DIOCESE OF LICHFIELD
GOING FOR GROWTH

Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	01	2025	To	31	12	2025

Section A Reference and administration details

Charity name	Parish Church of St Mary & St Chad, Brewood
Other names charity is known by	
Registered charity number (if any)	1148963
Charity's principal address (eg. Address of the church or church office)	Church House, 7 Church Road Brewood Stafford **Postcode ST19 9BT**

Names of the charity trustees – Members of the PCC - who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year
1	Rev Simon Douglas	Vicar	
2	Rev. Marilyn Coulter	Priest with permission to officiate	
3	Joanna Monckton	Deanery Synod Rep.	
4	Chris Bywater	Churchwarden	
5	Kenneth Ebbrell		1st Jan – 18th May 2025
6	Michael John Evans	Churchwarden	
7	Shirley Joan Snow	Licensed Lay Minister	
8	David Hunt	Treasury Team Leader	
9	Robert Ian Hunter		
10	Anthea Rosemary Taylor	Deanery Synod Rep.	
11	Richard Hancher		
12	Robert John Short	Deanery Synod Rep.	
13	Peter Bache		
14	Robert Frank Short		18th May – 31st Dec 2025
15	Megan Pittwood		18th May – 31st Dec 2025
16	Gerry Shenton	Secretary	Attending but not voting
17			

Name of Chairman of the PCC (Optional information)

Revd. Simon Douglas

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Parochial Church Council Powers Measure (1956) as amended, and Church Representation Rules that came into effect on 2 January 1957.
How the charity is constituted (eg. trust, association, company)	Church Representation Rules 2 January 1957
Trustee selection methods (eg. appointed by, elected by)	Elected

Public Benefit Statement (Mandatory information)

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	The trustees of the Charity 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 Brewood 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.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about: • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them; (Put your Risk Assessment Policy here)	PCC Members (Trustees) are appointed by election at the Annual Parochial Church Meeting (APCM) which is held each year, prior to the end of May. Members of the church Electoral Roll are entitled to be nominated, seconded, and voted into office by those at the meeting, who must also be Electoral Roll members. PCC members are normally elected to serve for a three-year term. The Treasury team handles all matters of finance and donations, including gift-aid claims on behalf of the churchwardens and PCC. The treasury team is elected annually to this role by vote taken at the first PCC meeting following the APCM. The Fabric Sub-Committee consists of both churchwardens, members of the Treasury Team, and one or more designated PCC members. The Staff Team, which consists of the vicar, the assistant minister, the schools and children's minister and the licensed lay minister(s), and meets monthly, beginning with prayer, to consider the pastoral mission and ministry of the parish, in conjunction with the Mission Action Plan (MAP) which describes and informs the growth, both numerically and spirituality. The Standing Committee consists of the Vicar, churchwardens, PCC Secretary and treasurer. It meets as needed to consider and act on urgent matters between PCC meetings. We have a strong relationship with our neighbouring parish church of St John the Evangelist, Bishops Wood. We share our vicar and leadership team with

them, and our churchwardens and finance team have close relations, acting in concert when required.

We also have a close liaison with the two other Brewood church fellowships, which are Brewood Methodist Church, and St Mary's RC Church. A committee with representatives from all four churches meets several times each year, and organises joint events, often coinciding with major church festival dates.

We have a good relationship with a number of local schools. St Mary and St Chad First School and Brewood Middle School are both church schools and are located near to the church; both frequently bring children to church for whole-school services, and members of our church team visit both schools regularly to conduct assemblies, etc. St Dominic's School, also in the village, is an independent school with similar close links to our church.

Risk management is actively and regularly reviewed by the Vicar and churchwardens, in collaboration with the treasury team. A Safeguarding Officer is appointed, and a Safeguarding Policy is in place. Annual safety checks are carried out on the church and church hall gas systems, lightning conductor system, portable electrical appliances and security alarm system.

The Church and Church House are fully insured via the standard polices of Ecclesiastical Insurance Company, and these policies include Public Liability cover and Employers Liability cover, liaising regularly with EIC staff to minimise insured risks.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Brewood. 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.

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers;

The PCC does not have a policy on grant making.

Investments beyond our bank current accounts are held in CCLA funds.

We have one salaried employee, our Children's Minister.

Most of the tasks of the charity, both administrative and practical, are undertaken by volunteers who are members of the worshipping congregation. Tasks which are beyond the scope or abilities of our members are carried out by professionals on an invoiceable basis.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Every Sunday we hold a main service at 9.30am which is either a service of Holy Communion, using modern liturgy, or Family service (Wide Open Worship) or service of 'Morning Worship' which does not include an act of Holy Communion. Other than the first Sunday, there is also a said Holy Communion service at 8.00am using traditional BCP liturgy.

With particular focus towards children and young people, we have a weekly service for pre-school children and their parents and carers and on one Sunday afternoon each month we hold a Messy Church.

The average Sunday attendance during 2025 was 72 adults and 5 under 16s. There were 11 baptisms and 4 weddings. The ministry team conducted 18 funerals, 15 of which were in church. The average attendance of the midweek service was 12.

We hold a service of alternate Wednesday mornings, which is either Holy Communion or Morning Worship. Authorised volunteers are available to take Holy Communion to the housebound on request.

We have a policy of offering infant and adult baptism which can be at one of our main services or at a separate time to suit family wishes.

It is the church's policy to offer wedding or marriage blessing services to those who request it, and wedding couples are expected to qualify through existing connection to the parish or through regular church attendance prior to the ceremony. The legalities around the registration of weddings changed in 2021 and we have updated our practices in order to reflect these changes.

It is the policy of the church to offer funerals or services of remembrance or celebration of a life, when requested. Burial in the churchyard is only available to those who qualify by residence in the parish, or by recent residence in the parish where the reason for leaving the parish was to move to a care home. Faculties for reservation of burial plots are not allowed. Our staff team also officiate at services in local crematoria or other local churches when requested. Pastoral help will be offered to all bereaved families as needed, including a service of remembrance close to All Souls Day.

Ecumenical events this year have included prayers and reflections for the Week of Prayer for Christian Unity, a Walk of Witness on Good Friday, a harvest service celebrating our local farms and farmers, and participation in the community light switch-on.

Also mentioned in section B is the work that takes place with three of the village's four schools (the exception being St Mary's RC School which mainly liaises with their own adjacent church). We are actively seeking to build closer links with our schools, including providing members to sit on the schools' local governing boards.

Brewood has an active branch of the Royal British Legion, and a Remembrance Parade and Service is held every year in November, with close Legion support.

We work closely with our local Scouts and associated uniformed young peoples' organisations. In recent years we have held joint events with them, including garden parties and church services.

A monthly 'Church Sunday Lunch' takes place regularly in one of the local restaurants, and this is a well-supported activity for those who would otherwise eat alone.

Section D Achievements and performance (contd.)

Summary of the main objectives of the charity planned in the following year

During the course of the year the Diocese has been working on a new strategy, which includes 10 strands. The PCC agreed that the 3 strands we will prioritise for the immediate future are:

- engagement with our local community, through pastoral care, offering 'welcome' packs to those who move into the village

- strengthening our connection with our schools and youth organisations, in order that our age profile more closely reflects that of the parish

- broaden our worship offering, to include a wider variety, including more informal and contemporary worship opportunities

A vision group have been meeting to explore how these will be worked out in reality.

Section E Financial review

Brief statement of the charity's policy on reserves

Total unrestricted funds are £355k. Of this, various amounts are designated, and the core Fabric fund totals £33k. The remaining funds comprise £10k of restricted funds and also an endowment fund totalling £2k.

The PCC will be reviewing the reserves policy in 2026 and assessing current designated amounts. The objective will be to determine an operational safety buffer which will be maintained in general freely available funds and the remainder will be re-structured into relevant and transparent designations. By implementing this transition in 2026, the Trustees will ensure that the church's financial assets are transparently reported, and actively deployed for the long-term care of our historic building and Christian mission.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;

- The church's income in 2025 was £145k. Of this, £70k was from voluntary giving by church members (£45k being regular giving). £12k was from Gift Aid reclaimed from HMRC, £8k from wedding and funeral statutory fees. £7k was received from dividends and interest. A £44k grant was also received towards fabric repairs.
- Our largest item of expenditure was £50k paid directly to Lichfield Diocese to provide us with a priest and a house for him to live in. We also spent £32k on fabric repairs. The remainder of our expenditure pays for the costs of maintaining our building, heating, lighting, insurance and phone costs, and paying the salary of our Youth worker.

Our bankers are the Cooperative Bank, and they have an ethical investment policy which we support. Our investment policy presently is to maintain no more than £50k on an 'instant access', and to invest any balance in CCLA funds.

• investment policy and objectives including any ethical investment policy adopted.	As part of the reserves policy review in 2026, the investment policy will also be considered. Our Cooperative Bank Current Account balance at year end was £8k and our Co-op Instant Access Account balance was £17k. We had £254k invested in CCLA funds with an additional £88k on a CCLA deposit account.

Section F Other optional information

Acknowledge any large Grants or donation in this Section. **Acknowledging a large Grant in your TAR may be a condition of acceptance**	

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	**Simon Douglas**	
Position (e.g. Secretary, Chair, etc)	Chair	

Date (e.g. Date of the APCM)	19th April 2026

Independent Examiner's Report to the PCC of St Mary the Virgin & St Chad, Brewood

This report on the financial statements of the PCC for the year ended 31st December 2025 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 43 of the Charities Act ('the Act')

Respective responsibilities of the PCC and the Examiner

Members of the PCC are responsible for the preparation of the financial statements; you consider that the audit requirements of the Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section (43) (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.

David J Keates MBE
5 Marysgate
Brewood
Stafford
ST19 9JA

05 03 2026

Accounting Policies

The financial statements have been prepared in accordance with the Statement of Recommended Practice for Charities (SORP) and applicable accounting standards (FRSSE) or (FRS102).

The financial statements have been prepared under the historical cost convention. 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.

Description of Funds

Restricted and Designated 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.

Unrestricted funds are income funds which are to be spent on the PCC's general purpose.

Incoming Resources

Planned giving, collections and donations are recognised when received. 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. 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.

Resources Expended

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.

Fixed Assets

Consecrated and benefice property is not included from 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.

St Mary and St Chad Church, Brewood

Balance Sheet (Summary)

		As at 31/12/2025	As at 31/12/2024
Fixed assets			
	Investments	254,796.81	256,767.75
		254,796.81	**256,767.75**
Current assets			
	Investments	105,439.46	80,484.08
	Cash At Bank And In Hand	8,624.12	14,184.27
		114,063.58	**94,668.35**
Liabilities			
	Creditors: Amounts Falling Due In One Year	1,436.82	602.67
		1,436.82	**602.67**
Net current assets less current liabilities		**112,626.76**	**94,065.68**
Total assets less current liabilities		**367,423.57**	**350,833.43**
Liabilities			
		-	-
Total net assets less liabilities		**367,423.57**	**350,833.43**
Represented by			
Unrestricted			
	Unrestricted - General Funds	1,138.30	7,252.72
Designated			
	Designated - Bell Maintenance Fund	-	60.00
	Designated - Fabric Fund (General)	33,248.03	22,879.90
	Designated - Legacy Fund	318,195.20	305,558.66
	Designated - Organ Fund	962.48	1,788.48
	Designated - Youth	1,589.75	198.61
Restricted			
	Restricted - Agency collection	38.00	38.00
	Restricted - Churchyard Fund	8,185.97	9,774.13
	Restricted - Friends of St Mary & St Chad	452.79	377.79
	Restricted - Giffard Tombs Fund	2,044.00	2,044.00
	Restricted - Wakefield Trust Interest	(285.02)	(992.93)
Endowment			
	Endowment - Holford Bequest	1,771.07	1,771.07
Fund Totals		**367,340.57**	**350,750.43**

St Mary and St Chad Church, Brewood

Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Planned giving	45,096.00	75.00	-	45,171.00	43,294.93
Collections and other giving	11,959.18	-	-	11,959.18	9,436.90
Other voluntary receipts	13,258.32	300.00	-	13,558.32	116,982.77
Gift Aid recovered	12,662.53	-	-	12,662.53	10,880.49
Other receipts	53,662.53	270.00	-	53,932.53	17,414.56
Receipts from church activities	8,692.00	-	-	8,692.00	7,674.00
Total income	**145,330.56**	**645.00**	**-**	**145,975.56**	**205,683.65**
Payments					
Missionary and Charitable Giving	607.60	-	-	607.60	1,640.96
Parish Share	50,690.00	-	-	50,690.00	49,697.00
Clergy and Staffing costs	13,002.77	287.96	-	13,290.73	23,820.44
Church Running Expenses	21,341.85	2,158.16	-	23,500.01	42,137.65
Hall Running Costs	2,351.45	-	-	2,351.45	4,774.00
Church Repairs & Maintenance	36,974.69	-	-	36,974.69	121,499.53
Hall Repairs & Maintenance	-	-	-	-	-
New Building work	-	-	-	-	-
Total expenditure	**124,968.36**	**2,446.12**	**-**	**127,414.48**	**243,569.58**
Net income / (expenditure) resources before transfer	**20,362.20**	**(1,801.12)**	**-**	**18,561.08**	**(37,885.93)**
Transfers:					
Gross transfers between funds - in	2,014.00	1,115.87	-	3,129.87	87,256.29
Gross transfers between funds - out	(3,009.87)	(120.00)	-	(3,129.87)	(87,256.29)
Other recognised gains / losses					
Gains/losses on investment assets	(1,970.94)	-	-	(1,970.94)	11,672.29
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	**17,395.39**	**(805.25)**	**-**	**16,590.14**	**(26,213.64)**
Reconciliation of funds					
Total funds brought forward	**337,738.37**	**11,240.99**	**1,771.07**	**350,750.43**	**376,964.07**
Total funds carried forward	**355,133.76**	**10,435.74**	**1,771.07**	**367,340.57**	**350,750.43**

St Mary and St Chad Church, Brewood

Statement of Assets and Liabilities (by fund)
As at: 31 December 2025

			Balance	Previous balance
Investments				
1516: CBF CofE Investment Fund				
Legacy Fund	Designated		113,152.06	117,864.00
			113,152.06	**117,864.00**
1517: CBF CofE Global Equity Fund				
Legacy Fund	Designated		79,177.20	81,734.89
			79,177.20	**81,734.89**
1518: CBF CofE Property Fund				
Legacy Fund	Designated		62,467.55	57,168.86
			62,467.55	**57,168.86**
		Investments	**254,796.81**	**256,767.75**
Cash At Bank And In Hand				
1600: Cooperative Bank Current Account				
Bell Maintenance Fund	Designated		-	60.00
General fund	Unrestricted		497.33	2,186.89
Fabric Fund (General)	Designated		3,463.00	9,427.63
Churchyard Fund	Restricted		385.97	374.13
Friends of St Mary & St Chad	Restricted		452.79	377.79
Organ Fund	Designated		962.48	1,788.48
Youth	Designated		1,589.75	198.61
Wakefield Trust Interest	Restricted		(285.02)	(992.93)
Giffard Tombs Fund	Restricted		-	40.00
Agency collection	Restricted		1,436.82	602.67
			8,503.12	**14,063.27**
		Cash At Bank And In Hand	**8,503.12**	**14,063.27**
Investments				
1513: CCLA Deposit Account - CB3000692-001				
General fund	Unrestricted		640.97	640.97
Fabric Fund (General)	Designated		28,452.27	8,452.27
Legacy Fund	Designated		55,324.56	48,790.91
Giffard Tombs Fund	Restricted		2,044.00	2,004.00
Holford Bequest	Endowment		1,771.07	1,771.07
			88,232.87	**61,659.22**
1601: Cooperative Bank Instant Access Account				
General fund	Unrestricted		-	4,424.86
Fabric Fund (General)	Designated		1,332.76	5,000.00
Churchyard Fund	Restricted		7,800.00	9,400.00
Legacy Fund	Designated		8,073.83	-
			17,206.59	**18,824.86**
		Investments	**105,439.46**	**80,484.08**

			Balance	Previous balance
Agency Accounts				
6699: Agency collections				
Agency collection	Restricted		1,436.82	602.67
			1,436.82	**602.67**
		Agency Accounts	**1,436.82**	**602.67**
		Grand Total	**367,302.57**	**350,712.43**

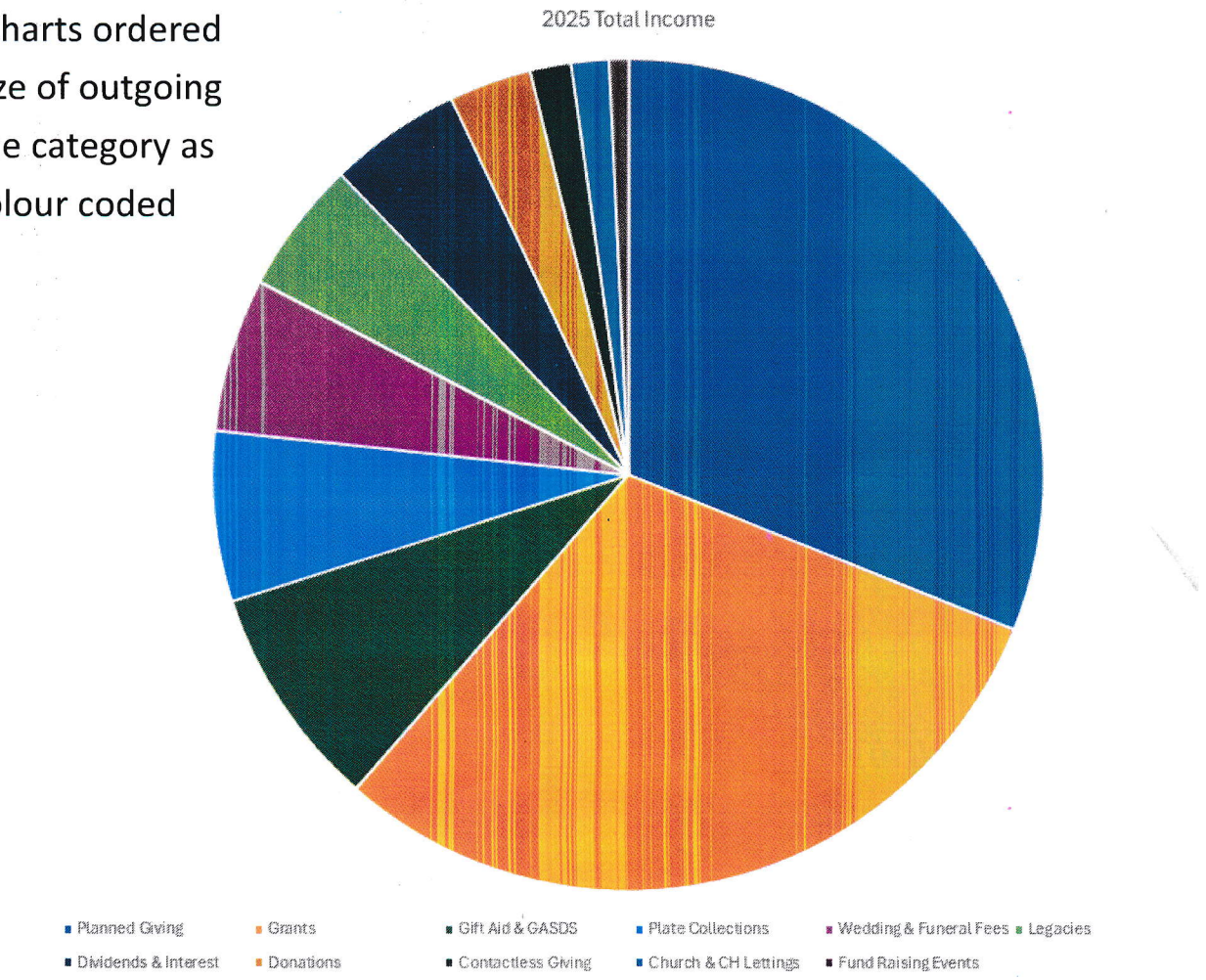
St Mary and St Chad Church, Brewood

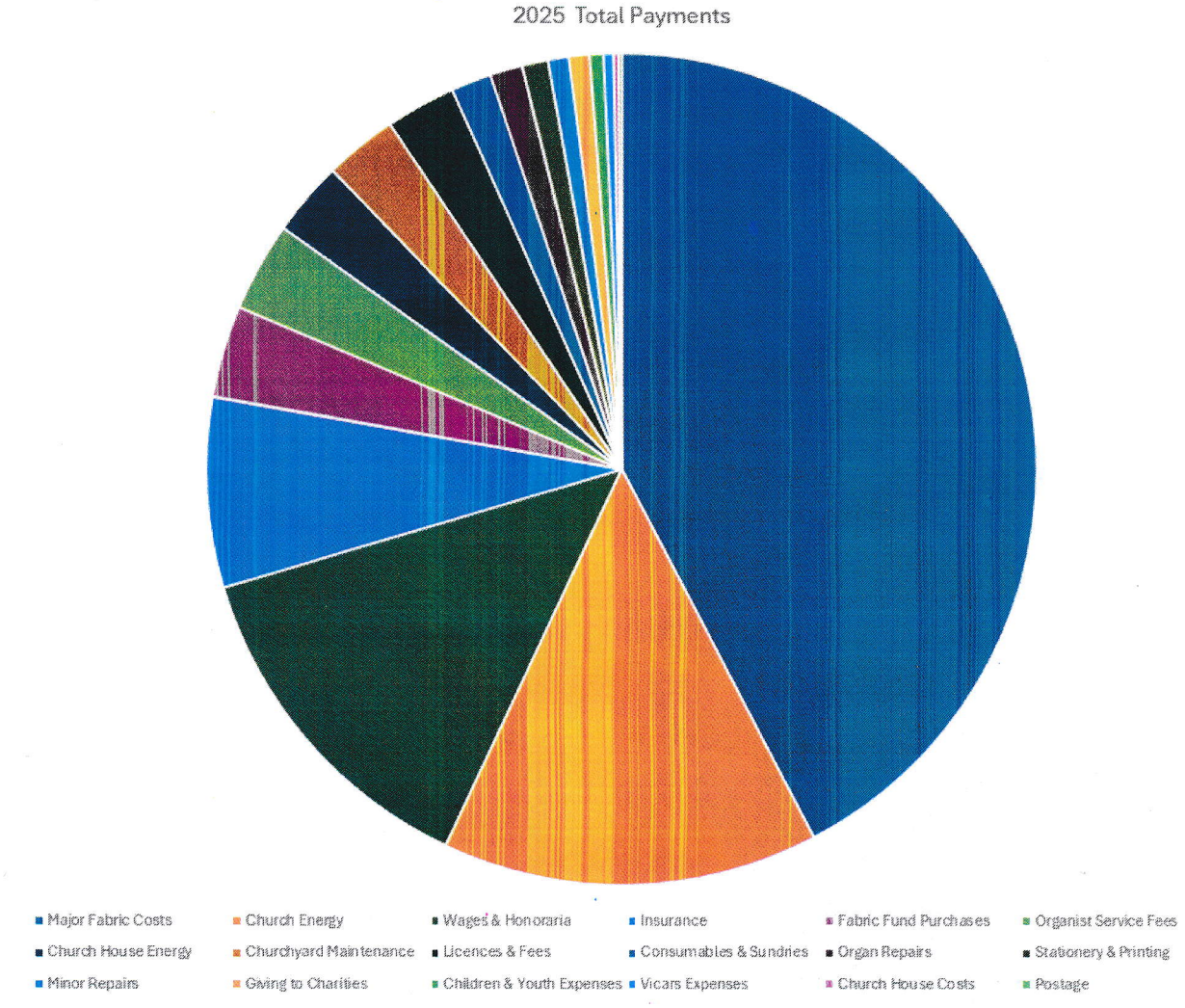
Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Receipts						
Planned giving						
1100 - Gift Aided Planned Donations	38,727.00	-	75.00	-	38,802.00	36,979.83
1101 - Other Planned Giving	6,369.00	-	-	-	6,369.00	6,315.10
Planned giving Totals	**45,096.00**	**-**	**75.00**	**-**	**45,171.00**	**43,294.93**
Collections and other giving						
1110 - Collections (Open Plate)	9,634.02	-	-	-	9,634.02	7,021.97
1111 - Contactless giving	2,325.16	-	-	-	2,325.16	2,414.93
Collections and other giving Totals	**11,959.18**	**-**	**-**	**-**	**11,959.18**	**9,436.90**
Other voluntary receipts						
1115 - Donations	2,782.16	1,580.00	300.00	-	4,662.16	7,648.89
1117 - Donations for Other Charities	210.60	-	-	-	210.60	100.00
1118 - Fund Raising Events	1,113.65	-	-	-	1,113.65	4,864.27
1119 - Organ Fund Donations	-	60.00	-	-	60.00	30.00
1141 - Legacies	-	7,511.91	-	-	7,511.91	104,339.61
Other voluntary receipts Totals	**4,106.41**	**9,151.91**	**300.00**	**-**	**13,558.32**	**116,982.77**
Gift Aid recovered						
1102 - Gift Aid and GASDS refunded	12,662.53	-	-	-	12,662.53	10,880.49
Gift Aid recovered Totals	**12,662.53**	**-**	**-**	**-**	**12,662.53**	**10,880.49**
Other receipts						
1120 - Dividends & Interest	-	7,485.67	-	-	7,485.67	9,871.69
1124 - Grants	-	44,051.86	20.00	-	44,071.86	6,342.87
1125 - Churchyard income from funerals	-	-	250.00	-	250.00	100.00
1151 - Church House Lettings	1,775.00	-	-	-	1,775.00	1,100.00
1152 - Church Lettings	350.00	-	-	-	350.00	-
Other receipts Totals	**2,125.00**	**51,537.53**	**270.00**	**-**	**53,932.53**	**17,414.56**
Receipts from church activities						
1116 - PCC Fees	8,662.00	-	-	-	8,662.00	7,674.00
1150 - Bookstall Sales	30.00	-	-	-	30.00	-
Receipts from church activities Totals	**8,692.00**	**-**	**-**	**-**	**8,692.00**	**7,674.00**
Receipts Grand totals	**84,641.12**	**60,689.44**	**645.00**	**-**	**145,975.56**	**205,683.65**
Payments						
Missionary and Charitable Giving						
1360 - Giving to Charities	607.60	-	-	-	607.60	1,640.96

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Missionary and Charitable Giving Totals	**607.60**	**-**	**-**	**-**	**607.60**	**1,640.96**
Parish Share						
1350 - Parish Share	50,690.00	-	-	-	50,690.00	49,697.00
Parish Share Totals	**50,690.00**	**-**	**-**	**-**	**50,690.00**	**49,697.00**
Clergy and Staffing costs						
1300 - Vicar's Expenses	-	-	287.96	-	287.96	8,540.55
1318 - Organists Service Fees	2,640.00	-	-	-	2,640.00	2,976.00
1321 - Wages & Honoraria	12,036.66	(1,806.00)	-	-	10,230.66	12,303.89
1331 - Mission Costs	132.11	-	-	-	132.11	-
Clergy and Staffing costs Totals	**14,808.77**	**(1,806.00)**	**287.96**	**-**	**13,290.73**	**23,820.44**
Church Running Expenses						
1301 - Church Gas and Electricity	11,163.23	-	-	-	11,163.23	11,084.09
1302 - Church Insurances	5,639.67	-	-	-	5,639.67	5,518.63
1312 - Licences and Fees	2,085.48	-	-	-	2,085.48	1,762.16
1313 - Consumables and sundries	1,191.05	-	-	-	1,191.05	2,085.61
1315 - Stationery Costs	777.18	-	-	-	777.18	3,172.36
1316 - Postage	98.90	-	-	-	98.90	70.18
1320 - Churchyard Maintenance	-	-	2,158.16	-	2,158.16	17,608.15
1362 - Social Committee Expenses	186.34	-	-	-	186.34	626.47
1363 - Awakening costs	200.00	-	-	-	200.00	210.00
Church Running Expenses Totals	**21,341.85**	**-**	**2,158.16**	**-**	**23,500.01**	**42,137.65**
Hall Running Costs						
3100 - Church House Gas, Electricity, Phone	2,201.45	-	-	-	2,201.45	4,123.78
3101 - Church House General Costs	150.00	-	-	-	150.00	650.22
Hall Running Costs Totals	**2,351.45**	**-**	**-**	**-**	**2,351.45**	**4,774.00**
Church Repairs & Maintenance						
1310 - Minor Repairs	-	617.83	-	-	617.83	1,796.78
1317 - Children & Youth expenses	-	414.86	-	-	414.86	361.63
1319 - Organ Maintenance and Repairs	-	966.00	-	-	966.00	1,248.00
1352 - Fabric Fund purchases	-	2,727.60	-	-	2,727.60	-
1353 - Fabric repairs - major works	-	32,248.40	-	-	32,248.40	118,093.12
Church Repairs & Maintenance Totals	**-**	**36,974.69**	**-**	**-**	**36,974.69**	**121,499.53**
Payments Grand totals	**89,799.67**	**35,168.69**	**2,446.12**	**-**	**127,414.48**	**243,569.58**

Pie Charts ordered by size of outgoing in the category as colour coded





St Mary and St Chad Church, Brewood

Fund movement summary

Selected period: 01 January 2025 to 31 December 2025

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
Bells - Bell Maintenance Fund	60.00	1,500.00	3,414.00	1,854.00	-	-	-
General - General fund	7,252.72	84,641.12	89,799.67	(955.87)	-	-	1,138.30
Fabric-Gen - Fabric Fund (General)	22,879.90	44,401.96	32,179.83	(1,854.00)	-	-	33,248.03
Churchyard - Churchyard Fund	9,774.13	570.00	2,158.16	-	-	-	8,185.97
Friends - Friends of St Mary & St Chad	377.79	75.00	-	-	-	-	452.79
Organ - Organ Fund	1,788.48	140.00	966.00	-	-	-	962.48
Youth - Youth	198.61	-	(1,391.14)	-	-	-	1,589.75
Legacy - Legacy Fund	305,558.66	14,647.48	-	(40.00)	(1,970.94)	-	318,195.20
Wake-Int - Wakefield Trust Interest	(992.93)	-	287.96	995.87	-	-	(285.02)
Giffard - Giffard Tombs Fund	2,044.00	-	-	-	-	-	2,044.00
Holford - Holford Bequest	1,771.07	-	-	-	-	-	1,771.07
Totals	**350,712.43**	**145,975.56**	**127,414.48**	**-**	**(1,970.94)**	**-**	**367,302.57**

Parish of St Mary & St Chad, Brewood - Financial Statements for the Year Ended 31 December 2025

Notes to accounts

1) Staff costs

Mrs Cathy Short has been employed as Youth & Children's worker on a part time basis. All her salary payments, NI payments and pension contributions were administered by Lichfield diocese who Direct Debit the church with a total sum each month. She is also paid for an additional 3 hours per week for duties at Bishops Wood, who are regularly billed for the amount involved.

We were invoiced for organ playing by Mr Ian Sharman, Mr Malcolm Colton-Lowe and Mr Steve Cooper.

2) Fixed Assets

Consecrated and benefice property is not included from 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.

3) Liabilities

	End 2025	End 2024
Agency collections pending payment (Lichfield Diocese)	£1,437	£603

4) Wakefield Trust

The Wakefield Trust is an investment held by the diocese (Lichfield Diocese Trust No 1735) on our behalf. It originates from a bequest of £17,003, given by Miss K Wakefield in 1980. Interest accruing can be claimed by the church in order to defray the expenses of the incumbent (vicar) of St Mary & St Chad. During the year, expenses incurred by the incumbent are listed on a monthly basis and are then periodically reclaimed from Lichfield Diocese.

The capital value at year end was 136,830.32 and the year end cash figure is £21,660.98

At the year end we were owed £1,237 which should be paid during January 2026