St Michaels Flixton 2025 Accounts and Financial Report

Treasurers Report

The church has closed the year with a profit of £102438 and this is largely thanks to legacy payments kindly left to the church of £99000 by Mr Nicklin and Rita.

The church has been fully operational during 2025, income from planned giving, collection plate and donations has seen a decline of £5000 and only shows an overall profit from the donations received above.

Income from activities to generate funds has remained stable from 2024 at £20601. The majority of this was due to the continuing tenancy agreement on the croft flat during 202 and the various fund raising activities including the fare.

Once again much hard work was placed on fundraising activities with a total of £7194 generated from fairs, cake sales, cream teas and coffee mornings, choir concerts, carols, DJing and appeals which are key to continuing to see the church operational.

The PCC managed to pay 100% of its parish share. There has been a considerable amount of work carried out to get the best quotes for the specialist building work which the church requires urgently.

Church running expenses continued to be high in 2025. The gas contract renewed in May 25 for 2 years and a lot of work has gone into securing a fixed 3 dear on electricity which with the Ukraine war still continuing and now the cost of living crisis due to the effects of the Iran war this gives us certainty around our energy costs.

Work continues to make the church more feasible and sustainable for all in the future and this continues to be an ongoing situation with the wardens and other members of the PCC continuing their hard work in looking at making our church more efficient.

Reserves are being held at £40,000 which gives us 2/3 months operating costs and building costs of £20,000 as much focus has been put on satisfying the Parish Share as others are less fortunate in some areas. However consideration to paying the maximum Parish Share should be considered as we do not generate enough income to cover our potential building costs without the generous donations from our congregation past and present.

I would like to thank you, all members of St Michaels Church for your generosity in 2025, whether that be through financial giving or donating your time. It is greatly appreciated and so valuable to ensure we can maintain our beautiful church.

With thanks,

Janice Holland, Treasurer

Independent Examiners Report

This is the second year that I have independently examined this charity's accounts.

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31st December 2025.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination.

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

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

The Church received a substantial amount in legacy payments which were kindly donated. However, the Church has seen a decline in donations from the collection plate and general donations compared to the previous year. They are also continuing to work hard to reduce energy cost, fixing a long-term deals with energy providers.

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

Signed: Marie Tarrant

Dated: 16/04/2026

Name: Marie Tarrant

Receipts & Payments Accounts for the Parochial Church Council of St Michael's Flixton

For the period 1st January 2025 to 31st December 2025

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2025 £	PRIOR YEAR 2024 £
1	**Receipts**					
1a	*Incoming resources from donors*					
	Planned giving:					
	Gift Aid donations	3,164			3,164	3,315
	Income tax recoverable	7,314			7,314	5,721
	Other planned giving	19,644			19,644	20,391
	Collections (open plate) at all services	5,651			5,651	5,874
	Digital donations	4,041			4,041	2,367
	Sundry donations					7,278
		39,814	0	0	39,814	44,946
1b	*Other voluntary incoming resources*					
	Grants					0
	Donations,appeals etc	7,689	99,364		107,052	0
	Legacies					0
		7,689	99,364	0	107,052	0
1c	*Income from operating activities: to further the Council's objects*					
	Fees*	7,291			7,291	8,740
		7,291	0	0	7,291	8,740
1d	*Income from operating activities: to generate funds*					
	Church Croft Lettings	2,223			2,223	2,899
	Rent	9,542			9,542	8,574
	25 Club Lottery	1,475			1,475	1,405
	Coffee	167			167	450
	Fetes & other fund raising events	7,194			7,194	7,215
		20,601	0	0	20,601	20,543
1e	*Income from investment*					
	Dividends & interest including any reclaimable tax				0	0
					0	0
	Investment capital repaid				0	0
		0	0	0	0	0
					0	0
		0	0	0	0	0
	TOTAL RECEIPTS	**75,394**	**99,364**	**0**	**174,757**	**74,229**
2	**Payments**					
2a	*Grants*					
	Missionary & charitable giving:					
	Mission / Church overseas				0	0
	Home mission & Other Church societies					0
		0	0	0	0	0
2b	*Activities related to the work of the Church*					
	Ministry: Diocesan Parish Share	41,200			41,200	40,000
	Clergy Expenses	549			549	350
	Church Croft					
	Work completed					9,995
	Running costs	495			495	512
	Church - Running Expenses	24,124			24,124	24,938
	Church Maintenance	550			550	1,060
	Church major works	0				0
	Upkeep of churchyard	126			126	50
	Verger, Clerk, & Organists costs	4,405			4,405	5,408
	School	380			380	510
		71,829	0	0	71,829	82,823
2c	*Church management & administration*					
	Administration	200			200	200
	Bank Charges				0	0
		200	0	0	200	200
2d	*Costs of generating funds*					
	Fetes & other fundraising events		291		291	323
		0	291	0	291	323
	TOTAL PAYMENTS	**72,029**	**291**	**0**	**72,320**	**83,346**
	Net of Receipts / Payments	**3,365**	**99,073**	**0**	**102,438**	**(9,117)**
	Transfers between funds				0.00	0.00
	Cash funds last year end				57,667.21	66,783.90
	Cash funds this year end				160,105.01	57,667.21

Bank Accounts and Other Assets - Parochial Church Council of St Michael's Flixton

Bank accounts & other assets as at 31st December 2025

	2025	2024	2023	2022	2021	2020	2019	2018	2017
Bank Accounts							£	£	£
Current account	159,260	56,822	65,938	64,337	61,756	60,779	24,043	23,203	20,310
Deposit account (RBS)	-	-	-	-	-	-	43,206	43,119	63,058
Investment acc with National Savings Bank	845	845	845	845	845	845	839	832	826
Various acc. Held by Diocese (book value)	-	-	-	-	-	-	-	-	13,331
Total	160,105	57,667	66,784	65,182	62,601	61,624	68,087	67,155	97,525
Funds									
General - Unrestricted	56,774	41,350	50,467	56,802	59,250 -	43,179	65,385	67,155	97,525
Donations for Building - Restricted	84,123								
Roof Tower Project - Restricted	18,302	16,302	16,302	3,302	3,302	104,803	1,882	-	-
Charity fundraising - Restricted	666	-	-	166	48	-	819	-	-
WiFi fundraising - Restricted	240	15	15	330	-	-	-	-	-
Flat Rental - Designated				4,583	-	-	-	-	-
	160,105	57,667	66,784	65,182	62,601	61,624	68,087	67,155	97,525
Fixed assets (nominal value)									
348 Church Road	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000
Church Croft	286,870	286,870	286,870	286,870	286,870	286,870	286,870	286,870	286,870

St Michaels Flixton PCC Notes to Accounts 2025

1. Restricted Funds

Restricted Funding and Expenditure is split between the major project to repair the church tower, charity fundraising, and WiFi crowdfunding:

	Tower Fund	Charities	WiFi	Total Restricted
Opening Bal Jan 1st 25	**3797.97**		0	**3797.97**
Donations	99122.50		240.00	99362.50
Appeals	0.00			0.00
Restricted Income 24	**102920.47**	**0.00**	**240.00**	**103160.47**
Admin				0
Church running				0
Home mission	0	291		291
Restricted Expenditure 24	**0.00**	**291.00**	**0.00**	**291.00**
Closing Restricted Funds	**102920.47**	**-291.00**	**240.00**	**102869.47**

Total funds raised and paid for other entities in 2025 is broken down as follows:

	income	expenditure
The Heart Foundation	78	78
Fighting To Be Heard	78	78
Christian Aid Week	72	72
Childrens Society	63	63
Total Raised	291	291

2. Explanation of Year on Year Main Variances

a) During 2025 church has been fully operational and income form planned giving, collection plate and donations and various fundraising events. However a decline of 11% in giving has been seen.
Donations have seen a significant income increase this year and it is with thanks to Mr Nicklin and Rita that we can plan the long overdue repairs and maintenance on the building for many years of future use

b) Fee income net of disbursements has remained fairly static during 2025 with a small reduction of £1449 noted.

c) Income from activities to generate funds continues to be steady and the majority of the increase has come from the monthly income of the croft flat which generates £835 a month less any expenditure.
The Croft has been open for lettings and continues to see a decline in income with a drop in 2025 of £676.

c) Another fantastic year of fundraising activites with a total of £7194 generated from fairs,, cream teas and coffee mornings, choir concerts, beer and carols, Djing, Assembly Bangers and appeals. Working with the school has ensured the fair continues to be a great success.

d) The PCC has paid 100% of the parish share. This is whilst maintaining the aim to maintain a reserve of £40k as we need to focus on getting repairs and adjustments done to church for safety of all users.

e) Church running expenses have continued to remain high due to the cost of living crisis and now the with the uncertainty of the Iran war we continue to face challenges. However it is worth noting both gas and electricity are on longer fixed contracts which should keep costs steady during 2026.
Paying the Parish Share in full for 2025 keeps costs high but we have benefited from a 2% milestone reudction for 2026.

f) Although we have a healthy year end balance it should be noted without the generous donations we are only just covering regular costs and would have nothing for major repairs which we know are long overdue.

Where to find all records

	Type	Process for payment/receipt	Where to find documents
1	Monthly Giving Standing Orders	People wanting to start a new standing order fill in a form. These forms are kept by Gift Aid Officer.	Gift Aid Officer
2	Loose collections and income from Croft Hire, fee payment for funerals and weddings, fundraising events, coffee after services (anything that is put in the safe at church)	All cash and cheques placed in safe and noted what for/from. This includes cash from collection plate in services, one off cash/cheque donations, fee payments for weddings and funerals taken at office hour or passed to warden/Huw. Every fortnight two volunteers count the cash and cheques (one counts, one checks), record it on weekly collection sheets (and separate book), sign the sheets, and deposit at bank. AS doesn't have access to safe and does not count cash, for segregation of duties.	Collections section of folder
3	Digital Giving (recorded as loose collections in report)	Digital donations come from SumUp, Wonderful (like Just Giving) EasyFundraising, and Amazon (Amazon Smile). For all of these I download a transaction report and reconcile against bank statement.	SumUp data and rec.xls Wonderful.xls
4	Gift Aid Claims from HMRC (referred to as tax back in report) (note that "Gift Aid income" is donations that are gift aided/weekly cash envelopes)	Claims made from standing orders, weekly giving envelopes, digital giving, cash through small donation scheme (GASDS).	Gift Aid Officer
5	Church Croft Rental	First floor of Croft is a rental flat. Tenancy managed by Birtles, annual rental income received monthly upfront.	Monthly statements and invoices in folder
6	Tower Fund	Five year architecture inspection ("quinquennial") supposed to happen in May 2021 but delayed due to Diocese affairs. Aware that major building repair costs are required following previous quinquennial.	Notes for annual report - tower fund included in restricted funding and reserves
7	Interest on deposits	We earn interest on the small deposit account NSI no statement received for 2025 so assumed as last year. Deposit account not looked into following the move to CoOp as minimal interest rates available	See bank statements
8	Parish Share (the fixed annual amount paid centrall to Diocoese)	Invoice received at start of year, statements provided irregularly thorughout year. 100% paid in 2025.	Accounts folder - statement
9	Bills and expenses	Online banking (one person adds payment, another person authorises) - date of bank cleance on top right of invoice. Some bills are direct debit (includes Ecclesiastical insurance, Octopus, Eon, Total Energy, Yorkshire Power, United Utilities, Trafford Council Tax) Organists and vergers make claims using a claim sheet and we have a set cost for each service. Can cross check with vestry records. Flowers are claimed at £70 per wedding - no form, just sends a letter and we can cross check with registers that there has been a wedding. Expenses - there is no set expense form, claimants pass the receipts on. Huw can claim for travel, phone and stationery for church work.	Two sections of folder - one for online payments, another for direct debits
10	Fees to Diocese	A proportion of the fees from weddings and funerals is to be sent to central church (Diocese). Each month Rev Huw, Rev Nick and Rev Fiona tell me (by email) how many services they have done.. Then completes monthly fee form and sends off form with bank transfer payment to Diocese. Diocesan fees are not recorded as an expense - just netted off income - according to charity accounting regulations (the church is acting as an agent for the Diocese).	Fees section of folder

How are accounts put together?

Current account bank transactions downloaded online
Cash book recorded with all transactions and description of income/cost category.
Check that have supporting evidence for all transactions.
Cash book reconciled with bank balance each end of month
Totals for categories are summarised in treasurer report for PCC meetings / regular monitoring
Year end template filled in which is taken from treasurer report, some areas need splitting out into futher detail - see red notes on R&P on right hand column.