St JAMES CHURCH SUTTON
TREASURER'S REPORT ON BEHALF OF TRUSTEES FOR ACCOUNTS 2025
PCC Meeting 10/03/2026

The attached sheets show the Church Accounts for the Financial Year, January to December, 2025

INCOME

YEAR	Regular Giving	TOTAL Non Investment Income	TOTAL INCOME
2022	37,742.23	51,894.17	55,990.17
2023	39,671.96	61,167.91	65,428.34
2024	33,737.20	49,620.15	53,514.98
2025	42,096.41	68,951.89	71,954.70*

* This includes

1) £5,226.65 Coffee Money transferred to main account (Not included in previous years)
2) £2,788.04 The Young Church account transferred to Church Account (May 2025)
3) £2,000 repayment from Wildboarclough. £2,000 remains outstanding.
4) £4,000 from Geoff Marsden's estate
5) £5,479.16 Gift Day 2025 (£4,673.94 Gift Day + £805.22 Git Aid)
6) £3,457.74 Gift Day 2024 (£2,823.14 Gift Day + £634.60 Gift Aid)

Ring Fenced Monies within the Church Accounts:

The Flower Fund £546
Choir Fund £4,064.31
Sommerville Legacy: £4,000 – upkeep of the Sommerville Memorial
Gift Day Money £8936.90 for the decoration of the Church
Young Church £2,788.04

EXPENDITURE

YEAR	EXPENDITURE	Including Non Annual Expenditure	Deficit Inc Non Annual Expenditure
2022	70,615.94	73,021,10	17,030.93
2023	72,539.75	90,276.68	24,848.34
2024	78,573.09	98,030.65	44,515.67
2025	£75,755.42	75,755.42	3,800.72

We are grateful to our volunteer organists who have reduced expenditure whilst maintaining the important part music plays in our worship.

Charities Supported in 2025	
Children's Society £131.30	Macclesfield Christies £140
Link to Hope (Shoeboxes) £140	East Cheshire Hospice £739.20 (Handbell Ringers)
MacMillan £420.20	

The Parish Share is the main expenditure

YEAR	PARISH SHARE	
2022	3,802.64	48,829.44
2023	4,196.31	50,355.72
2024	4,327.87	51,934.46
2025	4,235.93	50,831.16

Hall Accounts

YEAR	INCOME	EXPENDITURE	PROFIT/DEFICIT
2022	6,046.50	124,539.70	-118,493.20
2023	12,952.30	12,360.64	591.66
2024	16,830.05	16,199.36	630.69
2025	17,765.75	8,791.04	8,974.71

The Hall Accounts are not included in the above accounts. In previous years their inclusion would not have made a major impact but if included in the main accounts this year our accounts would show a surplus of £5,173.99

Last year it was pointed out that we needed to be proactive with our finances if we were to remain viable.
Many people raised their monthly giving after it was pointed out that costs rise and people should look to raising their giving accordingly. Many people did so which has helped the increase in giving HOWEVER this increase of individual giving needs to continue to rise year on year inline with our rising costs.
It was also pointed out we need to reach out further so:
The 500 Club was started and has so far raised £395
Janet's Walk raised £1587.70 much from our parishioners but also from "outsiders"

FINANCE COMMITTEE
We now have an active Finance Committee who have looked in to ways of saving and raising monies.

UTILITY	Old Rates per Day	* New Rates per Day 10/02/2026
	£	£
Elec Hall	3.22	2.94
Elec Church	4.43	3.81
Gas**	3.91	3.91
Water	1.86	1.90
Waste	8.28	3.18
Totals:	**21.70**	**15.74**
Est for Year	**7921.29**	**5744.43**

* Calculated from bills paid so far under new contracts
** New Gas Contract starts 01/04/2026

SUMMARY
Our Balance Sheet shows our overall position. We still have a credit balance of £112,544.34 but this has fallen over the years - income falls and expenditure rises we are increasingly relying on our investments and this position is not sustainable. We need to continue to find more ways to raise income and cut costs.

NB Parish Share 2026 £79,932.89 this is our main expenditure for 2026 a raise of just over £29,000

Parish of St. James, Sutton

BALANCE SHEET as at **31 December 2025**

	Unrestricted Funds	Restricted Funds	Total	*2023*
Current Assets				
Balance at Natwest Bank	23,683.06	0.00	23,683.06	
Balance of the C B F Investment Account	10,232.42	6,236.80	16,469.22	
14511.85 CBF Church of England Investment Fund Income Shares	72,152.06	0.00	72,152.06	
Balance of Petty Cash in Safe on Balance Sheet Date	240.00	0.00	240.00	
	106,307.54	6,236.80	112,544.34	
Funds				
General Unrestricted Funds	106,307.54	0.00	106,307.54	
Choir Fund	0.00	4,064.31	4,064.31	
Youth Club (dormant)	0.00	521.29	521.29	
Trustees (Patrons) of St James		1,651.20	1,651.20	
	106,307.54	6,236.80	112,544.34	

Approved by the Parochial Church Council on March 2026 and signed on its behalf by:

Anna Cerval-Pena ..... Janet Mott - Hon Treasurer .....

Rev Anna Cerval-Pena -Vicar Janet Mott - Hon Treasurer

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Totals Balance

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Sutton St James Parish Church		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	
Set out on pages	(remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

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

I have no concerns and 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.

* *Please delete the words in the brackets if they do not apply.*

Signed:	Robert Sinclair Smith	**Date:**	25/01/26
Name:	Robert Sinclair Smith		
Relevant professional qualification(s) or body (if any):			
Address:	Bollin House Main Road Langley Macclesfield		

Cheshire SK11 0BU

Section B	Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

