Annual Report and Financial Statements of the Parochial Church Council of Lichfield St Chad

For the year ended 31st December 2025

Charity registration number: 1134015

The Parochial Church Council of Lichfield St Chad
Trustees' Annual Report for the year ended 31st December 2025

Charity registration number: 1134015

Objectives and Activities

The Parochial Church Council of Lichfield St Chad (the PCC) has the responsibility of co-operating with the incumbent, Rev Chris Davies, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Lichfield St Chad. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music and sacrament. Also, through non sacramental activities of hospitality and fellowship we aim to reach non churched members of the community.

Public Benefit

The trustees of the PCC are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Lichfield St Chad it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Achievements and Performance

During 2025, the PCC have:

- Approved the joint working with St Chad's Church to purchase a new altar for the school which matches the one in the church.
- Approved the establishment of prayer ministry on the second Sunday of the month during morning worship
- Approved the use of Mission Praise as the used hymn book.
- Approved the establishment of a Finance Committee
- Approved the purchase of a new photocopier
- Dealt with two difficult pastoral issues related to a grave and a memorial bench.
- Approved the appointment of a church hall manager and agreement for the manager to operate a (CIC) Community interest Company from the church hall.
- Approved the donating of %5 of the years planned giving to charity.
- Appointed a new Safeguarding Officer
- Drafted and adopted several policies and procedures.
- Agreed the commissioning of an additional preacher, Reader, and various Home Communion Ministers, Chalice Assistants and Prayer Ministers.
- Oversaw the rolling out of a Stewardship campaign.

Worship and Spiritual Growth

Weekly worship services remained central to our life and ministry, with consistent attendance and participation.

- Sunday Services: Held every week, averaging 75-80 people.
- Wednesday services: Held every week, averaging 15 people.
- Bible Studies: conducted periodically.
- One off spiritual events: A Lent away day was enjoyed as was a very successful pilgrimage to holy sites in north Wales.
- Prayer Meetings: Weekly prayers for both the community and for places of conflict have continued.
- Special Services: Easter, Christmas, Memorials and Community Carol service drew large congregations.
- We have overhauled all of the liturgies throughout the year, making the language more inviting and relational. Aswell the use of images, we have increased font sizes and produced large print booklets too.
- We have implemented a family service on the third month of each month. This is a said service with children's activities and breakfast served from 9.15am. Plus, we have a small singing group which leads two of the hymns.
- We have implemented the use of the Mission Praise hymn book each week and have begun to introduce a few contemporary worship songs into our worship.
- We have continued to offer anointing for healing every first Sunday of the month; this is taken up well by a number of people.
- We have established a prayer ministry team who have begun to offer a prayer ministry on the second Sunday of each month during the communion.

Outreach and Evangelism

We continued to extend the love of Christ beyond our church walls by:

- Fortnightly Holy Communion services at Spires nursing home.
- Regular contact with all five primary schools within the parish.
- Weekly Place of Welcome run from Curborough Community Centre
- Many individual members being involved in countless areas of community life.

Occasional offices

Baptisms, weddings and funerals have been a consistent part of our ministry and pastoral contact during the year.
In 2025 there were

- 29 Funerals
- 6 Burial of ashes
- 6 Baptisms
- 5 weddings
- 1 renewal of wedding vows

Financial Review

PCC of Lichfield St Chad

Total Net Assets: £116,062 [£146,473 2024]
Deficit: (£26,461) Unrestricted Deficit: (£21,074) Restricted Deficit: (£5,387)
[Excess: £607 2024]

There has been a small decrease from £116,714 2024 to £116,681 2025. Notable differences were a decrease in 0101 Regular giving – bank and 0110 Regular giving – Envelopes. There has been an increase in 0301 Loose plate collections, 0415 Sum up donations and 0501 One-off gift aid. A £6,000 admin grant was also received from Lichfield Diocese.

Total payments have increased from £116,107 2024 to £143,142. Notable differences were an increase in 1801 Charitable giving, 2301 Church running insurance and 2150 Vicars telephone. There has been a decrease in 2330 Church maintenance.

Reserves Policy
It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to £33,851 [2024: £18,075]. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end was £96,221 [2024: £81,244] which is significantly higher than this target. The PCC are comfortable with this balance in the current challenging economic times and as there are major works planned on the lighting and internal decoration of the church.

Investment Policy
The charity is granted power to invest in suitable investments under the PCC Powers Measure 1956 and the Trustees Act 2000. As a charity, the Trustees have a duty of care to take such advice as is appropriate before investments are undertaken. This advice is sought from the Central Board of Finance (CCLA) in London.

The charity's investment policies are based on two key principles: -

- Ethical Investment – this includes ensuring that investments are held in companies which have high standards of corporate governance and act in a responsible way towards stakeholders.
- Long-term responsibilities – the trustees are aware of their long-term responsibilities in respect of the Restricted and Unrestricted reserves and as a result follow a prudent approach to investment decisions.

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a policy of generating income at excessive or high risk – known as "purchasing income", where high returns are guaranteed at the expense of capital.

In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made:

The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

"We aim to invest in companies that:

* will develop their business in the interests of shareholders;
* demonstrate responsible employment practices;
* are conscientious concerning issues of corporate governance, the environment and human rights;
* are sensitive to the community in which they operate."

Planned giving, collections and donations are the main sources of fund raising along with tax recoverable.

Safeguarding
The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Reporting Serious Incidents
A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.

The trustees are not aware of any Serious Incidents in the last year.

Fundraising
The PCC takes it fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. PCC supporters are never taken for granted. The PCC take full responsibility for fundraising and do not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful.

Volunteers
The members of the PCC would like to thank all the volunteers who work so hard to make our Church a lively and vibrant community.

Risk Management
The Church Wardens carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover. An informal review of any new risks which may impact the work of the Church in the Parish is ongoing.

Structure, Governance and Management
The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC has maintained its regular pattern of bi-monthly meetings over the last year, with occasional extra meetings when required; the Standing Committee met in alternate months.

Related Parties

Donations from Related Parties
Donations from related parties during the year totalled **£NEED INFORMATION** [2024: £9,610]. All these donations were received without conditions.

Remuneration paid to Trustees
One of the trustees has been paid remuneration by the charity.
Caroline Fellows, one of the churchwardens, is being paid for her part time roles as Parish Administrator and Church cleaner. She was paid £15,284 [2024: £13,044] by the PCC during the year. £229 pension contributions and £1,166 national insurance contributions were made by the PCC in connection with this employment [2024: £204 and £545 respectively]. No other employment benefits were paid by the PCC.
Caroline Fellows was also paid £950 [2024: £260] in performing verger duties at various weddings and funerals in the year.

Expenses paid to Trustees
1 trustee was reimbursed £581 [2024: £144] for travel and telephone during the year.

Reference and Administrative details

The Church is situated in St Chad's Road, Lichfield and is part of the Deanery of Lichfield, in the Diocese of Lichfield. The correspondence address is The Parish Office, 42 St Chad's Street, Lichfield WS13 7LD. Registered charity number 1134015. Our current web presence is hosted on *A Church Near You*.

PCC members who have served from 1st January 2025 until the date this report was approved were:

Trustee name	**Office (if any)**		**Dates acted if not for whole year**
Ex Officio			
Rev Chris Davies	Incumbent (Chair)		
Rev Simon Foster	Curate		
Kate Bowers	Church Warden		
Caroline Fellows	Church Warden		
Lilas Rawling	Deanery Synod Rep		
Megan Siner	Deanery Synod Rep		
John (Tug) Wilson	Diocesan and general Synod		
Elected Members			
Dr Lindsey Hall	PCC Secretary		
Paul Fellows			
Roger Keay			
Paul Cox			
Georgina Boyns			
Susan Gray			
Dorothy Robinson			
Josie Rawcliffe			
Amanda Richardson			
Diana Harrison			

Names and addresses of advisers:

Bank	Lloyds Bank 22 Conduit Street, Lichfield WS13 6JS
Investment Managers	CCLA 1 Angel Lane, London EC4R 3AB
Independent Examiner	Jonathan Hill Lichfield Diocesan Board of Finance St Mary's House, The Close, Lichfield WS13 7LD

Approved by the PCC on and signed on its behalf by:

……. …….

Independent Examiner's report to the trustees/members of The PCC of Lichfield St Chad
Registered charity number: 1134015

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

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: ……..
Jonathan Hill FCMA CGMA
Lichfield Diocesan Board of Finance
St Marys House, The Close, Lichfield. WS13 7LD

Date: ……

The Parochial Church Council of Lichfield St Chad
Financial Statements for the Year Ended 31st December 2025

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

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

Going Concern
There are no material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Fixed Assets
Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Description of Funds
Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

Restricted funds comprise of two elements:
a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Endowment funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

Receipts and Payments Account 2025

	Unrestricted funds	Restricted funds	Endowment funds	2025	2024
Receipts					
Donations and legacies	79,273	2,060	-	81,333	91,271
Income from charitable activities	31,158	103	-	31,261	23,748
Other trading activities	200	-	-	200	-
Investments	1,717	108	-	1,825	1,694
Other income	2,062	-	-	2,062	-
Total income	**114,409**	**2,271**	**-**	**116,681**	**116,714**
Payments					
Raising funds	80	-	-	80	127
Expenditure on charitable activities	135,403	7,658	-	143,062	115,980
Other expenditure	-	-	-	-	-
Total expenditure	**135,484**	**7,658**	**-**	**143,142**	**116,107**
Net income / (expenditure) resources before transfer	**(21,074)**	**(5,387)**	**-**	**(26,461)**	**607**
Transfers					
Gross transfers between funds - in	40,000	-	-	40,000	-
Gross transfers between funds - out	-	(40,000)	-	(40,000)	-
Other recognised gains / losses					
Gains/losses on investment assets	(3,949)	-	-	(3,949)	4,167
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	**14,977**	**(45,387)**	**-**	**(30,410)**	**4,773**
Total funds brought forward	**82,807**	**63,665**	**-**	**146,473**	**141,699**
Total funds carried forward	**97,784**	**18,278**	**-**	**116,062**	**146,473**

Statement of assets and liabilities - 2025

Class and nominal code	General	Designated	Restricted	Endowment	2025	2024
Fixed Asset - Investments						
6430: CBF Global Equity Inc Fund	66,790	-	-	-	66,790	70,739
Total	**66,790**	**-**	**-**	**-**	**66,790**	**70,739**
Current Asset - Cash At Bank And In Hand						
6501: Lloyds current account 4364	2,541	1,563	(4,265)	-	(161)	21,373
6505: Lloyds deposit account 7261	20,894	-	14,142	-	35,036	45,146
6510: CBF deposit account 8414	244	-	-	-	244	244
6515: NS&I Investment Account 5448	-	-	10,902	-	10,902	10,794
67415573: Co-op Hall Account	5,752	-	-	-	5,752	-
Total	**29,431**	**1,563**	**20,780**	**-**	**51,774**	**77,557**
Liability - Agency Accounts						
6699: Agency collections	-	-	2,502	-	2,502	1,823
Total	**-**	**-**	**2,502**	**-**	**2,502**	**1,823**
Net total assets	**96,221**	**1,563**	**18,278**	**-**	**116,062**	**146,473**

Approved by the PCC on and signed on its behalf by:

……. …….

Statement of assets and liabilities - 2024

	General	Designated	Restricted	Endowment	2024	2023
Fixed assets - Investments						
CBF Global Equity Inc Fund -	70,739	—	—	—	70,739	66,572
Totals	**70,739**	**—**	**—**	**—**	**70,739**	**66,572**
Current assets - Cash at bank and in hand						
Lloyds current account 4364 -	18,058	1,563	1,752	—	21,373	2,180
Lloyds deposit account 7261 -	(7,796)	—	52,942	—	45,146	71,148
CBF deposit account 8414 -	244	—	—	—	244	244
NS&I Investment Account 5448 -	—	—	10,794	—	10,794	10,794
Totals	**10,505**	**1,563**	**65,488**	**—**	**77,557**	**84,366**
Liabilities - Agency accounts						
Agency collections -	—	—	1,823	—	1,823	1,308
Totals	**—**	**—**	**1,823**	**—**	**1,823**	**1,308**
Liabilities - Creditors: Amounts falling due in one year						
2021 Parish Share Arrears -	—	—	—	—	—	7,931
Totals	**—**	**—**	**—**	**—**	**—**	**7,931**
Grand total	**81,244**	**1,563**	**63,665**	**—**	**146,473**	**141,699**

Fund movement by type – 2025

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Churchyard Restricted							
Restricted	-	-	2,400	-	-	-	(2,400)
Sub-totals	**-**	**-**	**2,400**	**-**	**-**	**-**	**(2,400)**
Decorating							
Restricted	41,942	-	-	(40,000)	-	-	1,942
Sub-totals	**41,942**	**-**	**-**	**(40,000)**	**-**	**-**	**1,942**
Elmhurst							
Restricted	10,562	1,071	5,143	-	-	-	6,490
Sub-totals	**10,562**	**1,071**	**5,143**	**-**	**-**	**-**	**6,490**
Lighting							
Restricted	11,000	-	-	-	-	-	11,000
Sub-totals	**11,000**	**-**	**-**	**-**	**-**	**-**	**11,000**
Mission & Ministry							
Designated	1,563	-	-	-	-	-	1,563
Sub-totals	**1,563**	**-**	**-**	**-**	**-**	**-**	**1,563**
School Altar							
Restricted	-	1,200	-	-	-	-	1,200
Sub-totals	**-**	**1,200**	**-**	**-**	**-**	**-**	**1,200**

Security Cameras							
Restricted	161	-	115	-	-	-	46
Sub-totals	**161**	**-**	**115**	**-**	**-**	**-**	**46**
General							
Unrestricted	81,244	114,409	135,484	40,000	(3,949)	-	96,221
Sub-totals	**81,244**	**114,409**	**135,484**	**40,000**	**(3,949)**	**-**	**96,221**
Totals	**146,473**	**116,681**	**143,142**	**-**	**(3,949)**	**-**	**116,062**

Fund movement by type – 2024

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Admin - Admin Support						
Restricted	—	56	56	—	—	—
Sub-total for Admin	**—**	**56**	**56**	**—**	**—**	**—**
Churchyard - Churchyard Restricted						
Restricted	—	3,380	3,380	—	—	—
Sub-total for Churchyard	**—**	**3,380**	**3,380**	**—**	**—**	**—**
Decorating - Decorating Restricted						
Restricted	41,942	—	—	—	—	41,942
Sub-total for Decorating	**41,942**	**—**	**—**	**—**	**—**	**41,942**
Elmhurst - Elmhurst Restricted						
Restricted	12,191	2,116	3,744	—	—	10,562
Sub-total for Elmhurst	**12,191**	**2,116**	**3,744**	**—**	**—**	**10,562**
Lighting - Lighting Restricted						
Restricted	11,000	—	—	—	—	11,000
Sub-total for Lighting	**11,000**	**—**	**—**	**—**	**—**	**11,000**
Mission & - Mission & Ministry D						
Designated	1,563	—	—	—	—	1,563
Sub-total for Mission &	**1,563**	**—**	**—**	**—**	**—**	**1,563**
Security C - Security Cameras Res						
Restricted	—	640	479	—	—	161
Sub-total for Security C	**—**	**640**	**479**	**—**	**—**	**161**
General - General Fund						
Unrestricted	75,003	110,522	108,448	—	4,167	81,244
Sub-total for General	**75,003**	**110,522**	**108,448**	**—**	**4,167**	**81,244**
Grand total	**141,699**	**116,714**	**116,107**	**—**	**4,167**	**146,473**

Fund Description

Designated Funds

- Fabric & Churchyard Designated Fund - for the maintenance and upkeep of the fabric of the church and the churchyard.
- Mission and Ministry Designated Fund – for youth work and ministries to the congregation.

Restricted Funds

- Admin Support Restricted Fund – A grant from the Diocese to support administrative support costs
- Churchyard Restricted Fund – for the maintenance and upkeep of the churchyard.
- Decorating Restricted Fund – for the internal redecoration of the church.
- Elmhurst Restricted Fund – receipts and payments relating to Elmhurst Mission.
- Energy Support Grant Restricted Fund – energy support grant from the Diocese to help with energy costs.
- Lighting Restricted Fund – to upgrade the lighting in the church.
- Security Camera Restricted Funds – for the installation and maintenance of security cameras

Analysis of Transfer between Funds 2025

Reference	Date	Debit	Credit	Fund
As per email dated 04/08/25 - £40,000 decorating fund was de restricted by the donor to help with the improvements and running of S Chads	15/08/2025	-	40,000.00	Decorating
As per email dated 04/08/25 - £40,000 decorating fund was de restricted by the donor to help with the improvements and running of S Chads	15/08/2025	40,000.00	-	General

Analysis of Transfer between Funds 2024

There were no transfers between funds in 2024.

Analysis of receipts and payments

					Total	
	Unrestricted	**Designated**	**Restricted**	**Endowment**	**2025**	**2024**
RECEIPTS						
Donations and legacies						
0101 - Regular giving - Bank	45,591	-	240	-	45,831	48,681
0105 - Regular giving - Giving Direct	211	-	-	-	211	-
0110 - Regular giving - Envelopes	4,524	-	325	-	4,849	6,691
0201 - Other planned giving	987	-	-	-	987	-
0301 - Loose plate collections	4,967	-	205	-	5,172	4,963
0401 - Alms Box	105	-	-	-	105	294
0410 - Just Giving	45	-	-	-	45	44
0415 - Sum Up Donations	1,016	-	-	-	1,016	786
0416 - SumUp Fee	-	-	-	-	-	(13)
0501 - One-off Gift Aid gifts	4,518	-	10	-	4,528	1,186
0550 - Donations appeals etc	1,962	-	1,280	-	3,242	1,702
0601 - Tax recoverable on Gift Aid	4,819	-	-	-	4,819	23,502
0701 - Legacies	1,000	-	-	-	1,000	1,000
0801 - Recurring grants	3,529	-	-	-	3,529	2,436
08A1 - Non-recurring one-off grants	6,000	-	-	-	6,000	-
Donations and legacies Totals	**79,273**	**-**	**2,060**	**-**	**81,333**	**91,271**
Income from charitable activities						
0901 - Other funds generated	6,008	-	103	-	6,111	1,852
0915 - Garden Party	-	-	-	-	-	1,810

1101 - Fees for weddings and funerals	6,094	-	-	-	6,094	5,969
1220 - Church rental	745	-	-	-	745	1,362
1230 - Church hall lettings	16,897	-	-	-	16,897	12,629
1240 - Well Cottage receipts	676	-	-	-	676	76
1250 - Elmhurst Mission Cottage receipts	-	-	-	-	-	50
1330 - Other income	737	-	-	-	737	-
Income from charitable activities Totals	**31,158**	**-**	**103**	**-**	**31,261**	**23,748**
Other trading activities						
0910 - Rummage sales etc	200	-	-	-	200	-
Other trading activities Totals	**200**	**-**	**-**	**-**	**200**	**-**
Investments						
1001 - Dividends	1,705	-	-	-	1,705	1,681
1020 - Bank and building society interest	11	-	108	-	119	13
1030 - Rent from lands or buildings	1	-	-	-	1	1
Investments Totals	**1,717**	**-**	**108**	**-**	**1,825**	**1,694**
Other income						
1310 - Insurance claims	2,062	-	-	-	2,062	-
Other income Totals	**2,062**	**-**	**-**	**-**	**2,062**	**-**
Receipts Grand totals	**114,409**	**-**	**2,271**	**-**	**116,681**	**116,714**
PAYMENTS						
Raising funds						
1730 - Costs of fundraising	80	-	-	-	80	127
Raising funds Totals	**80**	**-**	**-**	**-**	**80**	**127**
Expenditure on charitable activities						
1801 - Charitable giving	795	-	-	-	795	-
1910 - Common fund	52,880	-	-	-	52,880	51,858
1920 - Diocesan Write Off	-	-	-	-	-	(7,931)
2001 - Assistant staff costs	431	-	-	-	431	-
2050 - Parish administrator employment costs	15,284	-	-	-	15,284	13,853
2060 - Hall Cleaning employment costs	5,008	-	-	-	5,008	4,721
2070 - Organist Costs	9,344	-	-	-	9,344	8,896
2101 - Working expenses of incumbent	122	-	-	-	122	-
2120 - Other clergy expenses	33	-	-	-	33	-
2131 - Rector Pastoral Budget	8	-	-	-	8	-
2150 - Vicar's telephone	459	-	-	-	459	144
2170 - Education and Training	244	-	-	-	244	-
2201 - Parish training, mission & outreach	2,752	-	-	-	2,752	228
2301 - Church running - insurance	5,205	-	585	-	5,790	4,780
2305 - Bank Charges	-	-	-	-	-	7
2310 - Church office - telephone/internet	1,749	-	-	-	1,749	1,993
2320 - Organ & Music costs	546	-	-	-	546	659
2330 - Church maintenance	1,989	-	115	-	2,104	4,673
2331 - Cleaning	124	-	-	-	124	516
2340 - Upkeep of services	1,271	-	-	-	1,271	1,567
2350 - Upkeep of churchyard	3,514	-	2,400	-	5,914	5,529
2360 - Administration	7,226	-	-	-	7,226	1,940
2401 - Church running - electric	6,723	-	542	-	7,265	3,940
2410 - Church running - gas	9,436	-	-	-	9,436	6,714
2420 - Church running - water	245	-	-	-	245	140
2440 - Church running - heating and lighting	295	-	-	-	295	-
2510 - Mission Cottage costs	-	-	3,585	-	3,585	2,655

2530 - Hall running - electricity	3,221	-	-	-	3,221	1,398
2540 - Hall running - gas	1,592	-	-	-	1,592	1,070
2550 - Hall running - insurance	-	-	-	-	-	876
2560 - Hall running - maintenance	1,344	-	-	-	1,344	874
2565 - Hall running - cleaning	82	-	-	-	82	210
2580 - Hall running - water	367	-	-	-	367	416
2590 - Well Cottage running - electricity	-	-	-	-	-	270
2592 - Well Cottage running - gas	1,408	-	-	-	1,408	1,251
2594 - Well Cottage running - insurance	-	-	431	-	431	-
2596 - Well Cottage running - maintenance	245	-	-	-	245	1,779
2598 - Well Cottage running - telephone	275	-	-	-	275	-
2599 - Well Cottage running - water	201	-	-	-	201	113
2601 - Governance costs examination/audit fee	954	-	-	-	954	840
2720 - Church interior and exterior decorating	32	-	-	-	32	-
Expenditure on charitable activities Totals	**135,403**	**-**	**7,658**	**-**	**143,062**	**115,980**
Payments Grand totals	**135,484**	**-**	**7,658**	**-**	**143,142**	**116,107**

Staff Costs

	2025	**2024**
Wages & Salaries	£20,292	£ 18,575
Average number of employees	2	2

During the year the PCC employed two people covering three roles: an administrator, church cleaner and a cleaner for the hall (all part-time).

£229 pension contributions and £1,174 national insurance contributions were made by the PCC in connection with these employments [2024: £204 and £545 respectively]. No other employment benefits were paid by the PCC.

The PCC use the National Employment Savings Trust (NEST), via the Diocesan Payroll Scheme, for its pension payments.

Trustees' Remuneration & Expenses

Caroline Fellows, a trustee of the PCC, was paid £15,284 [2024: £13,044] by the PCC during the year for her roles as PCC Administrator and Church Cleaner. £229 pension contributions and £1,166 national insurance contributions were made by the PCC in connection with this employment [2024: £204 and £545 respectively].

The PCC also employed a Hall Cleaner during the year who was paid £5,008 during the year. £8 in national insurance contributions and £NIL pension contributions were made by the PCC in connection with this employment.

Caroline Fellows was also paid £950 [2024: £260] in performing verger duties at various weddings and funerals in the year.

1 trustee has been reimbursed £581 [2024: £144] for travel and phone expenses incurred during the year.

Related Parties

No other expenses were paid to any other PCC member, persons closely connected to them, or related parties.

Donations from related parties [PCC members] totalled **£NEED INFORMATION** [2024: £9,610].

Fixed Asset Investments

	At 1st Jan	Additions	Disposals	Transfers	Change in market value	At 31st Dec
Unrestricted Funds CBF Global Equity	70,739	-	-	-	**(3,949)**	66,790
Restricted Funds	-	-	-	-	-	-
Endowment Funds	-	-	-	-	-	-
Total	**70,739**	-	-	-	**(3,949)**	**66,790**

The investment, arising from the sale of the curate's house, is held in CBF Global Equity Income shares and dividends are mandated to the Lloyds Bank deposit account.

Liabilities

Amounts falling due in one year

	2025 £	2024 £
Agency	2,502	1,712
Total	**2,502**	**1,712**

Previous year comparatives

Receipts and Payments Account – 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	2024	2023
Receipts						
Donations and legacies	85,130	—	6,141	—	91,271	88,429
Income from charitable activities	23,698	—	50	—	23,748	26,013
Investments	1,694	—	—	—	1,694	1,744
Total receipts	**110,522**	**—**	**6,191**	**—**	**116,714**	**116,185**
Payments						
Raising funds	127	—	—	—	127	52
Expenditure on charitable activities	108,320	—	7,659	—	115,980	115,974
Total payments	**108,448**	**—**	**7,659**	**—**	**116,107**	**116,026**
Excess of receipts over payments before transfer	**2,075**	**—**	**(1,468)**	**—**	**607**	**159**
Transfers						
Gross transfers between funds - in	—	—	—	—	—	66,950
Gross transfers between funds - out	—	—	—	—	—	(66,950)
Excess of receipts over payments before other gains / losses	**2,075**	**—**	**(1,468)**	**—**	**607**	**159**
Gains on revaluation investments	4,167	—	—	—	4,167	8,635
Net movement in funds	**6,241**	**—**	**(1,468)**	**—**	**4,773**	**8,794**
All assets at 01 January 2024	**75,003**	**1,563**	**65,133**	**—**	**141,699**	**132,905**
All assets at 31 December 2024	**81,244**	**1,563**	**63,665**	**—**	**146,473**	**141,699**
Represented by						
Unrestricted						
General Fund	81,244	—	—	—	81,244	75,003
Designated						
Mission & Ministry Designated Fund	—	1,563	—	—	1,563	1,563
Restricted						
Decorating Restricted Fund	—	—	41,942	—	41,942	41,942
Elmhurst Restricted Fund	—	—	10,562	—	10,562	12,191
Lighting Restricted	—	—	11,000	—	11,000	11,000
Security Cameras Restricted Fund	—	—	161	—	161	—
At 31 December 2024	**81,244**	**1,563**	**63,665**	**—**	**146,473**	**141,699**