The Ecclesiastical Parish of St Michael's Stanwix With St Mark's Belah

Registration number: 1159961

Annual Report and Financial Statements

31 December 2025

The Ecclesiastical Parish of St Michael's Stanwix With St Mark's Belah

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The Ecclesiastical Parish of St Michael's Stanwix With St Mark's Belah

Reference and Administrative Details

Charity name	The Ecclesiastical Parish of St Michael's Stanwix With St Mark's Belah	
Charity registration number	1159961	
Principal office	St Michael's Parish Centre Church Street CARLISLE CA3 9DJ	
Registered office	St Michael's Parish Centre Church Street CARLISLE CA3 9DJ	
Trustees	Revd I R McIntyre - Chairman	
	A R H Cook - Vice Chairman	
	P A Cowen - Treasurer	
	K R Borlase - Deputy treasurer	
	R E Keiller - PCC Secretary	
	E A Simpson - Church Warden	
	G Smith	(appointed 27 April 2025)
	C J Busk	(appointed 27 April 2025)
	J Simpson	(appointed 27 April 2025)
	E T Amos	
	R Arnold	
	E M Cook	
	L A Simpson	
	D Libby	
	A Quinn	
	R A G Cox	
	K Howe	
	J Furness	
	E Farnworth	
	D W Howe	
	E L S Maylin	(resigned 27 April 2025)
	E Simpson	(resigned 27 April 2025)

The Ecclesiastical Parish of St Michael's Stanwix With St Mark's Belah

Reference and Administrative Details

Accountant	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE CA1 2RW

The Ecclesiastical Parish of St Michael's Stanwix With St Mark's Belah

Trustees' Report for the Year Ended 31 December 2025

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

1. Structure, Governance and Management

Organisational structure and governing document

St Michael's Stanwix with St Mark's Belah PCC is a body corporate and its governing documents are the Parochial Church Council Powers Measure (1956) as amended, the Church Representation Rules 2011 and a District Church Councils Scheme approved by the Carlisle Diocesan Bishop's Council and implemented in 1993. The PCC is also a charity registered in England, no 1159961.

Any act of the Council may be signified by an instrument executed pursuant to a resolution of the council and under the hands or if an instrument under seal is required under the hands and seals of the chairman presiding and two other members of the council present at the meeting at which such resolution is passed.

Members of the PCC other than those appointed ex officio are elected by the Annual Parochial Church Meeting (APCM) held in April each year at which all those on the church electoral roll are entitled to vote.

The governing document requires a quorum of one third present at PCC meetings which are held six times each year. Matters relating to the parish, church programme and events, buildings maintenance and development, and finance, are discussed and agreed by a majority vote of these present.

In addition to the PCC, three working sub groups cover the operation of different areas of parish life: Finance and Administration, Building Maintenance and Development, and Mission and Fellowship. The District Church Councils (DCC) which previously met on the alternate months to the PCC are in temporary abeyance.

The PCC has a Standing Committee which has power to transact the business of the PCC between its meetings, subject to any directives given by the Council. It constructs and prioritises the agenda for PCC meetings.

Other committees are established by the PCC as required, with responsibility for particular areas, who then report to the PCC.

Recruitment, Induction and Training of trustees

Members are elected to the PCC at the APCM by the members of the churches who are included on the Electoral Roll.

Trustees receive induction training on a one to one basis following election to the PCC. They are required to undergo a DBS check and undertake Basic, Foundation and Raising Awareness of Domestic Abuse, Diocesan Safeguarding Training every three years..

Related parties

The Benefice of Stanwix, St Michael's Church, Stanwix with St Mark's Church, Belah is part of the Diocese of Carlisle within the Church of England.

The PCC act as the sole trustee for the Miles MacInnes Trust (charity number 250935 – "Proceeds of sale of the Miles MacInnes Memorial Hall and caretaker's house"). As at 31 December 2025 the trust held funds totalling £122,337 (2024 - £130,802) "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £4,365 (2024 - £7,265) to the PCC which was used towards Parish Centre running costs.

Major risk statement

The trustees have reviewed the major risks to which the charity is exposed and systems or procedures have been put in place to manage those risks.

2. Objectives and Activities

The PCC has the responsibility of cooperating with the Incumbent, Revd. Iain McIntyre, in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical within the ecclesiastical parish. The PCC also has maintenance responsibility for both church buildings, and the Parish Centre adjacent to St Michael's.

The PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we endeavour to enable ordinary people to live out their faith as part of our parish community through:

Learning, Living and Sharing our faith in Christ.

Provision of pastoral care for people living in the parish.

Mission and outreach work.

Activities undertaken during the year include:

- Regular weekly services providing worship, teaching and fellowship
- Pastoral care to members of the congregation.
- Various children and youth activities.
- Encouragement of mid-week home groups and prayer groups.
- Provision of baptism, marriage and funeral services for parishioners.

3. Achievements and performance

Summary of main achievements during the year

The majority of our activities in church life continued as in previous years. Regular staff meetings, PCC meetings, Home groups and children's activities were all occurring throughout the year.

Progress continues with plans for the redevelopment of the interior of St Michael's Church (Project Nehemiah), Three halo heaters were installed across the front of church in February 2025. Plans for the removal of choir stalls and some pews, and new carpeting throughout are currently awaiting approval to enable us to proceed.

4. Financial Review

Total income during the year ended 31 December 2025 was £188,809 (2024 - £138,718), and expenditure totalled £139,392 (2024 - £165,975). The allocation of income and expenditure between various funds is summarised below:

	Income	Expenditure	Net Transfers	Surplus / (Deficit)	Balance c/fwd
General funds	105,870	103,210	2,983	5,643	23,110
St Mark's Improvement fund	3,890	1,764	-	2,126	9,989
St Michael's Restoration fund	10,657	19,719	8,186	(877)	2,582
Nehamiah Project	71,966	14,699	-	57,267	57,951
Children & Young Peoples Worker	(3,574)	-	(11,169)	(14,743)	-

During the year the decision was taken to close the CYPW fund as we did not believe the funds could be used for their intended purpose in the foreseeable future. Donors were asked for permission to reallocate their gifts to other funds, or they could request a refund. A total of £4,088 (including gift aid) was refunded, and the balance reallocated to General funds and St Michael's Restoration Fund.

Although there was a surplus in General Funds for 2025 of £5,643 this was only due to funds transferred from the CYPW fund and because we again made the difficult decision to reduce the amount of Parish Offer paid to the diocese by £11,400. The current level of income for General funds is not sufficient to cover the running costs of the church and maintain the level of Parish Offer we have previously committed to. For 2026 we have revised our offer down to £57,000 to reflect the financial reality.

The PCC recognise that in recent years we have been reliant on reserves to cover over expenditure. Those reserves have now been depleted to the minimum level required to meet our cashflow commitments month by month. During 2026 the financial situation will continue to be monitored closely, and the congregation encouraged to respond as necessary. The PCC is aware of the need to better finance both our mission and the upkeep of its historic building. They have received advice from the Archdeacon of Carlisle, and plan to address the issue in 2026 with the advice and support of the Diocesan Stewardship team.

Reserves policy

The trustees seek to maintain general reserves approximately equal to two months of general funds expenditure. They believe this is an adequate reserve level to ensure on-going cashflow. The general reserves as at 31 December were equivalent to 2.7 months of expenditure.

Approved by the Trustees on 20 April 2026 and signed on their behalf by:

.....

A R H Cook - Vice Chairman
Trustee

.....

P A Cowen - Treasurer
Trustee

The Ecclesiastical Parish of St Michael's Stanwix With St Mark's Belah

Trustees' Responsibilities in relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 as amended by the Charities Act 2022, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner's Report to the Trustees of

The Ecclesiastical Parish of St Michael's Stanwix With St Mark's Belah

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 8 to 17.

Your attention is to drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 as amended by the Charities Act 2022 (the Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report

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 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 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 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 130 of the Charities Act 2011 as amended by the Charities Act 2022; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Act

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.

M Borradaile

Martin Borradaile FCA
Dodd & Co Limited
Chartered Accountants

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

20 April 2026

The Ecclesiastical Parish of St Michael's Stanwix With St Mark's Belah

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
Income and endowments from:					
Donations and legacies	2	101,021	76,896	177,917	130,777
Investments	3	1,189	-	1,189	1,834
Charitable activities	4	7,550	2,153	9,703	6,107
Total income		109,760	79,049	188,809	138,718
Expenditure on:					
Charitable activities		104,974	34,418	139,392	165,975
Total expenditure		104,974	34,418	139,392	165,975
Net incoming/(outgoing) resources before transfers		4,786	44,631	49,417	(27,257)
Transfers					
Gross transfers between funds		2,983	(2,983)	-	-
Net movements in funds		7,769	41,648	49,417	(27,257)
Reconciliation of funds					
Total funds brought forward		25,330	18,885	44,215	71,472
Total funds carried forward		33,099	60,533	93,632	44,215

The notes on pages 10 to 17 form an integral part of these financial statements.

The Ecclesiastical Parish of St Michael's Stanwix With St Mark's Belah

Balance Sheet as at 31 December 2025

	Note	2025 £	2025 £	2024 £	2024 £
Current assets					
Debtors	10	8,559		12,239	
Cash at bank and in hand		89,287		35,758	
			97,846		47,997
Creditors: Amounts falling due within one year	11		(4,214)		(3,782)
Net current assets			93,632		44,215
Net assets			93,632		44,215
The funds of the charity:					
Restricted funds			60,533		18,885
Unrestricted funds					
Unrestricted income funds			33,099		25,330
Total charity funds			93,632		44,215

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board on 20 April 2026 and signed on its behalf by:

A R H Cook - Vice Chairman
Trustee

P A Cowen - Treasurer
Trustee

1 Accounting policies

Statement of compliance

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 as amended by the Charities Act 2022.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities:Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Basis of preparation

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

These financial statements have been prepared on a going concern basis.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 13.

Income and endowments

Donations and legacies income includes grants that provide core funding or are of a general nature are recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

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Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

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2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
St Michael's and St Mark's				
Cash collections	7,354	-	7,354	8,214
Planned giving	59,538	-	59,538	61,041
Donations	6,168	-	6,168	5,947
Legacies and bequests	2,000	-	2,000	-
Gift Aid tax reclaimed	13,807	-	13,807	14,391
Grants	300	-	300	-
Letting	1,060	-	1,060	743
Fees	-	-	-	54
	90,227	-	90,227	90,390
Restoration				
Donations	-	1,760	1,760	4,629
Gift Aid tax reclaimed	-	263	263	-
Grants	-	8,634	8,634	-
	-	10,657	10,657	4,629
Parish Centre				
Donations	720	-	720	560
Miles McInnes fund	4,365	-	4,365	7,265
Other income	12	-	12	21
	5,097	-	5,097	7,846
Youth				
Planned giving	-	480	480	2,430
Donations	-	(3,500)	(3,500)	-
Gift Aid tax reclaimed	-	(554)	(554)	896
	-	(3,574)	(3,574)	3,326
Project Nehemiah				
Donations	-	41,125	41,125	6,527
Gift Aid tax reclaimed	-	5,888	5,888	988
Grants	5,697	22,800	28,497	16,750
Other income	-	-	-	321
	5,697	69,813	75,510	24,586
	101,021	76,896	177,917	130,777

Of the donations and legacies income in 2024 £98,236 related to unrestricted funds and £32,541 related to restricted funds.

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3 Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Interest on cash deposits	1,189	-	1,189	1,834

Of the investment income in 2024 £573 related to unrestricted funds and £1,261 related to restricted funds.

4 Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Parish centre				
Letting	1,880	-	1,880	2,268
St Michael's and St Mark's				
Coffee mornings	326	-	326	290
Other income	81	-	81	-
Community Events	459	-	459	-
Letting	1,652	-	1,652	905
Fees	3,152	-	3,152	2,644
	5,670	-	5,670	3,839
Nehemiah				
Community Events	-	2,153	2,153	-
	7,550	2,153	9,703	6,107

All of the income from charitable activities in 2024 related to unrestricted funds.

5 Total expenditure

	Parish centre	St Michael's and St Mark's	Restoration	Nehemiah	Total 2025	Total 2024
	£	£	£	£	£	£
Support costs						
Assigned fees paid to Diocese	-	1,305	-	-	1,305	638
Missionary and charitable giving	-	4,120	-	-	4,120	4,120
Parish offer	-	57,000	-	-	57,000	57,000
Church maintenance	-	9,002	19,719	10,916	39,637	65,404
Church running costs	-	14,325	-	-	14,325	16,101
Upkeep of services	-	2,078	-	-	2,078	1,777
Upkeep of church yard	-	1,790	-	-	1,790	1,860
Education and outreach	-	1,859	-	-	1,859	2,283
Working expenses of incumbent and other clergy	-	1,756	-	-	1,756	2,052
Office costs	1,291	1,198	-	-	2,489	2,868
Parish centre costs	6,964	-	-	-	6,964	10,094
Fundraising costs	-	-	-	3,783	3,783	-
Accountancy fees (governance)	-	1,634	-	-	1,634	1,110
Independent examiner's fee	-	450	-	-	450	450
Bank charges	-	202	-	-	202	218
	8,255	96,719	19,719	14,699	139,392	165,975

Of the expenditure in 2024, £114,417 related to unrestricted funds and £51,558 related to restricted funds.

6 Governance costs

	2025	2024
	£	£
Accountancy fees	1,634	1,110
Independent examiner's fee	450	450
	2,084	1,560

7 Trustees' remuneration and expenses

No trustees received any remuneration or expenses during the year.

8 Net incoming/(outgoing) resources

Net incoming/(outgoing) resources is stated after charging:

	2025	2024
	£	£
Accountancy fees (governance)	1,634	1,110
Independent examiner's fee	450	450

9 Taxation

The registered charity is exempt from taxation on income and gains.

10 Debtors

	2025	2024
	£	£
Other debtors	8,559	12,239

11 Creditors: Amounts falling due within one year

	2025	2024
	£	£
Other creditors	4,214	3,782

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12 Related parties

Controlling entity

The charity is controlled by the trustees.

Related party transactions

The PCC act as the sole trustee for the Miles MacInnes Trust. As at 31 December 2025 the trust held funds totalling £122,337 (2024 - £130,802) "for the benefit of the inhabitants of Stanwix". During the year the Trust transferred a total of £4,000 (2024 - £7,265) to the PCC which was used towards Parish Centre running costs.

13 Analysis of funds

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
General Funds					
Unrestricted income fund	25,330	109,760	(104,974)	2,983	33,099
Restricted Funds					
Restoration	3,458	10,657	(19,719)	8,186	2,582
Children and Young People's/Community Worker	14,743	(3,574)	-	(11,169)	-
Project Nehemiah	684	71,966	(14,699)	-	57,951
	18,885	79,049	(34,418)	(2,983)	60,533
	44,215	188,809	(139,392)	-	93,632

The General Unrestricted Funds include £9,989 designated for the St Mark's Improvement Fund.

The Restoration fund includes donations and grants received to fund the restoration of St Michael's Church.

The Nehemiah Project funds are for planned improvements to St Michael's church interior, including installation of halo heaters, removal of choir stalls and some pews, and new carpeting throughout.

14 Transfers

£11,169 was transfered from the Children and Young People's Worker fund into Unrestricted funds and Restoration funds at the instruction of the donors following the PCC decision not to pursue a Children and Young People's Worker.

£5,605 was transferred from Unrestricted funds to Restoration funds due to overspending on the Restoration fund before the Children and Young People's Worker Fund was closed.

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Prior period

	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General Funds				
Unrestricted income fund	34,831	104,916	(114,417)	25,330
Restricted Funds				
Restoration	25,224	5,890	(27,656)	3,458
Children and Young People's/Community Worker	11,417	3,326	-	14,743
Project Nehemiah	-	24,586	(23,902)	684
	36,641	33,802	(51,558)	18,885
	71,472	138,718	(165,975)	44,215

15 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Current assets	37,313	60,533	97,846	47,997
Creditors: Amounts falling due within one year	(4,214)	-	(4,214)	(3,782)
Net assets	33,099	60,533	93,632	44,215

Prior period

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Current assets	29,112	18,885	47,997	78,334
Creditors: Amounts falling due within one year	(3,782)	-	(3,782)	(6,862)
Net assets	25,330	18,885	44,215	71,472