.96 pence per share, an decrease of 1.2%.

	2025	2024
Market value at 1 January	87946	83675
Book value at disposal	0	0
Market value at 31 December	86920	87946
Unrealised loss	-1026	4271

7 Debtors

	2025	2024
VAT grant	0	7169
HMRC - Gift Aid	1163	1066
Pre-payment Parish Share	4000	0
St Michael's Beckwithshaw	250	0
Total	5413	8235

All debtors have since been settled.

8 Short term deposits & cash at bank

The PCC has two bank accounts with the National Westminster Bank (General Account and Planned Giving Account) and one with CAF Bank (General Account). The balances in these accounts at 31 December 2025 were £773, £1233 and £18004 respectively, a total of £20010.

9 Creditors

There was a payment outstanding to Corona Gas for £383.94, £988 due to the Diocese for wedding fees, and £250 due to HMRC for National Insurance costs, giving a total of £1622. These have all since been settled.

The Parish Share for 2025 was underpaid by £21897, giving the PCC a total 'historic share' of £96661. This is not reflected in the Balance Sheet as we do not anticipate paying it in the next year.

10 Gifts in kind & intangible income

The PCC receives, and gratefully acknowledges, substantial voluntary help. In accordance with s.8.48 of the CBF Church of England Guidance and Regulations this intangible benefit is not accounted for in the SOFA.

11 Analysis of net assets by fund

	Unrestricted Funds	Restricted Funds	**2025**	**2024**
Investment assets	86920	0	86920	87946
Current assets	22477	2946	25423	33867
Current liabilities	1622	0	1622	0
Fund balance	107775	2946	110721	121813

12 Restricted fund details

	2025	**2024**
Fabric Fund	1840	2860
Flower Fund	613	388
Music Fund	493	493
Total	2946	3741

In addition, the Diocesan Board of Finance holds a deposit fund on behalf of St Robert's for the following gift:

Churchyard maintenance £500

The capital from this cannot be used but the interest is paid quarterly into St Robert's General Account.

The Diocese also holds an endowment fund of £7697.44 in trust for St Robert's. This capital sum cannot be used and the interest from it is paid into the Diocese Stipend Fund.

Independent Examiner's report to the PCC of St Robert's, Pannal

I report on the accounts for the year ended 31st December 2025, which are set out on the preceding pages

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

• examine the accounts under section 145 of the 2011 Act;

• follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and

• state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by a charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

• to keep accounting records in accordance with s.130 of the 2011 Act; or

• to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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Mrs Jo Thompson

04/03/2026

Date