

Dear church family

God's Faithfulness in 2025

As we look back on 2025, we see God's faithfulness in providing for all our needs. Despite a challenging financial year, He enabled us to launch St Paul's Bretch Hill (SPBH) in January and continue our gospel ministry across both congregations. As we enter 2026, we're trusting Him again to provide for the year ahead.

For more detail, you can view our **DRAFT 2025** annual accounts on the [website](#). These accounts will be independently examined in due course before final approval by PCC before APCM in May 2026.

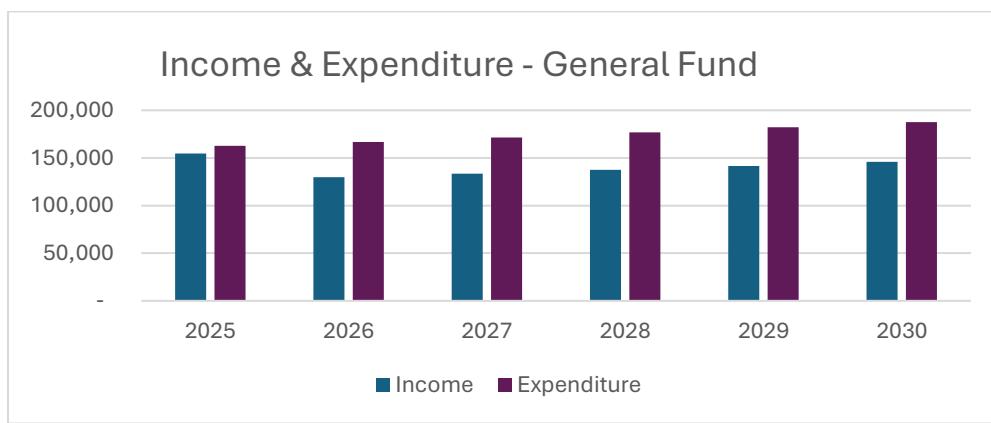
Our Financial Picture for 2026

The PCC has prayerfully set budgets for 2026 across two areas of our church life:

General Fund

- **Income expected:** £130k from regular donations, property rental, and investments
- **Budget requirement:** £167k – Salaries, Parish share, Mission* and Buildings maintenance and running costs (these four areas represent 90% of general costs)
- **Shortfall:** £37k
- This deficit is primarily due to inflationary increases, updated Employer's National Insurance contributions, and a significant number of church members now worshipping at SPBH.

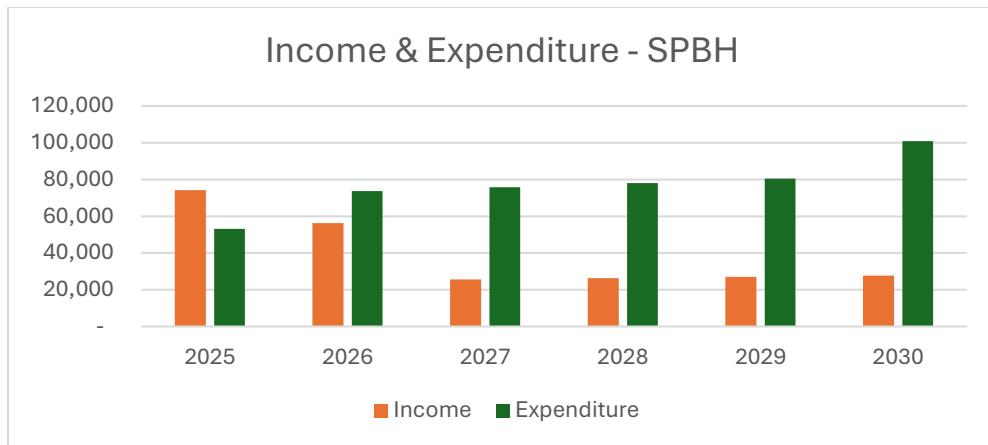
*10% of all regular giving goes towards UK and global mission.



SPBH Congregation

- **Income expected:** £56k from congregation donations, Stoke Poges Free Church Trust, and Oxford Diocese Development Fund
- **Budget requirement:** £73k
- **Shortfall for 2026:** £17k
- **Total funding needed 2026-2028:** £120k

The projected drop in income from 2027 onwards reflects the cessation of both the Stoke Poges Free Church Trust and Oxford Diocese Development Fund grants in 2026. External fundraising will be essential to sustain this growing church plant.



PCC Response

- The PCC has scheduled a **Gift Day in January (WR) and February (BH) 2026** to address the General Fund deficit of £37k
- Margaret Clark and Rachel Hinton are actively seeking external funding partners for SPBH to cover the three-year funding requirement (£120k) and we're trusting God to provide for this exciting new work.

How You Can Partner

Give thanks for

- Generous giving from the whole congregation.
- The successful launch of SPBH
- Provision for all the funding for the employment of Steve Short (Minister SPBH), for the first 18 months of SPBH

Pray

- For God's provision for both congregations and the parish at large in 2026
- For Margaret Clark and Rachel Hinton as they seek funding partners for SPBH
- For the PCC as they steward our resources wisely
- Ask God how He might be calling you to invest in His gospel work here in Banbury

Give

- Prayerfully consider your gift for the upcoming Gift Day. You can give to St Paul's in many ways:

Regular giving via standing order:

- Bank: Lloyds TSB Bank, Banbury
- Account Name: ST PAULS PCC BANBURY
- Sort Code: 30-90-42

- Account Number: 00212790
- (Alternatively, you can click [\[here\]](#) to access a form or contact the church office if you would like a paper copy sent to you)

Other giving methods:

- In person on Sundays
- Cheques may be sent to the church office (payable to St Paul's PCC, Banbury)
- Give online using the secure form on our website (*please note this incurs a transaction charge, so, if possible, please give via bank transfer*)

Gift Aid: If you are a UK taxpayer, we can claim Gift Aid on your donation - complete a Gift Aid form [\[here\]](#) or contact the church office for a paper copy.

External funding: If you know of funding bodies that might partner with us in gospel ministry, please contact Margaret Clark.

Any questions please do not hesitate to contact any PCC member or

Treasurer: treasurer@stpaulsbanbury.org.uk (for further information about accounts)

Church Office: office@stpaulsbanbury.org.uk (for standing order and gift aid forms)

Margaret Clark: safeguarding@stpaulsbanbury.org.uk (for external funding enquiries)

Any amounts over and above what is required will be allocated to the general fund.

Yours sincerely,

Treasurer

On behalf of the Parochial Church Council

"And my God will meet all your needs according to the riches of his glory in Christ Jesus." - Philippians 4:19