2025



Bowdon Parochial Church Council

ANNUAL REPORT 2025



Parochial Church Council Members who have served during the year were:

Clergy, Readers and Licensed Lay Workers (Ex Officio)
Vicar – Reverend Doctor Andrew Knight (Appointed September 2024)
Curate – Reverend Karen Drury (Appointed September 2025)

Ministry Team Members
Sam Wilson – Parish Missioner - Youth (Also Ex Officio as General Synod Member)
Jake Waddington – Parish Missioner - Children's and Families
Michael Dow – Director of Music

Deanery Synod Members (Ex Officio)
Alec Bonson
Adrian Hope
Sue Redford
Judith Robertson

Wardens (Ex Officio)
Tim Borthwick
Debi Green
Michael Parish

Elected Members
Richard Abbott
Patricia Arrowsmith
Jenny Borthwick
Gabby Campbell
Neil Campbell
Penny Cloney (Secretary)
Hilary Gartside
Patricia Jones
Vivienne Plummer
Joanna Williams
Karen Wilson (Treasurer)

PCC Members January-March 2025
Christine Cadman
Pippa Sanderson
Linda Woods

Co-opted Members January-March 2025
Neil Campbell

Registered Charity Name

The Parochial Church Council of the Ecclesiastical Parish of St Mary's and St Luke's, Bowdon

Common Name	Bowdon Parochial Church Council (PCC)
Principal Office	Parish Centre, Stamford Road, Bowdon, Altrincham, Cheshire WA14 3LT
Charity Number	1133830
Bankers	National Westminster Bank plc, 23 Stamford New Road, Altrincham, Cheshire WA14 1DB
Examiner	Paul Benstead, ACMA, 16 Ashwood, Bowdon, Altrincham, Cheshire WA14 3DN

BOWDON PAROCHIAL CHURCH COUNCIL
Report and Financial Statements
For the year ended 31 December 2025

Trustees' Report

The Trustees present their report and audited financial statements for the year ended 31st December 2025.

1. Introduction

Bowdon Parochial Church Council (PCC) is a charity registered with the Charity Commission. It is responsible for the running of St Mary's and St Luke's Churches in Bowdon, Cheshire and is part of the Diocese of Chester within the Church of England. Bowdon PCC has the responsibility of co-operating with the incumbent, the Reverend Doctor Andrew Knight, in the promotion of the objectives and activities of the ecclesiastical parish that are derived from the whole mission of the church, pastoral, evangelistic, ecumenical and social. The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC is also responsible for the fabric of St Mary's Church, St Luke's Church, the Bowdon Parish Centre and one residential property.

2. Structure, Governance and Management

The Ecclesiastical Parish is served by St. Mary's Church and St Luke's Church and the Zone 2 congregations in Bowdon. Members of the PCC are drawn from all three congregations.

Churchwardens

For historical reasons, and unusually for an Anglican church, Bowdon Parish has four churchwardens (two parochial and two manorial), which is helpful for this diverse church and multiplicity of services. Debi Green, Tim Borthwick and Michael Parish served as Church Wardens in 2025 with Jo Howling stepping down at the APCM in May. This left one vacancy for the year to be filled at the APCM in 2026. The church wardens have been ably assisted by a team deputising as wardens in church services. A team of sides-people is coordinated by Adrian Hope, our Server's Guild is coordinated by Alec Bonson, and St. Mary's Guild who arrange flowers, care for altar frontals and fabrics and maintain silver and brassware is led by Sally-Anne Heaford and Christine Scott-Dunn.

Our **Administrative Team** has been led by Kay Holt along with a team of Parish Office volunteers. In addition, the whole organisation is supported by many volunteers leading and assisting with the running of our many and varied church groups and activities: from fundraising to churchyard maintenance, from building projects to community lunches. All these groups enable us to connect with our parishioners, thus giving us an opportunity to help them in the journey of belonging and believing.

The PCC Trustees are very grateful to all those who give of their time and talents, both paid staff and volunteers. The Annual Church Parochial Meeting was held in May. The accounts were presented to the parish, the year was reviewed, and the election of PCC members took place.

The Parochial Church Council meets regularly and in the financial year from January to December 2025 met 6 times.

The PCC operates day to day by virtue of the following teams.

- Operations Team (PCC Standing Committee)
- Administration Team
- Zone 2 Team
- St. Luke's Team
- Communications Team
- Pastoral Team
- Eco Church Team
- Safeguarding Team
- Buildings Team (formerly the Fabric Committee)
- Giving & Fundraising Team
- St. Mary's Guild
- Friends of Bowdon Churchyard (FOBCY)

3. Objectives and Activities

Our aspiration is to be a modern faith-filled community of worshipping disciples on God's mission. We aim to grow in the knowledge and love of God, in the depth of our faith, in the joy of our worship, in the strength of our church community and in the power of our outreach to the wider community, such that many may know Jesus personally.

When planning our activities for the year, the PCC has considered the Commission's guidance on public benefit and the specific 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; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people of all ages living in the parish.
- Missionary and outreach work.

4. Achievements and Performance

Following the appointment of Rev. Dr Andrew Knight as Vicar of Bowdon in September 2024, this year has been one of reflection and discernment on our vision for the church; deepening discipleship; developing worship; and review of administration and safeguarding. The year started with an away-day for the PCC to review and think creatively about our vision and mission as a church, and this conversation continued throughout the year. The Zone 2 Leadership Team also had an awayday to dissect the missional effectiveness of their all-age services and honing our service structure. Meanwhile St. Luke's have continued to meet and pray regularly in order to discern God's will for this small congregation and how we grow in the knowledge and love of God, and in fellowship and outreach. This work will culminate in an overall vision and strategic objectives for 2026.

We have seen deepening discipleship across the congregation notably with increased attendance, engagement and leadership of a Lent Course, and a new Identity Course covering Christian basics in the autumn. This resulted in 4 young people and 4 adults being confirmed in November with Bishop Mark. We hope to follow up by launching new small groups in 2026. Aligned with this, Sam Wilson's role of Parish Missioner now includes a distinct focus on adult discipleship.

In the summer we had the delight of welcoming Rev. Karen Drury as our part-time Curate, training under Rev. Andrew, in her first year as deacon. Karen has been involved in all aspects of church life and all three congregations have benefitted from her ministry, preaching and service leading. Led by Sam Wilson and Rev. Karen the church's website has been completely overhauled and restructured to better showcase the life and ministry of the church, enhance our outreach and better forge connections with the parish. We also continued to build up opportunities for fellowship, this year including parish lunches, ceilidh, quiz night, cheese and wine social, afternoon teas and BBQ at St. Luke's. This is alongside the regular work and welcome of The Coffee Cabin and midweek Lunch Club.

Rev. Andrew has been pleased to be having more vocational conversations this year as members of the congregation seek discernment for future ministries and opportunities to serve the local and wider church. As a church we continued to strive towards a Silver EcoChurch award with increased engagement with environmental issues in our worship, especially for Creationtide, and the dedicated work of the Friends of Bowdon Churchyard.

We continue to work closely with Bowdon Church School with church members on the Governing Board; now weekly collective worship assemblies led alternatively by Jake Waddington and Rev. Andrew; Jake's daytime and after-school groups; and church visits for services, religious education and an Easter Trail. This year has also seen a marked increase in ministry in other local primary and secondary schools across the parish.

We are grateful for the steadfast work and dedication of Clive Searle as our Parish Safeguarding Officer working closely with the Vicar and leadership teams across all our congregations, implementing the directives of Chester Diocese and responding to concerns. A new proactive approach to safeguarding included the first Safeguarding Sunday Services, held in each church and worship space in June, an additional in person training session, and one-to-one mentoring which enabled all PCC members and others to undertake appropriate training.

Together, these milestones reflect a church growing in faith, purpose and community, guided by prayerful leadership and an increasingly shared vision. With strong foundations laid, we look ahead to 2026 with confidence, expectation and hope for all that God will continue to do among us.

Rev. Andrew Knight - Vicar.

5. Worship and Mission

Safeguarding

Our parish is committed to the safeguarding of children, young people and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. Safeguarding is a standing item at all PCC meetings. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishop's guidance on safeguarding children and vulnerable adults). The PCC has adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults' policy) and the Domestic Abuse statement.

We have a Parish Safeguarding Officer and, in addition, certain members of the PCC (as well as our Operations Coordinator) are fully trained in safer recruitment. Those who work with vulnerable groups in the parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. Disclosure and Barring Service (DBS) checks are renewed every five years and all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years. To keep abreast of changes and developments, the Parish Safeguarding Officer (PSO) attends regular termly safeguarding meetings with members of the Diocesan Safeguarding Team and other PSOs across the diocese. In addition, on a half-termly basis, the PSO meets with the Vicar, the Curate and the Operations Coordinator to oversee the development of safeguarding within the parish.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities can be found posted around our parish buildings and are signposted on the church's website, weekly pew sheet and in every parish building, along with the contact details for our parish safeguarding officer (PSO).There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. Of late, we have been adopting a broader view of safeguarding, to look at ways in which we might become more proactive in our approach. This has led to the establishment of a health and safety working group, which has begun to review our safe use of all parish premises, as well as continuing to risk assess our activities.

During May 2025, each of our congregations were extremely welcoming in allowing our PSO to talk on the subject of safeguarding at 'Safeguarding Sunday'. This is a national initiative, led by the Church of England, and will be repeated each year with a different theme. At the service, each congregational attendee was given a handy safeguarding aide memoir, which also contained relevant contact details. Any safeguarding concerns were reported to either the vicar and/or the PSO, and in event of a concern reaching a safeguarding threshold, it is then conveyed to the relevant diocesan authorities following strict guidelines.

In addition to the above, over the next twelve months we will spend time specifically looking at the following:

- in consultation with group leaders, we will make further updates to the existing risk assessments of each of our church group activities;
- we will continue to develop easy to follow guidance on a range of practical health and safety matters;
- we will assist clergy, staff, PCC members and leaders of church activity groups in their safeguarding training; and
- we will continue to hold a 'Safeguarding Sunday' service annually at each of our congregations

Clive Searle – Parish Safeguarding Officer

Pastoral Care

Along with a small team, Rev. Andrew continues to minister in pastoral care of parishioners across the community, and members of the congregation, in times of need. Rev. Andrew keeps up a schedule of home and family visits and works closely with bereaved families in our funeral ministry. Gifts, cards and provision are distributed to those in need at various key moments in the year and as needs arise. Regular gatherings such as at the Coffee Cabin and Lunch Club also help grow the sense of community and mutual care, helping to combat social isolation. The congregation also responds generously to pastoral needs beyond our community with provision for the homeless in Manchester, local foodbanks and Styal Prison. Prayers are said weekly in church for particular pastoral needs as shared at our prayer station where candles can also be lit. Finally opening the church for prayer and reflection at All Souls, supported by the choir and Friends of Bowdon Churchyard, was a key way the church responded to pastoral needs for the wider parish, which was well attended and much appreciated.

Rev. Andrew Knight - Vicar.

Children and Families Report

In the past year, the Parish's children and family's ministry has continued to grow, building on the achievements of previous years. The connections we have with the youngest members of our church and wider community are truly encouraging, and we are beginning to see the first shoots of growth from the seeds the Holy Spirit is planting.

Under Jake Waddington's leadership our links and relationships with local primary schools remain strong, including Bowdon Church School, Altrincham Preparatory School for Boys, Bowdon Preparatory School for Girls and The Bollin Primary School. At Bowdon Church School, Jake ran the Year 1 and 2 after-school club 'Faith and Fun', led the Growing Faith Vision Ethos Group, and hosted a Year 6 lunchtime discipleship group. Preparations were made to launch the Young Archbishops' Leaders Award. Weekly church-led worship assemblies continued in partnership with Rev. Andrew.

We were regularly invited to lead assemblies and speak about the Christian faith in the above-mentioned local schools. Many also made use of our church building for curriculum lessons, visits and services. The Easter Experience was particularly encouraging, offering children an engaging and interactive way to explore the Easter story and we aim to expand the offering to more schools in 2026. First Steps continued to thrive, with new families joining regularly each Thursday. Numbers are growing, and it remains a joyful and valued part of the week. Many families choose to continue attending even after completing their attendance obligations for entry to the church school, simply because they and their children enjoy it so much.

Our Kids' Church groups continued to flourish, especially Wrigglers, with around 30–35 children attending Zone 2 each week. Our dedicated leaders do a fantastic job nurturing faith through teaching, craft, and prayer, helping children to understand both Bible stories and how Christian values shape their lives. We are also working to enhance the connection with families coming to baptise their children. Jake greatly appreciates the prayers, encouragement and engagement of the congregation in this valuable work with children.

Jake Waddington – Children and Families Missioner

Youth Ministry Report

Our ministry with young people across the parish has involved a wide range of groups, activities, and events throughout this past year. Through outreach, fellowship, and discipleship, we pray that young people in our churches, schools, and homes will come to know the God who loves them and calls them by name - especially with exams, shifting identities, and new beginnings at schools, colleges, and universities all bringing a particular need to hear this calling and receive this love. Underground, our Friday youth club, continues to see around twenty young people each week for a variety of games and activities, often around different themes. With the continued support of dedicated volunteers, we are blessed to have a space where young people can connect with friends at different schools, make new ones, and explore new topics and ideas in a fun and safe way.

Our Mettle groups, where we learn about the Bible together with food and games, saw an addition this year with a new Sunday group based at St Luke's Church. Across the two groups this year, we covered topics such as Elijah's encounter with the still, small voice, how people are transformed in encounters with Jesus, and Jeremiah's visit to the potter's house. Throughout our sessions we try to learn how we might read the Bible ourselves: what questions should we be asking and how does it all fit together? Our school's ministry has seen both Revd Andrew and Sam Wilson lead assemblies and Christmas services at St Mary's, whilst Sam also continues to co-lead a weekly Christian Union at Altrincham Grammar School for Girls (AGGS) alongside the Trafford Youth for Christ team. The AGGS CU has, in recent months, been working through the *Rooted* workbooks from Scripture Union and exploring ideas of identity, self-esteem, and wellbeing.

Sam encourages the congregation to pray for our young people and for those who minister amongst them, especially our dedicated volunteers. Prayer is the foundation on which our ministry is built and reminds us that youth ministry is the responsibility of the whole church.

Sam Wilson – Parish Missioner (Youth)

St Luke's Church Report

2025 has been a year of genuine reflection for St Luke's. Faced with the reality of changing attendance over recent years, the congregation has come together in a spirit of prayer and discernment, asking honest questions about what the future of our church community could and should look like.

This year, we have enjoyed several special occasions as well as our regular services - a Cheese and Wine Night was a simple but effective gathering for the wider St. Luke's family. A Sunday Youth Group was established to help reach out to our teenagers who want to continue their exploration of Christianity.

At Easter we hosted a Discipleship Course, creating space for reflection, study, and spiritual growth, as well as a Good Friday Prayer Walk which allowed us to go out and pray for our local community. And a new Tuesday Early Morning Prayer service was established where there was focus on contemplation, discernment and prayer for the future of St Luke's.

During Summer we had another prayer walk, letting us be seen again out in the local area, and later there was a BBQ gathering that brought people together after a service and encouraged the wider St Luke's family and other church members to attend. Volunteers gave their time and effort to a Garden Revitalisation project, clearing, planting, and breathing new life into the church grounds.

Autumn was marked by our traditional Harvest service followed by food and with a wonderful Harvest display. At the end of the year, our Christingle Service at Christmas was very well attended, with the church feeling full and vibrant. The service brought together regular members as well as family members and those who join us less often. It was good to see so many gathered in one place to mark the Christmas season together.

2025 has been a year of seeds planted, in the garden, in prayer, in fellowship, and in faith, that we hope will continue to grow in 2026.

Michael Parish – Church Warden

St Mary's Church Report

Our worship in St. Mary's continues to embrace the diversity of Anglican liturgy, from historic formal services to all age celebrations, enhanced by our large and professional choir. Numbers attending festival services over Christmas and Easter have increased significantly, for example, 1100 people attended our 2 Christingle services run back-to-back, and over 700 came to Nine Lessons and Carols. Similarly, attendance was up at Remembrance, Harvest and Vigil services.

In the spring we marked the retirement of Roger Bryan and were very pleased with the appointment of Richard Brocklehurst as Organist and Associate Director of Music.

This year we took the significant decision to end the poorly attended 8am BCP communion service, allowing clergy and staff to concentrate on the main service offerings. However, the mid-week BCP service congregation continues to grow in number and diversity. A new "Prayer Room" service was instigated once a month to help the congregation to explore prayer in various forms. There has also been a move to more frequent joint services bringing all three congregations together.

We continue to see a marked increase in enquiries for infant and adult baptisms and for weddings, with a busy schedule planned for 2026, most also engaging the choir and bell ringers. The introduction of digital giving facilities at all services has significantly increased the public donations to church at St. Mary's. The church's attraction as a historical building and institution continues to draw in a wide range of school groups to explore the features, architecture, mission and ministry of the parish. And St. Mary's continues to host large numbers of school children from our local primary and secondary schools for services, especially through Advent. Other special services and talks have been held for various groups including the Chester Diocese Guild of Bell Ringers. The building and churchyard also became the scene of a new Netflix comedy police drama in the autumn.

All of this points to a thriving and outward-looking church community, rooted in rich tradition yet open to growth and change, as we look forward with confidence to the opportunities ahead.

Rev. Andrew Knight - Vicar

St Mary's Guild Report

Every six weeks one of the Guild's volunteer groups arranges the altar flowers and care for the choir and altar, including polishing of silver and brass and changing the altar frontal, curtains and linens in line with the Lectionary. For the Christmas, Easter and Harvest celebrations the groups combine, and provide numerous beautiful arrangements at the altar and in the body of the church and chapels and the fellowship on these occasions is enjoyed by all.

We hold an annual communion and AGM, and a general meeting followed by a bring-and-share lunch. To share the duties the group now has two Vice-Chairs with different responsibilities. We are always delighted to welcome new members.

Christine Scott-Dunn and Sally-Anne Heaford – Joint Vice Chair

Zone 2 Report

Over the past year, Zone 2 has continued to grow as a welcoming and lively all-age service. It's been really encouraging to see strong attendance, with a wide mix of families and people of all ages. Zone 2 has been led by a committed and growing team of lay leaders and preachers, alongside both Rev. Andrew and Rev. Karen leading regularly and introducing a monthly Holy Communion service. This has become a really meaningful part of Zone 2, offered in a more informal, gathered way that feels accessible while still holding the depth and significance of the sacrament. We have also had the privilege of including a baptism and thanksgivings for two babies in Zone 2 this year, as well as hosting the celebrations with their family and friends after the service.

One of the most valuable moments this year was the Zone 2 Leaders' Away Day, giving us space to pause, reflect and think about where we feel God is leading us next, and the nature of the congregation we are welcoming. As a result, we've made a few changes to helped people connect more easily, and enhance engagement and the worship experience.

The 2025 Summer Series was, once again, a real highlight, with Lego Church, Outdoor Church, Sweaty Church and Playdough Church, offering something different over the holidays and creating lots of opportunities for creativity, fun, and conversation. Zone 2 has more closely following the Lectionary helping us feel more connected to the rhythm of the church's year. Regular joint services including on the 5th Sunday of the month made us think more about how best to support children and families during services, including the introduction of activity bags. Joint services have included Mothering Sunday, Holy Week, Harvest Festival, Nativity, Christingle and Christian Aid coming together as the wider church family. Zone 2 had also continued to play a part in fundraising and social activities, including supporting two children overseas with Compassion through variously selling cakes, Easter Eggs and plants that the Wrigglers Group had cultivated. Zone 2 have also helped run Parish bring and share lunches. Overall, it's been a year of listening, learning, and growing together. Zone 2 continues to be a place where all ages worship together and grow in faith.

Jenny Borthwick and Gabby Campbell – Zone 2 Leaders

Choir Report

It has been another excellent and rewarding year for the choir. Morale remains high and the membership of the choir is thriving. We have a lovely group of committed trebles and teenagers who attend regularly and who greatly enjoy singing with us. These are supported by a stable core of adult members, both long-standing stalwarts and more recent recruits. They are all a great team together.

The choir are very grateful to the church for the ongoing support of the Choral Scholarship scheme. This continues to be a great success. It has enabled us to attract and retain a number of excellent teenage singers in recent years. They have been a wonderful asset to the choir. Equally, they themselves have gained invaluable experience that is now helping them into exciting future pathways. Grace and Esther Greaves, for example, are both now choral scholars in Oxford University college chapel choirs. Emily Edge has recently passed her RSCM Gold Medal with distinction and she has also received an exciting choral scholarship offer from Sidney Sussex College, Cambridge from September 2026. As older teenagers have moved on, it has also been exciting to welcome new members that show similar terrific potential.

It was great to welcome Richard Brocklehurst last year as Organist and Assistant Director of Music. He has done a wonderful job and he is settling in very well to his role. I thank him for all of his excellent work, support and commitment. The smooth running of the choir is also due in no small measure to a wonderful team of volunteers who help in a multitude of roles. I thank them all enormously for their fantastic work. Last summer featured a wonderful summer residency at Bristol Cathedral. During this week, it was a particular privilege to be asked to sing for the retirement service of Bishop Viv Faull, which happened to coincide with our visit. This was especially appropriate given her previous connections with Chester Diocese. The choir received fantastic feedback from the cathedral staff and members of the congregation. We also enjoyed a day trip to sing Choral Evensong in Bradford Cathedral in February. It is always exciting and enriching to have opportunities to share in and lead worship in other communities.

The worship in our parish continues to grow and develop and it is a pleasure and privilege to serve our church community in helping to lead this. Whole-church services continue to thrive, and it has been rewarding to explore new and creative ways of bringing the different congregations together in worship. Furthermore, it has been pleasing to see growth in the attendance of a number of more traditional larger-scale services as well. Nine Lessons and Carols, for example, was a great success this year and a reminder of the ongoing and timeless appeal of traditional choral worship within our community. Finally, the choir expresses thanks to Rev Andrew, Rev Karen and all those that help with the leadership and running of our church. We are grateful for all the support and look forward to all that the next year will bring.

Michael Dow – Music Director

Giving and Fundraising Team Report

An undoubted highlight of the year was the success of the 2025 Christian Aid Week campaign. We raised £6923.52, doubling the amount raised the previous year and almost equalling pre-Pandemic amounts. Three church members raised £2000 in sponsorship undertaking the “70K in May” challenge. To promote Christian Aid within the wider community, we held a coffee morning with a cake sale and assorted stalls at St Luke’s during Christian Aid Week.

The donations of foodstuffs for Harvest received from parishioners and Bowdon Church School, went to the Hope Centre in Partington and were distributed to vulnerable residents in Bowdon Vale. Following the Hope Centre’s closure just before Christmas, the donations of food and household items through the ‘Reverse Advent Calendar’ initiative were given to the Trussell Trust Food Bank currently housed in St Mary’s Church in Partington.

Our support for the women of Styal prison remains strong, with continuing involvement in the Angel Tree project, whereby Christmas gifts are donated for prisoners to give to their children. A large quantity of notebooks, which some prisoners find helpful when processing their thoughts and feelings on arrival in prison, was delivered before Christmas.

Moving away from previous matched giving initiatives, the Team decided that £2500 will be apportioned annually between four charities, recommended by the Giving Team and approved by the PCC. We aim to increase our engagement with these charities which are Tree Aid, Pure Insight, Trafford Youth for Christ and Barnabus, by praying for them, gaining a real understanding of what they are about and working alongside them.

Towards the end of 2025 we gave £2,250 unspent matched funding to our friends at St Mary’s, Partington, to replace the tired flooring of a church hall which is well used by the local community.

Hilary Gartside – Giving Team Leader

Friends of Bowdon Churchyard Report (FOBCY)

The Friends of Bowdon Church Yard have focused this year on keeping control of brambles and saplings; the former by employing a gardener to strim regularly during the growing season. By contrast, we have also been planting bulbs in profusion, and have started a new wildflower bed which will take a few years to mature. Graves which can be planted out have been either cleared or cardboarded to suppress weeds, and seeded with more wildflowers by the Wrigglers group. Our birdboxes continue to house tits, wrens and chaffinches, as well as huge spiders! To try to assess our impact FOBCY volunteers participated in the Big Butterfly Count and the Caring for God's Acre's survey, Beautiful Burial Grounds.

We continue to research our graves; our weekly notices and the Grave Tales area of our website include the latest detailed findings. Alongside this, we have had local schools involved in our War Graves Trail at Remembrance time. We were very pleased at the solid attendance at our AGM when we had talks from our grave experts. Ann Nosowska continues to research and write about graves to add to 'Grave Tales' on our website.

The website itself is updated and maintained on a regular basis, and we continue to contribute notices to the weekly church bulletin, as well as sending them out to our 102 Friends to raise our profile in the parish and in the wider community. We have also gained four new volunteers who bring various invaluable skills.

We need to develop our fundraising as although we received a substantial and much-appreciated donation three years ago, this will run out. This year we set up a scheme to encourage donations from Friends, however this has not so far raised sufficient funds for our purposes. But we are continuing to plan positively and our aims for next year, in addition to continuing the usual work as detailed above, are to revise the adopt-a-grave scheme and to install a water-butt by the church.

Joanna Williams & FOBCY Team

2025



Bowdon Parochial Church Council

ANNUAL REPORT 2025 – FINANCIAL STATEMENTS



Plans for the future

As last year it is clear that in order to sustain and grow our missional aims, achieve long term financial security and meet the high costs of repairs to the churchyard walls and church buildings, we need to focus on a long term plan for stewardship, congregational giving and fund raising in 2026 and future years. This is to be achieved through a combination of significant engagement and communication with our congregations and community, discipleship, reducing expenditure where possible, increasing opportunities for giving, including tax efficient giving, and encouraging a culture of thankfulness and generosity to others.

Financial review

Total expenditure exceeded total income by £98k this year (£52k in 2024).

Income increased by £42k this year to £366k. Pledged giving and collections have increased this year, reversing the trend in recent prior years. Reverend Andrew is focused on communicating and emphasising that the Parish is self funded. Rates for the Parish Centre lettings were increased this year and there was a one off income of £3k for filming at St Mary's. Investment income has risen by £24k due to the higher returns on deposits in the CCLA and CBF accounts. Other income includes £20k from the Diocese from the sale of the old vicarage, this is of course a one off occurrence.

Expenditure for the year has increased by £88k to £464 £119k of costs were incurred on St Mary's Fabric & Maintenance, due to the Quinquennial related costs This amount is net of a VAT refund. Costs relating to the wall were £7k this year. The Parish Share rose due to the annual increase and a small increase following the appointment of Reverend Karen. Utility costs have risen. There have been insurance costs savings.

A summary of assets is as follows:

	2025 £'000	**2024 £'000**
Property and equipment	1,166	1,166
Investment and deposit accounts	686	356
Bank accounts	106	534
Debtors/creditors - net	-14	-14
Total reserves	**1,944**	**2,042**
Property and equipment (General)	1,166	1,166
General funds	373	346
Designated funds	62	62
Restricted funds	343	468
Total funds	**1,944**	**2,042**

We still hold monies for repairs to the wall abutting Langham Road and await Diocesan approval to commence this work. The money is unrestricted funds however while the final estimated costs are not yet known, the funds held are significantly short of the funds required. Position to be confirmed

The Quinquennial Inspections of St Mary's and St Luke's, carried out during 2020 are now complete. We await notification of the next Quinquennial inspections due shortly.

Excluding St Mary's fabric and maintenance costs the Parish generated a surplus of £29k, £20k of this was the one-off vicarage sale £20k income, so £9k net, this is positive.

Risk Management

The trustees have reviewed the major risks, financial and non-financial to which the PCC is exposed, in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks, and that effective response mechanisms exist to respond to and minimise the impact of external risks.

The major risk facing Bowdon PCC relates to building matters – for example, significant expenditure for the Churchyard Wall repairs and major expenditure being required on the refurbishment of the organ and electrics at St Mary's church.

Reserves Policy

As stated above, the major financial concern is having insufficient funds required for significant and imminent building matters and hence the urgent requirement for a long-term plan for stewardship, increasing congregational giving and fund raising in 2026 and future years. Our expenditure continues to exceed income and hence we are not building any reserves.

Recruitment and Training Trustees

New trustees are usually recruited from the many volunteers who assist in the running of the PCC. As they will already have an understanding and experience of how the PCC works, the committee do not feel it is necessary to invoke a formal induction process. There is however, at the beginning of each PCC year an item in the agenda to inform the Trustees of their powers and responsibilities.

Trustees' Responsibility Statement

The trustees are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and regulations.

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as each trustee is aware, there is no relevant audit information of which the charity's examiner is unaware; and
- each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's examiner is aware of that in formation.

Signed by order of the Trustees on 17 May 2026



Rev Dr Andrew Knight

Chair , Bowdon Parochial Church Council

1.Accounting Policies

a. Basis of accounting

The financial statements have been prepared in accordance with FRS 102, the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland.

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 unrestricted.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that purpose.

Bowdon PCC has no endowment funds.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with any restrictions.

c. Incoming resources

Voluntary income and capital sources - Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations is recognised when the refund is received. Grants and legacies to the PCC are accounted for as soon as received. Funds raised by parish events are accounted for gross. Sales of books and magazines from the church bookstall are accounted for gross.

Other Income - Rental Income from the letting of church premises and the Parish Centre is recognised when the rental is received.

d. Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

e. Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

f. Resources expended

Expenditure is recognised when a liability is incurred.

Governance costs include those incurred in the governance of the PCC's assets and are primarily associated with constitutional and statutory requirements.

Expenses paid relate only to those incurred by the Vicar and other staff in connection with their duties.

g. Grants

Grants and donations are accounted for when agreed by the PCC.

h. Activities directly relating to the work of the Charity

The Diocesan Parish Share is accounted for when due. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not a legal) liability.

i. Fixed assets

Consecrated property and movable church furnishings - Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1st January 2004 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

Fixtures and Equipment at the Parish Centre was depreciated at 10% on a straight-line basis and is now fully written down to zero. Property is not depreciated.

2. Voluntary Income

This is detailed in the analysis of income under the heading “Donations and legacies”

3. Incoming Resources from Activities for Generating Funds

This is detailed in the analysis of income under the headings “Income from charitable activities “ and “Other trading activities”

4. Investment Income

This is detailed in the analysis of income under the heading “Investments “ and includes rental income and interest and investment gains.

5. Net Incoming Resources for the Year

There has been no transfer of net resources for the year.

6. Fund Transfers

There have been no gross transfers of funds in or out.

7. Staff Costs

	2025	2024
Wages and salaries, social security and pensions	£144,701	£145,880

During the year, Bowdon PCC employed 5 part-time employees (5 in 20234) and 3 full time employees (3 in 2024).

None were paid more than £60,000 per annum.

8. Tangible Fixed Assets

	Freehold Property	Equipment	Total
Cost			
At 1 January and 31 December 2025	£1,089,791	£76,075	£1,165,866
Depreciation			
At 1 January and 31 December 2025	£0	£76,075	£76,075
Net book value			
At 1 January and 31 December 2025	£1,089,791	£0	£1,089,791

The properties owned by Bowdon PCC are:

- The Parish Centre
- Stamford Cottage, Bowdon – leased to private tenants.

Tangible Fixed Assets should also record the Equipment costs for St Luke's and the Parish Centre shown as fixed assets in the Balance Sheet (although depreciated to nil).

Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011; in Bowdon Parish there are three properties that fall into this category being, St Mary's Church, St Luke's Church and the Vicarage.

9. Investments

	2025	2024
Value	£62,526	£53,574

All investments are held with the Chester Diocesan Board of Finance.

10. Debtors

	2025	2024
Accounts receivable	£9,673	£11,237

11. Creditors

	2025	2024
Accounts payable	£17,497	£17,775

The financial statements were approved by the Parochial Church Council and authorised for issue on 17 May 2026.

Signed by:



Rev. Dr. Andrew Knight
Chair, Bowdon Parochial Church Council

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Bowdon Parochial Church Council		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	1133830
Set out on pages			

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 December 2025**.
As the charity's trustees, 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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Chartered Institute of Management Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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: [signature] **Date:** 20.10.26

Name: Paul Andrew Geoffrey Benstead

Relevant professional qualification(s) or body (if any): ACMA

Address:	16 Ashwood, Bowdon, Altrincham, Cheshire, WA14 3DN

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	None

Bowdon Parochial Church Council
Statement of Financial Activities
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Donations and legacies	152,780	1,973	-	154,753	140,098
Income from charitable activities	8,903	-	-	8,903	10,555
Other trading activities	76,885	-	-	76,885	75,437
Investments	82,863	20,701	-	103,564	79,712
Other income	21,978	-	-	21,978	18,317
Total income	**343,409**	**22,674**	**-**	**366,083**	**324,120**
Payments					
Raising funds	-	-	-	-	-
Expenditure on charitable activities	314,511	147,352	-	461,863	373,213
Other expenditure	1,829	-	-	1,829	2,945
Total expenditure	**316,340**	**147,352**	**-**	**463,692**	**376,158**
Net income / (expenditure) resources before transfer	**27,069**	**(124,677)**	**-**	**(97,609)**	**(52,039)**
Transfers:					
Gross transfers between funds - in	-	-	-	-	-
Gross transfers between funds - out	-	-	-	-	-
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	**27,069**	**(124,677)**	**-**	**(97,609)**	**(52,039)**
Reconciliation of funds					
Total funds brought forward	**1,573,810**	**468,182**	**-**	**2,041,992**	**2,094,031**
Total funds carried forward	**1,600,879**	**343,504**	**-**	**1,944,383**	**2,041,992**

There may be minor discrepancies in the totals if the pence are not being shown

Bowdon Parochial Church Council

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Receipts						
Donations and legacies						
0101 - Pledged Giving	80,909	-	-	-	80,909	78,408
0110 - Envelopes	5,232	-	-	-	5,232	5,361
0150 - Open plate	12,306	-	-	-	12,306	8,350
0151 - Sumup	4,461	-	-	-	4,461	-
0152 - Goodbox	5,114	-	-	-	5,114	4,884
0201 - Donations & Legacies	18,437	-	-	-	18,437	8,191
0202 - Donations - FABRIC	-	-	-	-	-	5,000
0203 - Donations - FFY	-	-	1,785	-	1,785	4,805
0301 - Gift Aid	24,456	-	-	-	24,456	23,026
0304 - Gift aid - FFY	-	-	188	-	188	1,164
0801 - Bronze	-	-	-	-	-	4
0802 - Compassion UK	640	-	-	-	640	629
0803 - Coffee	18	-	-	-	18	276
0804 - Giving Group	1,207	-	-	-	1,207	-
Donations and legacies Totals	**152,780**	**-**	**1,973**	**-**	**154,753**	**140,098**
Income from charitable activities						
0501 - Fees - Weddings, funerals and baptisms	7,854	-	-	-	7,854	9,563
1201 - Playgroup income	31	-	-	-	31	41
1301 - Youth	15	-	-	-	15	-
1401 - Bowdon Cares	1,002	-	-	-	1,002	951
Income from charitable activities Totals	**8,903**	**-**	**-**	**-**	**8,903**	**10,555**
Other trading activities						
0701 - Lettinga SL	14,433	-	-	-	14,433	16,686
0702 - Lettings PC	58,657	-	-	-	58,657	57,932
0703 - Lettings SM	3,795	-	-	-	3,795	820
Other trading activities Totals	**76,885**	**-**	**-**	**-**	**76,885**	**75,437**
Investments						
0601 - Rents - Stamford Cottage	23,862	-	-	-	23,862	23,068
0603 - Rents - Arquiva	8,500	-	-	-	8,500	8,500
0901 - Bowdon Charity Income - Co-op	38,500	-	-	-	38,500	38,500
1701 - Investment movements	9,283	1,550	19,809	-	30,642	3,168
1702 - Interest - general	1,168	-	387	-	1,556	5,831
1703 - Interest - Fabric	-	-	504	-	504	645
Investments Totals	**81,313**	**1,550**	**20,701**	**-**	**103,564**	**79,712**
Other income						
1001 - Parish events	195	-	-	-	195	10
1101 - Sundry Income	21,783	-	-	-	21,783	2,846
1710 - VAT refund	-	-	-	-	-	6,014

	General	Designated	Restricted	Endowment	Total This year	Total Last year
1750 - Duke of Edinburgh Income	-	-	-	-	-	9,447
Other income Totals	**21,978**	**-**	**-**	**-**	**21,978**	**18,317**
Receipts Grand totals	**341,859**	**1,550**	**22,674**	**-**	**366,083**	**324,120**
Payments						
Expenditure on charitable activities						
2101 - Water	4,092	-	-	-	4,092	3,922
2120 - Gas	12,820	-	-	-	12,820	10,122
2130 - Electricity	12,317	-	-	-	12,317	7,224
2135 - Hygiene	826	-	-	-	826	176
2140 - Telephone	3,100	-	-	-	3,100	2,235
2145 - Photocopier	1,873	-	-	-	1,873	1,882
2150 - Stationery and office supplies	453	-	-	-	453	476
2331 - Technical and office equipment	2,382	-	-	-	2,382	2,493
2340 - Information displays and banners	521	-	-	-	521	467
3301 - Outside Giving	5,351	-	-	-	5,351	3,127
3303 - Outside Giving - Compassion UK	1,152	-	-	-	1,152	1,152
5101 - Salaries, Fees and Pensions	116,352	-	-	-	116,352	118,441
5102 - Salaries FFY	-	-	28,349	-	28,349	27,439
5103 - Clergy Expenses	1,475	-	-	-	1,475	1,750
5104 - Clergy Fees	1,594	-	-	-	1,594	3,279
5201 - SM Music	3,747	-	-	-	3,747	5,203
5202 - Public Broadcasting Fees/Licenses	1,035	-	-	-	1,035	1,013
5203 - Bowdon Church News	2,411	-	-	-	2,411	3,624
5301 - Wedding and Funeral Costs	3,522	-	-	-	3,522	1,348
5401 - Zone 2 Ministry	286	-	-	-	286	368
5402 - Youth Ministry	981	-	-	-	981	308
5403 - St Luke's Ministry	38	-	-	-	38	-
5404 - Children and Fam ministry	234	-	-	-	234	-
5501 - Sacristy Expenditure	482	-	-	-	482	594
5502 - Service Books	-	-	-	-	-	234
5601 - Fabric and Maintenance SM	(3,600)	-	118,764	-	115,163	35,640
5602 - Fabric and Maintenance SL	785	-	-	-	785	1,503
5603 - Fabric and Maintenance PC	5,517	-	-	-	5,517	2,698
5604 - Fabric & Maintenance - Wall	4,854	1,709	-	-	6,563	1,920
5701 - Maintenance Stamford Cottage	574	-	-	-	574	-
5703 - Maintenance Gardens/Grounds	1,585	-	-	-	1,585	4,722
5704 - Sundry Maintenance	1,315	-	-	-	1,315	233
5801 - Council Tax	1,867	-	-	-	1,867	999
5901 - Insurance	9,943	-	-	-	9,943	17,156
6403 - Bowdon Cares Expenses	-	-	239	-	239	334
6405 - Refreshments	1,635	-	-	-	1,635	1,085
6801 - Parish Share	107,650	-	-	-	107,650	104,047
6802 - Curate's House	978	-	-	-	978	-
7001 - Miscellaneous	2,656	-	-	-	2,656	5,647
8101 - Duke of Edinburgh Costs	-	-	-	-	-	350
Expenditure on charitable activities Totals	**312,802**	**1,709**	**147,352**	**-**	**461,863**	**373,213**
Other expenditure						

	General	Designated	Restricted	Endowment	Total This year	Total Last year
2350 - Parish events	(40)	-	-	-	(40)	310
2370 - Collection of donations	768	-	-	-	768	1,589
2380 - Bank Charges	1,101	-	-	-	1,101	1,045
Other expenditure Totals	**1,829**	**-**	**-**	**-**	**1,829**	**2,945**
Payments Grand totals	**314,631**	**1,709**	**147,352**	**-**	**463,692**	**376,158**

Bowdon Parochial Church Council

Balance Sheet detailed

			As at 31/12/2025	As at 31/12/2024
Fixed assets				
	6430: Property - Parish Centre		1,064,084	1,064,084
	6432: Property - Stamford Cottage		101,782	101,782
	6434: Property - Priory Street		-	-
	6440: Equipment (Cost) - Parish Centre		63,610	63,610
	6442: Equipment (Cost) - St Luke's		12,465	12,465
	6444: Equipment (Depreciation) - Parish Centre		(63,610)	(63,610)
	6446: Equipment (Depreciation) - St Luke's		(12,465)	(12,465)
		Total Fixed assets	**1,165,866**	**1,165,866**
Current assets				
	6501: Bank Current Account (1455)		38,037	48,697
	6502: Nat West No 2 Account (7368)		3,189	3,189
	6503: Bank Current Account - HSBC St Mary's		128	128
	6504: Natwest Fabric Savings (6188)		21,169	20,665
	6505: Bank Deposit Account - Barclays		-	-
	6506: Nat West Business Reserve (6226)		43,104	460,863
	6507: Bank Deposit Account - Fabric		-	-
	6509: Bank Deposit/Barclays FFY		-	-
	6510: CCLA Savings (8007-001)		613,737	292,048
	6512: CBF Deposit/ School fund		13,750	12,492
	6514: CBF Deposit/School Mgrs		16,935	15,385
	6516: CBF Investment/Key Bequest - Fabric SM		30,771	24,724
	6526: CBF Deposit/Fabric		1,070	973
	6528: National Savings/Fabrics		10,000	10,000
	9999: Temporary Suspense Account		-	-
	Z05: Accounts Receivable		9,673	11,237
		Total Current assets	**801,563**	**900,400**
Liabilities				
	6699: Agency collections		5,549	6,500
	Payroll: Payroll		-	-
	Z04: Accounts Payable		17,497	17,775
		Total Liabilities	**23,046**	**24,275**
		Net Asset surplus (deficit)	**1,944,383**	**2,041,992**
Reserves				
	Excess/(deficit) to date		(97,609)	(52,039)
	Z01: Starting balances		2,041,992	2,094,031
	Z02: Gains/(losses) on investment assets		-	-
	Z03: Gains/(losses) on reval of fixed assets		-	-
		Total Reserves	**1,944,383**	**2,041,992**

Represented by Funds

General (Unrestricted)	1,538,673	1,511,445
Designated	62,206	62,365
Restricted	343,504	468,182
Total	**1,944,383**	**2,041,992**

Bowdon Parochial Church Council

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2025 £	At 31/12/2024 £
Fixed assets						
Tangible Assets	1,165,866	-	-	-	1,165,866	1,165,866
	1,165,866	**-**	**-**	**-**	**1,165,866**	**1,165,866**
Current assets						
Debtors	9,823	-	(150)	-	9,673	11,237
Investments	309,283	-	304,454	-	613,737	292,048
Cash At Bank And In Hand	71,235	62,206	44,713	-	178,154	597,115
	390,341	**62,206**	**349,016**	**-**	**801,563**	**900,400**
Liabilities						
Creditors: Amounts Falling Due In One Year	17,497	-	5,549	-	23,046	24,275
	17,497	**-**	**5,549**	**-**	**23,046**	**24,275**
Net current assets less current liabilities	**372,844**	**62,206**	**343,467**	**-**	**778,517**	**876,126**
Total assets less current liabilities	**1,538,710**	**62,206**	**343,467**	**-**	**1,944,383**	**2,041,992**
Liabilities						
	-	**-**	**-**	**-**	**-**	**-**
Total net assets less liabilities	**1,538,710**	**62,206**	**343,467**	**-**	**1,944,383**	**2,041,992**
Represented by						
Unrestricted						
Unrestricted - General Fund	1,538,673	-	-	-	1,538,673	1,511,445
Designated						
Designated - Fabric	-	11,094	-	-	11,094	11,094
Designated - Fabric St Mary's	-	19,605	-	-	19,605	19,605
Designated - KP Legacy	-	5,207	-	-	5,207	5,207
Designated - School	-	16,935	-	-	16,935	15,385
Designated - Wall	-	9,365	-	-	9,365	11,074
Restricted						
Restricted - Bowdon Cares	-	-	4,611	-	4,611	4,850
Restricted - Fabric St Mary's	-	-	14,166	-	14,166	125,893
Restricted - Future Fund For Youth	-	-	5,088	-	5,088	31,464
Restricted - School	-	-	13,750	-	13,750	12,492
Restricted - Trenbath	-	-	305,399	-	305,399	292,993
Restricted - Wall	-	-	490	-	490	490
Fund Totals	**1,538,673**	**62,206**	**343,504**	**-**	**1,944,383**	**2,041,992**

Bowdon Parochial Church Council

Fund movement summary

Selected period: 01 January 2025 to 31 December 2025

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
Unrestricted							
General - General Fund	1,511,445	341,859	314,631	-	-	-	1,538,673
Sub-totals	**1,511,445**	**341,859**	**314,631**	**-**	**-**	**-**	**1,538,673**
Designated							
Fabric - Fabric	11,094	-	-	-	-	-	11,094
Fabric SM - Fabric St Mary's	19,605	-	-	-	-	-	19,605
KP Legacy - KP Legacy	5,207	-	-	-	-	-	5,207
School - School	15,385	1,550	-	-	-	-	16,935
Wall - Wall	11,074	-	1,709	-	-	-	9,365
Sub-totals	**62,365**	**1,550**	**1,709**	**-**	**-**	**-**	**62,206**
Restricted							
Bowdon Cares - Bowdon Cares	4,850	-	239	-	-	-	4,611
Churchyard - St Mary's Churchyard	-	-	-	-	-	-	-
Fabric SM - Fabric St Mary's	125,893	7,036	118,764	-	-	-	14,166
FFY - Future Fund For Youth	31,464	1,973	28,349	-	-	-	5,088
School - School	12,492	1,258	-	-	-	-	13,750
Trenbath - Trenbath	292,993	12,406	-	-	-	-	305,399
Wall - Wall	490	-	-	-	-	-	490
Sub-totals	**468,182**	**22,674**	**147,352**	**-**	**-**	**-**	**343,504**
Totals	**2,041,992**	**366,083**	**463,692**	**-**	**-**	**-**	**1,944,383**