

**The Blessed Mary, Upham**

**End of Year Financial Statements**

**Year ending 31<sup>st</sup> December 2025**

## Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	2025 total funds	2024 total funds
<b>Incoming resources</b>					
Incoming resources from generated funds					
Voluntary income	40032	—	—	40032	44259
Activities for generating funds	7258	—	—	7258	6179
Investment income	2143	—	—	2143	2744
Incoming resources from charitable activities	6226	—	—	6226	5143
<b>Total income</b>	<b>55660</b>	<b>—</b>	<b>—</b>	<b>55660</b>	<b>58325</b>
<b>Resources used</b>					
Costs of generating funds					
Costs of generating voluntary income	87	—	—	87	97
Charitable activities	3627	—	—	3627	2321
CHURCH ACTIVITIES	60805	—	—	60805	59146
<b>Total expenditure</b>	<b>64520</b>	<b>—</b>	<b>—</b>	<b>64520</b>	<b>61564</b>
Gains / losses on investment assets	—	—	—	—	—
<b>Net income / (expenditure) resources before transfer</b>	<b>(8860)</b>	<b>—</b>	<b>—</b>	<b>(8860)</b>	<b>(3239)</b>
<b>Transfers</b>					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
<b>Other recognised gains / losses</b>					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>(8860)</b>	<b>—</b>	<b>—</b>	<b>(8060)</b>	<b>(3239)</b>
<b>Total funds brought forward</b>	<b>45683</b>	<b>14386</b>	<b>—</b>	<b>60,069</b>	<b>63306</b>
<b>Total funds carried forward</b>	<b>36824</b>	<b>14386</b>	<b>—</b>	<b>51210</b>	<b>60069</b>

## Balance sheet

Class and code	Description	2025	2024
<b>Current assets</b>			
BB10	UPPC Current Account	1751	1645
BB20	Tracker - General	(7396)	4723
BB21	Tracker - Fabric	5986	5986
BB24	Tracker - Organ	4922	4922
BB30	Premium Account -Music: £44; Youth: £623 Pastoral: £1,379	2478	2053
CCLA 1	CofE - General Fund	17443	15483
CCLA 2	CofE - Fabric Fund	25769	25769
CCLA 3	Wardrop Fund	257	257
NS1	Bell Fund	-	-
NS2	Organ Fund	—	-
	<b>Total Current assets</b>	<b>51210</b>	<b>60069</b>
<b>Reserves</b>			
	Excess / (deficit) to date	(8860)	(3237)
Z01	Starting balances	60069	63306
	<b>Total Reserves</b>	<b>51210</b>	<b>60069</b>
<b>Represented by funds</b>			
	Unrestricted	14878	18548
	Designated	21945	27126
	Restricted	14386	14395
	<b>Total</b>	<b>51210</b>	<b>60069</b>

## Statement of assets and liabilities

	General	Designated	Restricted	2025	2024
<b>Current assets - Cash at bank and in hand</b>					
UPPC Current Account -	1750			1751	1645
Tracker - General -	(19849)	10705	1441	(7703)	
Tracker - Fabric -	13291	(2025)		11266	5980
Tracker - Organ -	-				4972
Premium Account -	2064	413		2478	2053
<b>Totals</b>	<b>(2744)</b>	<b>9094</b>	<b>1441</b>	<b>7791</b>	<b>18611</b>
<b>Current assets - Investments</b>					
CofE - General Fund -	17258			17258	27126
CofE - Fabric Fund -	5219	12372	8310	25901	14126
Wardrop Fund -	—	—	257	257	257
<b>Totals</b>	<b>22477</b>	<b>12372</b>	<b>8567</b>	<b>43418</b>	<b>41459</b>
<b>Grand total</b>	<b>19733</b>	<b>21466</b>	<b>10008</b>	<b>51210</b>	<b>60069</b>

## Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Total	
				2025	2024
<b>INCOME</b>					
<b>Incoming resources from generated funds - Voluntary income</b>					
I1003 - Sundry Donations	5275	—	—	5275	5122
I1004 - Collections at Services	5680	—	—	5680	5779
I1005 - Covenants - Gift Aid	21884	—	—	21884	25091
I1006 - GiftAid Tax Recovered	7191	—	—	7191	7457
I1007 - RESTRICTED INCOME	—	—	—	—	—
<b>Total</b>	<b>40032</b>	<b>—</b>	<b>—</b>	<b>40032</b>	<b>44259</b>
<b>Incoming resources from generated funds - Activities for generating funds</b>					
I1008 - Fund Raising	525	—	—	525	362
I2001 - Church Fete	6609	—	—	6609	5817
I2002 - Other Events	124	—	—	124	-
<b>Total</b>	<b>7258</b>	<b>—</b>	<b>—</b>	<b>7258</b>	<b>6179</b>
<b>Incoming resources from generated funds - Investment income</b>					
I4001 - Interest Received	2143	—	—	2143	2744
<b>Total</b>	<b>2143</b>	<b>—</b>	<b>—</b>	<b>2143</b>	<b>2744</b>
<b>Incoming resources from charitable activities</b>					
I3001 - Funerals - Burial	146	—	—	146	349
I3002 - Funerals - Burial Stipend	592	—	—	592	268
I3003 - Funerals - Church Fabric	214	—	—	214	30
I3005 - Funerals - Church Service	615	—	—	615	211
I3006 - Funerals - Other	324	—	—	324	540
I3101 - Weddings - Banns	280	—	—	280	216
I3102 - Weddings - Bells	275	—	—	275	360
I3103 - Weddings - Choir	-	—	—	-	300
I3104 - Weddings - Church Fees	1910	—	—	1910	954
I3105 - Weddings - Fabric	155	—	—	155	360
I3106 - Weddings - Fees to Diocese	1235	—	—	1235	1160
I3108 - Weddings - Organist	340	—	—	340	255
I3109 - Weddings - Verger	140	—	—	140	140
<b>Total</b>	<b>6226</b>	<b>—</b>	<b>—</b>	<b>6226</b>	<b>5143</b>
<b>INCOME TOTAL</b>	<b>55560</b>	<b>—</b>	<b>—</b>	<b>55560</b>	<b>58325</b>

## EXPENDITURE

				<b>Total</b>	
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>2025</u>	<u>2024</u>
<b>Costs of generating funds - Costs of generating voluntary income</b>					
X2001 - Fundraising Costs	97	—	—	97	97
Total	97	—	—	97	97
<b>Charitable activities</b>					
X1001 - Mission/Charity Donations	1025	—	—	1025	900
X1007 - Restricted Payments	—	—	—	—	—
X3002 - Funerals - Assignment of Fees	306	—	—	306	198
X3003 - Funeral Costs	459	—	—	459	-
X3101 - Wedding Costs - Banns	—	—	—	—	—
X3102 - Wedding Costs - Bells	120	—	—	120	340
X3103 - Wedding Costs - Choir	100	—	—	100	100
X3106 - Wedding Costs - FeeAsgnmnt	1122	—	—	1122	522
X3108 - Wedding Costs - Organist	425	—	—	425	260
X3109 - Wedding Costs - Verger	70	—	—	70	—
Total	3627	—	—	3627	2321
<b>CHURCH ACTIVITIES</b>					
X1003 - Diocesan Parish Share	25473	—	—	25473	24261
X4001 - Upkeep of Church - Admin	3989	—	—	3989	3947
X4002 - Upkeep of Church - Insurnce	2239	—	—	2239	2873
X4003 - Upkeep of Church - Music	513	—	—	513	282
X4004 - Upkeep of Church - R&M	10950	—	—	10950	8643
X4005 - Upkeep of Church - Utilities	4167	—	—	4167	6682
X4006 - Upkeep of Church - Fabric	—	—	—	—	-
X4101 - Upkeep of Churchyard	1475	—	—	1475	1122
X4201 - Upkeep of Services - Baptsm	-	—	—	-	34
X4202 - Upkeep of Services - Candle	288	—	—	288	129
X4203 - Upkeep of Services - Wafers	206	—	—	206	-
X4204 - Upkeep of Services - Flower	—	—	—	—	—
X4205 - Upkeep of Services - Music	9	—	—	9	279
X4206 - Upkeep of Services - Rfsmnt	49	—	—	49	-
X4207 - Upkeep of Services - FCY	5647	—	—	5647	5353
X5001 - Clergy Expenses	1253	—	—	1253	972
X5002 - Rectory Expense	503	—	—	503	313
X6001 - Salaries - Organist	2350	—	—	2350	2625
X6002 - Salaries - Cleaning	1648	—	—	1648	1625
X7001 - Fabric costs	—	—	—	—	-
X8001 - Sundry Expenses	39	—	—	39	-
Total	60805	—	—	60805	59146
<b>EXPENDITURE TOTAL</b>	<b>64520</b>	<b>—</b>	<b>—</b>	<b>64520</b>	<b>61564</b>
<b>Excess of Incoming resources over Resources used</b>	<b>(8860)</b>			<b>(8860)</b>	<b>(3257)</b>

**Independent examiner's report to the  
Parochial Church Council of The Blessed Mary Upham**

This report on the financial statements of the PCC for the year ended 31 December 2025, which are set out on pages 1 to 4, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.43 of the Charities Act 1993 ("the Act").

**Respective responsibilities of the PCC and the examiner**

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and Section 43(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

**Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items of disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with the examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 41 of the Act; and
  - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.



Susan Harris  
10 Upham Street Upham  
S0321PH

9<sup>th</sup> February 2026