Annual Report and Financial Statements of the Parochial Church Council of Blakenall Heath Christ Church

For the year ended 31st December 2025

Charity registration number: 1135579

The Parochial Church Council of Blakenall Heath Christ Church
Trustees' Annual Report for the year ended 31st December 2025
Charity registration number: 1135579

Objectives and Activities
The Parochial Church Council of Blakenall Heath (the PCC) has the responsibility of co-operating with the incumbent, the Reverend Helen Babiy, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social, and ecumenical. The PCC is also spiritually responsible for the maintenance of the church.

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

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

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

Achievements and Performance
The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish communities at Christ Church and St. Chad's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music, and sacrament.

Our churches are proud to work with local communities, both welcoming them into the church and meeting them where they are. We have strong links within our communities which place the churches at the heart of our local areas.

There is regular lay pastoral support in both churches to ensure there is support for those who are in spiritual and emotional need in our communities.

We will continue to support and be with all those in our communities who are searching for Jesus in their lives. We will develop worship and prayer to meet the needs of those whom we serve.

Financial Review
Net assets at 31.12.2025 were £190,286 [2024: £202,818].
Deficit: (£9,362) Unrestricted Deficit: (£9,362)
[Deficit: (£3,734) 2024]

Total income has decreased from £51,068 2024 to £34,438 in 2025. Notable increases are 0301 Loose plate collections, 0550 Donations and 0701 Legacies.

Total expenditure has decreased in 2025 to £43,800 compared to £54,801 in 2024. Notable decreases are 2330 Church maintenance, 1910 Common fund and 2401 Church electric.

Reserves Policy
It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to £10,950 [2024: £11,569]. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end was £83,059 [2024: £89,891]. The investment is a source of income and would only be used in emergencies. Therefore, if this was not included in the free-reserves calculation, the free reserves based on net current assets, would be £7,449 [2024: £11,112], which is below this target.

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

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

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

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a policy of generating income at excessive or high risk – known as "purchasing income", where high returns are guaranteed at the expense of capital.
In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made:
The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

"We aim to invest in companies that:
* Will develop their business in the interests of shareholders;
* demonstrate responsible employment practices;
* are conscientious concerning issues of corporate governance,

the environment and human rights;
* are sensitive to the community in which they operate."

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

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

Reporting Serious Incidents
A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.
There have been no Serious Incidents in the last year.

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

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

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

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC meets 4 times a year.

Reference and Administrative details
Charity Name: The Parochial Church Council of The Parish of Blakenall Heath

Registered Charity Number: 1135579

Charity's principal address: Christ Church, Blakenall Heath, Walsall, WS3 1HT
Charity's principal address: St Chads, Edison Road, Walsall, WS2 7HT
Website address: https://christchurchblakenallheath.co.uk

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

Trustee name	Office (if any)	Dates acted if not for the whole period:
Ex-Officio		
Rev'd Preb. Mark McIntyre	Priest in Charge	
Rev'd Helen Babiy	Mission Priest	
Mrs Sue Thompson	Reader/Deanery Synod Rep	
Mr Rob Thompson	Reader	
Elected Members		
Miss Ezii Anaba	Christ Church Warden	
Miss Melissa Richardson	Parish Warden	
Miss Charlotte Owen		
Mrs Dorrin Aigbe		
Mr Elliot Pfebve	Treasurer	

Names and addresses of advisers

Bank	HSBC 127 High St Bloxwich WS3 3LF
Investment Managers	CCLA 1 Angel Lane, London EC4R 3AB
Independent Examiner	Jonathan Hill Lichfield Diocesan Board of Finance St Mary's House, The Close, Lichfield WS13 7LD

Approved by the PCC on …… 2026 and signed on its behalf by:

…….
Revd Helen Babiy (Mission Priest)

…….
Elliot Pfebve (Treasurer)

Independent Examiner's report to the trustees/members of The PCC of Blakenall Heath Christ Church
Registered charity number: 1135579

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

Respective responsibilities of the Trustees and Independent Examiner

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

It is my responsibility

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

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

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

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

The Parochial Church Council of Blakenall Heath Christ Church
Financial Statements for the Year Ended 31st December 2025

Accounting Policies
The PCC is a public benefit entity within the meaning of FRS 102. 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 PCCs, and with the Regulations' "true and fair view" provisions. They have also been prepared in accordance with the Charities SORP (FRS 102).

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements include all transactions, assets, and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

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

Cashflow Statement
The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a Cash flow statement on the grounds that the income does not exceed £500,000.

Going Concern
Although, the PCC has positive free reserves, it should be noted that St Chad's has received a substantial Special Assessment on its common fund since 2022, reducing the assessed common fund to £5,000 for 2022 and £5,500 for 2023. In 2024, the requested common fund was reduced from £12,964 to £5,775 by Special Assessment. This has enabled the PCC to continue as a going concern.

Accounting Estimates and Prior Year Errors
No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period.

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

Designated Funds
- Marlow Legacy – legacy from John Marlow, received in 2022, for Christ Church church

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

- Bell Ringers - for payment of subscriptions to bell ringers associations and maintenance of Christ Church Bells
- Choir – for purchasing sheet music and music supplies at Christ Church
- Drop-In Centre – money raised by Christ Church drop in, specifically to be used for Christ Church fabric (Church and Church Hall)
- Flowers – to support the provision of flowers in the church at Christ Church
- Hall – towards the maintenance and upkeep of the hall at Christ Church
- Needy In Parish – money given to be used for specific needs in the parish.
- Sunday School – for purchasing of materials for use in Christ Church Sunday school.
- Tower Restoration – for the restoration and maintenance of the tower at Christ Church

Income
Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due, and the monetary value can be measured with sufficient reliability. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Expenditure
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Governance and Support Costs
Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources e.g., by allocating staff costs by time spent and other costs by their usage.

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

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

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 exceeds 50 years, so that any depreciation charges would be immaterial.

The PCC own a church hall that is looked after by Christ Church. It is not included within the accounts. It was valued for insurance purposes on 1st May 2025 at £3.66m.

Investments
Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

Debtors
Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash expected to be received.

Creditors and Accruals
Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

Blakenall Heath Christ Church PCC
Year ended 31st December 2025

Statement of Financial Activities 2025

	Unrestricted funds	Restricted funds	Endowment funds	2025	2024
Receipts					
Donations and legacies	19,174	-	-	19,174	19,759
Income from charitable activities	8,181	-	-	8,181	10,942
Other trading activities	1,610	-	-	1,610	8,150
Investments	2,303	-	-	2,303	5,647
Other income	3,170	-	-	3,170	6,569
Total income	**34,438**	**-**	**-**	**34,438**	**51,067**
Payments					
Raising funds	941	-	-	941	106
Expenditure on charitable activities	42,859	-	-	42,859	48,766
Other expenditure	-	-	-	-	5,930
Total expenditure	**43,800**	**-**	**-**	**43,800**	**54,802**
Net income / (expenditure) resources before transfer	**(9,362)**	**-**	**-**	**(9,362)**	**(3,734)**
Transfers					
Gross transfers between funds - in	7,573	-	-	7,573	-
Gross transfers between funds - out	(7,573)	-	-	(7,573)	-
Other recognised gains / losses					
Gains/losses on investment assets	(3,169)	-	-	(3,169)	1,763
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	**(12,532)**	**-**	**-**	**(12,532)**	**(1,971)**
Total funds brought forward	**171,394**	**31,424**	**-**	**202,818**	**204,789**
Total funds carried forward	**158,862**	**31,424**	**-**	**190,286**	**202,818**

Balance sheet 2025

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
6401	CBF Investment Fund (8205) (Christ Church)	1,534	1,619
6430	CBF Investment Fund - PCC (LDT)	74,076	77,160
	Total Fixed assets	**75,610**	**78,779**
Current assets			
6501	Christ Church HSBC Current (6170)	16,186	13,352
6501	St Chad current account	1,717	337
6505	Christ Church HSBC Money Master (1088)	107,154	114,282
6510	CBF deposit account - PCC	19,773	19,773
6510	Christ Church CBF Deposit (8204)	8,897	8,511
6515	Christ Church HSBC Charity Fund Deposit (6189)	406	396
6590	Hall Electricity Debtor	1,489	939
	Total Current assets	**155,622**	**157,590**
Liabilities			
6601	Hall Hire Deposit (Christ Church)	1,800	1,800
6615	Parish Share Arrears (2015) - St Chad	-	1,096
6616	Parish Share Arrears (2016) - St Chad	-	3,907
6617	Parish Share Arrears (2017) - St Chad	-	3,150
6618	Parish Share Arrears (2018) - St Chad	-	6,537
6619	Parish Share Arrears (2019) - St Chad	-	4,966
6620	Parish Share Arrears (2020) - St Chad	-	1,874
6621	Parish Share Arrears (2021) - St Chad	-	4,584
6623	Common Fund Arrears (2023) - St Chad	-	1,200
6624	Common Fund Arrears (2024) - St Chad	-	3,375
6699	Agency collections	2,392	1,062
PSBLAK04	Common Fund Arrears	36,753	-
	Total Liabilities	**40,945**	**33,551**
	Net Asset surplus (deficit)	**190,286**	**202,818**
Reserves			
	Excess/(deficit) to date	(9,396)	43,315
Z01	Starting balances	202,818	157,740
Z02	Gains/(losses) on investment assets	(3,170)	1,763
Z03	Gains/(losses) on reval of fixed assets	-	-
	Total Reserves	**190,286**	**202,818**
	Represented by Funds		
	Unrestricted		
	General	83,059	89,892
	Designated		
	Designated	75,803	81,503
	Restricted		
	Restricted	31,424	31,424
	Total	**190,286**	**202,818**

Approved by the PCC on …….. 2026 and signed on its behalf by:

…….
Revd Helen Babiy (Mission Priest)

…….
Elliot Pfebve (Treasurer)

Balance sheet 2024

	2024	2023
Fixed assets		
Investments	78,779	77,016
	78,779	**77,016**
Current assets		
Debtors	939	855
Cash at bank and in hand	156,651	165,453
	157,590	**166,308**
Liabilities		
Creditors: Amounts falling due in one year	33,551	38,535
	33,551	**38,535**
Net current assets less current liabilities	**124,039**	**127,773**
Total assets less current liabilities	**202,818**	**204,789**
Total net assets less liabilities	**202,818**	**204,789**
Represented by		
Unrestricted		
General Fund	89,891	94,110
Designated		
John Marlow Legacy Designated Fund	81,503	79,901
Restricted		
Bell Ringers	1,784	1,748
Needy In Parish	75	75
Sunday School	203	199
Tower Restoration Fund	21,994	21,565
Choir Restricted	377	372
Drop In Centre	6,918	6,818
Flower Fund	53	—
Hall Donations	20	—
Funds of the church	**202,818**	**204,789**

Statement of Assets and Liabilities 2025

Class and nominal code	General	Designated	Restricted	Endowment	2025	2024
Fixed Asset - Investments						
6401: CBF Investment Fund (8205) (Christ Church)	1,534	-	-	-	1,534	1,619
6430: CBF Investment Fund - PCC (LDT)	74,076	-	-	-	74,076	77,160
Total	**75,610**	**-**	**-**	**-**	**75,610**	**78,779**
Current Asset - Cash At Bank And In Hand						
6501: St Chad current account	1,717	-	-	-	1,717	337
6501: Christ Church HSBC Current (6170)	13,721	-	2,465	-	16,186	13,352
6505: Christ Church HSBC Money Master (1088)	-	75,803	31,352	-	107,154	114,282
6510: Christ Church CBF Deposit (8204)	8,897	-	-	-	8,897	8,511
6510: CBF deposit account - PCC	19,773	-	-	-	19,773	19,773
6515: Christ Church HSBC Charity Fund Deposit (6189)	406	-	-	-	406	396
Total	**44,514**	**75,803**	**33,816**	**-**	**154,133**	**156,651**
Current Asset - Debtors						
6590: Hall Electricity Debtor	1,489	-	-	-	1,489	939
Total	**1,489**	**-**	**-**	**-**	**1,489**	**939**
Liability - Agency Accounts						
6699: Agency collections	-	-	2,392	-	2,392	1,062
Total	**-**	**-**	**2,392**	**-**	**2,392**	**1,062**
Liability - Creditors: Amounts Falling Due In One Year						
6601: Hall Hire Deposit (Christ Church)	1,800	-	-	-	1,800	1,800
6615: Parish Share Arrears (2015) - St Chad	-	-	-	-	-	1,096
6616: Parish Share Arrears (2016) - St Chad	-	-	-	-	-	3,907
6617: Parish Share Arrears (2017) - St Chad	-	-	-	-	-	3,150
6618: Parish Share Arrears (2018) - St Chad	-	-	-	-	-	6,537
6619: Parish Share Arrears (2019) - St Chad	-	-	-	-	-	4,966
6620: Parish Share Arrears (2020) - St Chad	-	-	-	-	-	1,874
6621: Parish Share Arrears (2021) - St Chad	-	-	-	-	-	4,584
6623: Common Fund Arrears (2023) - St Chad	-	-	-	-	-	1,200
6624: Common Fund Arrears (2024) - St Chad	-	-	-	-	-	3,375
PSBLAK04: Common Fund Arrears	36,753	-	-	-	36,753	-
Total	**38,553**	**-**	**-**	**-**	**38,553**	**32,489**
Net total assets	**83,059**	**75,803**	**31,424**	**-**	**190,286**	**202,818**

Statement of Assets and Liabilities 2024

	General	Designated	Restricted	Endowment	2024	2023
Fixed assets - Investments						
CBF Investment Fund (8205) (Christ Churc -	1,619	—	—	—	1,619	1,582
CBF Investment Fund - PCC (LDT) -	77,160	—	—	—	77,160	75,434
Totals	**78,779**	**—**	**—**	**—**	**78,779**	**77,016**
Current assets - Cash at bank and in hand						
Christ Church HSBC Current (6170) -	12,217	—	1,135	—	13,352	18,711
St Chad current account -	337	—	—	—	337	834
Christ Church HSBC Money Master (1088) -	1,427	81,503	31,352	—	114,282	112,038
CBF deposit account - PCC -	19,773	—	—	—	19,773	25,375
Christ Church CBF Deposit (8204) -	8,511	—	—	—	8,511	8,082
Christ Church HSBC Charity Fund Deposit -	396	—	—	—	396	412
Totals	**42,662**	**81,503**	**32,486**	**—**	**156,651**	**165,453**
Current assets - Debtors						
Hall Electricity Debtor -	939	—	—	—	939	—
Accounts Receivable -	—	—	—	—	—	855
Totals	**939**	**—**	**—**	**—**	**939**	**855**
Liabilities - Agency accounts						
Agency collections -	—	—	1,062	—	1,062	1,271
Totals	**—**	**—**	**1,062**	**—**	**1,062**	**1,271**
Liabilities - Creditors: Amounts falling due in one year						
Hall Hire Deposit (Christ Church) -	1,800	—	—	—	1,800	1,800
Income Received in Advance (Christ Churc -	—	—	—	—	—	8,150
Parish Share Arrears (2015) - St Chad -	1,096	—	—	—	1,096	1,096
Parish Share Arrears (2016) - St Chad -	3,907	—	—	—	3,907	3,907
Parish Share Arrears (2017) - St Chad -	3,150	—	—	—	3,150	3,150
Parish Share Arrears (2018) - St Chad -	6,537	—	—	—	6,537	6,537
Parish Share Arrears (2019) - St Chad -	4,966	—	—	—	4,966	4,966
Parish Share Arrears (2020) - St Chad -	1,874	—	—	—	1,874	1,874
Parish Share Arrears (2021) - St Chad -	4,584	—	—	—	4,584	4,584
Common Fund Arrears (2023) - St Chad -	1,200	—	—	—	1,200	1,200
Common Fund Arrears (2024) - St Chad -	3,375	—	—	—	3,375	—
Totals	**32,489**	**—**	**—**	**—**	**32,489**	**37,264**
Grand total	**89,891**	**81,503**	**31,424**	**—**	**202,818**	**204,789**

Fund movement by type 2025

Fund		Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
BellRingers								
Restricted		1,784	-	-	-	-	-	1,784
	Sub-totals	**1,784**	**-**	**-**	**-**	**-**	**-**	**1,784**
Choir								
Restricted		377	-	-	-	-	-	377
	Sub-totals	**377**	**-**	**-**	**-**	**-**	**-**	**377**
DropIn								
Restricted		6,918	-	-	-	-	-	6,918
	Sub-totals	**6,918**	**-**	**-**	**-**	**-**	**-**	**6,918**
Flowers								
Restricted		53	-	-	-	-	-	53
	Sub-totals	**53**	**-**	**-**	**-**	**-**	**-**	**53**
Hall								
Restricted		20	-	-	-	-	-	20
	Sub-totals	**20**	**-**	**-**	**-**	**-**	**-**	**20**
Marlow Legacy								
Designated		81,503	1,873	-	(7,573)	-	-	75,803
	Sub-totals	**81,503**	**1,873**	**-**	**(7,573)**	**-**	**-**	**75,803**
Needy								
Restricted		75	-	-	-	-	-	75
	Sub-totals	**75**	**-**	**-**	**-**	**-**	**-**	**75**
SundaySchool								
Restricted		203	-	-	-	-	-	203
	Sub-totals	**203**	**-**	**-**	**-**	**-**	**-**	**203**
Tower								
Restricted		21,994	-	-	-	-	-	21,994
	Sub-totals	**21,994**	**-**	**-**	**-**	**-**	**-**	**21,994**
General								
Unrestricted		96,934	-	-	-	(3,085)	-	93,849
	Sub-totals	**96,934**	**-**	**-**	**-**	**(3,085)**	**-**	**93,849**
General								
Unrestricted		23,310	30,300	36,851	7,573	(85)	-	24,246
	Sub-totals	**23,310**	**30,300**	**36,851**	**7,573**	**(85)**	**-**	**24,246**
General								
Unrestricted		(30,352)	2,265	6,949	-	-	-	(35,036)
	Sub-totals	**(30,352)**	**2,265**	**6,949**	**-**	**-**	**-**	**(35,036)**
	Totals	**202,818**	**34,438**	**43,800**	**-**	**(3,169)**	**-**	**190,286**

Fund movement by type 2024

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
BellRinger - Bell Ringers						
Restricted	1,748	36	—	—	—	1,784
Sub-total for BellRinger	**1,748**	**36**	**—**	**—**	**—**	**1,784**
Choir - Choir Restricted						
Restricted	372	5	—	—	—	377
Sub-total for Choir	**372**	**5**	**—**	**—**	**—**	**377**
DropIn - Drop In Centre						
Restricted	6,818	100	—	—	—	6,918
Sub-total for DropIn	**6,818**	**100**	**—**	**—**	**—**	**6,918**
Flowers - Flower Fund						
Restricted	—	130	78	—	—	53
Sub-total for Flowers	**—**	**130**	**78**	**—**	**—**	**53**
General - General Fund						
Unrestricted	94,110	40,294	46,276	—	1,763	89,891
Sub-total for General	**94,110**	**40,294**	**46,276**	**—**	**1,763**	**89,891**
Hall - Hall Donations						
Restricted	—	20	—	—	—	20
Sub-total for Hall	**—**	**20**	**—**	**—**	**—**	**20**
Marlow Leg - John Marlow Legacy D						
Designated	79,901	1,601	—	—	—	81,503
Sub-total for Marlow Leg	**79,901**	**1,601**	**—**	**—**	**—**	**81,503**
Needy - Needy In Parish						
Restricted	75	—	—	—	—	75
Sub-total for Needy	**75**	**—**	**—**	**—**	**—**	**75**
Settlement - Settlement Restricted						
Restricted	—	8,448	8,448	—	—	—
Sub-total for Settlement	**—**	**8,448**	**8,448**	**—**	**—**	**—**
SundaySchool - Sunday School						
Restricted	199	3	—	—	—	203
Sub-total for SundayScho	**199**	**3**	**—**	**—**	**—**	**203**
Tower - Tower Restoration Fu						
Restricted	21,565	430	—	—	—	21,994
Sub-total for Tower	**21,565**	**430**	**—**	**—**	**—**	**21,994**
Grand total	**204,789**	**51,068**	**54,801**	**—**	**1,763**	**202,818**

Analysis of Transfer between Funds 2025

Date	Account	Code description	Debit	Credit	Description	Fund
01/05/2025	6501	Christ Church HSBC Current (6170)	4,000.00	-		General
15/09/2025	6501	Christ Church HSBC Current (6170)	1,000.00	-		General
01/05/2025	6505	Christ Church HSBC Money Master (1088)	-	4,000.00	Tfr 1088 to 6170	Marlow Legacy
15/09/2025	6505	Christ Church HSBC Money Master (1088)	-	1,000.00	Tfr 1088 to 6170	Marlow Legacy
31/12/2025	6505	Christ Church HSBC Money Master (1088)	-	2,572.56		Marlow Legacy
31/12/2025	6505	Christ Church HSBC Money Master (1088)	2,572.56	-		General

Analysis of Transfer between funds 2024

There were no fund transfers

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	2025	2024
RECEIPTS						
Donations and legacies						
0101 - Gift Aid - Bank	2,681	-	-	-	2,681	1,907
0110 - Gift Aid - Envelopes	-	-	-	-	-	-
0201 - Other planned giving	150	-	-	-	150	480
0301 - Loose plate collections	4,072	-	-	-	4,072	3,206
0305 - Funeral & Wedding Collections	-	-	-	-	-	1,196
0550 - Donations appeals etc	5,322	-	-	-	5,322	2,945
0601 - Tax recoverable on Gift Aid	336	-	-	-	336	1,453
0701 - Legacies	5,000	-	-	-	5,000	-
08A1 - Non-recurring one-off grants	-	-	-	-	-	8,507
0901 - Other funds generated	1,612	-	-	-	1,612	64
Donations and legacies Totals	**19,173**	**-**	**-**	**-**	**19,173**	**19,758**
Income from charitable activities						
1101 - Fees for weddings and funerals	7,956	-	-	-	7,956	10,942
1230 - Church hall lettings - objectives	225	-	-	-	225	-
Income from charitable activities Totals	**8,181**	**-**	**-**	**-**	**8,181**	**10,942**
Other trading activities						
1240 - Church hall lettings	1,610	-	-	-	1,610	8,150
Other trading activities Totals	**1,610**	**-**	**-**	**-**	**1,610**	**8,150**
Investments						
1001 - Dividends	12	-	-	-	12	2,138
1020 - Bank and building society interest	419	1,873	-	-	2,291	3,509
Investments Totals	**430**	**1,873**	**-**	**-**	**2,303**	**5,647**
Other income						
1310 - Insurance claims	3,170	-	-	-	3,170	-
1320 - Other income	-	-	-	-	-	6,569
Other income Totals	**3,170**	**-**	**-**	**-**	**3,170**	**6,569**
Receipts Grand totals	**30,300**	**1,873**	**-**	**-**	**34,438**	**51,066**

PAYMENTS						
Raising funds						
1730 - Costs of fetes & other events	928	-	-	-	928	106
1740 - Investment management costs	13	-	-	-	13	-
Raising funds Totals	**941**	**-**	**-**	**-**	**941**	**106**
Expenditure on charitable activities						
1910 - Common Fund	20,013	-	-	-	20,013	28,820
1916 - Common Fund Special Agreement	-	-	-	-	-	(9,750)
2001 - Organist Fees	240	-	-	-	240	-
2105 - Other clergy expenses	-	-	-	-	-	120
2201 - Parish training and mission	303	-	-	-	303	787
2210 - Hospitality	29	-	-	-	29	33
2301 - Church running - insurance	4,144	-	-	-	4,144	4,328
2310 - Church office - telephone	77	-	-	-	77	-
2320 - Organ / piano tuning & service	-	-	-	-	-	247
2330 - Church maintenance	6,166	-	-	-	6,166	7,420
2331 - Cleaning	38	-	-	-	38	72
2342 - Cost of services	726	-	-	-	726	331
2350 - Upkeep of churchyard/gardens	650	-	-	-	650	312
2360 - Administration	573	-	-	-	573	884
2365 - Bank Charges	133	-	-	-	133	223
2370 - Visiting speakers / locums	33	-	-	-	33	-
2401 - Church running - electric	1,820	-	-	-	1,820	3,261
2410 - Church running - gas	1,885	-	-	-	1,885	5,472
2420 - Church running - water	341	-	-	-	341	243
2530 - Hall running - electricity	96	-	-	-	96	322
2540 - Hall running - gas	-	-	-	-	-	323
2550 - Hall running - insurance	172	-	-	-	172	524
2560 - Hall running - maintenance	940	-	-	-	1,192	725
2580 - Hall running - water	59	-	-	-	59	374
2601 - Governance costs examination/audit fee	-	-	-	-	-	2,819
2701 - Church major repairs - structure	4,170	-	-	-	4,170	-
Expenditure on charitable activities Totals	**42,860**	**-**	**-**	**-**	**42,860**	**45,977**
Other expenditure						
9901 - Transfers to/from DCCs	-	-	-	-	-	1,790
9910 - Historical Settlement	-	-	-	-	-	5,929
Other expenditure Totals	**-**	**-**	**-**	**-**	**-**	**7,719**
Payments Grand totals	**43,800**	**-**	**-**	**-**	**43,800**	**54,802**

Allocation of Support Costs
Support costs comprise Trustee Training and Governance Costs etc. Due to the nature of the financial activities of the PCC, these would be allocated across Charitable Expenditure which comprises the majority of its expenditure and as such are automatically charged there.

Staff Costs
The PCC do not employ any staff.

Trustees' Remuneration & Expenses
1 trustee has been reimbursed £Nil expenses incurred during the year. [2024: £Nil]

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

Donations from related parties (PCC Member) totaled [2024: £520]during the year.

Fees for the examination of the accounts

	2025 £	**2024 £**
Independent Examiner's fees	250	175
Other fees (e.g., accountancy services) paid to the Independent Examiner	0	175

Fixed Assets

Fixed Asset Investments

	At 1 Jan £	Additions £	Disposals £	Transfers £	Change in Market Value £	At 31 Dec £
Unrestricted funds						
Investments	77,160	-	-	-	-3,084	74,076
Total	**77,160**	**-**	**-**	**-**	**-3,084**	**74,076**

Creditors
Amounts falling due in one year.

	2025 £	**2024 £**
Unrestricted		
Common Fund Arrears	36,753	30,689
Hall Hire deposit (Christ Church)	1,800	1,800
Restricted		
Agency	2,392	1,062
Total	**40,945**	**33,551**

The total common fund liability remains the responsibility of the PCC. The PCC allocated the amount of common fund requested between the churches based on a 55:45 split.

St Chad's total common fund/parish share arrears at 31/12/25 of £36,753 [£30,689 2024] remains outstanding.

Statement of Financial Activities – 2024 Comparatives

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	2024	2023
Receipts						
Donations and legacies	11,161	—	8,598	—	19,759	9,978
Income from charitable activities	10,942	—	—	—	10,942	13,162
Other trading activities	8,150	—	—	—	8,150	10,588
Investments	3,472	1,601	575	—	5,648	5,678
Other income	6,569	—	—	—	6,569	—
Total income	**40,294**	**1,601**	**9,173**	**—**	**51,068**	**39,406**
Payments						
Raising funds	106	—	—	—	106	—
Expenditure on charitable activities	46,170	—	2,597	—	48,767	41,899
Other expenditure	—	—	5,929	—	5,929	—
Total expenditure	**46,276**	**—**	**8,526**	**—**	**54,801**	**41,899**
Net income / (expenditure) resources before transfer	**(5,982)**	**1,601**	**647**	**—**	**(3,734)**	**(2,493)**
Transfers						
Gross transfers between funds - in	—	—	—	—	—	159,803
Gross transfers between funds - out	—	—	—	—	—	(159,803)
Other recognised gains / losses						
Gains / losses on investment assets	1,763	—	—	—	1,763	6,624
Net movement in funds	**(4,219)**	**1,601**	**647**	**—**	**(1,971)**	**4,131**
Total funds brought forward	**94,110**	**79,901**	**30,777**	**—**	**204,789**	**200,658**
Total funds carried forward	**89,891**	**81,503**	**31,424**	**—**	**202,818**	**204,789**

The PCC accounts represent a consolidation of the two District Church Councils, one representing Christ Church and one representing St Chads. The accounts for each DCC are shown on the following pages.

Blakenall Heath Christ Church

Year ended 31st December 2025 - *excl share of St Aidan's and curate's house investment.*

Statement of Financial Activities 2025

	Unrestricted funds	Restricted funds	Endowment funds	2025	2024
Receipts					
Donations and legacies	18,156	-	-	18,156	7,319
Income from charitable activities	6,934	-	-	6,934	10,942
Other trading activities	1,610	-	-	1,610	8,150
Investments	2,303	-	-	2,303	2,716
Other income	3,170	-	-	3,170	6,569
Total income	**32,173**	**-**	**-**	**32,173**	**35,696**
Payments					
Raising funds	941	-	-	941	106
Expenditure on charitable activities	35,910	-	-	35,910	37,094
Other expenditure	-	-	-	-	(7,586)
Total expenditure	**36,851**	**-**	**-**	**36,851**	**29,613**
Net income / (expenditure) resources before transfer	**(4,679)**	**-**	**-**	**(4,679)**	**6,083**
Transfers					
Gross transfers between funds - in	7,573	-	-	7,573	-
Gross transfers between funds - out	(7,573)	-	-	(7,573)	-
Other recognised gains / losses					
Gains/losses on investment assets	(85)	-	-	(85)	36
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	**(4,763)**	**-**	**-**	**(4,763)**	**6,119**
Total funds brought forward	**104,812**	**31,424**	**-**	**136,236**	**130,117**
Total funds carried forward	**100,049**	**31,424**	**-**	**131,473**	**136,236**
Represented by					
Unrestricted					
General Fund	24,246	-	-	24,246	23,310
Designated					
John Marlow Legacy Designated Fund	75,803	-	-	75,803	81,503
Restricted					
Agency collection	-	-	-	-	-
Bell Ringers	-	1,784	-	1,784	1,784
Choir Restricted	-	377	-	377	377
Drop In Centre	-	6,918	-	6,918	6,918
Flower Fund	-	53	-	53	53
Hall Donations	-	20	-	20	20
Needy In Parish	-	75	-	75	75
Sunday School	-	203	-	203	203
Tower Restoration Fund	-	21,994	-	21,994	21,994
Total funds	**100,049**	**31,424**	**-**	**131,473**	**136,236**

Blakenall Heath Christ Church
Year ended 31st December 2025 - *excl share of St Aidan's and curate's house investment.*

Balance sheet 2025

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
6401	CBF Investment Fund (8205) (Christ Church)	1,534	1,619
	Total Fixed assets	**1,534**	**1,619**
Current assets			
6501	Christ Church HSBC Current (6170)	16,186	13,352
6505	Christ Church HSBC Money Master (1088)	107,154	114,282
6510	Christ Church CBF Deposit (8204)	8,897	8,511
6515	Christ Church HSBC Charity Fund Deposit (6189)	406	396
6590	Hall Electricity Debtor	1,489	939
	Total Current assets	**134,131**	**137,480**
Liabilities			
6601	Hall Hire Deposit (Christ Church)	1,800	1,800
6699	Agency collections	2,392	1,062
	Total Liabilities	**4,192**	**2,862**
	Net Asset surplus (deficit)	**131,473**	**136,236**
Reserves			
	Excess/(deficit) to date	(4,679)	73,839
Z01	Starting balances	136,236	62,361
Z02	Gains/(losses) on investment assets	(85)	36
	Total Reserves	**131,473**	**136,236**
	Represented by Funds		
	General (Unrestricted)	24,246	23,310
	Designated	75,803	81,503
	Restricted	31,424	31,424
	Total	**131,473**	**136,236**

Blakenall Heath S. Catherine with S. Chad, Beechdale Church
Year ended 31st December 2025 - *excl share of St Aidan's and curate's house investment.*

Statement of Financial Activities 2025

	Unrestricted funds	Restricted funds	Endowment funds	2025	2024
Receipts					
Donations and legacies	1,018	-	-	1,018	3,992
Income from charitable activities	1,247	-	-	1,247	-
Total income	**2,265**	**-**	**-**	**2,265**	**3,992**
Payments					
Expenditure on charitable activities	6,949	-	-	6,949	9,653
Other expenditure	-	-	-	-	(1,789)
Total expenditure	**6,949**	**-**	**-**	**6,949**	**7,864**
Net income / (expenditure) resources before transfer	**(4,684)**	**-**	**-**	**(4,684)**	**(3,872)**
Net movement in funds	**(4,684)**	**-**	**-**	**(4,684)**	**(3,872)**
Total funds brought forward	**(30,352)**	**-**	**-**	**(30,352)**	**(26,480)**
Total funds carried forward	**(35,036)**	**-**	**-**	**(35,036)**	**(30,352)**
Represented by					
Unrestricted					
General Fund	(35,036)	-	-	(35,036)	(30,352)
Total funds	**(35,036)**	**-**	**-**	**(35,036)**	**(30,352)**

Balance sheet 2025

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Current assets			
6501	St Chad current account	1,717	337
	Total Current assets	**1,717**	**337**
Liabilities			
6615	Parish Share Arrears (2015) - St Chad	-	1,096
6616	Parish Share Arrears (2016) - St Chad	-	3,907
6617	Parish Share Arrears (2017) - St Chad	-	3,150
6618	Parish Share Arrears (2018) - St Chad	-	6,537
6619	Parish Share Arrears (2019) - St Chad	-	4,966
6620	Parish Share Arrears (2020) - St Chad	-	1,874
6621	Parish Share Arrears (2021) - St Chad	-	4,584
6623	Common Fund Arrears (2023) - St Chad	-	1,200
6624	Common Fund Arrears (2024) - St Chad	-	3,375
6699	Agency collections	-	-
PSBLAK04	Common Fund Arrears	36,753	-
	Total Liabilities	**36,753**	**30,689**
	Net Asset surplus (deficit)	**(35,036)**	**(30,352)**
Reserves			
	Excess/(deficit) to date	(4,684)	(8,006)
Z01	Starting balances	(30,352)	(22,347)
Z03	Gains/(losses) on reval of fixed assets	-	-
	Total Reserves	**(35,036)**	**(30,352)**
	Represented by Funds		
	General (Unrestricted)	(35,036)	(30,352)