Annual Report
and
Financial Statements
of the
Parochial Church Council

for the year ended 31 December 2025



Vicar:

(to 31 May 2025)
Rev'd Steve Burmester
The Vicarage
36 Sagars Road
Handforth

(from 18 January 2026)
Rev'd Marcus Pagnam
61 Pickmere Road
Handforth

Banks:

The Royal Bank of Scotland
Wilmslow Branch

CAF Bank
West Malling, Kent

Independent examiner:
Abigail Sheehan

ST CHAD'S HANDFORTH PAROCHIAL CHURCH COUNCIL
Annual Report for the Year ended 31 December 2025

Aim and Purpose

The Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent in promoting, in the ecclesiastical parish, the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the church buildings and equipment and for employing staff.

In May 2025 our Vicar, Steve, left the parish to pursue a teaching ministry overseas. We give thanks for his ministry among us and pray for God's blessing upon him in this new stage of his calling.

Following his departure the parish entered a period of interregnum. During this time the PCC undertook the necessary work of preparing the parish profile, advertising the vacancy, and participating in the appointment process. We are grateful to all who contributed to this work and to those who helped sustain the worship and ministry of the parish during the vacancy.

We are pleased that the process resulted in the appointment of Marcus Pagnam as our new Vicar. Marcus was instituted and inducted on 18 January 2026. We look forward to working together under his leadership as we continue the mission and ministry of the parish in the years ahead.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship and to become part of our church family at St Chad's.

Our vision is **"Knowing Christ and making Him known."**

The values that help us work towards this vision are that we seek to be,

- Authentic
- Bible-based and Spirit-filled
- Community-focused
- Disciple-making
- Of and for every generation

When planning our activities for the year, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we seek to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Missionary and outreach work

To facilitate this work, we also consider it important that we maintain the fabric of the church and halls at St Chad's.

ST CHAD'S HANDFORTH PAROCHIAL CHURCH COUNCIL
Annual Report for the Year ended 31 December 2025

Achievements and Performance

The PCC has set out its aims in the objectives above. Achievements in these areas can be summarised under the three areas mentioned.

Worship and Prayer

As noted above, our Vicar left in May and our Curate also left in August to take up the role as Vicar in another church. However, throughout the year, thanks to help from clergy and lay ministers in the Diocese and members of our own congregation who led services, we were able to continue holding a Sunday service and a midweek Wednesday service. Unfortunately, we did have to discontinue the Sunday evening service.

During our Sunday morning service we have continued to broadcast on YouTube for live viewing, enabling those who are housebound or otherwise unable to attend in person to participate in regular worship.

We have also continued our Sunday morning children's work with Sunday Clubs on the second and fourth Sundays of the month. These offer child-friendly activities and teaching for children from Reception to Year 6. There is a creche provided for children under 4.

Our midweek service continues, particularly among those who appreciate the Book of Common Prayer liturgy and more traditional forms of song and worship.

We have also continued to conduct funerals during the year.

Our monthly prayer meetings have continued to take place and the weekly online Zoom prayer meeting has continued for a smaller group.

Provision of Pastoral Care

The pastoral care of individuals within the church community remains a high priority for the church family.

The pastoral care team has continued to meet monthly via Zoom and has ensured that members of the congregation are regularly contacted through home visits or telephone calls. In this way we seek to meet people's practical, spiritual and emotional needs as far as possible.

The PCC and church have continued to work closely with two local charities.

Pure Innovations, based in Stockport, is a charity that works with adults with learning difficulties in the workplace. Through their partnership with us in Café Aroma we have established a community café which is used by local people. The café continues to open two days per week (Wednesdays and Fridays).

The second charity is **Hope Central**, which has been running since 2019 and in which St Chad's has been an integral partner. It employs 11 workers and has over 130 volunteers from various local communities.

Hope Central has established a partnership with **Christians Against Poverty (CAP)**, a national Christian charity. These ministries include:

- Job Club
- Money Management courses
- Debt Counselling Centre
- Life Skills courses

The charity has continued to grow in terms of its outreach ministries and scope.

The Foodbank operates from St Chad's Hall and provides food parcels to those living in the SK9 postcode area. In March, a **Pantry** was opened to allow users to purchase their own food at a heavily subsidised rate. This initiative has proved very popular and has grown during the year.

Missionary and Outreach Work

Our established missionary and outreach work has continued as in previous years.

Much of the regular outreach within the community takes place through our work with families and local schools.

Through our partnership with Hope Central, a number of people have completed the **Alpha Course**, an introduction to the Christian faith.

The **Remembrance Day service**, held outdoors at the war memorial was well attended as always. **"Carols in the Paddock"** on Christmas Eve was also well supported.

We have also continued to support home and international missionary work and were able to invite individuals from various organisations to speak at our Sunday services and provide updates on their work.

A full list of the organisations we support financially is shown in Note 3 to the financial statements.

The PCC is very grateful for the hard work of many church members throughout the year in a wide variety of roles, including café volunteers, resource teams, homegroup leaders, pastoral care team members, sidespersons, musicians, technical support, cleaners and church office administration.

Many people have quietly and faithfully served in the life and witness of God's church here in ways that cannot all be mentioned individually.

We therefore extend our sincere thanks to everyone who has served at St Chad's during the past year.

Financial Review

There was an overall financial deficit for the year of **£11,140** (2024: £29,507).

There has been a general decline in planned giving over the past few years. Attempts were made to address this situation in early 2025 with teaching on Christian giving during Lent. This increased giving by approximately **£11,000 per annum**, but unfortunately we have since experienced a further net reduction in giving. Further efforts will be made during 2026 to increase general giving.

£2,578 was spent during the year on replacing two Mac Mini computers and the photocopier.

The property at **Pickmere Road** was revalued during the year. This property is currently rented to the Diocese as the temporary vicarage pending redevelopment of the current vicarage site.

Reserves at the end of 2025 amounted to **£437,327**, of which **£350,000 relates to the property at Pickmere Road**.

With the additional rental income from Pickmere Road, the budget for 2026 shows a breakeven position on ordinary activities.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds sufficient to:

- maintain the current level of non-discretionary expenditure for at least two months; and
- provide for future maintenance and development of the church and other property.

Several significant projects identified in the quinquennial inspection will require attention in the near future and will involve substantial cost. These include:

- replacement of the church heating system
- refurbishment of the roof and chimney
- refurbishment of the church windows

It is the policy of the PCC to invest funds with the **CBF Church of England Deposit Fund**.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the **Parochial Church Councils (Powers) Measure** and is a registered charity.

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

PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including determining how PCC funds are to be spent.

Six in-person PCC meetings were held during the year.

Given its wide responsibilities, the PCC has established a number of sub-committees dealing with particular aspects of parish life. These committees — **Mission**, **Worship & Pastoral**, **Resources**, and **Children and Young People** — are all responsible to the PCC and report back regularly, with minutes being received and discussed by the full council as necessary.

During 2025 the **Pastoral & Worship**, and **Resources** committees met regularly. Matters relating to children and youth work, and mission were discussed by the full PCC.

Safeguarding

The PCC takes seriously its responsibility to safeguard and promote the welfare of children, young people and vulnerable adults.

The PCC has adopted the **House of Bishops' Safeguarding Policy, *Promoting a Safer Church***, and the parish works in accordance with the safeguarding guidance and procedures of the Diocese of Chester.

The PCC has appointed a Parish Safeguarding Officer who works with the incumbent and PCC to ensure that safeguarding good practice is maintained within the life of the church. Safeguarding is a standing item on the PCC agenda and any safeguarding matters are reported and reviewed appropriately.

All those working with children, young people and vulnerable adults are safely recruited and receive appropriate safeguarding training and DBS checks in accordance with diocesan requirements.

The PCC recognises that safeguarding is everyone's responsibility and is committed to providing a safe and caring environment for all.

Administrative Information

St Chad's Church is situated in Handforth, Cheshire. It is part of the Diocese of Chester within the Church of England.

The correspondence address is:

Wilmslow Road
Handforth
Wilmslow
Cheshire
SK9 3ES

The PCC is a charity registered with the Charity Commission (No. **1149381**).

PCC members at the end of the year

Chairman	Vacant (during intergnum)		
Church Warden	Rachel McDowell		
Deanery Synod Representative	Avril Allen		
Members	John Barnes	Chris Birch	Daniel Ghashghaei
	David Gilbert	Val Gilbert	Pat Grange
	Simon Heal	Jim Lethbridge	
	Justine Rono	Gigi Wong	

ST CHAD'S HANDFORTH PAROCHIAL CHURCH COUNCIL
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The Chairman and incumbent was Rev'd Steve Burmester who left the PCC on 31 May 2025.

Daniel Ghashghaei, Justine Rono and Gigi Wong were appointed to the PCC at the APCM on 19 May 2025.

Sue Morrison retired from PCC at the APCM and Rev Richard Reeve and Tracy Brown retired from PCC on 31 July and 12 November 2025 respectively.

Approved by the PCC on 26 April 2026 and signed on their behalf by



Rev'd Marcus Pagnam
Chairman

ST CHAD'S HANDFORTH PAROCHIAL CHURCH COUNCIL
STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2025

	Note	Unrestr'd Funds	Restr'd Funds	2025 Total Funds	2024 Total Funds
		£	£	£	£
Income					
Voluntary income	2a	106,407	5,286	111,693	105,052
Income from church activities	2b	19,982	-	19,982	21,705
Activities for generating funds	2c	-	140	140	215
Income from investments	2d	8,626	-	8,626	4,039
Total Income		135,015	5,426	140,441	131,011
Expenditure					
Church activities	3	145,874	5,707	151,581	160,518
Fund raising costs		-	-		-
Total Expenditure		145,874	5,707	151,581	160,518
Net income/(expenditure) for the year		(10,859)	(281)	(11,140)	(29,507)
Gains on revaluation of property for the charity's own use		10,000	-	10,000	-
Net movement of funds		(859)	(281)	(1,140)	(29,507)
Balance brought forward 1 January 2024		437,944	526	438,470	
Balance carried forward 31 December 2024		437,085	245	437,330	

The notes on pages 9 to 15 form part of these financial statements.

ST CHAD'S HANDFORTH PAROCHIAL CHURCH COUNCIL
BALANCE SHEET
At 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	5	357,952	349,933
Current Assets			
Debtors	6	4,585	4,302
Investments		56,576	69,730
Cash at bank and in hand		24,027	15,801
		85,188	89,833
Creditors falling due within one year	7	(5,810)	(1,296)
Net current assets		79,378	88,537
Net assets		437,330	438,470
Funds of the charity			
Unrestricted	8/9		
General		147,085	157,944
Revaluation		290,000	280,000
Restricted	8/9	245	526
		437,330	438,470

Approved by the Parochial Church Council on 26 April 2026 and signed on its behalf by:-

Rev'd Marcus Pagnam (Chairman)

Mr Chris Birch (Hon Treasurer)

The notes on pages 9 to 15 form part of these financial statements.

ST CHAD'S HANDFORTH PAROCHIAL CHURCH COUNCIL
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with the Charities SORP (FRS 102) and the Charities Act 2011.

The PCC meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value except for freehold land and buildings, which are shown at their valuation. 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.

Going concern
After reviewing the forecasts and projections of the PCC trustees have a reasonable expectation that there are adequate funds to continue in operation for the foreseeable future and have therefore adopted the going concern basis in preparing the financial statements.

Funds
Restricted funds represent income from donations 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. Unrestricted funds are general funds which can be used for PCC ordinary purposes.

Incoming recognition
Planned giving, collections and donations are recognised when received. Income tax recoverable on gift aid donations is recognised when the income to which it relates is recognised. Grants and legacies are accounted for when the PCC is notified of its legal entitlement to the amount due. Rental income from the letting of the church rooms is recognised when the rent is due. Dividends and interest are accounted for when receivable. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Expenditure recognition
Grants and donations are accounted for when paid over or awarded, if that creates a binding obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Volunteers
The church benefits greatly from the involvement and support of its volunteers, details are given in the annual report. In accordance with SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements.

Fixed Assets
Consecrated and beneficed property is excluded from the accounts by s.10 of the Charities Act 2011. The PCC consider that the church halls, built on church property and integrated into the church buildings, have no separate commercial value.

Movable 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). No value is therefore attributed to this property.
All expenditure incurred on consecrated or benefice property, church halls or moveable church furnishings, whether maintenance or improvement is written off in the Statement of Financial Activities. Other equipment used within the church premises is depreciated on a straight- line basis over 2 to 5 years. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

Current asset investments
This is cash on deposit with a maturity date of less than one year.

2	INCOME	Unrestr'd Funds £	Restricted Funds £	Total Funds 2025 £	2024 £
2a	**Voluntary income**				
	Planned Giving – gift aid	58,703	-	58,703	55,893
	Planned Giving - other	16,584	-	16,584	18,047
	Tax recoverable	16,738	901	17,639	15,476
	Collections	3,067	-	3,067	2,567
	Sundry donations	10,315	4,385	14,700	13,069
	Legacy	1,000	-	1,000	-
		106,407	5,286	111,693	105,052
2b	**Church activities**				
	Magazines, books and printing	71	-	71	60
	Church Rooms Lettings	11,869	-	11,869	11,361
	Fees	2,244	-	2,244	5,122
	Café Aroma and other Catering	5,450	-	5,450	4,737
	Activities	298	-	298	425
	Insurance claims and similar income	50	-	50	-
		19,982	-	19,982	21,705
2c	**Activities for generating funds**				
	Quiz event	-	140	140	215
2d	**Income from investments**				
	Rent	6,000	-	6,000	-
	Interest and dividends	2,626	-	2,626	4,039
		8,626	-	8,626	4,039
	Total Income	135,015	5,426	140,441	131,011

In **2024** £2,283 of voluntary income, and £215 of other income was for restricted funds.

3 EXPENDITURE

	Unrestr'd	Restricted	Total Funds	
Charitable activities	**Funds**	**Funds**	**2025**	**2024**
	£	**£**	**£**	**£**
The expenditure relates to one activity promoting, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.				
Grants				
Missionary & charitable giving				
Overseas mission	8,000	4,661	12,661	11,820
Home missions & church societies	5,500	-	5,500	11,000
Relief and development	1,500	140	1,640	3,715
	15,000	4,801	19,801	26,535
Church activity				
Ministry				
Diocesan Parish Share	77,605	-	77,605	75,344
Clergy & Lay expenses	855	-	855	1,530
Clergy house expenses	6,795	-	6,795	6,795
Other ministry expenses	4,504	-	4,504	4,013
Church running expenses	18,967	-	18,967	20,143
Church maintenance	1,844	-	1,844	2,215
Youth and children's work	5	-	5	-
Magazines, leaflets and books	261	-	261	264
Café Aroma running costs	3,673	-	3,673	2,491
Church hall maintenance	406	-	406	1,510
Depreciation - equipment	3,653	906	4,559	3,700
	118,568	906	119,474	120,996
Church administration				
Administrator	9,474	-	9,474	9,090
Printing, stationery, telephone etc	2,832	-	2,832	3,897
	12,306	-	12,306	12,987
Total expenditure	145,874	5,707	151,581	160,518

In **2024** £2,060 of grants and £3,989 of the church activity expenditure was made from restricted funds.

Grants analysis

		2025	2024
		£	£
Institutions	**Website**		
Christians in Schools	*www.cist.org.uk*	4,750	4,750
Open Doors	*www.opendoorsuk.org*	1,000	1,500
Barnabas Aid	*www.barnabasaid.org*	-	1,500
Tearfund	*www.tearfund.org*	1,640	2,215
Hope for Justice	*www.hopeforjustice.org*	-	1,500
True Freedom Trust	*www.truefreedomtrust.org.uk*	750	750
GFA World	*www.gfauk.org*	1,000	1,500
The Leprosy Mission	*www.leprosymission.org.uk*	1,000	-
Hope Central	*www.hopecentral.org.uk*	-	5,500
		10,140	19,215
Individuals		9,661	7,320
		19,801	26,535

4 STAFF COSTS

	2025	2024
	£	£
Salaries, Social Security and pension costs	12,713	13,112

Staff costs include the salary of the Church administrator, Pat Grange £9,474 (**2024**: £9,089)

Pat Grange is a member of PCC and her appointment was in accordance with the provisions of Clause 7A Parochial Church Councils (Powers) Measures 1956.

5 FIXED ASSETS

Church Buildings and Vicarage

The Church Buildings and the Vicarage are consecrated / benefice properties and are excluded from these financial statements by s.10 of the Charities Act 2011.

The Diocese insures the Vicarage, but the Church Building, halls and their contents are insured by the PCC for the sum of £5,800,000.

	Freehold land and buildings	Equipment	Total
	£	£	£
Tangible fixed assets			
Cost or valuation			
At 1 Jan 2024	340,000	59,686	399,686
Additions	-	2,578	2,578
Disposals	-	(2,359)	(2,359)
Revaluation	10,000	-	10,000
At 31 Dec 2024	350,000	59,905	409,905
Depreciation			
At 1 Jan 2024	-	49,753	49,753
Disposals	-	(2,359)	(2,359)
Charge for the year	-	(4,559)	(4,559)
At 31 Dec 2024	-	51,953	51,953
Net book value			
At 31 Dec 2025	350,000	7,952	357,952

The freehold land and buildings consists of a curates house at Pickmere Road, Handforth, which was revalued in May 2025 by The Good Estate Agent at £350,000.

It is considered that the estimated residual value of the land and buildings is not lower than the above value and hence depreciation would be immaterial.

Additions to fixed assets were 2 mac mini computers and a photocopier.

6 DEBTORS	2025	2024
	£	£
Tax recoverable	1,203	1,087
Interest receivable	573	840
Prepayments	2,809	2,375
	4,585	4,302

7 CREDITORS FALLING DUE WITHIN ONE YEAR	2025	2024
	£	£
Creditors for goods & services	809	1,296
Rent in advance	1,500	-
Other creditors	3,501	-
	5,810	1,296

8 FUNDS

Analysis of movement in the funds

Current year	At 1/1/25	Income	Expenditure	Reval	At 31/12/25
	£	£	£	£	£
Unrestricted					
General	157,944	135,015	145,874	-	147,085
Revaluation	280,000	-	-	10,000	290,000
Restricted	526	5,426	5,707	-	245
Total	438,470	140,441	151,581	10,000	437,330

Prior year	At 1/1/24	Income	Expenditure	Reval	At 31/12/24
	£	£	£	£	£
Unrestricted					
General	183,900	128,513	154,469	-	157,944
Revaluation	280,000	-	-	-	280,000
Restricted	4,077	2,498	6,049	-	526
Total	467,977	131,011	160,518	-	438,470

The Restricted Funds at the year - end represent unspent donations for:

	2025	2024
	£	£
Replacement piano/keyboard/ computers - depreciation	245	526
	245	526

The PCC has designated £6,000 (**2024**: £6,000 of general funds for the general development of the café, including kitchen and lounge.
The PCC has also designated £133,219 the net proceeds of the sale of the property at Blackden Walk in 2017 to be used for improvement of the Church and Church Hall buildings, and the property at Pickmere Road.
£13,000 was utilised on the refurbishment of the kitchen, £18,000 on the refurbishment of the lounge, £70,686 on the refurbishment of Pickmere Road and £15,503 on replacing the rotten West Gable main beam leaving £16,030 (**2024:** £16,030) to carry forward.

9 ANALYSIS OF NET ASSETS BY FUND

Current year	Unrestr'd Funds £	Restricted Funds £	Total £
Fixed Assets	347,952	-	347,952
Current Assets	84,943	245	85,188
Creditors falling due < 1 year	(5,810)	-	(5,810)
Fund Balance	427,085	245	427,330

Prior year	Unrestr'd Funds £	Restricted Funds £	Total £
Fixed Assets	349,933	-	349,933
Current Assets	89,307	526	89,833
Creditors falling due < 1 year	(1,296)	-	(1,296)
Fund Balance	437,944	526	438,470

10 RELATED PARTY TRANSACTIONS

Other than the remuneration of an employee disclosed in note 4, there were no fees, remuneration or other expenses paid to Trustees.

Donations were received from some trustees or persons connected with the trustees, but none had any restrictions attached to them.

ST CHAD'S HANDFORTH PAROCHIAL CHURCH COUNCIL
INDEPENDENT EXAMINER'S REPORT
For the year ended 31 December 2025

I report to the Parochial Church Council (PCC) on my examination of the financial statements for the year ended 31 December 2025, set out on pages 7 to 15.

Responsibilities and basis of report

As PCC trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the PCC financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Abigail Sheehan BA Hons CPFA

43 Hampson Crescent
Handforth
Wilmslow

26 April 2026