

**YARNTON PAROCHIAL CHURCH COUNCIL
NOTES TO AND SUPPORTING THE RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025**

And so another year has passed with another APCM looming, so please find the Accounts for the PCC for the year ended 31 December 2025 together with these notes.

We have a PCC meeting on Thursday 30 April and so if there are any matters that you would like to raise on these Accounts, please can you let me know in advance so that I can deal with those points.

The Accounts are now with the Independent Examiner for checking and hopefully, signing off.

The Receipts and Payments Account is presented in the standard format requested by the Diocese and reflects the movements through the PCC's bank account as regards monies received and expended.

Receipts for the year ended 31 December 2025 are shown in the first 3 columns and are split between 'Unrestricted' and 'Restricted'; the final column is the total Receipts and Payments for the year ended 31 December 2024 for comparison purposes.

The difference between Receipts and Payments is then either shown as a Surplus or -Deficit for the year.

Unrestricted and Restricted relates to whether monies received are tied in anyway. If we have been given money which can only be used for a set purpose, this is given a 'Restricted' status.

Receipts:

Unrestricted Receipts -

Planned Giving increased to £21,320 up from £18,511 in 2024, a very pleasing sight.

Collections at Services also increased to £10,012 from £7,219 in 2024, another pleasing sight to see.

The Card Reader donations continue to do well, but due to the lack of WiFi we have been only able to take offline donations and this sometimes hampers a 'Giver's ability to donate, however since 31 December 2025, we now have WiFi, so hopefully that will redress this issue.

The Parish Giving Scheme continues to do well and it was very pleasing to see more individuals joining the scheme.

For those not in it yet, please take a look at it online and see whether it is something that maybe could work for you.

All Other Giving/Voluntary Receipts increased in the year mainly due to various donations and a Grant we received from the Oxford Diocese towards work on the roof. These monies were used, together with funds already held, to undertake some important works, although sadly, lots more needs to be done.

Gift Aid recovery reduced as we saw donations drop away and there seems to be a reduction in the number of Gift Aiders using our Green Payslips and it would be nice to see this situation reversed.

Activities for Generating Funds increased from 2024 and we have Pauline Franklin and her Ride and Stride and the Manor Open Day to thank for that. Pauline has done amazingly well for us over the years and I think we are all very grateful for her magnificent efforts. The Manor Open Day proved to be a real success and whilst a lot of work was needed and peoples' generosity too, it was really good to see and hopefully we will see something similar in 2026.

Investment Income reflects the interest earned on deposit and the lower level held is why the interest went down.

Fees for Church Activities were down due to fewer weddings and funerals.

Overall then total Receipts were £47,684 compared to £37,347 in 2024.

Payments:**Unrestricted Payments -**

The Parish Share is by far our largest cost and in 2025 £27,000 was contributed by Yarnton PCC, up from £22,500.

Church Running Expenses were up, mainly due to the roof repair work undertaken. Electricity, oil and insurance costs

tend to be the main costs faced which we cannot do too much about.

Overall then total Payments were £54,793 compared to £88,209 in 2024.

Surplus/-Deficit:

The difference between Unrestricted and Restricted Receipts and Payments resulted in a -Deficit of -£7,109, 2024 -£50,862

however, these need to be viewed in the context below.

The key numbers are the UNRESTRICTED FUNDS - Receipts and Payments and the overall position when viewing these is -

	31/12/2025	31/12/2024
Unrestricted Receipts	39,746	36,409
Unrestricted Payments	38,214	37,843
Surplus/-Deficit	1,532 -	1,434

So in 2025 we have a real Surplus for the first time for many years, although it has to be said, that's still without paying our full

Parish Share! Still it is a marked improvement and if we can keep this momentum going, it will be good and feel good for us all.

Anyway, it goes without saying, overall finances remain tight and with all the problems we face locally, nationally and globally,

if we can keep our heads up, remain the welcoming church that we are, I am sure we will see more people join the church and

hopefully work with us to make our future a little brighter, but of course, none of this would be possible without the help, support

and contributions made by everyone associated with our Lovely church, so Thank you all.

Finally then, as always, a very big thank you to Oliver who has ensured that our progress has continued throughout the year and

now into 2026 too and not forgetting his family, Rachel, Sophie, Wilfred and now Timothy who enable Oliver to give the time

commitment that he does and in saying that, a very special thanks to Rachel who gives so much to our church in what she does:

Thanks

Gary