

ST BARNABAS CHURCH Emmer Green and Caversham Park Reading

Registered Charity No: 1164759

REPORT AND FINANCIAL STATEMENTS

for the year ended

31st DECEMBER 2025

ST BARNABAS CHURCH Emmer Green and Caversham Park Reading

Administrative Information

St Barnabas Church is situated on St Barnabas Road, Emmer Green, Reading RG4 8RA.
It is in the Reading Deanery of the Diocese of Oxford within the Church of England.
It is managed by the Parochial Church Council, which is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and is a Charity registered with the Charity Commission.
Members of the PCC are registered trustees of the charity .

- 1 Registered Charity No: 1164759
- 2 Registered Address: St Barnabas Vicarage, 20 St Barnabas Road,
Emmer Green, Reading RG4 8RA
- 3 Telephone: 0118 947 5214
- 4 Website: www.saintbarnabas.org.uk
- 5 Trustees and members of the Parochial Church Council :

Ex Officio:

Incumbent: Revd Kevin Lovell
Wardens: David Howell, Sandra Rice (both until April 2025)
Louise Morgan (from April 2025)

Elected Members:

Deanery Synod Representatives:

Mark Burton
Roger Moore (Church Secretary until April 2025)

Members:

Bob Abel
Joy Abel
Christine Bartlett (Church Secretary from April 2025)
Felicity Chapman
Richard Cunningham (Treasurer)
Susie Downer
Gail Houghton (until April 2025)
Wendy Howell
Awaiz Masih (from April 2025)
Guy Watt

- 6 Independent Examiner: William Harper
Sunnybank, High Street, Upton, Didcot OX11 9JE
- 7 Bankers: **Barclays Bank plc**
Leicester LE87 2BB

CCLA

One Angel Lane
London EC4R 3AB

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ST BARNABAS CHURCH Emmer Green and Caversham Park Reading

Finance Report

Financial Review

A major change that's been made this year is to switch the main accounting records away from Excel (a spreadsheet) to an accounting system called "My Fund Accounting" designed for Church use. This gives access to the records to several users, all of whom can read and review the data, and some can enter and update it. This has enabled a Finance Team to manage our finances jointly:

- Richard Cunningham (Church treasurer)
- Bob Abel (Hall treasurer)
- Anna Hall (Bank reconciliations)
- Brian Bartlett (Financial planning)
- Revd Kevin Lovell (Incumbent)

When looking at the summary at the start of the "Financial Statements" in the pages below, I (as Church Treasurer) would like to draw attention to several points. First, our receipts exceed our payments by about £19,000. This seems good, but comes about due to two important events: (1) a number of substantial one-off donations and (2) Our Church Hall continues to provide a steady income, this year of about £16,000 after deduction of expenses. We can assume that the Hall will continue to provide but the other items cannot be depended upon in the same way.

We do need to continually review our regular giving. Despite a Generous Giving campaign this autumn, our regular planned giving in 2025 was £38,547 which is similar to the 2024 figure (bearing in mind inflation was running at 3.4%). There were some signs of a slight upturn at the end of 2025.

We find that we are unable to complete the "safe space" project and the funds unspent, including a Diocese of Oxford Development Fund grant, must now be returned, totalling £3,491.

Other than the above, the church finances continue in much the same way from last year 2024 to the year now being reported which was 2025.

Reserves Policy

It is the PCC policy to maintain a balance on unrestricted funds which equates to at least 3 months' unrestricted payments. This is equivalent to £22,095 (using the 2025 payments figure) and is held to smooth out fluctuations in cash flow. (£22,321 in 2024).

ST BARNABAS CHURCH Emmer Green and Caversham Park Reading

Financial Statements for the Year Ended 31st December 2025

1 Receipts and Payments Accounts	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts						
Voluntary Receipts						
Planned Giving		38,547	0	0	38,547	38,390
Collections at Services		5,496	0	476	5,972	7,020
Gift Aid Tax Recovered		9,714	0	347	10,061	11,361
Other giving and voluntary receipts	1(a)	24,963	0	9,250	34,213	13,473
		<u>78,721</u>	<u>0</u>	<u>10,073</u>	<u>88,794</u>	<u>70,245</u>
Activities for generating funds	1(b)	26,034	0	6,183	32,217	27,695
Investment Income	1(c)	923	0	0	923	718
Church Activities	1(d)	3,063	0	0	3,063	2,005
Total Receipts		<u>108,741</u>	<u>0</u>	<u>16,256</u>	<u>124,997</u>	<u>100,663</u>
Payments						
Church Activities						
Parish Share		63,441	0	0	63,441	60,450
Clergy and Staffing Costs		1,140	0	0	1,140	751
Education for clergy/staff		119	0	0	119	0
Church Running and Service Expenses	1(e)	2,508	174	771	3,453	5,506
Church Building Expenses	1(f)	12,556	0	9,240	21,796	10,035
Mission Giving and Donations	1(g)	2,025	0	6,970	8,995	8,442
		<u>81,788</u>	<u>174</u>	<u>16,981</u>	<u>98,943</u>	<u>85,183</u>
Cost of Generating Funds	1(h)	6,594	0	0	6,594	4,101
Total Payments		<u>88,382</u>	<u>174</u>	<u>16,981</u>	<u>105,537</u>	<u>89,284</u>
Excess/(Deficit) of Receipts over Payments		20,359	(174)	(725)	19,460	11,379
Cash at Bank at 1st January		44,812	11,400	4,926	61,138	49,760
Cash at Bank at 31st December		<u>65,171</u>	<u>11,226</u>	<u>4,201</u>	<u>80,598</u>	<u>61,139</u>
2 Statement of Assets and Liabilities						
	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Cash Funds						
Barclays Bank Church Current Account		35,558	11,226	4,201	50,985	32,896
Barclays Bank Hall Current Account		8,300	0	0	8,300	7,853
CBF Church of England Deposit Fund		21,312	0	0	21,312	20,390
		<u>65,171</u>	<u>11,226</u>	<u>4,201</u>	<u>80,598</u>	<u>61,138</u>
Other Monetary Assets						
Income Tax recoverable		425	0	0	425	572
Parish Share Refund (anticipated)		2,200	0	0	2,200	1,549
		<u>2,625</u>	<u>0</u>	<u>0</u>	<u>2,625</u>	<u>2,121</u>
Assets retained for Church use	8	<u>410,909</u>	<u>0</u>	<u>0</u>	<u>410,909</u>	<u>410,909</u>
Liabilities						
Balance of Safe Space grant to be returned to ODBF		0	0	3,231	3,231	0
Safe Space collection to be donated to Ollies Work		0	0	260	260	0
Other expenses		0	0	0	0	0
		<u>0</u>	<u>0</u>	<u>3,491</u>	<u>3,491</u>	<u>0</u>

The attached notes form part of these financial statements

ST BARNABAS CHURCH Emmer Green and Caversham Park Reading

Notes to the Financial Statements for the Year Ended 31st December 2025

1 Analysis of Receipts and Payments

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts						
a) Other giving and voluntary receipts						
Donations		18,775	0	10	18,785	7,137
Grant income		189	0	9,240	9,429	5,336
Legacy		6,000	0	0	6,000	1,000
		24,963	0	9,250	34,213	13,473
b) Activities for generating funds						
Fundraising activity		54	0	6,183	6,237	4,652
Lettings (Parish Centre)		580	0	0	580	245
Lettings (Church)		125	0	0	125	0
Letings (Church Hall)		22,541	0	0	22,541	19,566
Parish Centre café		2,734	0	0	2,734	3,232
		26,034	0	6,183	32,217	27,695
c) Investment Income						
CBF Deposit Fund Interest		923	0	0	923	718
d) Church Activities						
Fees for Weddings and Funerals (statutory, PCC)		1,594	0	0	1,594	1,684
Fees for Weddings, Funerals and Baptisms (parochial)		1,295	0	0	1,295	321
Internal cross-fund transfers (Vicar's Discretionary Fund)		174	0	0	174	0
		3,063	0	0	3,063	2,005
Payments						
e) Church Running and Service Expenses						
Safe Space		0	0	771	771	1,334
Altar requisites/flowers		399	0	0	399	175
Organist/choir		70	0	0	70	1,319
Internal cross-fund transfers (Vicar's Discretionary Fund)		0	174	0	174	0
Children & young people		152	0	0	152	14
Church Office (Stationery/printing)		0	0	0	0	0
Fees and subscriptions		674	0	0	674	1,381
Baptism, Wedding and Funeral payments (parochial)		255	0	0	255	350
Churches Together in Caversham		959	0	0	959	933
		2,508	174	771	3,453	5,506
f) Church Building Expenses						
Equipment and consumables		2,220	0	0	2,220	1,989
Insurance		1,918	0	0	1,918	2,249
Electricity, gas and water		5,061	0	0	5,061	3,323
Church Office (phone, internet, software licences)		1,348	0	0	1,348	915
Ongoing maintenance		2,008	0	0	2,008	1,559
Hall major repairs (windows installation)		0	0	9,240	9,240	0
		12,556	0	9,240	21,796	10,035
g) Mission Giving and Donations						
Donations for charitable purposes	6 & 7	2,025	0	6,970	8,995	8,442
h) Cost of Generating Funds						
Church Hall expenses		6,594	0	0	6,594	4,101

ST BARNABAS CHURCH Emmer Green and Caversham Park Reading

Notes to the Financial Statements for the Year Ended 31st December 2025 (continued)

2 Basis of Accounting

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

3 Fund Accounting

Unrestricted funds are available for use at the discretion of the PCC in furtherance of the general objectives of the Church.

Restricted funds are subject to restrictions on their expenditure imposed by the donors or through the terms of an appeal, or fund raising events or collections as agreed by the PCC.

Designated funds represent amounts set aside by the PCC for use at the discretion of the fund holder. This was the Vicar in the case of the Vicar's Discretionary Fund (closed during 2025). A Building Improvemnets Fund was established by the PCC in 2020, following receipt of a legacy, and is managed by the Churchwardens and Treasurer.

Wedding and Funeral fees (unrestricted funds)

Fees included in 1 (d) are those retained by the PCC. Fees received on behalf of the Diocese, vergers and organists and passed directly to them are not included, in accordance with financial guidance from the Church of England.

4 Designated Funds

	Vicar's Discretionary Fund £	Building Improvements Fund £	2025 Total £	2024 Total £
Balance at 1st January	174	11,226	11,400	11,400
Receipts	0	0	0	0
Payments	(174)	0	(174)	0
Balance at 31st December	0	11,226	11,226	11,400

5 Restricted Funds

	Grants £	Charities £	2025 Total £	2024 Total £
Balance at 1st January	4,002	924	4,926	2,026
Receipts				
Collections	0	476	476	771
Donations received	0	10	10	0
Grants received	9,240		9,240	5,336
Fundraising events	0	6,183	6,183	4,483
Gift Aid Tax recovered	0	347	347	278
	9,240	7,016	16,256	10,868
Payments				
Expenses (Hall windows)	9,240		9,240	0
Expenses (Safe Space)	771		771	0
Expenses (Defibrillator)			0	2,000
Funeral Donations	0		0	0
Donations made to Charities		6,970	6,970	6,417
	10,011	6,970	16,981	8,417
Balance at 31st December	3,231	970	4,201	4,478

6 Donations made for Charitable purposes from Restricted Funds (2025)

	£
Masiphumelele	3,023
Education for Life	3,023
Church of England Children's Society	246
Reading StreetPastors	339
Tear Fund	339
	6,970

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Notes to the Financial Statements for the Year Ended 31st December 2025 (continued)

7 Charitable Giving from Unrestricted Funds (2025)

	£
A Rocha UK	250
Age UK Berkshire	250
Berkshire Vision	250
Christians Against Poverty	250
No 5 Safe Space	250
Prisoners Education Trust	250
Reading Family Aid	250
Royal County of Berkshire Churches Fund	25
Wyfold Riding for the Disabled	250
Total	<u>2,025</u>

8 Fixed assets retained for Church use are:

	2025	2024
	£	£
The Church Hall (dedicated as a Church in 1897)	N/A	N/A
The Parish Centre completed in 2009	332,967	332,967
The Parish Centre Garden completed in 2010	18,206	18,206
The regenerated Church Organ completed in 2016	59,736	59,736
	<u>410,909</u>	<u>410,909</u>

Fixed assets are stated at cost where known.

9 Caversham Group Ministry

The following fund is held by the Rector and Churchwardens of the Caversham Thameside and Mapledurham Parish for the benefit of the Caversham Group Ministry. The CTM treasurer provides the financial statements:

Canon Nash Memorial funds for grants to ordination candidates and others training for work in the Church of England.

ST BARNABAS CHURCH Emmer Green and Caversham Park Reading

Independent examiner's report to the members/trustees of St Barnabas Church, Emmer Green and Caversham Park Parochial Church Council

I report to the trustees on my examination of the accounts of St Barnabas Church Emmer Green and Caversham Park (the Trust) for the year ended 31st 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 2011 Act and in carrying out my examination I have followed all the 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.

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.

Signed:



Name: William Harper

Address: Sunnybank, High Street, Upton, Didcot OX11 9JE

Date: 26th March 2026