St John's Church, Sandiway

Activities in 2025



Vicar's Report

The steadfast love of the LORD never ceases
his mercies never come to an end;
they are new every morning;
great is your faithfulness.
'The LORD is my portion,' says my soul,
'therefore I will hope in him.'
Lamentations 3:22-24

2025 started with a stark challenge for our congregations at St John's when a steep increase in the payments we make each month to the Diocese of Chester (called our Parish Share) threatened to destabilise our finances.

Our Parish Share contributions in 2025 were £81,300 and these will increase by a further 8% in 2026 to £87,546 (and continue to rise by inflation plus 5% until 2028.) Many people were shocked by these figures and were rightly concerned by the pressure that this puts on our church budget. We do not receive any contributions from the Diocese or National Church to pay our bills or maintain our buildings (in fact the opposite is true) and our income relies on the generosity of our congregations, the hard work of our fundraising team and a small amount of income from investments and church hall rentals (which largely covers the costs of running the hall.) Our Parish Share payments go into a central Diocesan fund that pays for clergy stipends (salaries), pensions, and housing, alongside training for new ministers and central support services; there is also a contribution towards ministry costs in more deprived areas of the Diocese. We are fortunate to live in a wealthy area of Cheshire, and as a church we have benefitted from having a fulltime vicar for the parish, rather than sharing clergy resources with another parish.

However, the PCC carefully considered our options in the light of this challenge. It was decided not to appeal the increased payments to the Diocese as the formula calculating our contributions had been applied correctly and we also committed to continuing to pay the Parish Share to the Diocese in full, but we urgently needed to increase our income. I made an appeal for people to review their giving following the Annual Parochial Church Meeting in May and I was humbled by the response to this. Our income from standing orders and weekly donations increased significantly, as people responded with huge generosity and the projected deficit in our budget for 2025 did not materialise. (See Andy Carter's Finance report for further details.) We will need to keep giving and fundraising under review but thank you to everyone who supports our mission and ministry at St John's in this way and gives so generously.

There was further good news in March when the sale of the land behind the Vicarage was finally completed. Following an impartial valuation and tender process we were delighted to accept an offer of £200,000 from the Toolerstone Estate to buy the land. After deducting costs, we invested £189,715 in church funds; £140,000 for our Heritage Building Fund and the remainder for General Funds.

Worship

I have started my report by talking about finance, but the heart of our mission at St John's is weekly worship and outreach to the wider community. Our regular pattern of morning and evening worship continued with a range of traditional and informal services on Sundays and Thursdays in the church and church hall.



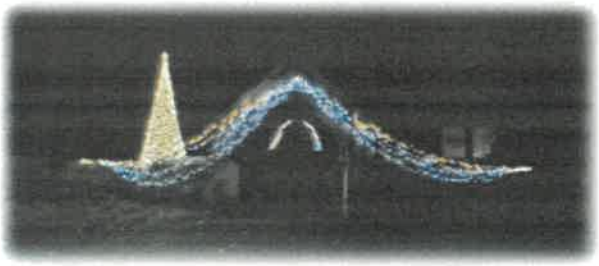


1st Sunday of the month:	Breakfast Church/ Muddy Church Evensong from Book of Common Prayer
2nd Sunday of the month:	Morning Praise with Sunday Club Celtic Communion
3rd Sunday of the month:	Holy Communion with Sunday Club Take 40 – a reflective service on a theme
4th Sunday of the month:	Morning Praise with Sunday Club Celtic Communion
5th Sunday of the month:	Holy Communion Open House – a café style evening service with an invited guest*

*In 2025 our guests were Rt Rev Mark Tanner, Rev Ruth Mock & Alan Bell, (a member of our congregation at St John's.)

Thursdays: 9.30am Holy Communion in church followed by refreshments
6.15pm Night Prayer in church

The 3 nursing homes in the village are regularly visited, offering residents the opportunity of receiving Holy Communion. Volunteers also take Communion at home to those who are no longer able to attend church in person due to their health.





Festival Services and Occasional offices

The Easter and Christmas services were well attended in 2025. It was wonderful to see regular members of the congregation alongside visitors at our Christingle service, the Carol Service and Christmas Communions. The church was full for each of these services with approximately 100 people in church for our Communion services and 130 adults and children attending the Crib service.

There were 14 baptisms but only 1 wedding at St John's in 2025. Since the pandemic many churches have seen a decline in the number of weddings booked – a changing pattern that we are now witnessing here. 19 funerals were conducted by the Ministry Team during the year: 17 were held at St John's, 1 took place at the crematorium and 1 took place at the graveside at Gorstage Cemetery.

Children and Families' Work

Breakfast Church went from strength to strength in 2025 and on several occasions the hall was filled to capacity for our monthly service of intergenerational worship. Creative worship at these services attracted a diverse congregation, with approximately 55 adults and 20 children.

Our Sunday Club sessions also continued in 2025 (during the 10.15am service) and were led by Janet Buttanshaw and Katie Walker, providing children from 3 to 11 years of age with a range of activities to help them explore the Bible and God's world.

Drop-in activities for children and families on Easter Saturday morning were very popular. Children joined in with an Easter Egg Hunt and Easter crafts. We also trialled 2 sessions (a craft and music session) for families during the school summer holidays, but the numbers attending were low, although everyone had an enjoyable time.





Sadly, Praise and Play sessions came to an end in July 2025, when Alison Harris stepped back from leading this group. Thank you to Alison for her hard work over the past 3 years. Youth group also stopped meeting at Easter – thank you to Dave Mock, Nicola Cowie, Ben Fletcher and Ellie Rushworth who have led this group for several years.

The closure of Praise and Play and Youth group leaves a gap in our provision for children and young people. I am continuing to review this to find a way forward with the resources that we have available.

Work with schools

I again offered Experience Easter and Experience Christmas sessions for local Primary schools in 2025. The church was decorated with displays that help to explain why Easter and Christmas are significant festivals for Christians and I led interactive visits for 120 children in March and December. Sandra Stevenson also invited local schools to visit the Advent Displays and children loved seeing some of their artwork on display alongside crafts from other members of the wider community.



We also welcomed the Beavers to church in April and December and enjoyed spending time with them.

I led assemblies at Cuddington Primary School at Harvest and Christmas.



Teaching and Discipleship

Our 2025 Lent Groups focused on the topics of grief and loss, looking at the practicalities of end of life care, planning a funeral and the Christian hope of heaven. We had fruitful discussions during each session with people sharing personal experiences of grief and the comfort of their faith in Jesus.

4 Home Groups continued to meet through the year, offering a valuable space for Bible study, prayer and fellowship. Thank you to Brian Harris, Hilary Chambers, Lorraine Reed and Sue Hadden for leading these groups.

Vicar's Report

Governance

I am very grateful to our trustees who meet regularly in our Parochial Church Council (PCC) to oversee our mission and ministry within Sandiway and Cuddington and those who represent us within the wider Deanery. As Charity Trustees when planning the objectives for the year, the PCC gave consideration to the Charity Commission's guidance on public benefit. The rising cost of Parish Share dominated our meetings in the early part of the year, but we also spent time looking at plans for our proposed annexe as the year progressed. Alison Fletcher has now been the sole Church Warden at St John's for 22 months. I am very grateful to her for her dedication and hard work, but I would like to see the vacancy for a second warden filled before we embark on Phase 2 of our building project. Please get in touch with me if you'd like to know more about the duties and responsibilities of a Church Warden or you are interested in joining the PCC.

Looking Ahead – Priorities for 2026 and beyond

- Launching Phase 2 of the Heritage Building Project to add a purpose-built annexe to the south side of the church
- Exploring grant funding for the Heritage Building Project
- To recruit new members to the leadership team – particularly finding a second Church Warden.
- To monitor our expenditure carefully and find ways to balance our budget.
- Developing Heritage materials, including videos to focus on the history of St John's.
- Developing work with children and families.

I would like to thank everyone who volunteers their time and talents to support our mission and ministry within Sandiway and Cuddington. There are so many people who use their gifts and talents at St John's that it's impossible to name them all individually but thank you to the lay ministers and clergy team, the members of the PCC and the dedicated teams whose creativity and skills enhance our life together as we serve God in our villages and further afield.

Rev Ruth Mock



The Ark

Now an established café in the village, The Ark is a regular Friday haunt for many and a warm welcome for all. Our straightforward menu enhanced by more adventurous weekly specials with the friendliness of the volunteers provides a welcome space in our village. We have also provided a catering service for special birthdays, anniversaries and funerals.

As always at the year end any profits are shared between local good causes. The 2025 profits of £6,000 will go to Sandiway and Cuddington Scouts for new fencing, Scouting at Forest Camp for an army style parachute kitchen, Sandiway Brownies to help finance a trip for ALL Brownies whatever their means, CRY (Cardiac Risk in the Young) local branch, Hedgehog Rescue, The Christie at St Luke's Hospice and Betty's Tea Party (a local group providing an annual tea party for the village) and a bike service station at the village hall.



In addition the Macmillan coffee morning raised £350 and Christmas Jumpers Day raised £450 for Save the Children.

Thanks to all our volunteers for your fantastic commitment and good humour and to our customers for supporting us. We will celebrate 10 years in 2026!

Arts in the Ark

This year the group as a result of circumstances has become more self-sufficient, inclusive, positive and creative. The exhibition in the latter half of 2025 was very well received; we plan more in the future. Members contributed to the 'Joy to the World' display in church. After the break over Christmas and January we restarted on February with 27 people present including a new member whose craft is tatting; this brings the total of crafts that have been worked in the group to 29.

It can be safely said that Arts in the Ark is thriving thanks to the community spirit of its members.



Book Groups
Book groups continue to meet and to enjoy discussing interesting and challenging recommendations.

Charitable Giving
We continue to support causes, some recommended by church members, through our outward giving. All donations are approved by Ruth and the PCC. Examples of chosen charities are Student Christian Movement, St Luke's Hospice and Guide Dogs for the Blind. Funds are also set aside for the vicar's discretionary hardship fund.

A file containing current information is compiled annually and placed in church for reference.

Christian Aid
One of the charities we support every year is Christian Aid, which helps some of the poorest people in the world, campaigns for justice, and responds with immediate help to the victims of natural disasters.

In 2025 Christian Aid focussed their publicity on their work in Guatemala where the climate crisis is destroying crops and causing hunger for indigenous communities. But with the training delivered through Christian Aid's partner Congcoop, farmers are fighting back. They have faced extreme heatwaves that have killed their crops but are now learning to grow resilient crops, make fertiliser and conserve water.

Thanks to the support of people from our church involved in the quiz, sponsored walk, donations and Ark lunches we raised £840 towards the work of Christian Aid. Many thanks to all involved.

christian aid week







Concerts

Lunchtime concerts in 2025 saw a diverse programme of music from Bach to present day, artists from India to Chester and instruments from flute to bassoon; there was a smattering of jazz, 4 part a capella, wind quintet, violin duo, guitar and double bass.

The audience enjoyed the familiarity of some classics and the broadening of the mind for some unknown more contemporary pieces.

Getting the whole programme to suit everyone is virtually impossible; the artists too have a view and what is currently in their repertoire may not be to everyone's taste. However with some negotiation beforehand and some understanding by the audience, followed of course by amazing homemade soups produced by our talented volunteers, a very happy couple of hours are passed at the start of the months March to November.

My thanks to all who support these concerts; many of the musicians are at the start of their careers and they very much appreciate the warmth of their reception.

Eco Church

This year the Eco Team became an official PCC team with an email address.

Worship and Teaching:

- in September the Eco team led a Celtic communion to mark Creationtide.
- In November the Thursday morning service of Holy Communion had an Eco theme to mark the international COP30 conference.
- Environmental issues are regularly included in the intercessions by worship leaders.

Eco Church cont.

Buildings and Energy:

- The Eco team have been involved in the consideration of the long term, environmentally friendly heating solutions for the church, the proposed annexe and the church hall, including forming part of the Church Heating Research Group in November to research and visit other churches and learn from their experience.
- In November cavity wall insulation was installed in the church hall.

Land and Nature:

Continuing with regular wildlife gardening sessions, this year we have:

- Transplanted holly seedlings from the local scout camp into the holly hedge to fill gaps.
- Planted wild flowers such as red campion and stitchwort onto the holly bank'
- Left the grass and wild flowers to grow outside the bier house as part of Plantlife's 'No Mow May' campaign.
- Taken part in Butterfly Conservation's 'Big Butterfly Count'.
- Installed a ground level shallow water bath in the pollinator zone, thanks to a kind donation.

We have also continued with Walk and Wonder with 4 local seasonal walks.

Community and Global:

- In March we organised a gathering after evening service to mark Earth Hour.
- In June the Eco Team organised a Green Fair in the church and church garden. The weather was excellent and we welcomed a large number of people who visited stalls set up by church and community groups; there was also a series of short eco related talks in the church.
- In August the Eco team organised Friday morning Eco craft activities in the hall for children in conjunction with the Ark.
- In December we organised Community Christmas cards in both the church and the church hall. This year donations were made to the Charles Thompson Mission.







Heritage

Our 4th Heritage Day was on Saturday 13th September; there was a trail of tiny and large toy animals (Tiger on the Tiles, Frog in the Font, Goose in the Garden) for adults and children to discover. On the Heritage Day a compilation of eight videos by Paul Walker were shown. These are available on St John's Facebook page and YouTube; each video is linked to a QR code so people visiting the church can gain more information.

The 'Heritage Snippets' appears each month in the magazine introducing new photographs and facts about St John's, John Douglas and his family. 'St John's Church, Sandiway 1902-2022' continues to be sold in aid of the Heritage Building Fund.



Available in the baptistry is a booklet about the research so far into the seven stained glass windows. We have been exceptionally lucky to have had the opinions of Peter Hilldebrand and Martin Crampin, two of the country's leading experts on ecclesiastical stained glass. Martin will pay a return visit when he has seen more church windows in the North West and perhaps give a name to the maker of the East Window.



Home Groups

Our Home Groups continue to thrive; they meet regularly to explore our faith, the Bible and our role as Christian people. The topics for the sessions are varied and sometimes suggested by members themselves. Meetings are informal, pastorally supportive and always rewarding.

JIMS

JIMS continued to meet on the second and fourth Saturday of each month from February to November playing songs from a huge range of musical styles. Average attendance stayed around 15/16 people. We welcomed several new members during 2025. We are always looking for more. Typically we comprise acoustic guitars, ukuleles, piano and cajon but any musician or singer is welcome to come along and see what we do. It is all very relaxed and informal.

Music

Music and worship at St John's continues to thrive and grow as we join regularly to sing together and praise God.

Several new hymns and songs have been introduced at both the morning and evening services. The morning congregation continues to worship enthusiastically enhanced by percussion instruments and shaky eggs. The church band plays at the majority of morning services to enliven the morning worship. The Breakfast Church band leads worship at Breakfast Church and also provides incidental music throughout the service as required.





The choir continues to give a superb lead to the congregational singing at the majority of the evening services as well as at festivals. They have also sung a variety of anthems and motets to enrich worship and encourage reflection. The majority of choir items are sung a cappella. The choir continues to work hard to improve vocal technique and choral blend. The Celtic Communion music is now well known and embedded. The choir continue to lead monthly Evensong services and Take 40.

Music at the Easter and Christmas services was to a very high standard. The church band led worship at Christingle with a very well received rendition of "This little light of mine". The Breakfast Church band led the Crib Service music very well, aided by ribbons and shaky eggs and Christmas jumpers. The choir enjoyed carol singing at The White Barn and were very well received as always! 9 lessons and carols and Christmas Eve saw a full church coming together to sing and hear music from the choir as we celebrated the birth of Christ.

Emma would like to thank all those musicians and singers who work hard and use their gifts to lead and enhance the worship at St John's.

Sing to the Lord, for he has done glorious things; let this be known to all the world - Isaiah 12:5



MU

The Mothers' Union members have experienced many excellent speakers at our monthly meetings ranging from the charity hospital delivery service 'Blood Bikes' to the rescue of hedgehogs from danger or ill health.



We continue to donate all we can to Mothers' Union charity funds for the help and empowerment of women and families all over the world.

This year we presented children's bibles to all children newly baptised at St John's; we hope this will continue into the coming year.

The MU is the oldest of St John's Church groups, starting in 1921, and we have donated many thousands of pounds over that period. However the root of the MU is prayer for the welfare of all people and families of every shape and denomination worldwide.

Prayer Support

The theme for the Prayer Support meetings and prayers for 2025 was 'Joy to the World' which was also the focus of our Prayer Weekend in September, display in church during December and the Advent Ribbons.

The prayer weekend and display brought joy to many people of all ages including over 500 contributors from our community and even more visitors. The Prayer Bags and Advent Ribbons were distributed to many who were unable to join us at services as well as to those who did.



Saturday Sanctuary continued to be a welcoming space and the Prayer Point resources were also used by those visiting church throughout the week.

We have prayed for and with many who seek support – and will continue to do so in the year ahead.



Social and Fundraising Team

The team welcomed a new member to our team this year in our quest to entertain the community of St John's and beyond. It has been a great year as we continue to vary the events to appeal to as many people as possible within the church and the wider community. Our regular favourites – the quiz night, the singalongs and the Christmas craft fair were well attended. After a successful Try a Craft Day in February we decided to host a Craft and Canapes evening in September. Superb canapes were on offer and our special thanks go to the crafters who gave of their time and skills, very generously waiving their expenses to assist our fundraising efforts.

We have been entertained by a variety of bands and choirs including Spitting Feathers, Run For Cover, The Barnton Silver Band, Cheshire Chord Company and Marcus Williams and Friends. Together with other musical, craft, eco and food themed events we have raised £9,941 from 23 events.

We also helped at the quiz night for Christian Aid, Prayer Weekend and Harvest which raised a further £2,656.90 for other charities and St John's Heritage Fund.





Special thanks must go to all those who support us running events without charging for their time. We would also like to thank sincerely all those who volunteer at our events or help in some way by making preserves and cakes etc.

2026 will no doubt be full-on in our efforts to support the PCC in raising funds for the annexe to the church. We love what we do and look forward to seeing and socialising with you in the array of events we have lined up.

Sunday Club
Sunday Club happens in The Ark during the 10.15 morning service in the hall and is primarily for children aged 3+.
We use storytelling, conversation, and creative activities to help us learn from the Bible as we explore the children's questions about God and the world around them.
We hope they find our times together stimulating and enjoyable.

If you have any questions about Sunday Club or are interested in joining us one week to have a taste of what we do, please do not hesitate to talk to one of the leaders.

The following quote from David M. Csinos (Children's Ministry in the Way of Jesus) helps to explain why what we do is important for us, "We believe that children matter to the life of the church. We believe that the church can only be the people of God when members - including the youngest - participate in its life, engage in core practices and exercise their gifts as vital members of the body of Christ."





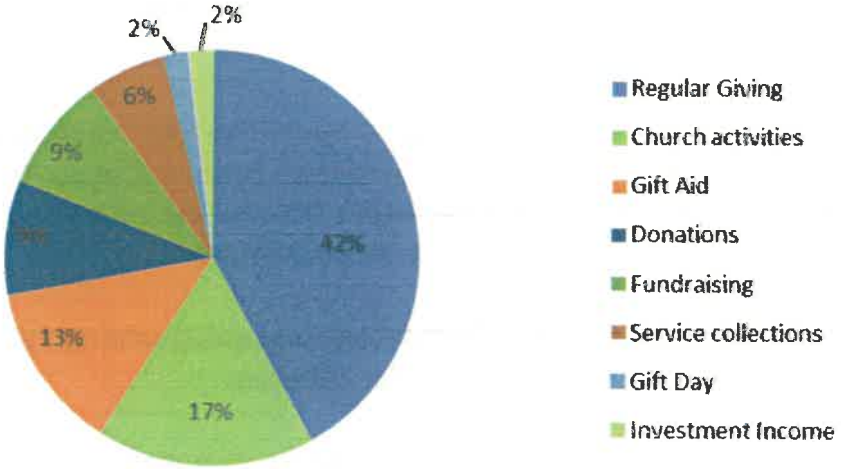




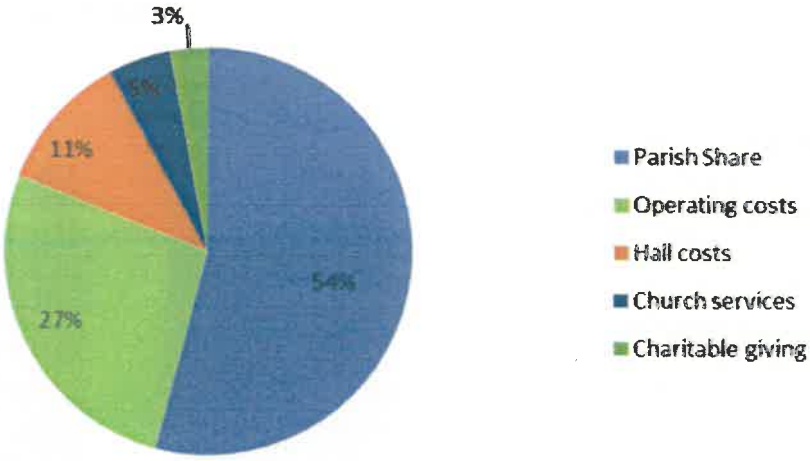


Finance Summary

Where does our money come from?



Where does our money go?



Please see appendices for financial report and accounts.

Safeguarding Statement

In line with the Safer Recruitment part of my role, I have tried to ensure all members of the current PCC have had DBS checks completed, in line with the wishes of Bishop Julie Conalty. Safer Recruitment is an essential part of safeguarding. There are guidelines available which set out the roles within the church family that are eligible for a DBS check which are available on the Diocese website.

Most members of the PCC have also been re-visiting safeguarding training as this needs to be renewed every 3 years. All members of the Sunday Club team have met to undertake safeguarding training and have all had DBS checks which ensures the safety of the children who come to church to enjoy worship and play at our 10.15 services.

Safeguarding remains a standing item at all PCC meetings and safeguarding matters are shared, which thankfully continue to be very few and far between.

The Parish Safeguarding Dashboard, which was introduced for all parishes across the Chester Diocese, is looking very healthy for St John's. We are currently on level 3.

If anyone has any questions about Safeguarding, or would like to speak to me in confidence, please don't hesitate in contacting me.

Julie Westgate, Parish Safeguarding Officer







The Annual Report of Sandiway Parochial Church Council (PCC)

1st January to 31st December 2025

Objective and Activities of the PCC

The primary objective of the PCC is to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England and to help share the responsibility of the running of the parish with the Vicar. The PCC helps to promote the mission of the Church in every aspect of Church and village life. It is responsible for the good stewardship of the finances and to maintain the church and church hall.

Structure, Governance and Management

The PCC is made up of the Vicar, Churchwarden(s), Readers, parish representatives on the Deanery Synod plus elected and co-opted lay members. The appointment of PCC members is governed by the Church of England Representation Rules and all church members who are on the electoral roll are encouraged to stand for election.

PCC membership, following the APCM on the 18th May 2025, was as follows:

Vicar	Reverend Ruth Mock Vicar / Chair	Vicar and PCC Chair From 1st October 2019
Churchwarden	Alison Fletcher	Elected 21/5/2023
Churchwarden	Vacancy	
Reader & Deanery Synod Rep	Paul Stevenson *	Licensed 21/10/2017
Reader & Deanery Synod Rep	Sue Hadden *	Licensed 21/10/2017
Reader	Janet Buttanshaw	Licensed 30/3/2025
Deanery Synod Rep	Ben Fletcher	Elected 19/5/24
Elected Member	Ann Lucas	Elected 21/5/23
Elected Member	Eric Wright	Elected 21/5/23 & 14/10/20
Elected Member	Jane Green	Elected 21/5/23 & 14/10/20
Elected Member	Nicola Cowie	Elected 21/5/23 & 14/10/20
Elected Member	John Goulden	Elected 19/5/2021 &19/5/24
Elected Member	Cherry Jackson	Elected 19/5/2021 & 19/5/24
Elected Member	Heather Williams	Elected 19/5/2021 & 19/5/24
Elected Member	Stewart Hadden	Elected 29/5/2022
Elected Member	Peter Westwood	Elected 29/5/2022

Elected Member/ PCC Secretary /Deanery Synod Rep	Mandy Shaw	Elected 19/5/2021 & 19/5/24
Treasury Team Leader	Andy Carter	Co-opted annually

PCC Contact and location information
Vicar: Reverend Ruth E Mock, The Vicarage, 50 Norley Rd, Sandiway CW8 2JU
Email: vicar.stjohnsandiway@gmail.com telephone 01606 883286
Sandiway Parochial Church Council (PCC) Care of The Vicarage, 50 Norley Rd, Sandiway CW8 2JU

Electoral Roll Report

As per Church Representation Rules, Spring 2025 a new Electoral Roll was prepared and at the close of the revision period the new roll stood at 189.

The revised Electoral Roll will re-open after the APCM to receive further applications throughout the year. Please contact Gill Carter, Electoral Roll Officer, via Reverend Ruth.

Churchwarden's Report of the Church Fabric, Goods and Ornaments 2025

Routine maintenance of the church and hall has continued, including work by volunteers and paid work by plumbers, electricians, Rentokil and a glazier. Thanks to the Eco Team and their volunteers and our gardener, the grounds at church continue to be improved.

In May, Cumbria Clock Company came with an abseiler to refurbish the clock mechanism and fit netting to prevent birds from nesting.

Cavity wall insulation was added to the hall in November, arranged by the Eco Team.

Following an incident where one of the chairs in church collapsed, the old wooden folding chairs were removed from church and a faculty secured for 20 new chairs to be used for seating beside wheelchair users and overflow seating as needed. These were delivered in December.

Also in December, all the gutters at church were cleared: this was timely, as three of the downpipes were blocked.

The Archdeacon's inspection took place at the end of the year. We received a positive report, with only 2 actions to take forward in 2026: starting a new, online log book and organising work on the trees in the churchyard.

The vicar, John Goulden and other volunteers undertook an audit of the Terrier in early 2025 and reported as follows:

Goods and Ornaments - No change

Inventory - No significant change in the inventory (Bibles, service books, hymn books, etc)

Ali Fletcher, Churchwarden

Deanery Synod Annual Report 2025

Deanery Synod met three times in 2025, at Middlewich, Northwich and Wharton, Winsford.

In February, the Guest Speakers at Middlewich were Revd Canon Chris Penn and Revd Jennie Bridgman. Their presentation included an overview of the work done by Church House staff, an explanation of where the Parish Share goes, an outline of ideas for the future followed by discussion and questions from the floor.

In June, Synod met at St Helens Northwich for a wonderful service of "songs of praise" followed by tea, cake and chat.

In October, Bishop Sam Corley was the guest speaker at Wharton. Sam talked about his visit to the church in Melanesia, located in the southwestern Pacific Ocean. The region includes the four independent countries of Fiji, Vanuatu, Solomon Islands and Papua New Guinea.

The Chester–Melanesia partnership dates back to 1988, rooted in a shared commitment to mission, education, and community. These visits strengthen our bonds and deepen mutual understanding across cultures.

Paul Stevenson
Deanery Synod Representative and Lay Chair of the Middlewich Deanery

Safeguarding Statement

At St John's, we take extremely seriously our duty and obligation to protect all.

We have adopted the Church of England's robust procedures and guidelines, and in all our activities, have given due regard to the House of Bishops' guidance on safeguarding children, young people and vulnerable adults. You can find out more at www.churchofengland.org/safeguarding.

If you have any safeguarding concerns, please contact our Parish Safeguarding Officer:

Julie Westgate
Mobile: 07713813147
Email: safeguarding.stjohnsandiway@gmail.com

Alternatively, you can contact the Chester Diocese Safeguarding Team on 01928 718834 or email safeguarding@chester.anglican.org

If a child or adult is at immediate risk please contact Cheshire Police on 101 (or dial 999), the local Safeguarding Children's Board on 0300 123 7047, or Adult Social Care on 0300 123 7034. The Emergency Duty Team for concerns about children or adults out of normal working hours can be contacted on 01244 977 277.

SAFEGUARDING POLICY: PROMOTING A SAFER CHURCH

In accordance with the Church of England Safeguarding Policy St John's Church Sandiway is committed to:

- Promoting a safer environment and culture.
- Safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church.
- Responding promptly to every safeguarding concern or allegation.
- Caring pastorally for victims/survivors of abuse and other affected persons.
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons.
- Responding to those that may pose a present risk to others.

The Parish will:

- Create a safe and caring place for all.
- Have a named Parish Safeguarding Officer (PSO) to work with the incumbent and the PCC to implement policy and procedures.
- Safely recruit, train and support all those with any responsibility for children, young people and adults to have the confidence and skills to recognise and respond to abuse.
- Ensure that there is appropriate insurance cover for all activities involving children and adults undertaken in the name of the parish.
- Display in church premises and on the Parish website the details of who to contact if there are safeguarding concerns or support needs.
- Listen to and take seriously all those who disclose abuse.
- Take steps to protect children and adults when a safeguarding concern of any kind arises, following House of Bishops guidance, including notifying the Diocesan Safeguarding Adviser (DSA) and statutory agencies immediately.
- Offer support to victims/survivors of abuse regardless of the type of abuse, when or where it occurred.
- Care for and monitor any member of the church community who may pose a risk to children and adults whilst maintaining appropriate confidentiality and the safety of all parties.
- Ensure that health and safety policy, procedures and risk assessments are in place and that these are reviewed annually.
- Review the implementation of the Safeguarding Policy, Procedures and Practices at least annually.

Each person who works within this church community will agree to abide by this policy and the guidelines established by this church.

This church appoints Julie Westgate as the Parish Safeguarding Officer.

This policy was reviewed, updated and agreed at the Parochial Church Council (PCC) meeting held on the 16th March 2026.

FINANCIAL STATEMENTS OF THE PCC

FINANCIAL REVIEW *by the Treasury Team 26th April 2026*

Background

This report covers the financial statements and balance sheet for the year ended 31st December 2025, copies of which are included with other APCM papers.

Financial administration

The treasury team manages the parish finances on a day-to-day basis. The PCC members scrutinise the actions of the treasury team and the committee provides information and advice to the PCC on financial matters.

Commentary

The accounts for 2025 show a profit before an extraordinary item of £11,411, which with a loss on revaluation of investments of £937 is reduced to £10,474; We are very fortunate that our parishioners continue to contribute either by monthly standing orders or making regular donations to the Church. We are also thankful for the Social and fundraising team who do a magnificent job in helping the parish make a profit in the year, our lunchtime concerts are also a welcome income

Extraordinary Income

During the year we completed the sale of the church field, this was bequeathed to the church over 75 years ago, it produced a modest income from letting and there were also costs involved in maintaining the boundaries, following a better than expected valuation the land was marketed and sold during the year, the proceeds after costs amounted to £189,715 and the PCC agreed to designate £140,000 to the building fund with the remainder (£49,715) going into General funds, some of which will be used to deal with costs arising from the Quinquennial valuation.

Where does the money come from?

The church does not receive any government grants or other funding towards its running costs, except Gift Aid claimed on donations

The primary source of income for general funds continues to be the planned regular giving of members of our worshipping community together with donations and collections in services together with Gift Aid. Following an appeal by the vicar in May, there was an encouraging rise in numbers giving by Gift Aided Standing orders, and a number increased their already generous giving, we are thankful for this, see the vicars report for further comment

Additional sources of regular income are derived from fundraising events, weddings, funerals, church hall hire and investments. The Hall team have also worked to get Hall Bookings up, and these increased by over £4,000 in the year.

Where is the money spent?

The biggest item of expenditure is the parish share due to the Chester Diocese which was £81,300 in 2025 and takes most of our Giving (including Gift Aid Tax Recovery) The parish share is the amount of money we are asked to contribute to pay for mission and ministry, specifically for clergy stipends and housing. Through the parish share we also contribute to supporting other parishes that are in a worse financial position than our own. Due to the change in the census-based socio economic position of the parish our Parish Share is increasing by 5% per annum plus inflation over this year, 2027 and 2028, a total increase of 20% plus inflationary increases – if these remain at 3%, then we will be facing a Parish Share of more than £100,000 in 2028.

All other costs must be met from other income, including Fundraising which is vital to us and the efforts of the Social and Fundraising team is appreciated – other costs include the upkeep of the Church and grounds, Church Hall (net of rental income) and part of the costs of the Vicarage. It also

includes the cost of all Church services, relief clergy, clergy expenses and administration. After these costs have been met there is little income to cover other repairs that are needed. Our outward giving from PCC funds is based on a percentage of the receipts from planned giving. The PCC is determined that our outward giving promise should be maintained as it is a fundamental Christian principle to help others. We have kept control of both Church and Church Hall running costs during the year, and it is gratifying that the Buildings Management Team continues to examine how best to manage our resources.

Reserves Policy

Our reserves policy focuses on the level of unrestricted reserves we need to maintain cashflow. The PCC have reviewed the reserves policy and taking account of the increase in Parish Share required, the age of many regular givers and considering the risks that the Church faces have agreed a range of unrestricted reserves which should be retained. This range is currently £27,000 to £92,000. On 31st December 2025 we had unrestricted reserves of £106,455 which, although outside of the range set, is expected to be back within the range during the next couple of years, following anticipated expenditure following the Quinquennial inspection.

Thank you.

To everyone who so generously contributed to our finances, by planned giving or by donations, during the year,

To all the people who work so hard to make applications for any grants available for our projects. To our Gift Aid Officer, for keeping our claims with HMRC up to date.

To our Independent Examiner, J R Lowe, for the work he has put in to satisfy himself that St John's has a set of accounts that satisfy all statutory requirements and in which the PCC and the parish can have confidence.

To the Social and Fundraising Team for the contribution they make to Church funds

To the Hall booking team

To the Treasury Team, for dealing with receipts and payments efficiently and promptly.

To the Buildings and management Team for maintain the Church and Hall, and their understanding of the Church finances.

The continuing challenge

The PCC has set a budget for 2026, which shows that we will be showing a breakeven position; this includes an estimate of income from social events and other fund-raising activities but is before we address the maintenance Schedule arising from the 2025 quinquennial inspection. The PCC acknowledged that the challenge for us therefore remains the same as it has in previous years, and as it does in all other parishes. We, as members of the worshipping community of St Johns, Sandiway, need to give freely and generously if we are to continue to meet our aims of:

- Spreading God's word within the parish.
- Providing a diverse range of religious services and other opportunities for worship through the week.
- Providing a sacred space for worship.
- Supporting members of our worshipping community within their homes; and
- Contributing to the spiritual and moral education of children and young people.

Please continue to give all the help that you can and as often as you can

Andy Carter, Treasury Team Leader

On behalf of the PCC

GENERAL ACCOUNTS

REPORT BY THE INDEPENDENT EXAMINER

This report on the financial statements of the PCC for the year ended 31 December 2025, which are set out on pages 4 to 9, 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 the PCC and the examiner

As members of the PCC, 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 of the Regulations.

Basis of independent examiner's statement

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 edition. That examination includes a review of the accounting records kept by the PCC 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 in any material respect the requirements

- to keep accounting records in accordance with section 41 of the Act; and
- to prepare financial statements, which accord with the accounting records and comply with the
- requirements of the Act and the Regulations have not 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.

J R Lowe MAAT
Independent Examiner

GENERAL ACCOUNTS INCOME AND EXPENDITURE

	Notes	2025 £	2024 £
Incoming Funds			
Planned Giving, Gift Day, Tax claim, donations and cash collections	2	118,183	96,960
Operating activities			
Fundraising activities	2	13,905	8,586
Church activities	2	26,820	22,257
Investment income	2	2,899	1,533
Total Incoming funds		**161,807**	**129,336**
Expenditure			
Donations made	3	3,903	4091
Church activities	3	139,650	124,172
Administration	3	6,843	5,924
Total expenditure		**150,396**	**134,187**
Extraordinary Item	4	49,715	0
Net Profit / (Loss)		61,126	(4,851)
Gain (loss) on revaluation of investments	5	(937)	524
Net movement of funds		60,189	(4,327)
Funds b/fwd. at the start of the year		46,266	50,593
Adjustments in respect of prior years		-	-
Funds c/fwd. at the end of the year		**106,455**	**46,266**

The accompanying notes are an integral part of this statement of income and expenditure.

GENERAL ACCOUNTS BALANCE SHEET

	2025	2024
Assets	£	£
Investments		
Ministry Fund	22,492	23,429
Current assets		
Debtors	10,788	12,844
Cash at bank	90,574	25,876
	123,854	**62,149**
Current liabilities		
Creditors	10,913	9,397
Net assets	**112,941**	**52,752**
Unrestricted funds	106,455	46,266
Restricted funds	6,486	6,486
Total funds	**112,941**	**52,752**

The accounts on pages 4 to 11 were approved by the PCC on the 16th of March 2026 and signed on its behalf by:

AW Carter – Treasury Team Leader

Reverend R Mock – Vicar and Chairman of the Parochial Church Council

26th April 2026

The accompanying notes, on pages 6 to 9 are an integral part of these accounts.

GENERAL ACCOUNTS

NOTES TO THE ACCOUNTS

1. Accounting policies

A summary of the principal accounting policies, all of which have been applied, consistently throughout the year and the preceding year, are set out below.

Basis of accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice – Charities 2005.The accounts are prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The accounts are prepared on an accruals basis.

Funds.

- Restricted funds represent income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust and bequest and donations or grants received for specific objects or invited by the PCC for a specific object. As the funds may only be expended on the specific object for which they were given, any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.
- Unrestricted funds represent moneys in general funds, which are used for PCC ordinary purposes.

Incoming funds.

- Planned giving, collections and donations are recognised when received.
- Tax refunds are recognised when the incoming funds to which they relate are received.
- Dividends are accounted for when receivable, interest is accrued.
- All other income is recognised when it is receivable.
- All incoming funds are accounted for Gross.

Expenditure.

- Giving is accounted for when due.
- The parish share is accounted for when due.
- All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

- Consecrated and benefice property is not included in the accounts as they are treated as inalienable property as are moveable church furnishing held by the Vicar and Churchwardens on special trust for the PCC.
- Expenditure on equipment has been written off.

Investments.

- Investments are valued at market value as at 31st December 2025.

2 Incoming funds

	2025 £	2024 £
Donations		
Planned giving:		
Standing orders and pledged envelopes	68,596	62,855
Tax recovery	20,793	17,917
Collections (open plate and online)	10,337	6,061
Gift Day	3,547	0
Donations and legacies	14,910	10,127
	118,183	**96,960**
Fundraising events		
Social and other fundraising events	10,555	5,981
Lunchtime concerts	3,350	2,605
	13,905	**8,586**
Church activities		
Hall rents	16,995	12,458
Magazine sales and advertising	3,283	3,447
Wedding & funeral fees	6,542	6,352
	26,820	**22,257**
Investment income		
Field rent	0	215
Trust income - School Fund	490	471
Dividends and Interest	2,409	847
	2,899	**1,533**
Total Incoming funds	**161,807**	**129,336**

3 Expenditure

	2025	2024
	£	£
Giving		
To secular charities	1,668	1,740
To Christian charities	2,235	2,351
	3,903	**4,091**
Church activities		
Parish Share to diocese	81,300	75,344
Vicarage costs	4,992	4,646
Clergy expenses	665	1,070
Church Services	7,260	6,408
CDBF Assigned Fees	2,339	2,327
Junior church & youth group	373	127
Church operating costs	8,695	7,093
Church maintenance	11,318	5,298
Magazine production costs	4,488	4,082
Outreach	1,025	975
Hall operating costs	15,963	14,724
Hall maintenance	1,232	2,078
	139,650	**124,172**
Administration		
Administration costs	4,676	3,934
Photocopying	784	706
Bank charges	1,114	1,013
Telephone	269	271
	6,843	**5,924**
Total outgoing funds	**150,396**	**134,187**

4. Extraordinary Item

The church field was sold during the year, and this resulted in £189,715 being received after costs, the PCC designated £140,000 to the Building Fund with the balance retained in General Funds

5. Gain / (Loss) on revaluation of Investments

	2025	2024
Unrestricted funds – Ministry Fund	(937)	524

6. Related party transactions:

PCC members have during the year received reimbursement of items of expenditure properly incurred upon the business of the PCC.

7. Related trusts:

The Vicar and Churchwardens are trustees of the school fund set up on the sale of the premises which were originally the Church school. The school fund comprises 762 income shares in the CBF Church of England Investment fund; the shares originally cost £5,073 and have a current market value on 31 December 2025 of £16,915 (2024 £17,619). The capital is not shown on the Balance Sheet as under the terms of the trust only the dividends from the fund are mandated to the PCC and must be used for "Youth and Junior Church" purposes only.

8. The Ark Café

The Ark Café is non-profit making with any surplus being used to help the community. Ark funds are held outside of the General Church Funds, Reserves at the end of 2024 were £13,354 and £3,450 was paid to local good causes during 2025, the Ark turned in a Net Profit of £2,213 in 2025, giving Reserves of £15,567 at the end of the year, donations of £6,000 are scheduled to be paid out in 2026.

BUILDINGS DEVELOPMENT APPEAL FUND

REPORT BY THE INDEPENDENT EXAMINER

I have examined the Building Fund Financial Statements for 2025 which are set out on page 11.

No matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 41 of the Act; and
- to prepare financial statements, which accord with the accounting records and comply with the
- requirements of the Act and the Regulations

Have not 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.

J.R. Lowe

J R Lowe MAAT
Independent Examiner

BUILDING DEVELOPMENT APPEAL FUND 2025

	2025 £	2024 £
Income and Expenditure		
Income		
Fundraising and Donations	1,778	9,829
Gift Day	2,324	13,339
Bank Interest Received	3,566	0
Total Income	7,168	23,168
Expenditure		
Expenditure on Annexe feasibility study	2,700	0
Expenditure on Lighting	0	29,504
Bank charges	1	2
Retentions Due	0	(18)
Total Expenditure	**2,701**	**29,488**
Profit / (Loss) in Year	4,967	(6,320)
Extraordinary Item	140,000	0
Funds B/fwd.	2,336	8,656
Funds C/fwd.	**147,303**	**2,336**
Represented by:		
Current Assets		
Debtors	1,778	3,385
Bank Balances	145,525	345
Total Current Assets	147,303	3,730
Less : Current Liabilities		
Creditors	0	1,394
Net Assets	**147,303**	**2,336**

Note: The Building Fund was transferred to its own set of accounts in 2010