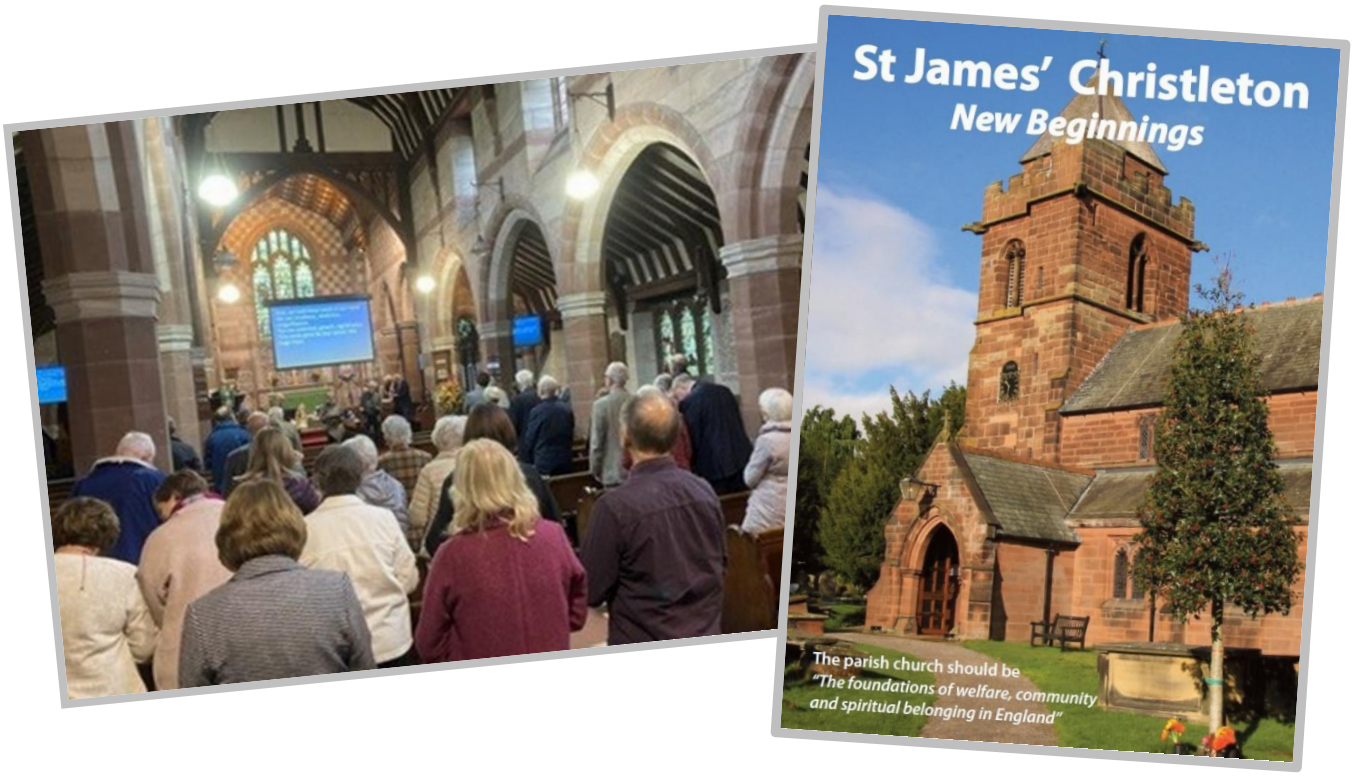
PARISH OF ST JAMES, CHRISTLETON



ANNUAL REPORT & FINANCIAL STATEMENTS

of the

PAROCHIAL CHURCH COUNCIL for the Parish of Christleton

for the year ended 31 December 2025

and Agenda for Annual Meetings 17 May 2026

Rector: The Reverend Dr Stefan Collier

St James' Church, Pepper Street, Christleton, CH3 7AG
Bankers: Santander

Charity Registration Number: 1133992

Sharing God's Love
ST JAMES' CHURCH, CHRISTLETON

(v4)

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AGENDA FOR ANNUAL MEETINGS 17 MAY 2026

MEETING OF THE PARISHIONERS (Vestry Meeting): (10)
To: Elect Churchwardens

ANNUAL PAROCHIAL CHURCH MEETING (APCM) (Total = 67 mins)

Opening Prayers (3)

1. Apologies (1)

2. Minutes of Previous Meeting – 2025 (Available in the Annual Report) (5)

3. Matters Arising (10)

4. Reports (30)

- **Rector's Report (5)**
- **Churchwardens' Report (5)**
- **Treasurer's Report (10)**
- **Deanery Synod Report (2)**
- **PCC Report (3)**
- **Electoral Roll Report (5)**

5. Elections and Appointments (10)

- **Deanery Synod**
- **PCC**
- **Auditor**

6. Any Other Business (5)

7. Closing Prayers (3)

Jocelyn Platel, PCC Secretary

The above meeting(s) to be followed by a short PCC Meeting to appoint:

Vice Chair, Secretary, Treasurer, Standing Committee, ER Officer & confirm date of PCC Meeting

ROLES AND MEMBERSHIP OF THE PAROCHIAL CHURCH COUNCIL:

St James' Parochial Church Council (PCC) has the responsibility of working with the Rector in promoting in the parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has financial and maintenance responsibilities for St James.

Members of the PCC are either ex-officio, elected by the Annual Parochial Church Meeting (APCM) or co-opted, in accordance with the Church Representation Rules.

Since the APCM of May 2025 the following have served as members of the PCC:

Rector (ex-officio)	Revd Dr Stefan Collier
Churchwardens (ex-officio) Elected annually at Meeting of the Parishioners. Normally a maximum of 6 consecutive years.	Bettie Gilliatt John Norbury
Deanery Synod Members: This church may appoint up to 3 lay people as Lay Deanery Synod representatives and they become ex-officio on the PCC (if not already on PCC). They are appointed for a three-year fixed term. (Current fixed term: 2023-2026)	Bettie Gilliatt Jan Bowden John Norbury
Elected PCC members: This church may have 12 elected PCC members based on our current Electoral Roll size. Members are elected for a 3-year term, with a maximum of two consecutive terms (ie: 6 years) # Member will have completed 3 years at the 2026 APCM. One PCC position is currently vacant (prior to the 2026 APCM)	Joce Platel (elected: 2023) # Alastair Holland (elected: 2023 resigned Jan '26) Lesley Morgan (elected: 2023) # Elizabeth McClure (elected: 2023) # Ann White (elected: 2023) # John Eccles (elected 2024) Chris Platel (elected 2024) Jan Bowden (elected 2024) Sheena Cumiskey (elected 2025) Suzanne Little (elected 2025) Geoff Wellens (elected 2025) David Heyes (elected 2025)
Co-opted PCC members: (Co-opted by the PCC for 1 year) Maximum of 2 co-opted members.	None

PCC Appointments	
PCC Treasurer (appointed annually)	Elizabeth McClure
PCC Secretary (appointed annually)	Jocelyn Platel
Electoral Roll Officer (appointed annually)	Marj Keech
Parish Safeguarding Officer (appointed annually)	Ann White (retired as Safeguarding Officer prior to 2026 APCM). Suzanne Lyttle appointed.

Licenced Lay Workers	
Pastoral Worker	Lesley Morgan

Parish Appointments	
Employed Director of Music	Bob Jones
Parish Administrator	Marj Keech

MINUTES OF 2025 ANNUAL MEETINGS held at 12.00 pm on 11th May 2025

30 people attended the meetings.

MEETING OF THE PARISHIONERS (Vestry Meeting)

Nominations had been received for Bettie Gilliatt (Proposed by Liz McClure and seconded by Sheena Cumiskey) and John Norbury (Proposed by Sheena Cumiskey and seconded by Bettie Gilliatt). No other nominations had been received and therefore these two Churchwardens were elected unanimously without the need for a vote. Stefan thanked Bettie and Mike (retiring) for their tremendous work during the past year, not only for their welcoming presence in church, but also for looking after the fabric of the building and the maintenance of the churchyard. He likened their role to being the glue holding the church community together and the oil ensuring the smooth running of the church. The meeting closed.

ANNUAL PAROCHIAL CHURCH MEETING (APCM)

Stefan advised that Information Packs had been available containing the agenda, previous minutes, reports etc.

Stefan offered Opening Prayers.

1: Apologies: Apologies received from: Pat and David Bull, Sue Eccles, Al and Clare Holland, Huw Morgan and Tim Lyttle.

2: Minutes of the Annual Meetings held on 5th May 2024. These were approved as a true record to be signed by Stefan.

3: Matters Arising: There were none.

4: Reports:

Rector's Report – Stefan expressed his thanks to the church community for taking on board the work and commitment required to turn our church into a sustainable and hospitable place through the development project. He is confident that the proposed changes to the building will serve the needs of the community in the future.

Stefan thanked the PCC, the leadership team of our church community, Ann (Safeguarding Officer) and those on the margins of our community; all are critical to the flourishing of the ministry of St James. He thanked our excellent ministry team of Tina, Elizabeth, Gill, and Lesley. Thanks were also expressed to Nikki and Ian and the bellringers collective, Maria, John M, Marj, Bob and the choir for their especial ministries among us without which our common life would suffer greatly.

Churchwardens' Report – Bettie thanked the church community for the trust they have placed in her. She pointed out that historically church wardens were lay people appointed by the parish to maintain law and order and to control vermin! As much of the work of churchwardens is concerned with the physical facilities of the church and churchyard, these can involve considerable expense. The roof requires regular checking. The work of the Payback team is much appreciated and they value the positive feedback they are given. She expressed her gratitude to those who are willing to serve on rotas to ensure the smooth functioning of church services. Bettie assured those present that all aspects of the church environment are currently safe and that risk assessments are regularly carried out. However, she commented that the boiler is very old and is likely to need attention in the future.

Treasurer's Report – SC thanked Liz and John for all their hard work managing the church finances. Appreciation for the level of clarity and detail in the accounts was noted.
Liz wished to highlight certain points:

1) Accounts are now on a different (accrual) system Myfundaccounting which is required for income over £250,000 which we hope to achieve due to the church development.
2) There was an unexpected debt of approximately £6,000 as a result of a council error which assessed the Rectory at single person occupancy rate since Stefan took up residence.

3) We have managed to pay the Parish Share. However, a re-banding of Parish Share payments means the amount we pay in 2025 will be reduced which we can just about manage.
4) On a positive note, Liz acknowledged the warmth, enthusiasm and support of the church community and the Friends. Anyone who would be willing to be a deputy treasurer would be warmly welcomed!
5) Liz thanked John for his support over the last year; he is good on the overview whereas she focuses on the details. She also thanked Nigel Seddon for his diligence in handling the Gift Aid returns.
6) The Development Fund currently stands at £232,000.

There was unanimous acceptance of the accounts (proposed by John N, seconded by David C).
.

- **Deanery Synod** – BG commented that membership of Deanery Synod is a good way of meeting people from other parishes. There is a wide diversity of parishes in the Chester Deanery.

- **PCC Report** – Stefan thanked JP for her work as secretary.

- **Electoral Roll** – Stefan thanked MK for her work as ER officer. The ER now stands at 146. The new revised number reflects more accurately those interested in the church.

- **Safeguarding -** Stefan thanked Ann for her commitment to making sure Safeguarding policies are being followed. Ann confirmed that to ensure compliancy some people need to redo their DBS and Training. There are crib sheets available. Ann asked that people tell her or Stefan when they have completed courses so that she can update records. Ann or Chris P can verify documents. The 'branding' of safeguarding is about to change so new cards will be issued.

5: Elections and Appointments:

- **Deanery Synod:** Bettie, Jan and John remain as our representatives.

- **PCC:** Pat Bull (nee Powell) is stepping down having completed three years' service. Stefan thanked her for her commitment and support during that time.

  There were four nominations for new members: Sheena Cumiskey (proposed by Brian Inall, seconded by Rachel Skillander); David Heyes (proposed by Brenda Dilworth, seconded by Chris Alderton); Suzanne Lyttle (proposed by Bettie Gilliatt, seconded by Marj Keech); Geoff Wellens (proposed by Jocelyn Platel, seconded by John Norbury.
  As there were four vacancies, all four were duly elected.

  JP (proposed by Liz McClure, seconded by Jan Bowden) was duly nominated as secretary.
  LMC (proposed by Jocelyn Platel, seconded by Lesley Morgan) was duly nominated as treasurer.

- **Appointment of Auditor:** It was unanimously agreed (proposed by Chris Platel seconded by David Cummings) that Meacher-Jones should continue as our Auditor for 2025 so LMC to contact them.

  Brian commented that it would be better if the Annual Meeting could be held earlier so closer to the time being reviewed.

6: Any Other Business: David Cummings thanked Stefan for his spiritual leadership and guidance and for his love and commitment to the parish. Brian thanked Stefan for his hard work in getting the faculty for the church development.

The meeting closed with prayers led by Stefan at 1.15pm.

REPORTS FOR THE CALENDAR YEAR 2025

RECTOR'S REPORT 2025:

What a year!

This last year, 2025, had a twofold focus amidst the extraordinary, ordinary time of parish life.
First, to raise funds for the New Beginnings project, with a view to starting its implementation in 2026.
Second, to deploy the volunteering and safeguarding management web application I had designed and developed over a period of around five months from the end of 2024.

What a community!

On both counts, we have done well. We have, through the generosity of the teams involved, the church, and wider communities, along with a number of grants, managed to be in touching distance of the funds required to begin implementation in around quarter two of 2026. It's been a herculean effort, and one we will need to sustain in the immediate future to ensure we together deliver this transformation and generational benefit to the communities of the parish. I am grateful to you all, and the mercy of God, which is palpable. Thank you. At the same time, the said web application was deployed in March of 2025, and for perhaps the first time, gives us proper oversight and management capabilities of the volunteering community. How wonderful and thankful we are for the 75 volunteers currently registered with us, and without whom the church would not be able to function in this place. Thank you.

We are now entering into a new and exciting season of life as the community of Christ in this place. I hope to be able to reduce the burden of writing grants, faculties (19 and counting), and overseeing this project (which started in 2019) in order to rejoice and focus on what is next for us. What is next for us is no less demanding. It is building on and growing the social (which includes spiritual) value of the church. We were delighted to discover we currently offer around £830,000 of social value to the community through our combined stewarding of the church and parish hall (which will continue to bless the community alongside the church's development), as measured by the National Churches Trust Social Value Calculator. We were also delighted to discover that we, e.g., have seen a 17% increase in our Usual Sunday Attendance across our two morning services, a 35% increase in our Easter attendance, and continue to engage with around 10,000 people through our services every year. Thanks be to God.

The new beginnings project will enable the church community to deliver an additional 14 community activities, among them a community café, concerts, exhibitions, markets, cinema, digital access, youth and dementia-friendly spaces. These activities will increase the social value by around £250,000 per annum once established, assuming an engagement of 180 people in the community groups per annum. The final figure will, of course, be significantly larger when accounting for the impact of the project on church activities, which lie at the heart of our being and doing.

What a future awaits!

I give thanks to God for each of you and the people of the communities we live among.

With my love and prayers,

Stefan

Rector, Christleton
Rural Dean of Chester

CHURCHWARDENS' REPORT:

We have always kept strong records of activity and expenditure. A requirement of any Grant Funding is that this is formally recorded in a document called "Maintenance Checklist". This has been completed for 2026. The individual items in the schedule total the amount recorded in the accounts.

The Church roof is inspected regularly throughout the year and especially after stormy weather. It was inspected in January and August – this may seem a trifle overzealous but prevention is the operative word, especially as much of the roof is invisible from the ground. It is also regularly checked through binoculars from ground level - note - those areas which can be seen – and occasionally from the tower roof. The contractor clears out all gutters and "secret" valleys at all elevations. Grids are also cleaned out and downpipes unblocked.

The wooden shingles mentioned in last year's report do not appear to have changed. The bell ringers have reported no problems and also keep an eye on the integrity of the grills where gaps could allow birds to fly in.

List B permission was granted to reduce the large yew tree by the tower. The main stem had split and it was agreed to reduce the crown by 1.5to 2 metres (20%) to reduce the risk of stem failure at points of decay. The crown was lifted by removing low branches which were acting as "sails" in windy conditions. The result was to give 1.5 metres clearance over graves underneath.

The security system was serviced in August by Chester Security Systems Ltd
- note that the access number may have to be changed due to regular wear.

Fire appliance equipment was checked in August by Snowdonia Fire and Security – all appliances are up to date – they are replaced if necessary.

The boilers, installed ten years ago, can be unreliable. We are keeping this matter under close review.

Martin Thompson applied "SmartWater" to all property which could be stolen e.g. lead flashing and items of value. This is registered by DeterTech with our insurance company. Details are kept in Log Book 4.

The benches at the Church entrance were given a re-stain

The organ was serviced by David Wells of Liverpool.

The Churchwardens conducted the annual inspection of the goods and ornaments of the Church at the beginning of the year. All items were accounted for.

The tower clock which has given up chiming is in need of a major overhaul. It was decided to change maintenance to The Cumbria Clock Company (who had serviced it in the past). Winding has become more difficult and, following a generous offer, it was decided to have the mechanism fully automated.

All portable appliances were tested by the electrical contractor. Also, due to the difficulty of reaching the nave lights, the contractor replaces any bulbs which fail. Note – the lighting system is old and will require replacing in the near future – possibly when the layout is re-configured.

A drains survey was commissioned in preparation/anticipation of the new extension. Blockages were found. This is ongoing work and will be partially funded by insurance.

Martin Thompson continues the regular checking of movement in both the Church walls and the boundary walls in the Churchyard especially where they overlook the Pepper Street public footpath.

We would like to express much gratitude to the members of the congregation and local community for their help in grass cutting, strimming and leaf clearing throughout the year and in general, keeping the Churchyard looking natural – 29 cinnabar moth caterpillars were counted on one ragwort plant!

The Community Payback team returned this year and have proved very helpful in maintaining the Churchyard. They are happy to cut grass, strim, clear leaves, paint and mend fences and are generally pleased to come and help. We are very grateful for their input.

The churchwardens also extend their grateful thanks to the volunteers who each week perform the readings at services, act as sidespersons, meeting and greeting worshippers to the services and acting as stewards.

John Norbury and Bettie Gilliatt

PARISH HALL

We are very grateful to Maria Norbury for her stewardship of the administration of the Parish Hall which has included finding plumbers etc at short notice.

The poor acoustics in the hall were finally addressed by the installation of a system on the ceiling. This was facilitated by a very generous anonymous donation and has made an enormous difference to sound in the hall, particularly for anyone hard of hearing.

Some of the outside woodwork has been painted over the summer. Much of the woodwork is in indifferent condition and in an ideal world would be replaced.

The portable appliances were checked by the electrical contractor, fire equipment all checked and replaced where advised. A new key-lock was installed following the failure of the current one.

The Fire Exit signs are checked every month as are the Fire doors. Note – the Fire door into the car park is frequently used to bring in equipment to the hall.

The boiler was serviced in July. (Note last year's addendum re replacement of fossil fuels).
Further note – grants are available for churches and religious buildings to help reduce carbon emissions.

John Norbury and Bettie Gilliatt

PARISH HALL BOOKINGS:

2025 has been a steady year in terms of maintaining the number of hours hired out to regular and occasional hirers compared to 2024. For the most part, our regular hirers have run their activities at the hall for several years so are well established with a sound customer base. We have regular sessions operating each morning Tuesday to Saturday and each evening Monday to Thursday. We could do with more regular hirer hours during the midweek afternoons but, when we receive enquiries, the interest is usually for morning and evening slots which are already taken. The acoustic panels were installed in the main hall and our regular hirers have really appreciated the improvement in sound quality. In general terms, the feedback from all hirers is that they like using our hall.

Maria Norbury

ELECTORAL ROLL:

Following a full revision in the spring of 2025 the Electoral Roll stood at 141 members. During the last 12 months we have gained six more members but sadly lost 8, giving the new total of 139.

Should anyone wish to be added to the Electoral Roll please ask them to contact the Electoral Roll Officer or the Rector who will be happy to provide the information required. Application forms can be found at the back of church.

Marj Keech – Electoral Roll Officer.

ST JAMES' CHURCH - END OF YEAR FINANCIAL STATEMENTS YEAR ENDING 31 DEC 2025

Receipts and Payments Account

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	3,293	-	500	-	3,793	17,317
Income from charitable activities	118,189	20	290,810	-	409,019	156,865
Other trading activities	11,540	-	-	-	11,540	12,690
Investments	599	-	10,934	-	11,533	3,063
Other income	3,436	-	38,359	-	41,795	3,707
Total Receipts	**137,057**	**20**	**340,603**	**-**	**477,680**	**193,641**
Payments						
Raising funds	1,076	-	550	-	1,626	1,417
Expenditure on charitable activities	122,441	-	1,104	-	123,544	147,302
Other expenditure	10,058	96	54,746	-	64,901	10,446
Total Payments	**133,575**	**96**	**56,400**	**-**	**190,071**	**159,165**
Excess of receipts over payments before transfer	**3,482**	**(76)**	**284,203**	**-**	**287,609**	**34,476**
Transfers:						
Gross transfers between funds - in	-	1,710	16,141	-	17,851	138
Gross transfers between funds - out	(50)	-	(17,801)	-	(17,851)	(138)
Excess of receipts over payments before other gains	3,432	1,634	282,543	-	287,609	34,476
Net movement in funds	**47,432**	**13,237**	**282,543**	**-**	**343,212**	**34,476**
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	**22,121**	**65,922**	**17,914**	**-**	**105,956**	**71,480**
Excess of receipts over payments for the year	**69,553**	**79,158**	**300,457**	**-**	**449,168**	**105,956**
Represented by						
Unrestricted						
General fund	69,553	-	-	-	69,553	22,121
Designated						
Audio-Visual project	-	11,603	-	-	11,603	-
car park land trust	-	-	-	-	-	-
choir	-	581	-	-	581	581
hymnbooks	-	-	-	-	-	-
legacy/church development	-	65,597	-	-	65,597	65,578

parish hall refurbishment	-	-	-	-	-	(1,614)
rectory decorating	-	-	-	-	-	-
window protection	-	1,377	-	-	1,377	1,377
Restricted						
Agency collection	-	-	-	-	-	-
bellringers	-	-	1,744	-	1,744	1,744
car park	-	-	(72)	-	(72)	-
chancel	-	-	3,000	-	3,000	3,000
charitable	-	-	97	-	97	97
Church Dev Grant	-	-	34,000	-	34,000	-
churchyard	-	-	(801)	-	(801)	(487)
Egerton	-	-	-	-	-	-
Friends of St James	-	-	12,330	-	12,330	5,602
heating/boiler	-	-	-	-	-	-
legacy / church development restricted	-	-	246,003	-	246,003	-
parish hall refurbishment	-	-	-	-	-	-
PH refurb restricted	-	-	540	-	540	-
rector D prof	-	-	-	-	-	-
restoration	-	-	1,000	-	1,000	5,364
sunday school/messy church	-	-	2,617	-	2,617	2,595

Balance Sheet detailed

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
1101	Fixed Assets	55,603	-
	Total Fixed assets	**55,603**	**-**
Current assets			
CA1	current account	18,238	11,122
CA2	savings account	-	-
CA3	CBF investment account	368,679	84,595
CA4	petty cash	-	-
Z05	Accounts Receivable	8,937	12,451
	Total Current assets	**395,853**	**108,168**
Liabilities			
6699	Agency collections	-	-
HMRC	HMRC	58	-
Payroll	Payroll	19	-

Z04	Accounts Payable	2,211	2,212
	Total Liabilities	**2,288**	**2,212**
	Net Asset surplus (deficit)	**449,168**	**105,956**
Reserves			
	Excess/(deficit) to date	287,609	64,070
Z01	Starting balances	105,956	41,886
Z03	Gains/(losses) on reval of fixed assets	55,603	-
	Total Reserves	**449,168**	**105,956**
	Represented by Funds		
	General (Unrestricted)	69,553	22,121
	Designated	79,158	65,922
	Restricted	300,457	17,914
	Total	**449,168**	**105,956**

Statement of Assets and Liabilities (by fund)

			Balance	Previous balance
Tangible Assets				
1101: Fixed Assets				
Audio-Visual project	Designated		11,603	-
General fund	Unrestricted		44,000	-
			55,603	-
		Tangible Assets	55,603	-
Cash At Bank And In Hand				
CA1: current account				
bellringers	Restricted		1,744	1,744
charitable	Restricted		97	97
churchyard	Restricted		(801)	(487)
Friends of St James	Restricted		3,562	5,252
legacy/church development	Designated		20	-
legacy / church development restricted	Restricted		(2,438)	-
PH refurb restricted	Restricted		540	-
parish hall refurbishment	Designated		-	(1,614)
restoration	Restricted		1,000	-
window protection	Designated		-	1,377
General fund	Unrestricted		14,514	4,754
			18,238	11,122

		Cash At Bank And In Hand	18,238	11,122
Debtors				
Z05: Accounts Receivable				
Friends of St James	Restricted		165	350
legacy / church development restricted	Restricted		5,089	-
sunday school/messy church	Restricted		22	-
General fund	Unrestricted		3,661	12,101
			8,937	12,451
		Debtors	8,937	12,451
Investments				
CA3: CBF investment account				
bellringers	Restricted		0	0
Church Dev Grant	Restricted		34,000	-
chancel	Restricted		3,000	3,000
choir	Designated		581	581
Friends of St James	Restricted		8,603	-
legacy/church development	Designated		65,578	65,578
legacy / church development restricted	Restricted		243,747	-
restoration	Restricted		-	5,364
sunday school/messy church	Restricted		2,595	2,595
window protection	Designated		1,377	-
General fund	Unrestricted		9,198	7,478
			368,679	84,595
		Investments	368,679	84,595
Creditors: Amounts Falling Due In One Year				
HMRC: HMRC				
General fund	Unrestricted		58	-
			58	-
Payroll: Payroll				
General fund	Unrestricted		19	-
			19	-
Z04: Accounts Payable				
car park	Restricted		72	-
legacy / church development restricted	Restricted		396	-
General fund	Unrestricted		1,743	2,212
			2,211	2,212
		Creditors: Amounts Falling Due In One Year	2,288	2,212
		Grand Total	**449,168**	**105,956**

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
RECEIPTS						
Donations and legacies						
IN10 - legacy	-	-	500	-	500	14,000
IN25 - luncheon club donations PH	3,293	-	-	-	3,293	3,317
Donations and legacies Totals	**3,293**	**-**	**500**	**-**	**3,793**	**17,317**
Income from charitable activities						
IN02 - envelope scheme	2,910	-	40	-	2,950	3,166
IN03 - gift aid env	2,032	-	1,988	-	4,020	1,510
IN04 - funerals and weddings	10,218	-	-	-	10,218	22,957
IN07 - standing orders	61,917	-	5,255	-	67,172	59,447
IN08 - HMRC	22,630	-	50,890	-	73,520	26,948
IN14 - donations	18,407	20	232,637	-	251,064	42,837
IN20 - general exp reimbursement	75	-	-	-	75	-
Income from charitable activities Totals	**118,189**	**20**	**290,810**	**-**	**409,019**	**156,865**
Other trading activities						
IN05 - parish hall	11,270	-	-	-	11,270	12,420
IN19 - land rent	270	-	-	-	270	270
Other trading activities Totals	**11,540**	**-**	**-**	**-**	**11,540**	**12,690**
Investments						
IN09 - investment acct interest	599	-	10,934	-	11,533	3,063
Investments Totals	**599**	**-**	**10,934**	**-**	**11,533**	**3,063**
Other income						
IN11 - fundraising	3,391	-	4,359	-	7,750	3,707
IN13 - BT way payment	46	-	-	-	46	-
IN26 - Church dev grant	-	-	34,000	-	34,000	-
Other income Totals	**3,436**	**-**	**38,359**	**-**	**41,795**	**3,707**
Receipts Grand totals	**137,057**	**20**	**340,603**	**-**	**477,680**	**193,641**
PAYMENTS						
Raising funds						
EX26 - f/r exp	1,076	-	550	-	1,626	1,417
Raising funds Totals	**1,076**	**-**	**550**	**-**	**1,626**	**1,417**
Expenditure on charitable activities						
EX01 - Church gas	5,127	-	-	-	5,127	4,941

EX02 - Church electricity	1,697	-	-	-	1,697	1,964
EX03 - Church salaries	3,740	-	-	-	3,740	4,206
EX04 - church insurance	5,067	-	-	-	5,067	4,169
EX05 - church building maintenance	3,977	-	-	-	3,977	4,012
EX06 - churchyard maintenance	-	-	1,104	-	1,104	1,265
EX07 - clergy expenses	1,527	-	-	-	1,527	2,075
EX08 - weddings/funerals	97	-	-	-	97	10,564
EX14 - parish share	84,996	-	-	-	84,996	89,696
EX15 - rectory expenses	6,475	-	-	-	6,475	10,148
EX19 - church water	-	-	-	-	-	73
EX20 - church gen expenses	7,942	-	-	-	7,942	12,582
EX27 - luncheon club expenses	1,797	-	-	-	1,797	1,608
Expenditure on charitable activities Totals	**122,441**	**-**	**1,104**	**-**	**123,544**	**147,302**
Other expenditure						
EX10 - parish hall maintenance and refurbishmen	1,722	96	12,750	-	14,568	1,130
EX13 - car park maintenance	-	-	72	-	72	-
EX16 - parish hall gas	1,074	-	-	-	1,074	1,289
EX17 - parish hall electricity	1,158	-	-	-	1,158	1,234
EX18 - parish hall water	571	-	-	-	571	549
EX23 - parish hall general expenses	5,533	-	-	-	5,533	5,394
EX24 - church development	-	-	41,924	-	41,924	850
Other expenditure Totals	**10,058**	**96**	**54,746**	**-**	**64,901**	**10,446**
Payments Grand totals	**133,575**	**96**	**56,400**	**-**	**190,071**	**159,165**

TREASURER'S REPORT ON 2025 ACCOUNTS.

These are produced on the 'MyFundAccounting' online system of software for churches and charities.

They have been produced on an accrual basis in view of the level of our income (due to the church development programme, now known as "New Beginnings").

Not only does this mean our year end income and expenditure is allocated to the relevant financial year but it also requires that we document our fixed assets.

Fixed Assets

These assets are defined as relevant to the purpose of the PCC. They do not include heritage items within the church, nor consecrated items, nor historic gifts in the church's possession, such things being documented separately in the TAR (tangible assets register).

This register, nor our accounts, do not include the church building and churchyard as they appear as assets in the diocesan accounts.

After due consideration, the wardens and myself have assessed the church land of approx. 4 acres and the AV system as fixed assets of relevance.

The land value has been estimated by reference to Landlister, Farmers' guide, Strutt and Parker's farmland database – these suggest that it may be valued at approx. £11,000 per acre. The land is registered jointly in the names of the PCC and DBF (so it may appear in their accounts) but the land rental comes to us.

The AV system has been depreciated from its purchase dates in 2022/23 at 20% pa. This comes to

£11,603.

In future there will be further items requiring similar documentation.

In the accounts these are recorded individually in the Assets and Liabilities section.

Overall, we have a surplus of approximately £190,000, explained by the Fundraising for the church development.

The large amount in our investment account is held in a restricted fund for this work.

The General Fund

This is our working fund used for the majority of general running costs and expenses, the major one being the parish share.

This fund shows a surplus at year end of approximately £3,000.

Regular covenanted giving by envelopes and standing orders has increased from 2024 from £71,796 to £81,083, including the relevant gift aid refunds. This is fantastic and a great help in financial planning.

Donations which are less predictable and regular are reduced by £1,000, perhaps not surprising given the emphasis on the New Beginnings church development project.

Fundraising income has increased by £653, amazing considering the above. Many thanks to our fundraising team.

Funeral and weddings

We have little control over these other than encouraging church weddings.

The recording of these in the accounts has changed in that all the fees collected on behalf of the DBF, organist, bellringers, verger, gravedigger no longer enter our final accounts as they are dealt with as agency fees. In simple terms these costs are removed from our annual expenditure and there is an equivalent drop in income which used to be expressed gross but which is now expressed net.

The net income from these is £2,000 lower this year.

Parish Hall

The net income from this is £1,226 this year, having been £4,000 last year. This is despite Maria Norbury's intensive support, hard work and enthusiasm, for which many thanks. It is also despite the generous donation which allowed us this year to invest in the acoustic panels which has immensely improved the sound quality for lectures and also classes held there. It also has internet access.

It does provide for our hospitality events, eg: Luncheon Club, and is an important provision for community use.

Parish share

It is pleasing that the general fund has been sufficient to pay the parish share up front at the slightly reduced rate of approx. £85,595 due to our re-banding last year from 1.25 to 1.15.

Restricted funds

The Friends

This fund, restricted for the maintenance of the church building and churchyard, stands at year end at £12,163.

The Friends fund has 23 regular standing order/donors. This funded the conservation work on one of the yew trees in the churchyard this year.

Church Development/New Beginnings

This major project is for the provision of toilets, kitchen and storage space within an extension, reordering the nave replacing the pews with flexible seating, also adapting the lady chapel to allow its alternative use in addition as a private sound proof meeting room. The projected cost is £600,000.

Fundraising for this was launched in March and a staggering response from parishioners, church members, occasional business and other friends raised a total of £310,000 by the end of June. A large number of households were involved and there was much individual generosity.

This allowed us to apply for match funding by grants. Ongoing donations, some grants and including our expenditure to date from this fund, we have reached at year end £402,000.

This is demonstrated on the thermometer.

The work is going ahead although delayed by drainage issues and multiple other factors. There is further pledged funding dependent on various specifics. Grant applications continue as these awards have been more challenging to achieve than we had hoped.

Looking forward

Our parish share is increased by 3% increasing this figure from £84,995 to £87,545. This is an extra £212 per month. We would aim that our regular covenanted giving in envelopes and standing orders would be sufficient to cover this expense, just yet another consideration of our financial stewardship.

We very much hope that our parishioners will respond to this need, which will allow the stewardship group to plan our budgeting with more confidence. If some more regular/irregular donors would take out standing orders this would be beneficial.

This has been an incredibly busy year financially managing the development monies in addition to the usual income and expenditure and I am much indebted, as we all are, to the support and supervision of John Norbury and the rest of the stewardship group. I am also grateful to Nigel Seddon working to claim the gift aid in conjunction with myself, whilst also providing a degree of independent review of my documentation.

Elizabeth A. McClure

31.01.2026

INDEPENDENT EXAMINER'S REPORT:

Independent Examiner's Report to the Members / Trustees of the Parochial Council of St James' Parish Church

We report on the accounts of the charity for the year ended 31 December 2025.

Respective responsibilities of trustees and 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 our 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 Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

Our 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 our examination, no matter has come to our attention:

1 which gives us reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

2 to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Meacher Jones
Chartered Accountants

6 St John's Court
Vicars Lane
Chester
CH1 QE

27 April 2026

DEANERY SYNOD REPORT:

The meeting in February was at St Mark's Church Lache cum Saltney where the vicar and Rural Dean is Revd. Hennie Johnston who welcomed us all. Meetings always start with a time of prayer.

The speakers were all from Alcoholics Anonymous. Each one told us how he or she came to be involved first with alcohol and then with Alcoholics Anonymous - four men and one woman. We learned that this is a self- supporting fellowship to which anyone can go at any time, when they feel ready. It was described as an allergy - one drink leads to another. To try to abstain from this there has to be a real change in the self, humbly to think less about yourself to follow this religious programme which follows certain steps, and is supported by others.

Each person introduced himself , some were recovered and others were recovering, some after 16 years, one person after only two.

The youngest man told his story which was of a happy childhood but after a move of home he became terrified at age 13 of going to school, gradually absconding more and more and spending hours in front of the TV gradually thinking 'what about trying drink?' From drink to drugs, to self-harm, to arrest by the police including under the Mental Health Act. All this time he did not think he had a problem! But he was very aggressive without the drink or drugs. Now he had a girlfriend and went into rehab to get help and discovered his girlfriend was expecting a child. He so wanted - and still does- to be a good dad, but he could be doing well for one month and then give in, so turned at last to AA where he talked openly about his problem. He was now back with his girlfriend and keeping a job and had been on recovery for two years.

This was just one of the very moving stories we listened to that night. There were questions as always and we left understanding a little more but all very sobered.

The June meeting was at St John the Evangelist, Ashton Hayes. Alan Dowen who is the Lay chair and Lay Reader led us in prayer.
The main speaker was Sam Wilson, Parish Missioner for Youth in the Bowden Parish.
His talk was 'General Synod: What's happening and why it is important'.

Sam was a very lively speaker! He is one of the youngest members of General Synod, in his mid - twenties and was voted on in 2021. He asked us all to find younger people who might be ready for the next Elections in 2026 - young people definitely need to be represented more at General Synod, as do people from minorities. General Synod generally meets just twice a year in February and July, in York and London respectively. Three houses meet - Laity, Clergy and Bishops. In voting, there needs to be a 2/3 majority.
He told us papers were sent out to all about 3 weeks before the meetings, but in fact most of the work is done beforehand. Most information about it all can be found on the CofE website.

He spoke of 'Living in Love and Faith,' but there is further work to be done so no report as yet.
There were many questions from the floor. Sam felt in particular that members of General Synod need to move around more and talk to others not already known to them. He said the challenges outweighed the at times exasperation! He obviously finds it very rewarding.

The October meeting was a social gathering at St Luke's Huntington but unfortunately none of us was able to go that evening.

Jan Bowden

PAROCHIAL CHURCH COUNCIL (PCC) REPORT:

The PCC has continued to meet every 2 months throughout 2025. The Mission Groups of Stewardship, Faith and Worship, Partnerships and Church Development (now renamed New Beginnings) meet in between full PCC meetings as and when necessary. In addition, a group has been meeting to explore how best to deal with the issue of Communications and would welcome input from anyone with expertise/interest in this important area.

Our Fundraising continued to generate income for the Development Project and for ongoing regular maintenance costs. Events included two concerts in April and October, a Garden Party in July, a Quiz in November and a Christmas Wreath-making with lunch. All were well-supported and helped to boost much-needed income.

Through envelope distribution, a Big Brekkie, a Lent Lunch and an illustrated talk by David Cummings we were able to send roughly £2,500 to Christian Aid. The Summer Teas led by Churches Together and well-supported by the community raised an impressive £2277.60. This was augmented by an anonymous donation so we were able to send £3,277.60 to Medecins sans Frontieres.

St James continued to support the Village Fete in 2025 by running a popular tombola stall.

Jocelyn Platel, PCC Secretary

SAFEGUARDING REPORT:

• Safeguarding is everyone's responsibility.

• DBS certificates and individuals completing the relevant Safeguarding courses are monitored throughout the year. A compliance report is produced and reported at each PCC meeting.

• There have been major changes with DBS certificates. The vast majority of the roles done by volunteers at St James' will no longer require a DBS certificate.

• In the near future changes will be made to the St James' Safer Recruitment data base. Each Volunteer Role will have details of whether a DBS application is needed and at what level (Basic or Enhanced) also what Safeguarding Courses will need to be completed.

• We are closely following the advice and guidelines as laid out in the 'Safeguarding e-manual' which is found on https://www.churchofengland.org

• The St James' volunteering and safeguarding application was designed by Rev. Dr. Stefan Collier. On this one application are all the parish records including all aspects of Safeguarding. These include DBS certificates, safer recruitment records and Safeguarding training records.

- The application now gives us a central point of access and at a touch of a key, an accurate report of DBS and training renewals is available.
- The majority of the safeguarding training courses are delivered online and are valid for three years. If an individual is still in office longer than three years their Safeguarding training courses will need to be renewed.
- Whilst compiling this report it is evident that people are keeping an eye on their personal 'recruitment record'. By doing this they are making the role of the PSO so much easier.
- Looking back over past Safeguarding Reports prepared for the APCM the positive profile of safeguarding has moved forward and developed.
- A word of warning. **We must not become complacent!**
- In 2021the C of E published the document 'Safeguarding Learning and Development Framework' which gave us a proper structure for our safeguarding training.
- In May, 2024 The Safeguarding Parish Dashboard was launched nationwide. Every parish within the Chester Diocese uses the Dashboard to monitor safeguarding training.
- In January, 2024 the C of E, House of Bishops launched the document: 'Promoting a Safer Church - Safeguarding policy statement for children, young people and adults'.
- Once again with the St James' application I believe we have a streamlined, person centred system of Safeguarding and training which is easy to access and consolidates the wealth of information mentioned in the afore mentioned documents.
- As a result, it gives people the knowledge needed to fulfil their voluntary roles in the church community whilst keeping a watchful eye on all members of our church community.

- Safeguarding will remain a standing item on the agenda of all PCC meetings.

On a personal note, I have held the role of PSO at St James' for well over a decade. In that time the C of E has, and is still, acknowledging the wrongs and abuse done to people in the past. Now Safeguarding Practice has developed and we hopefully all realise we have a duty, responsibility and role in keeping all people safe.

Thank you for your support over the years and I am confident that Suzanne Lyttle will take over the role as Parish Safeguarding Officer (PSO) with efficiency and sensitivity.

God Bless, Ann White.

FOODBANK REPORT:

West Cheshire Foodbank is a project founded by local churches and community groups, working together to combat hunger in our local area. It is part of a nationwide network of over 3,000 food banks in the UK.

St James' Church became involved in the scheme in 2013 and has continued ever since. Donations of food are left in the box at the back of church, to which are attached details of the Bank the Food app. This is an innovative app, providing information from our local West Cheshire Food Bank about which food items are most urgently required. Each week these donations are delivered to the central warehouse for West Cheshire Foodbank in Ellesmere Port and thence to the local foodbank delivery points for distribution.

In the current financial year, there has been a 10% increase in demand locally - this equates to 6180 referrals, covering 11,000 individuals of which 27% include families with childre**n.** Additionally, food donations in total to our local Foodbank have decreased, resulting in over 15% of current food supplies having to be purchased which is clearly not sustainable.

The total amount of food donated in 2025 from St James' was 1800 Kgs. or 1.8 tonnes of food**. This makes up 1.5% of all the food donated from every source, including that which has been purchased, just from our own St James Church on its own ….. a truly amazing amount for which I pass on sincere gratitude on behalf of those in need who benefit from our generosity.**

It would of course be excellent if we, at St James Church, could continue to increase our giving in the coming year, either through food or financial donations, as we hold in our hearts our fellow human beings, less fortunate and privileged than ourselves, in these very difficult times of hardship.

Warmly, Chris Alderton

LUNCHEON CLUB REPORT:

Our Christmas lunch last December concluded 12 years since we started these monthly lunches, and for 2026 we go into our 13th year of providing hot tasty lunches to all who come with ample lashings of fellowship and fun. Many are church members, but others are not, which makes this a valuable church outreach to the community. Expressing the joy and generosity that comes from the Christian Faith.

Gradually our numbers have grown – both the number of volunteer helpers and the number of 'customers' we serve. This gives us the happy challenge of how to cook and serve so many – now about 60 people each time – and how to manage all this if this trend continues. We are a bit short of lead cooks who can cater for such numbers, so contact us if you think you could help.

The lunches are free but we welcome any donations towards costs. As in previous years, generous donations in 2025 exceeded costs and this contributed over £2,000 to church funds at a time when this was (and is) very welcome.

Thank you to all our volunteer cooks and helpers, and all our guests.

Brian Inall

ARK COMMUNITY BABY AND TODDLER GROUP - 2024

Ark Community Baby and Toddler Group

Ark meets every Friday morning in term time. Each week there are three leaders who set up, chat to carers, play with children, serve hot drinks and homemade cakes or biscuits to the adults, tell the story and lead the singing. The team of leaders meets during the preceding holiday to plan the whole term and decide what craft activities would be suitable. We have a team of 10 leaders who take it in turns on a rota. That includes taking turns at storytelling and baking for the refreshments. We are grateful to Victor and Ann who turn up every week to wash up and help with the clearing up.

The children range in age from babes in arms to rising 4-year-olds and that varies considerably each week so we're never sure whether the story and/or craft activity will be suitably age appropriate. So, flexibility with our plans is essential!

As ever, if anyone would like to become involved and help with Ark then please do talk to me.

Elizabeth Inall

BEREAVEMENT REPORT:

There were thirty-three families connected with the Parish, bereaved in the last year. Support to bereaved families is increasingly complicated, due to varying factors including a number of families living a considerable distance away, but bringing loved ones back to their home churchyard. Occasionally there are long delays before ashes are brought for burial. There have been several instances where burials and burials of ashes take place with no service in the church. In other instances, the service takes place at the Chester Crematorium. All bereaved families, however, have an invitation to the annual All Souls' Service each autumn, and the records we keep detail the bereavements which occur between the All Souls' Services.

Bereaved Families 33
Services held at St James' and at Chester Crematorium 11
Services at St James only 14
Burials at St James' Churchyard 11
Burials at St James Churchyard (Burial only) 2
Burials of Ashes only 5
Service at Chester Crematorium only 3
Burials of ashes elsewhere 2

2025-6 There have been 11 bereavements to date in this recording season.

David Cummings

BELL RINGERS' REPORT:

The Ringer's AGM was held on 17-02-2026. The outcome of the election of officers was as follows and remains the same as the previous year.

Position	Elected
Tower Captain	Nikki Dromgoole
Deputy Tower Captain	Ian Braithwaite
Treasurer	Ian Braithwaite
Secretary	Mary Cowen

During 2025 there has been an increase in the number of ringers for Sunday services up from 8.7 to 9.2 per service. This has enabled us to ring all eight bells most Sundays. Practice nights are very well attended. However, space in the ringing chamber is limited so we are currently at capacity.

Learning & Development
Extra teaching sessions took place during Q1 2025, and this accelerated learning and improved skill levels amongst the ringers. We aim to progress further in 2026 with some more focussed sessions and there are more improvements to be made. We have agreed to use some of the tower funds to support learning by purchasing learning materials and subsidise ringing courses.

Visiting Ringers
We had more visiting ringers in 2025 than 2024. This generated some tower funds in the form of donations. In the summer, a group of teenagers from Boston USA rang at St. James.

Nikki Dromgoole, Tower Captain.

On behalf of the PCC



The Revd Dr Stefan Collier
(Chairman)

Jocelyn Platel
(Hon Secretary)

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