ST JUDE'S CHURCH, PLYMOUTH

Annual Report for the Year ending

31 December 2025

ST JUDES

PLYMOUTH

PAROCHIAL CHURCH COUNCIL

FOR THE APCM 26 APRIL 2026

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Administrative Information

St Jude's Church is situated on a site it shares with its Upper Hall, Lower Hall, Church Cottage and Vicarage, on the corner of Beaumont Road and Tothill Road. It is part of the Diocese of Exeter within the Church of England. The Vicarage part of the site is the responsibility of the Diocese of Exeter. The correspondence address is: The Vicarage, Knighton Road, Plymouth PL4 9BU.

The Parochial Church Council of the Ecclesiastical Parish of St Jude is registered with the Charity Commission No. 1134316.

SPECIAL NOTES ON CHANGES FROM 2020. The newly revised "Church Representation Rules" on elections were formally adopted (Recorded in the October 2020 APCM Minutes) and relevant items on elections are below:

i. That Churchwardens will be elected once for a maximum period of service of 6 years, previously 5 years, after which they must step down for at least 1 year.
ii. That PCC members will be elected once for a maximum period of service of 3 years, previously annually for a maximum of 3 years, after which they must step down for at least 1 year.
iii. That Deanery Synod Representatives are elected once for the three-year term of the Synod (i.e. a 'Trimester' which re-starts in 2023), being able to serve the Parish for two consecutive terms, after which they must step down for at least 1 Trimester.

Church Members who served on the PCC for the period from 1 January to 31 December 2025 were:

Incumbent:	Vacant	
Curate:	Vacant	
Wardens:	Rob Ponsford	*From April 2023*
(Max 2)	Jean Roper	*From April 2024*

Churchwardens are now elected once for a maximum term of 6 years, after which they must step down for at least one year.

Deanery Synod Representatives:	Jackie Yates	*From April 2024*
	Selina Tyrell.	*From April 2025*

(Max 2 with Electoral Roll below 100)

Deanery Synod members are now elected once for the fixed 3 year term of the Deanery Synod being replaced every 3 years. The current trimester began in 2023 and will renew in 2026. They must stand down for 1 Trimester following two served.

PCC Elected Members:	Colin Macleod	*From April 2023*
(Max 9 APCM to APCM)	Debbie Macleod	*From April 2023*
	Gordon Cook	*From April 2024*
	Jayne Smart	*From April 2024*
	Julie Evans	*From April 2024*
	Les Roper	*From April 2024*
	Peter Hadden	*From April 2024*
	Tina James	*From April 2024*
	Denise Horne	*From April 2025*

Elected PCC Members are now elected once for 3 years, after which they must step down for at least one year.

Co-opted PCC members *(Max 2)*: None

Others entitled to attend and vote:

Licensed Clergy: None Licensed Readers: None

Structure, Governance and Management

The method of appointment of PCC members is set out in the current edition of the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC under these same rules.

Objectives and Activities

St Jude's PCC has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish and into the City of Plymouth, the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church, Upper Hall, Lower Hall and Church Cottage on the St Jude's site.

Church Electoral Roll

There were 72 members on the Church Electoral Roll at the 2025 APCM, 50 of whom were non-resident in the parish, 22 resident. (At the 2024 APCM there were 60 members on the Church Electoral Roll, 42 of whom are non-resident in the parish, 18 resident)

Safeguarding

St Jude's has always taken great care in ensuring it has had more than just a 'due regard' for safeguarding both children and vulnerable adults. The Parochial Church Council, its employees and officers have always been required to adapt to bring into operation current safeguarding good practice direction from statutory bodies such as the Church of England's House of Bishops guidance through the Diocese of Exeter Safeguarding Officers. Safeguarding is a standing item at every PCC meeting.

Review of the Parochial Church Council Year

The full PCC met six times during the year. The meetings were on the 14 January, 4 March, 10 June, 15 July, 9 September and 11 November. There were also Extra meetings on 26 January, 18 March, and 13 April. All meetings had an average attendance by the elected members (PCC, Deanery Synod representatives and Church Wardens) of 96%.

PCC minutes were publicly available throughout the year once approved at the subsequent meeting. Simplified agreed summaries of items of interest are produced soon after each meeting for distribution in the Church. At each meeting of the PCC, previous minutes are checked and approved and running accounts are presented by the Treasurer. Safeguarding is a standing item as well as a Health & Safety report, Human Resources and Sustainability.

Highlights and some significant areas of the Church's life covered during the year by the PCC on behalf of the Church.

14 JANUARY 2025

Church Microsoft account - Colin will maintain. Confirmed that the Church Wardens will liaise with CPAS for guidance, advice and support during the Interregnum. Service leaders have requested better access to contact details of others also involved in the service all personal contact details in compliance with GDPR. The Treasurer confirmed that the End of Year figures, as presented, will need a small adjustment before transferring to the Accrual Accounting format before approval by the PCC. The Finance Team report was presented and the PCC were asked to approve the draft Budget for 2025. Matters included the Energy Audit, minor issues in the Cottage and the safe disposal of needles dealt with during a litter pick. The H&S Officer is happy with the revised Health and Safety Policy document. . Fire Alarms are being checked weekly and the lighting checked monthly. The H&S Policy was accepted unanimously by the PCC. Wardens investigating guest Celebrants to take Holy Communion services. Young People- Confirmed that the Camp date is 23rd May 25.. Arrangements were discussed and confirmed on Tim and family last service. Hiring of the Church space. It was agreed that this needs to be on a case by case basis at the moment.

26 January 2025

Rob Miles of CPAS, our patrons. It is clear from that meeting that it will not be possible to stop the suspension of the patronage of St Jude's Church. CPAS would like to continue to be involved as we manage this process and will be seeking assurances from the diocese that this suspension will not cause any delay in appointing a priest–in–charge. CPAS plan to make a formal response to the diocese after their Trustees. The Archdeacon has been contacted requesting a meeting and we are awaiting her response.

4 MARCH 2025

Gordon Cook has requested the use of the Church in order to put on a concert in order to raise money for St Lukes Hospice. A request was received from Dean Blagdon who has requested the Hall to run a Falls Clinic. There is a requirement for a Church/Hall cleaner and there are 2 options, either direct employment of someone by the PCC or to use an Agency. Debbie gave a full and comprehensive over view of the restricted and unrestricted accounts. The Financial team recommended the PCC to consider sending £5,000 to the Diocese as a donation over and above our Common Fund payments. Discussion about the use of loose chippings on the drive to try to cut down on the mud being walked into the church as well as a possible purchase of matting to also try to keep the mud out. Mission Partnership Group have requested sending £500 to the DRC for the War Disaster Fund. Health and Safety – PCC agreed that this policy document is a working document and that the COSH list is pending. A policy for Tots Time fire evacuation needs to be reviewed. The H&S Officer will visit Tots Time and will evaluated, confirm and assess and will provide recommendations to the PCC in due course.

18 March 2025 (Extraordinary Meeting).

PCC meeting with the Archdeacon's, Tuesday 18th March 2025 @ 7pm and with our Patrons CPAS attending on Zoom to discuss vacancy. Peter Haddon, along with the Chair and Churchwardens, have created a briefing document about St Jude's and PCC members had been invited to comment and suggest edits. Now this process is completed, it was proposed that Colin, as Chair, will bring together all the suggestions into a final document which will be sent to the Archdeacon, and copied in to CPAS, as part of our response to the suspension. All further agreed that this document will be useful for when we start the work on the parish profile for the recruitment of a new priest-in-charge.

13 April 2025 (PCC additional Meeting)

The PCC met to discuss detailed presentation of the pros and cons of employing a cleaner who is self-employed and another cleaner who would need to be line managed and employed directly by St Jude's PCC. A vote was asked for and the St Jude's PCC members present unanimously voted for the Candidate who is self-employed. Rob Ponsford was not asked to cast a vote.

10 June 2025

The Chair extended a warm welcome to Denise Horne as a new PCC member and Selina Tyrell as our new second Synod Representative. Tots Time, the evacuations are in place and the Muster Point is outside and all are aware. This will be documented and kept updated with the other policy procedures. A request was made at this point for St Jude's to promote the use of Bible reading notes. The new cleaner Jess seems to be getting on really well and is very efficient. She is aware of the lone working policy and the Health and Safety officer is keen to ensure that she is aware of hazard chemicals working etc. Rob Miles, our CPAS representative has offered to help support us during our period of Suspension of Presentation.

PCC Group Representatives were agreed. It was confirmed that Colin Macleod will continue the PCC. £5K was sent to the Diocese at the conclusion of the Next Era account. PCC has been asked to consider the removal or service of the Air EVO units. The running costs of the overhead heaters in the church were discussed and the PCC confirmed that for now, we will just leave them in situ. Fire Policy. This is a live document and the H&S Officer will add this electronically to St Jude's web page. A warning has been sent to all churches in this diocese regarding a man who has been preying on female clergy. A request for PCC to agree to support financially leaders at the camp for next year. Debbie read 2 thank you emails from the Arch Deacon and the Bishop of Plymouth where they both gave their gracious thanks for the donation of £5,000.

15 JULY 2025

The Bible notes, "Daily Bread" will be made available for new Christians in September. Jess will be contacted to check that she is using the correct products and will be asked to sign to confirm she is aware of the Lone working Policy. The shared PCC lunch with Rob Miles (CPAS) is arranged for the 7th September 25 after the morning service. The National Grid, Western Power and Plymouth Sparky have been organised to attend St Jude's Church on the 15th August 25 to change the Power Supply Unit for a smaller unit. Parish Profile we are awaiting the Arch Deacon Jane's presentation on this issue, as well as Rev Rob Miles' (CPAS) input, before deciding to confirming the working group. Rob (warden), he had spoken with all concerned and agreement was given for him to continue his Reader training online, assessed and supported by the Diocese of Derby. Policies- a question was raised whether all Policy documents were readily available. It was confirmed that they are in the Office and on line where appropriate. A need for an administrator and the role description to be formalised and the job role to be publicised within the Church family. Health and Safety- agreed amended Policy. This is a working document and Gordon is happy that this is up to date. John Curtis on the Ministry team for the Diocese has expressed an interest in hiring the Church for some training dates once a month for either a Saturday all day, or an occasional evening.

9 SEPTEMBER 2025

Warden will discuss with the Health and Safety Rep re ensuring the cleaner has understood the Lone Working policy and any other relevant policies. Bible Notes copies at the back of Church. Rob Miles (CPAS) visit to St Jude's was a really helpful meeting and there is a requirement to have a team in place of about 4, that will be able to work on the Parish Profile and to report back to the PCC, CPAS and Arch Deacon. Soft Touch Guidance. The H& S Officer will continue to monitor this Policy. Discussion about providing Holy Communion in homes. The Treasurer took the PCC through her balance sheet and explained that the next Era account is now closed. The Finance Team (FT) recommends that the funds are allocated to a separate "Building Fund" to avoid inflating the surplus in the General Account at the end of the year. PCC approve this recommendation. Administrator - The FT recommends an hourly rate of £14.00 per hour for a 8 hour week. The PCC approve this recommendation.

11 NOVEMBER 2025

Ian Turner presented the annual Safeguarding update for the PCC. Safeguarding Policy Statement, Responding to Safeguarding Allegations or Concerns, Use of Social Media policy signed off, with a further review due in 2 years. Discussed the risks of expressing opinions online which may inadvertently be thought to be the Church's opinion. The filming of the BB Presentation Evening raised the issue of family members filming and the need for the Service. The PCC reviewed the Action Plan produced by the Parish Safeguarding Dashboard.

Parish Profile The latest draft had been circulated to members before the meeting. Comments from Archdeacon Jane were awaited, Rob Miles (CPAS) had made some very helpful comments. Jess (our cleaner) met with Gordon and Jean re Lone Working and other policies. Jess always locks herself in and texts Jean to say she has left the building. It's thought there is an app that can be used which will be investigated. Wet Floor signs will also be purchased. the Hub will receive a Govt. Warm Spaces grant for this winter of £380. EDF finally migrated the church supply to a Small Business/Residential account which has enabled a 3 year fixed tariff. PCC members discussed the issue of sharp knives in the kitchen. It was concluded that, with children and young people not being allowed in the kitchen, on a risk basis the current situation was satisfactory but the issue should be included in future risk assessments, and the BB and GB leaders should be asked if they are happy.

Finance Summary

The overall income for the year was £115,166 with our expenditure slightly higher at £115,311. The very slight underspend was covered from our brought forward reserves, reducing our carried forward reserves by £145 to £83,707. Although this does not seem to be a significant in-year loss, we need to closely monitor income and expenditure in 2026 as we are committed to employing an administrator and finances will be at a pivotal point should we lose just one regular high financial monthly donor.

Without prior notice our electricity supplier for the Church building doubled both our kWh unit rates and monthly standing charges because the half hourly meter installed and our energy consumption was not within the large business range that necessitated this level of equipment. It took months to downgrade our meter and then months to convince them they had! But moving forward this should substantially reduce our electric bills in 2026.

Both the restricted funds held for the Next Era Project, and the Digital Mission fund have been completely spent during the year. The designated General Top-Up Next Era fund and Sutton Deanery Grant, end of year balances, would revert into the General account line for the start of 2026. The only restricted funds currently within our accounts are the Vicar's Discretionary Fund (currently managed by the Wardens) and the Community Hub Fund.

We took the decision to allocate £20,000 to a separate designated Building Fund due to the age of our buildings. This provides a pot of money that is easily monitored to carry out timely maintenance to try and prevent things like water ingress damaging the internal decoration.

The final Next Era retention bill, a sum of money held to ensure the contractors address any defects that arise after completion, of £14,066 was settled in January 2025. At the start of the year, we had £18,623 left of the £20,000 allocated from general account reserves to top up the NE fund, to cover any shortfall in the project costs. A refund of a VAT claim and a small donation reduced the final bill leaving £6,875.15 underspent on the forecasted Next Era contract costs.

When we were in the middle of the NE project the Diocese had asked parishes if they could consider increasing their Common Fund contribution to cover the shortfall in their budget. We could not help, at that stage, because we needed to ensure we had enough money to cover the actual contract costs. The PCC decided £5,000 of the underspent Next Era top up money, could now be sent to the Diocese to bless others as God had blessed us. This was a very unusual event according to the Diocesan Accountant, the Archdeacon and Bishop of Plymouth, who all sent messages of grateful thanks on receipt of this unexpected £5,000 additional donation to our Common Fund.

God's generosity can be seen in all that we have achieved within the refurbished building of St Jude's Church and the ever-increasing success of the weekly Community Hub now it meets in this space. Through God's generosity to us, we can be generous in return and bless others. St Jude's is a special place that seeks to live out Jesus' example as a beacon of light, not just in our local community, but within Plymouth, the Diocese of Exeter and maybe the higher echelons of the Church of England.

Approved by the PCC on 10th March 2026 and signed on its behalf by:

CI Macleod	*DE Macleod*
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Mr Colin Macleod (Chair)	**Mrs Debra Macleod (Treasurer)**

PLYMOUTH

St. JUDE

PAROCHIAL CHURCH COUNCIL

FINANCIAL REPORT

Year Ended 31st December 2025

Charity Reg No 1134316

TOTAL ACCOUNTING SERVICES

Office: 01752 787111
Alan: 07980 686980

Unit 10, Drake Mill Business Park
Plymbridge Road, Estover
Plymouth, PL6 7PS

General: reception@tasplymouth.co.uk

Independent Examiner's Report to the PCC of St Judes Church PLYMOUTH

This Report on the Financial Statements of St Judes Church for the year ended 31 December 2025 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('The Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of St Judes Church and the Examiner

As members of St Judes Church, you are responsible for the preparation of the Financial Statements, you consider that the Audit requirement of the regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this Report on those Financial Statements in accordance with the terms and regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 addition. That examination includes a Review of the Accounting Records kept by St Judes Church and a comparison of the Accounts with those Records. It also includes considering any unusual items or disclosures in the Financial Statements 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 I do not express an Audit opinion on the view given by the Accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that there are any material facts in respect of the requirements:

- to keep Accounting Records in accordance with Section 41 of the Act, and
- to prepare the Financial Statements, which accord with the Accounting Records and comply with the requirements of the Act and the Regulations have been met, or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

Alan P Yerrell

ALAN P YERRELL

A.P. YERRELL FMAAT

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PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

BALANCE SHEET AT 31ST DECEMBER 2025

		2025	2024
FIXED ASSETS			
Tangible	7(a)	-	-
Investments	7(b)	-	-
CURRENT ASSETS			
Debtors and prepayments (Tax recovered Jan 2023)	8b	4571	4204
Reserve Acct		10175	8014
Cash at bank		66427	70065
Hub Business Acc		2534	1569
		83707	83852
LIABILITIES:			
Creditors - payable within one year.	9	-	-
TOTAL NET ASSETS		83707	83852
PARISH FUNDS			
Unrestricted		80493	80320
Restricted		3214	3532
		83707	83852

Approved by the Parochial Church Council date 10th March 2026

and signed on its behalf

Colin Macleod (Lay PCC Chairman) CMacleod

10/3/2026

Notes to the financial statement

For the year ended 31 December 2025

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of Financial Reporting Standards (FRS102). The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs. The PCC are currently working towards preparing their accounts under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

ASSETS

Consecrated and benefice property
In so are as consecrated and benefice property of any kind is excluded from the statutory definition of the 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings
These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by the charity
These are capitalised if they can be used for more than one year, and cost at least £1.000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

Land – Nil Fixtures and fittings – 20 years Computers – 3 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

Investments
Investments quoted on a recognised stock exchange or whose value derived from them are valued at market value at the year end. Other investment assets are included at PCC's best estimate of market value.

Short term deposits
This is the cash held on deposit for the reserve fund with the Lloyds Bank.

FUNDS

Unrestricted Funds
These represent the remaining 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' report.

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

Endowment Funds
These are restricted funds that must be retained as trust capital either permanently or subject to a discretional 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.

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2025

INCOMING RESOURCES		**Unrestricted Funds**	**Restricted Funds**	**T O T A L F U N D S 2025**	**T O T A L F U N D S 2024**
		£	**£**	**£**	**£**
Donations and Legacies	2(a)	91496	4089	95585	285067
Charitable Church Activities	2(b)	1773	3830	5603	2800
Other Trading Activities	2(c)	9784	0	9784	9226
Investments	2(d)	175	0	175	4148
Other Income	2(e)	4019	0	4019	1374
TOTAL INCOMING RESOURCES		107247	7919	115166	302615
RESOURCES EXPENDED					
Church Activities	3(a)	107074	8237	115311	701501
Fund raising Costs	3(b)	0	0	0	0
TOTAL EXPENDITURE		107074	8237	115311	701501
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		173	-318	-145	-403034
NET GAINS ON INVESTMENTS	7(b) 8(a)				4148
NET INCOME/(EXPENDITURE)		173	-318	-145	-398886
BALANCES B/FWD 1ST JANUARY 25		80320	3532	83852	482738
BALANCES C/FWD 31 DECEMBER 25		80493	3214	83707	83852

For the year ended 31 December 2025

2	**INCOMING RESOURCES**	**Unrestricted Funds** £	**Restricted Funds** £	**T O T A L FUNDS 2025** £	**2024** £
2(a)	**Donations and Legacies**				
	General Income:				
	Planned Giving	70732		70732	74169
	Gift Aid Recoverable	17291		17291	18856
	Service Collection Plate	1474		1474	760
	General Donations/Appeals etc		1850	1850	0
	Community Hub Donation	1920		1920	1200
	Other Grants			0	10000
	Next Era Project Income			0	
	Donation	79		79	22701
	Planned Giving			0	0
	Gift Aid Recoverable/LPoW VAT		2239	2239	102381
	Grants			0	55000
		91496	4089	95585	285067
2(b)	**Charitable Church Activities**				
	Weddings and Funeral Fees	1247		1247	84
	Totstime	526		526	666
	Community Hub		3830	3830	2050
		1773	3830	5603	2800
2(c)	**Other trading activities**				
	Church/Hall letting	1384		1384	1426
	Letting of Cottage	8400		8400	7800
		9784	0	9784	9226
2(d)	**Income from Investments**				
	Next Era Account Interest				4148
	Bank Interest (Reserve)	175		175	0
		175	0	175	4148
2(e)	**Other Income Resources**				
	Insurance Claim	3854		3854	1214
	Misc	165		165	160
		4019	0	4019	1374
	TOTAL INCOMING RESOURCES	107247	7919	115166	302615

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

For the year ended 31 December 2025

3 **RESOURCES EXPENDED**

		Unrestricted Funds	Restricted Funds	T O T A L FUNDS 2025	2024
3(a)	**Church Activities**				
	Missionary & Charitable giving:				
	Appeals	1500	500	2000	0
	VDF (Pastoral Care)		850	850	1084
	MAF	1234		1234	1277
	OMF	726		726	751
	SOMA	726		726	751
	CMS	1234		1234	1277
	Shekinah	726		726	750
	DCRS	500		500	500
	Plymouth CU	400		400	400
	Plymouth City Pastors	500		500	500
	CPAS	500		500	500
		8046	1350	9396	7790
	Ministry Staff Costs	298		298	1780
	Common Fund 2024	45398		45398	42645
	Other Ministry Cost	1298	432	1730	1377
	Church Running Cost	31632	1350	32982	26983
	Bld Maintenance Cost	2183		2183	14485
	Publicity/Website			0	145
	Bank Charge			0	30
	Childrens Work	239		239	0
	Youth Camp	525		525	
	Church Office	1086		1086	1468
	Community Hub		2866	2866	1828
	Insurance Claim	4104		4104	1464
	Next Era Project	11827	2239	14066	600822
	Governance	438		438	684
		107074	8237	115311	701501
3(b)	**Fundraising Costs**	0	0	0	0
	TOTAL RESOURCES EXPENDED	107074	8237	115311	701501

4 **Analysis of expenditure including allocation of support costs**

	2025	2024
Church Building and Profession Fees	0	0
Independent examiner's remuneration	348	324
Payroll Service	90	360

5 **Staff Costs**

	2025	2024
Wages and Salaries	260	1780
NI and Tax Costs		
	260	1780
Average number of employees		
Church (Retired Feb)	1	1

During the year the PCC employed a part time cleaner.:

5(a) A small immaterial portion of the expenses paid to the incumbent may have related to his services as Chairman of the PCC.

No other payments or expenses were paid to any other PCC member apart from reimbursement of resources.

6 **Analysis of transfer between funds**

	Unrestricted	Restricted
C/F of tithe (8%) from Gen Income not spent	808	

7(a) **Tangible fixed assets**

		Church Equipment
		£
Cost of valuation	At 1st January 2025	0
	Disposal	0
	Additions at cost	0
	At 31 December 2025	0
Depreciation	At 1st January 2025	0
	Withdrawn on disposals	0
	Charge for the year	0
	At 31 December 2025	0
Net book value	At 31 December 2025	0

Church equipment beyond their useful economic life.

7(b) **Investment Property**

Non held

8	**Current Assets**	£	£
8(a)	Investments		-
	Interest from Next Era Acc		4148
		2025	**2024**
8(b)	Debtors and Prepayment		
	Tax recoverable rec'd Jan 2026 (GAD & PG)	4571	4204
		4571	4204
9	**Creditors and Accrual**		
		0	0
		0	0

10 **Funds**

The Restricted Funds comprise of
Vicar's Discretionary Fund (Pastoral Support) and Community Hub.

11 **Movement in Funds**

	B/FWD	INCOME	EXPEND	TRANSFER	C/FWD
Unrestricted Reserves					
GENERAL ACC	29,530.23	108,342.27	88,026.19	- 7,259.53	42,586.78
Mission	1,594.82	500.00	8,546.09	7,259.53	808.26
Building Fund	20,000.00				20,000.00
Gen Acc Total (Inc Mission Acc)	51,125.05	108,842.27	96,572.28	-	63,395.04
Sutton Deanery Grant	572.00		525.00		47.00
Reserve Account	10,000.00	175.32			10,175.32
Gen Acc Topup Next Era	18,623.13	79.34	11,827.32		6,875.15
					-
	80,320.18	109,096.93	108,924.60	-	80,492.51
Restricted Reserves					
Next Era Account		2,239.28	2,239.28		-
Vicar Discretion Fund	1,530.81		850.00		680.81
Digital Missioner	431.24		431.24		-
	1,962.05	2,239.28	3,520.52	-	680.81
Community Hub	1,569.91	3,830.12	2,866.08		2,533.95
	3,531.96	6,069.40	6,386.60		3,214.76
Total	83,852.14	115,166.33	115,311.20	-	83,707.27

12	**Summary of assets by fund**	**Unrestricted Funds**	**Restricted Funds**	**TOTAL**
	Tangible fixed assets	-	-	-
	Investment fix assets	-	-	-
	Current assets	80,492.51	3,214.76	83,707.27
	Total	80,492.51	3,214.76	83,707.27

TOTAL ACCOUNTING SERVICES

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Plymouth, PL6 7PS

General: reception@tasplymouth.co.uk

Independent Examiner's Report to the PCC of St Judes Church PLYMOUTH

This Report on the Financial Statements of St Judes Church for the year ended 31 December 2025 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('The Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of St Judes Church and the Examiner

As members of St Judes Church, you are responsible for the preparation of the Financial Statements, you consider that the Audit requirement of the regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this Report on those Financial Statements in accordance with the terms and regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 addition. That examination includes a Review of the Accounting Records kept by St Judes Church and a comparison of the Accounts with those Records. It also includes considering any unusual items or disclosures in the Financial Statements 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 I do not express an Audit opinion on the view given by the Accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that there are any material facts in respect of the requirements:

- to keep Accounting Records in accordance with Section 41 of the Act, and
- to prepare the Financial Statements, which accord with the Accounting Records and comply with the requirements of the Act and the Regulations have been met, or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

Alan P Yerrell

ALAN P YERRELL

A.P. YERRELL FMAAT

Licensed by the Association of Accounting Technicians to provide Self Employed services in Accordance with licence no: 0695, details of which are displayed at the address shown

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