



**Annual Parochial Church Meeting
29 March 2026**

Budget 2026

St Andrew's Church, Oxshott

St Andrew's Church, Oakshade Road, Oxshott, Surrey, KT22 0LE

T: 01372 842071 E: office@standrewsoxshott.org.uk www.standrewsoxshott.org.uk
Registered Charity No: 1128379

ST ANDREW'S CHURCH, OXSHOTT PROPOSED BUDGET 2025

Introduction

The Church now has seven funds described below.

General Fund (GF)

The General Fund is used for the day to day running of the church. The draft budget was distributed and discussed at the September and November PCC meetings. The budget shows a deficit which can be financed from the general fund reserve which was **£65,138 at 31/12/2025** (£81,513 at 31/12/2024).

Unrestricted Development Fund (UDF)

The unrestricted development fund was created to preserve legacies from being used for the day to day running of the church and to pay for activities to achieve the Vision of St Andrew's.

In December 2024 the vicar was advised of a legacy, received in January 2025, part of which has been used to fund the BYC Ash variable costs which were not included within the Ash Contract. The fund is **£178,077 at 31/12/2025** (£295,864 at 31/12/2024). Any legacies received during 2026 which are not specified for the day to day running of the church or the restricted development fund will be allocated to this fund .

Restricted Development Fund (RDF)

All the Phase 1 invoices were agreed and accounted into 2014 which included two accruals; one for the step repair £3,510 and the other for the contractor retention £7,650. These were paid in 2016. However an additional invoice relating to Phase 1 was received in early February 2017 for just under £1,000.

Planned giving to the fund ceased in 2018.

Following the BYC fund raising appeal the refurbishment of the ancillary buildings started in September 2024 and final retention payment will be in February 2026. The fund was **£944 at 31/12/2025**, after the inclusion of the retention payable, (£106,700 at 31/12/2024).

Restricted Hardship Fund (RHF)

£3,130-05p was received on 4 July 2019 from the trustees of St Andrews Pre-school following its closure. The monies are to be used to benefit local pre-school aged children through for example providing fees support, training for those who work with young children within the community, or for the support for a mother's emotional needs. The fund was transferred to the RKS Educational Trust for the same purposes during 2023. Fund is **£0**.

Restricted Mission Partnering Travel Fund (RMPTF)

The Restricted Mission Partner Travel Fund was established to fund the travel costs of trips from Mission Partners to visit St Andrews, and/or fund the travel costs of a visit from a member of the Mission Partnering Committee, Ministry team or a Life Group to a Mission Partner. Fund is **£9,485 at 31/12/2025** (£9,485 at 31/12/2024).

Restricted Economic Hardship Fund (REHF)

The Restricted Economic Hardship fund was set up to support those in our Church and community most impacted by the economic crisis. One payment was made in 2025 and the fund is **£1,892 at 31/12/2025** (£1,942 at 31/12/2024).

Restricted Locally Supported Minister Fund (RLSM)

The Restricted Locally Supported Minister Fund was set up to fund our Locally Supported Minister for three years from September 2023 and £180,000 was raised. However, the Locally Supported Minister became our vicar on 4 September 2024 and his payments ceased. Payments are now made to the Young Families Ministry Coordinator. Fund is **£121,992 at 31/12/2025** (£126,064 at 21/12/2024).

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, OXSHOT
BUDGET FOR THE YEAR ENDED 31 DECEMBER 2026**

GF = General Fund

For a like for like comparison the 2025 Community Infrastructure Levy (CIL) gift and resulting expenditure of £21,620 has been omitted from the 2025 figures.

	Note	Total 2026 GF Budget £	<i>Total 2025 GF Actual £</i>
			Ex CIL Gift
INCOMING RESOURCES			
Annual Planned Giving		3,125	3,125
Quarterly Planned Giving		6,295	6,120
Monthly Planned Giving		142,308	138,474
Gifts		15,356	16,596
Legacies		0	0
Tax		34,491	37,138
Collections		1,500	1,409
Special Collections		0	6,347
AFGF - Magazine Advertisement	1	11,000	13,207
Interest	1	1,400	3,453
Fees	1	1,500	1,066
Hall	1	10,000	9,171
Magazine subscriptions	1	1,000	1,059
Other	1	5,000	5,150
Other Incoming Resources		0	10
TOTAL INCOMING RESOURCES		232,975	242,325
RESOURCES EXPENDED			
Youth	2	2,000	1,192
Families & Children's Leader	2	0	25
Service Expenses	2	11,900	10,999
Church & Hall	3	27,785	25,075
Admin & Secretarial	2	29,650	29,290
Magazine	2	12,000	11,403
Ministry	2	6,305	7,115
Other	2	7,000	8,241
Diocese Quota		109,002	106,721
Special Exp	4	10,000	11,986
Vision Exps		12,530	13,456
Outward Giving		21,598	29,866
Development	5	0	0
Cost of fund raising	6	0	80
Governance		4,230	3,251
Other resources expended		0	0
TOTAL RESOURCES EXPENDED		254,000	258,700
TRANSFER FROM RDF TO GF		0	0
NET MOVEMENT IN FUNDS		-21,025	-16,375
BALANCES B/F 1 JANUARY		65,138	81,513
BALANCES C/F 31 DECEMBER	7,8	44,113	65,138

General Fund

The General Fund budget provides for the day to day running of the church. In recent years there has been reliance upon the unpredictable "Other Gifts" to bring the income to the required levels. The aspiration is and has been that the annual, quarterly & monthly planned giving can be increased to a level to match the budget expenditure but this has consistently fallen short.

Priorities – the areas we focus on this year

At the PCC Vision Afternoon on 19 October 2025, two key Priorities were agreed:

- 1) Connecting – with God and with one another, and across our community.
- 2) Deepening – our relationships in all areas.

As a church community we seek to live out our purpose and priorities with the Values of being:

1. Loving – treat one another as God has shown us in Jesus.
2. Joyful – have fun together, and bring joy to the world.
3. Generous – have open hearts and open hands.
4. Authentic – be real, with integrity and humility.
5. Encouraging – lift each other up.

Income Assumptions

Annual, quarterly & monthly planned giving based on snapshot at 27/01/2026.

Legacies not allocated to General Fund unless specifically stated in the donor's wishes.

Other Gifts are largely random & unpredictable. Predictable income preferable.

Gift-aid tax recoveries based on 25% of eligible income.

Income from collections, fees and hall maintained at 2025 levels.

Magazine income equal to magazine cost.

Planned Giving Income

Current Planned Giving commitments suggests a 2026 income of £151,728 (£3,125 annual; £6,295 quarterly; £142,308 monthly).

83 (79/87/90/96/98) donors representing 79 (76 /84/86/89/93) families.

Legacy Income

The budget for legacies is zero and most legacies since 2003 have been allocated to the unrestricted Development Fund to ensure they are not used for the day to day running costs.

Other Gifts Income

The budget includes £15,356 one-off gifts pledged before the end of 2025 for 2026.

Tax Recovery Income

The 2026 budget includes the 25% tax recovery on the eligible income received between 1 January 2026 and 31 December 2026. The planned giving gift-aid recovery is £30,185 (£744 annual; £1,574 quarterly; £27,867 monthly). The Gift Aid Small Donations Scheme allows gift aid to be recovered on a maximum of £8,000 of eligible plate collections and contactless donations of £30 or less but based on 2025 collections these will be £1,500 plus £4,000 CGASDS, say £5,500. The budget includes the gift-aid associated with the one-off gifts given in 2025 for 2026 of £2,931-50p. The budgeted recovery is £34,491 (£30,185 +£1,375+ £2,931).

Collections Income

The budget for collections is £1,500. Special Collections and Special Purposes donations are unbudgeted. What is received is paid out.

Activities for Generating Funds

The budget for magazine advertising is £11,000.

Fee Income

The fees budget is £1,500.

Hall Rental Income

The hall income recovered in 2025 and the 2026 budget is £10,000.

Magazine Income

The cost of producing the magazine is expected to be matched by the income. Subscription plus advertising income £12,000.

Interest Income

The interest on the General Fund deposit is paid into the General Fund. It has been assumed that £40,000 of the General Fund will be invested on average in CBF Deposit Fund . Interest rate 3.9% at 27/01/2026. Assume 3.5% throughout 2026. Total interest £1,400.

Other Income

Other income includes many activities such as Lunch Club, Mens Breakfast, Womens Breakfast, Wokefield Park, Weekend Retreat, Alpha Course, where the intention is to try to cover the costs through the cost of participation or gifts. For most years the "Other " income and expenditure have been similar. The Other income 2026 budget is shown as £5,000 and the Other Expenses as £7,000.

Expenditure Assumptions

Diocese Quota as advised.

No curate. (Any Families & Children costs paid from RLSMF).

Music Director, organists and guest musicians to support services.

Need hospitable Church & Hall, clean, well lit & inviting.

Gas & Electricity budget 2026 usage of gas (60,000 kWh)& electricity (11,000kWh) .

Continue with 32 hours pw of Parish Office secretarial/admin support plus materials & infrastructure.

No major equipment purchases.

No change in existing employees, working patterns, salaries, hourly rates and performance rates.

Continue with ten issues of Oxshott Magazine.

Ministry continues as is including vicar's expenses.

Special expenditure budget at usual level.

Outward planned giving for mission partners to be 10% of "core income".

Independent Examination of our 2026 Financial Accounts.

Diocesan Quota Expense

2026 Quota is £109,002 an increase of 2.1% lower than the anticipated 4.1%. There will be a review of the Parish Share methodology in 2026. Currently still based on three year moving average of the attendance figures submitted in the annual "Statistics for Mission" returns. Churches will be asked for their input.

Youth Programme Expenses

The 2026 budget is £2,000 and is to be used for all age ranges as felt appropriate. To include ABC, creche, Staks and any new age group that is formed.

Service Expenses

The Service expenses budget includes Musicians £8,694; Services £2,000; Licences £500; Communion £200; Candles £200; Books £100; Badges £100; Other £56; Bereavement £50. 2026 budget is £11,900.

Church and Hall Expenses

The Church & Hall budget includes Gas £4,200; Maintenance £10,000; Electricity £3,100; Cleaner £6,200; Insurance £3,135; Cleaning Supplies £0; Water £450; Waste disposal£700. 2026 budget is £27,785.

Administration & Secretarial Expenses

Continue with Parish Administrator for 4 days per week and 5 hours per day. Secretarial and Administration Assistant for 3 days per week and 4 hours per day (decreased from 5 hours per day for 3 days from 16/09/2013). Total of 32 hrs per week. Agreed to pay London Minimum Wage from 1/12/2020. Cost £24,008 (salary, employer national insurance, employer national insurance annual allowance & pension/life assurance). Photocopying £2,000 (lease £1,000; Copies £940; Staples £60); ChurchSuite £930; Web/Broadband £750; Software licences & support £800; Telephone £400; Stationery £400; Office Expenses £200; Payroll £162. Hardware zero. 2026 budget is £29,650.

Magazine Expenses

There will be ten issues of the magazine. The December edition will be a December/January edition and July a July/August edition. 2026 budget is £12,000.

Ministry Expenses

Vicar's expenses £2,000; Training Courses £800; Year 2 LMP Course £1,500; Vicarage Water £750; Vicarage Security System £0; Hospitality £120; Pastoral £0; Vicar's Laptop Support £135; Visiting Preachers £1,000; Vicarage Maintenance £0; Other £0. 2026 budget is £6,305.

Other Expenses

See the comments under "Other Income". Other Expenses 2026 budget is £7,000.

Parish Special Expenses

Parish Special Expenditure 2026 budget is £10,000.

Vision Expenses

Budget £12,530 (Growing in Faith £0; Growing in Number £0; Serving the Community £12,530 (includes Community Ministry Coordinator £10,530 plus equipment £0 plus supplies £2,000)).

Outward Giving

The Outward Giving consists of *Special Collections* (e.g. Crisis, The Royal British Legion) budget £0; one off *Special Purposes Donations* budget £0; and *Planned Outward Giving* to Mission Partners which is 10% of "core income".

Governance

Independent examination assumed cost is £3,025 plus VAT = £3,630 and the provision of bank statements &/or extra advice £0 plus VAT = £0. PCC secretary 10 hours for 4 meetings at £15 per hour £600. The 2026 budget is £4,230.

Net Income and reserves

The extent of the 2026 budget deficit and the effect upon the General Fund reserves can be seen in the table on the last page.

Conclusions

This potential general fund deficit can be funded from the general fund reserve but would reduce the end 2026 reserve to just over 2 months normal expenditure leaving little to fund future year deficits. The unpredictable income is always unknown and has contributed significantly in previous years and may help in 2026.

ST ANDREW'S CHURCH OXSHOTT
NOTES TO THE PROPOSED 2026 GENERAL FUND BUDGET

	2022	2023	2024	2025	2026
	Actual	Actual	Actual	Actual	Budget
Note	£	£	£	£	£
1 Other Income					
AFGF Magazine Advertisements	7,321	11,165	8,035	13,207	11,000
Fees	2,096	1,596	1,409	1,066	1,500
Hall Income	2,621	1,648	1,795	9,171	10,000
Magazine Income	2,212	2,646	1,931	1,059	1,000
Interest	399	4,894	6,119	3,453	1,400
Other Items	4,341	4,451	4,634	5,150	5,000
	<u>18,990</u>	<u>26,400</u>	<u>23,923</u>	<u>33,106</u>	<u>29,900</u>
2 Parish Running Expenses					
Youth Programme	900	606	438	1,192	2,000
Families & Children's Leader	101	0	0	25	0
Church and Hall Exps	3	34,964	32,523	31,945	25,075
Admin and Secretarial		26,064	27,320	28,150	29,290
Magazine Expenses		6,362	7,176	7,863	11,403
Service Expenses		10,671	11,315	10,876	10,999
Ministry Expenses		2,963	3,043	2,714	7,115
Other Expenses		6,519	6,386	7,289	8,241
	<u>88,544</u>	<u>88,369</u>	<u>89,275</u>	<u>93,340</u>	<u>96,640</u>
3 Church and Hall Expenses					
Electricity	4,879	6,792	6,054	5,243	3,100
Gas	7,623	7,873	10,010	4,445	4,200
Insurance	2,900	3,138	3,083	3,635	3,135
Water	218	430	389	446	450
Cleaning	5,250	5,716	4,821	1,907	2,000
Refuse Collection	0	526	686	655	700
Maintenance	12,270	7,919	6,901	8,675	10,000
Environment	0	0	0	0	0
Kitchen	0	129	0	69	0
	<u>33,140</u>	<u>32,523</u>	<u>31,944</u>	<u>25,075</u>	<u>23,585</u>
4 Parish Special Expenditure					
Audio Visual Equipment & System	849	0	0	0	0
Church Grounds	1,950	2,580	3,679	0	0
Church Play Area	332	0	0	0	0
Church Roof Repair	10,188	0	0	0	0
Computer equipment	0	0	1,316	1,670	0
Contactless Giving Station Payaz	430	0	0	0	0
Curate	23,844	18,865	(1,732)	0	0
Donation Boxes	190	0	0	0	0
Drainage	0	0	0	4,038	0
Grand Piano	0	594	0	0	0
Hall Decoration	4,975	0	0	0	0
Health & Safety	0	0	0	797	0
Lightning Protection	192	0	192	192	0
North Corridor Roof	0	0	55,000	0	0
Operational Review	0	0	0	2,475	0

ST ANDREW'S CHURCH OXSHOTT
NOTES TO THE PROPOSED 2026 GENERAL FUND BUDGET

	2022	2023	2024	2025	2025
	Actual	Actual	Actual	Actual	Budget
Note	£	£	£	£	£
Preparation	0	451	0	0	0
Quinquennial Inspection	0	0	0	2,814	0
Sequestration Account	0	0	309	0	0
Unallocated	0	0	0	0	10,000
Vacancy	0	0	8,694	0	0
Vestibule Chairs	0	-449	0	0	0
Vicar Collation	0	0	671	0	0
	<u>42,950</u>	<u>22,041</u>	<u>68,129</u>	<u>11,986</u>	<u>10,000</u>
5 Development Activities					
BYC Architect	6,666	0	0	0	0
BYC Ash Contracting	0	0	55,000	0	0
BYC Consultant Engineers	1,184	0	0	0	0
BYC Consultant Construction	2,700	0	0	0	0
Elmbridge Borough Council Planning	500	0	0	0	0
	<u>11,050</u>	<u>0</u>	<u>55,000</u>	<u>0</u>	<u>0</u>
6 Generation of voluntary income					
Contactless device	0	151	0	80	0
Fund Raising Brochure & Leaflets	0	0	0	0	0
Gift-aid envelopes	0	0	0	0	0
Quiz	0	0	0	0	0
Stamps	0	0	0	0	0
	<u>0</u>	<u>151</u>	<u>0</u>	<u>80</u>	<u>0</u>
7 Closing Reserves					
<i>All funds not just General Fund as above</i>					
Endowment Flower Fund	Closed	Closed	Closed	Closed	
Unrestricted General Fund	127,027	133,053	81,513	65,138	
Unrestricted Development Fund	27,283	27,283	37,008	178,377	
Restricted Development Fund	210,290	563,478	309,186	944	
Restricted Hardship Fund	3,130	0	0	0	
Restricted Mission Partner Travel Fund	12,500	10,985	9,485	9,485	
Restricted Economic Hardship Fund	3,367	2,467	1,942	1,892	
Restricted Locally Supported Minister Fund	152,223	163,422	126,064	121,992	
	<u>535,820</u>	<u>900,688</u>	<u>565,198</u>	<u>377,828</u>	
8 Represented by					
Receivables/Payables	43,592	24,938	28,301	(12,314)	
Barclays Bank	264,228	107,750	88,897	37,142	
Central Board of Finance	228,000	768,000	448,000	353,000	
	<u>535,820</u>	<u>900,688</u>	<u>565,198</u>	<u>377,828</u>	