The Parochial Church Council of St Thomas, St Anne's on Sea

Annual Report and Financial Statements
of the Parochial Church Council
for the year ended 31st December 2025

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THE PAROCHIAL CHURCH COUNCIL OF PARISH OF ST THOMAS, ST ANNE'S ON SEA

Trustees Annual Report for the Parochial Church Council of St Thomas, St Anne's on Sea

Aims and Purposes

St Thomas' Parochial Church Council (PCC) is responsible for cooperating with the Incumbent, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. The PCC is also responsible for the maintenance and insurance of St Thomas' church and hall.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at in our church and to become part of our parish community in St Anne's. When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church buildings.

Review of the year

Worship and Congregation

2025 Emerged as a very positive year in a number of areas. **Worshipping numbers** increased even more and with these new members, our **financial position** has become more secure. Numbers on the **electoral roll** at the APCM in May 2025 were 72. The **new service pattern** and **updated liturgies** developed under the new Vicar, Revd Canon Michael Manley, comprising of the retention of the Sunday morning Communion service at 10.30 am, a said Holy Communion service on a Thursday at 10.30am and a new 11:00am Celtic Morning Prayer service on a Friday, has proved effective. Our aim of **Accessibility for all**, the continuation of the use of **one service sheet** containing everything the congregation needs each week, has also proved effective, especially for de-churched and non-churched newcomers. The decision to put the whole service on **PowerPoint** has also proved popular not only with younger families but older and visually impaired attenders. The liturgical renewal also led to the return of a **contemporary worship leader** who miraculously built up a **worship band** with singers and guitars which has revolutionized our ability to offer more modern music alongside the traditional hymns offered by our **extremely talented organist.**

New Vision: Experiencing these improvements led to the development of a **2030 Parish Vision** project to further develop Worship Accessibility, Outreach and Connection/Service to the communities around us. The Ministry Team and PCC agreed a new logo for the church **'All are welcome'** and set out a series of aims to complete by the year 2030 : from creating an aesthetically appropriate **dais** for the Nave altar, and replacing the one temporary Audio Visual Screen with a full set of **screens throughout the church**; to working towards improving the **heating** in both the community hall and church; and within church, to installing a **'Servery'** for the provision of refreshments and an **accessible toilet**.

At our **125th Anniversary** of the church being built; an appeal was launched for £25 000: to cover 50% of **STAGE ONE** of the Vision: the dais and screens (the Diocese hopefully supplying the other half of the expected £50 000 costs through a grant from their Parish Vision Fund). After much **prayer**, demanding **fundraising**, committed **giving** and **generosity**, the Vision fund miraculously raised £16 000 by the end of the year, and is continually growing -hopefully to confirm the costs and complete Stage One by **June 2026**.

Teaching and learning the faith: the church has established monthly **Deepen Your Faith** evenings and experimented with **termly contemporary music evenings** aimed at non-church people.

Children and Young people :

St Thomas Primary School The new vicar and several PCC members who are Governors also, have been able to build much deeper relationships with the school and their families, and talented lay people have continued to provide regular Saturday and midweek All Age Outreach activities : Nursery Praise and Brick Church , and faith building visits to church with different year groups.

Monthly Youth Club continues thanks to the commitment of Parents, most of whom are not church attenders.

Guides and Brownies continue in our community hall, and the Vicar has been able to build a much closer relationship with them

Families at church. The refreshment of the **style** and content of services, coupled with the accessibility of PowerPoint has meant a growth in both returning members with families and new ones. Though small in number it confirms that the changes made are appropriate.

Pastoral Care. Many congregation members visit those who are housebound or ill in their communities. This is backed up by our three Licensed Lay Ministers who visit and take out communion to individuals or generously lead services in various Rest Homes or Retirement complexes. Serious or urgent Pastoral needs are simply referred to the Vicar

Mission and Outreach Work Alongside local outreach and evangelism, The PCC have agreed to adopt support for some national and international Christian or community-focused agencies including Christian Aid, International Aid and Homestart.

Governance and PCC

The number of **younger** PCC members is beginning to grow and generally there is a unity in thought and vision but with frank discussions. There is still a reliance on certain people who cover several separate roles, though more people are emerging willing to help. We are hopeful that with our online accounting system enabling the treasurer to generate monthly balance sheets, the majority of our banking transactions now being online and an increased uptake of the Parish Giving Scheme we will be in a stronger position to set a budget in the future.

Property:

Church: Our gas **heating system** for our church is coming to the end of its life; it is extremely expensive to run and needs constant visits from the engineer to maintain some heat. Enquiries are being made about an environmentally friendly alternative, although we are aware that it is initially going to be costly.

Quinquennial Report work listed as urgent has been completed with the aid of a Minor Repairs Grant from the Diocese covering 50% of the cost and VAT claimed back under the Listed Places of Worship scheme (resetting of loose flooring, lightning conductor check, installation of surge protection and repairs to main church and tower roof). There are still many challenges from the report to be addressed.

Chapel Roof and window: The lead roof needed to be replaced after a theft which also damaged the leaded window below it. This was covered by church insurance (minus excess). Enquiries were made about replacing the lead with turned stainless steel, but a local installer couldn't be found.

Electrical Inspection: A comprehensive electrical inspection of both church and community centre was undertaken at the beginning of December. A full discussion of the report with the contractor and actions required was scheduled for January 2026.

Community Hall: An exterior wall and interior walls in both the ladies and gents' toilets were repaired following a motor collision. The washbasins in the ladies' toilet were in poor condition and were replaced at the same time.

Safeguarding: The PCC dutifully remains vigilant and regularly assesses compliance with our online Parish safeguarding dashboard. The PCC agreed to delegate the reporting to the Charity Commissioners of any possible notable incident, to the Diocesan Safeguarding Team. The PCC are aware that the role of Parish Safeguarding Officer has expanded enormously in the last few years and is becoming difficult for one person to manage alone.

Financial review

Income continued to improve during 2025 which has enabled the church to just meet the staged increase to fulfil its Parish Share requirements.

There has been some increase in the uptake of giving through the Parish Giving scheme and we are working hard to encourage new members of our community to commit to regular. The church was previously quite reliant on the income from hall rentals to meet its bills. Whilst the impact of the energy crisis and the ending of our fixed-term tariffs have significantly raised the cost of running the church and hall, the loss of our regular letting to the Breakfast and After School club to the school premises in September 2024 has continued to have an impact on our income in 2025. A review of the hiring costs of the hall and heating of the church for private functions has been completed. Nevertheless, new streams of income are being explored, specifically work to attract new hirers.

Total receipts on unrestricted funds were £92,431 (2024 £87,674). Of these, £58,200 (2024 £41,718) were unrestricted voluntary donations and the remaining income included fees, room hire together with Gift Aid and fundraising and investment income. Planned giving increased during the year as did unplanned giving. Gift aid is less than in 2024 because 2024 included the claim for an earlier year as well. The PCC remains grateful to all those who give support to the work here in the parish.

£93,441 (2024 £70,565) was spent from unrestricted funds to provide the Christian ministry from the parish. Unrestricted receipts in the year were £1,010 less than payments, but this was mainly because of the works carried out to the church building.

£56,710 was needed to provide the Christian ministry from the parish through the parish share that largely provides the stipends and housing for the clergy across the diocese with contributions for each parish based on a formula that tries to reflect whether or not the parish has a full-time incumbent, the size of the regular worshipping congregation and the relative deprivation in the parish. The parish was grateful to receive a grant of £21,076 towards this to reflect the relative level of deprivation in the parish leaving a balance of £35,634, all of which was paid in the year.

The bank balances of £82,386 (2024 £71,135) are held in current and savings accounts and Church of England Deposit Funds as set out in the Statement of Assets and Liabilities on page 9.

Reserves policy

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least three months' unrestricted payments. The undesignated balance in the current and savings account at the year-end was £19,358 so approximately 3 months' payments which is in line with the policy. The current account and savings accounts also contain £11,959 designated for repairs and £4,854 designated for the Vision appeal together with £11,335 restricted for the Vision project and £926 restricted for the hall heating. There is a further unrestricted undesignated balance of £33,934 in Church Deposit Funds.

THE PAROCHIAL CHURCH COUNCIL OF PARISH OF ST THOMAS, ST ANNE'S ON SEA

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of the incumbent, churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive initial training in the workings of the PCC.

Administrative information

St Thomas' Church and hall are situated on St Thomas Road, St Anne's-on-the-Sea, FY8 1JL. It is part of the Diocese of Blackburn within the Church of England. The correspondence address is as above. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and a charity currently excepted from registration with the Charity Commission.

PCC members who have served at any time from 1 January 2024 until the date this report was approved are:

Ex officio members:

- Incumbent: The Reverend Canon Michael Manley
- Licenced Lay Minister - Elizabeth O'Connor
- Licenced Lay Minister - Peter Watson
- Licenced Lay Minister - Deborah Wood

Elected members:

- Churchwarden – David Bennett:
- Churchwarden – Joy Swarbrick (also acting as PCC secretary)
- Kathleen Asquith (until May 2025)
- Janet Boyce
- John Davies
- Susan Fazackerley (from May 2025)
- Kaye Houston
- Glenys Markland
- Amanda Palmer (until May 2025)
- Eleanor Pascoe (from May 2025)
- Elizabeth Procter
- Mark Rutherford
- Christine Unsworth
- Maurice Unsworth (until June 2025)

Approved by the PCC on 3.6 2026 and signed on their behalf by Revd Canon Michael Manley as PCC Chair.

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Revd Michael Manley
PCC Chair

THE PAROCHIAL CHURCH COUNCIL OF PARISH OF ST THOMAS, ST ANNE'S ON SEA

Independent Examiners' Report

Independent Examiner's Report to the members/trustees of the Parochial Church Council of Parish of St Thomas St Annes on Sea.

I report on the accounts for the year ended 31st December 2025 which are set out on pages 8 to 12.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records 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.

Mrs Stephanie Rankin FCA
Ribble Accounting Services Limited
56 Broadgate
Preston
PR1 8DU
18 April 2026

THE PAROCHIAL CHURCH COUNCIL OF PARISH OF ST THOMAS, ST ANNE'S ON SEA

RECEIPTS AND PAYMENTS ACCOUNT

For the year ended 31 December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	***TOTAL 2025*** **£**	*TOTAL 2024 £*
Receipts from:					
Donations and legacies	***3a***	67,066	13,518	**80,584**	*56,613*
Charitable activities	***3b***	2,604	-	**2,604**	*11,476*
Other trading activities	***3c***	17,568	1,020	**18,588**	*11,698*
Investments	***3d***	1,695	-	**1,695**	*1,920*
Other	***3e***	3,498	-	**3,498**	*6,216*
Total receipts		£92,431	£14,538	**£106.969**	*£87,923*
Payments on:					
Church activities					
Ministry costs	***4a***	41,137	586	**41,723**	*33,389*
Church activity costs	***4b***	10,010	1,691	**11,701**	*9,203*
Premises costs – Church, grounds and Barchester	***4c***	30,373	-	**30,373**	*21,318*
Costs of trading (hall and other)	***4d***	8,874	-	**8,874**	*4,660*
		90,394	2,277	**92,671**	*70,025*
Raising funds	***4e***	3,047	-	**3,047**	*2,344*
Total payments		£93,354	£2,364	**£95,718**	*£70,914*
Net receipts/(payments)		(923)	12,174	**11,251**	*17,009*
Cash funds brought forward		71,135	-	71,135	*44,913*
Transfers between funds		-	-	-	-
Transferred from Investments to cash		-	-		*9,213*
Cash funds carried forward		**£70,212**	**£12,174**	**£82,386**	*£71,135*

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2025

		2025			2024		
		Unrestricted	**Restricted**	**2025 Total**	**Unrestricted**	**Restricted**	**2024 Total**
		£	£	£	£	£	£
Current assets - Cash at bank and in hand							
Main current account 3081914		5,537	12,261	17,798	21,168	204	21,372
100 Club 30443239		1,699	-	1,699	2,062	-	2,062
Premium Account - Tracker 80758841		16,050	-	16,050	868	-	868
Designated Fabric Account 40051543		12,885	-	12,885	14,416	-	14,416
		36,171	12,261	48,432	38,514	204	38,718
Less cash belonging to DBF (DBF portion of fees)		-	-	-	-	(204)	(204)
		36,171	12,261	48,432	38,514		38,514
CCLA (CBF) deposit account 714D		3,159	-	3,159	3,159	-	3,159
CCLA (CBF) deposit account 998D		30,795	-	30,795	29,462	-	29,462
Total	2A	**£70,125**	**£12,261**	**£82,386**	**£71,135**	-	**£71,135**

The notes on pages 10 to 12 form an integral part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

1. Accounting Policies

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

b. Funds
Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also not restricted.

Restricted funds are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of the church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

2. Movement in funds during the year

The movements in the different funds can be summarised as follows:

Fund		1 Jan 2024	Receipts	Payments	Transfers	31 Dec 2024	
Unrestricted Cash Funds							
Designated Fabric Fund		14,416	11,436	11,805	(2,088)	11,959	
Designated Anniversary/Vision Fund		-	1,960	106	3,000	4,854	
		14,416	13,396	11,911	912	16,813	
General Fund		56,719	79,035	81,530	(912)	53,312	
Total unrestricted funds	A	71,135	92,431	93,411	-	70,125	**Notes 3,4**
Restricted Funds							
Vision		-	11,655	320	-	11,335	
125th Anniversary Celebrations		-	1,118	1,118	-	-	
Hall Heating		-	926	-	-	926	
Special Collections to pass on		-	839	839	-	-	
Restricted Funds	B	-	14,538	2,277	-	12,261	**Notes 3,4**
Cash Funds (A + B)	C	**£71,135**	**£106,969**	**£95,718**	**-**	**£82,386**	

Notes 3 and 4 give a breakdown of the receipts and payments.

3. Further Analysis of Receipts

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	*TOTAL 2024 £*
3a. Donations and legacies				
Planned Giving - Parish Giving Scheme	17,202	-	**17,202**	*11,324*
Planned Giving – SO, Cheques, CAF, Envelopes	8,008	-	**8,008**	*7,639*
Planned giving total	25,210	-	**25,210**	*18,963*
One off Giving - SumUp	3,771	-	**3,771**	*1,088*
One off Giving - PGS	2,463	2,462	**4,925**	*3,201*
One off Giving - one off envelopes	8,827	200	**9,027**	*7,745*
Loose plate collections	8,603	-	**8,603**	*5,391*
Retiring collections	478	9,407	**9,885**	*249*
Sundry donations	344	-	**344**	*334*
Gift Aid tax refunds received	8,866	1,197	**10,063**	*14,647*
Legacies	1,045	-	**1,045**	*500*
Grants	7,459	252	**7,711**	*4,495*
Donations and legacies Totals	**67,066**	**13,518**	**80,584**	*56,613*
3b. Income from charitable activities				
Parish fee for wedding or funeral	1,972	-	**2,107**	*2,107*
Churchyard maintenance fee	37	-	**159**	*159*
Church or Hall lettings - objectives	-	-	**9212**	*9047*
Church Event Income	595	-	**595**	-
Other receipts	-	-	**163**	*163*
Income from charitable activities Totals	**2,604**	**-**	**11,641**	*11,476*
3c. Other trading activities				
Fundraising	3,559	1,020	**4,579**	*4,371*
Church or Hall lettings - fund raising	10,712	-	**10,712**	*4,012*
Magazine income - sales and advertising	-	-	**-**	*65*
100 Club income	3,297	-	**3,297**	*3,250*
Other trading activities Totals	**17,568**	**1,020**	**18,588**	*11,698*
3d. Income from investments				
Dividends from shares	-	-	**-**	*153*
Bank and building society interest	221	-	**221**	*118*
CBF Deposit account interest	1,474	-	**1,474**	*1,649*
Investment income Totals	**1,695**	**-**	**1,695**	*1,920*
3c. Other income				
Insurance claims	3,498	-	**3.498**	-
Surplus on sale of investments	-	-	**-**	*6,216*
Other income Totals	**3,498**	-	**3,498**	*6,216*
Total receipts	**£92,431**	**£14,538**	**£106,969**	*£87,923*

4. Further Analysis of Payments

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	TOTAL 2024 £
4a. Ministry costs				
Giving to relief and development agencies	-	586	**586**	*349*
Parish Share	36,000	-	**36,000**	*32,153*
Council tax and water rates (clergy housing)	4,452	-	**4,452**	-
Telephone and broadband (clergy housing)	325	-	**325**	*25*
Reader expenses and subscriptions	-	-	-	*14*
Visiting clergy/locums	360	-	**360**	*848*
Ministry costs total	**41,137**	**586**	**41,723**	*33,389*
4b. Church activities				
Organist Fees	5,190	-	**5,190**	*4,800*
Organ / piano tuning and maintenance	468	-	**468**	*468*
Upkeep of services	437	-	**437**	*468*
Parish mission and evangelism costs	186	862	**1,048**	*54*
Printing, postage and stationery	1,654	-	**1,654**	*969*
Subscriptions	443	-	**443**	*766*
Professional Fees	401	-	**401**	*200*
Sundry expenses	631	253	**884**	*627*
Advertising and PR	551	576	**1,127**	*829*
Banking charges/Transaction charges	49	-	**49**	*22*
Church activities total	**10,010**	**1,691**	**11,701**	*9,203*
4c. Premises costs – Church and grounds				
Insurance	7,849	-	**7,849**	*6,941*
Church building utilities	8,455	-	**8,455**	*9,859*
Phone and Wi-Fi (church building/parish office)	359	-	**359**	*348*
Utilities total	16,663	-	**16,663**	*17,148*
Church building maintenance (routine)	3,653	-	**3,653**	*4,059*
Church building major repairs	9,535	-	**9,535**	-
Upkeep of churchyard & grounds	522	-	**522**	*111*
Premises costs (church, grounds etc) total	**30,373**	-	**30,373**	*21,318*
4d Costs of trading (hall and other)				
Hall utilities	2,391	-	**2,391**	*1,462*
Hall maintenance (routine)	1,285	-	**1,285**	*2,809*
Hall cleaning costs	1,502	-	**1,502**	*337*
Routine hall costs	5,178	-	**5,178**	*4,608*
Hall major repairs	3,696	-	**3,696**	-
Hall costs	8,984		**8,984**	4,608
Magazine costs	-		-	52
Hall and other trading costs total	**8,984**		**8,984**	4,660
4e Raising funds				
Costs of fundraising events	387	-	**387**	-
100 Club payouts	2,660		**2,660**	*2,344*
	3,047		**3,047**	*2,344*
Total payments	**£93,441**	**£2,277**	**£95,718**	*£70,914*