Company registration number 11938299 (England and Wales)

Charity registration number 1184650 (England and Wales)

WIGAN DEANERY TRUST

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

WIGAN DEANERY TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Patron	Rt Revd Cyril Ashton	
Trustees	Mrs Lesley Hughes	
	Mrs Kathleen Moran	
	Mrs Joan Roberts	
	Mr Gary Humphry	
	Revd Canon Neil Cook	
	Mr Damien Chew	(Appointed 21 December 2025)
	Mr Jeremy Thomas	(Appointed 22 April 2026)
Secretary	Mrs Lucy Haigh	
Charity number	1184650	
Company number	11938299	
Principal address	Wigan Investment Centre Waterside Drive Wigan WN3 5BA	
Registered office	Wigan Investment Centre Waterside Drive Wigan WN3 5BA	
Independent examiner	Susan Buckley SBA Accounting Limited Gladstone House 2 Church Road Liverpool L15 9EG	
Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	

WIGAN DEANERY TRUST

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WIGAN DEANERY TRUST

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Trust's Memorandum and Articles of Association, the Companies Act 2006 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 (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities

The Trust was established to work with partners with partners in the area covered by the Church of England Deanery of Wigan ("Church Wigan") to promote the welfare and wellbeing of local residents with a particular emphasis on tackling social exclusion. This includes working with the Church of England and other partners to support the advancement of their objectives.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Trust should undertake.

The Trustees agreed to amend the Objects of the Charity to reflect that work undertaken and supported by the Trust takes place in parts of Church Wigan within the Metropolitan Borough of St Helens, as well as in the Metropolitan Borough of Wigan. The change to the Articles of Association reflecting this was formally approved by Members in a Special Resolution on 26 March 2025.

Achievements and performance

During 2025, the Trust, continued to provide support services to Church Wigan. In addition to administrative support (which also covers finance, properties, HR, communications, safeguarding and policies) to free up local leaders to focus on mission and ministry. The support services team continued to support the Right Buildings Programme which was established to align the portfolio of buildings within Church Wigan to current needs. Support to Churchwardens enabled buildings across Church Wigan to achieve between 85% and 100% compliance with statutory requirements and best practice; when the Trust first took on this role compliance was below 50%.

Management of the co-ordinated deanery wide service providing Church of England funerals across Wigan and parts of St Helens continued and the number of Church of England funerals undertaken across the deanery continued to increase.

The Trust also provided support to Church Wigan's PR and communications activity and organised a 4th "Working Together Conference" to develop the relationship between the parishes and the Trust.

The Next Generation project – administered by the Trust – continued to engage with young people through its work in schools and colleges in Wigan. Delivery was focused both on strengthening existing activity and creating new initiatives in schools and churches, as the Youth Mission Enablers worked to form a wider sense of community within schools and across worshipping communities within Church Wigan. The Year 7 Alpha Day held at The Way Church was a particular highlight.

The school counselling project offered to students at Byrchall High School and Deanery High School continued thanks to the generous support of individual and corporate donors as well as contributions from the schools themselves. The service is in great demand, with schools reporting high numbers of pupils accessing support from fully trained counsellors and significant impact on the lives of students and their families. The Trust continues to work hard to source funding to allow the service to continue to the end of the 2026 school year.

Fundraising continued during the year and to enable the Trust to work with Church Wigan to continue to deliver the social justice ministries – badged as "Lifted Ministries" – across Church Wigan. These included food pantries and debt counselling using the Christians Against Poverty (CAP) model.

The food pantry network continued to provide a much-needed service, and the eight pantries operating across Wigan by the year end had 3,328 members with an average of 529 customers using the pantries in any week. During the year, the pantries were able to benefit from a van leased to the Trust and paid for through a grant: this enables more efficient distribution of food across the pantries and to members.

The Trust was awarded grants of £193,150 during the year (in addition to the precept paid by parishes and the grants from the National Church). The Trustees would like to record their gratitude and thanks to all who generously supported the work of the Trust during 2025, both corporate and individual donors. Details of grants awarded are included in the Financial Review.

During 2025 Parishes continued to pay their grant to Wigan Deanery Trust directly rather than as a precept on the Parish Share paid to the Liverpool Diocesan Board of Finance. This enabled Parishes to prioritise payment of grants and as a result the Trust to receive funding direct. In addition, the Trust, through Wigan Deanery Joint Council was in receipt of the first tranche of a Church of England grant to enable the reduction in amounts paid by Parishes and necessary expansion of the Support Services team. The Trustees are grateful to the Parochial Church Councils and Wigan Deanery Joint Council for their ongoing support which provides greater certainty of funding and better job security for the Trust's employees.

At the end of December, the Vice Chair, Andrew Thurston stood down as Vice Chair and Trustee. The board wishes to thank Andrew for his hard work and commitment to ensuring the ongoing success of the Trust.

Damien Chew was appointed as Trustee in December and will work in support of Trust strategy and finance.

The Trustees would like to thank the whole staff team who have worked very hard to ensure the Trust has had a successful year and delivered against its charitable objects for the benefit of the people of Wigan and surrounding areas.

The Trustees remain confident that the business model remains sound and will form the basis on which to realise opportunities to consolidate and grow the Trust's activities during the coming years.

Financial review

Income for the year totalled £570,646 with the principal source of income being grant funding from the Deanery Share paid by Parishes comprising the Church of England's Wigan Deanery of £130,802. The "Missing Generation" project - a key part of Wigan's youth ministry funded through the Church of England's Strategic Development Fund - contributed grant funding of £116,749. The Church of England's Diocesan Investment Programme (DIP) contributed £130,382. The trust also earned £10,665 from organising funerals on behalf of Church Wigan. There were additional contributions totalling £182,048 from donors to support the Food Ministry, the Brighter School of Discipleship (BSD) and School Counselling. The Trustees wish to thank donors and partners for their generous support of the Trust's activities.

Expenditure during the period totalled £461,455 of which £323,127 related to staff costs for the Support Services and "Missing Generation" Teams, including the two School Counsellors. Payments of £79,130 were made to support the Food Ministry, and the balance of expenditure was used for running costs.

Total Reserves at 31 December 2025 stood at £285,392.

It is the policy of the Trust that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to one month's expenditure. The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Trust's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The Trust considers it has sufficient reserves at the year end to operate as a going concern in the subsequent year.

The trustees have assessed the major risks to which the Trust is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks. The Trustees consider that the major risk is the availability of sufficient funding, including grant funding, to provide the Trust's working capital to enable it to operate as a going concern.

Structure, governance and management

The Trust is a company limited by guarantee which was incorporated on 10 April 2019 and began activities on 8 August 2019.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs Lesley Hughes	
Mrs Kathleen Moran	
Mrs Joan Roberts	
Mrs Jane Moore	(Resigned 25 June 2026)
Mr Andrew Thurston	(Resigned 4 December 2025)
Mr Gary Humphry	
Revd Canon Neil Cook	
Mr Damien Chew	(Appointed 21 December 2025)
Mr Jeremy Thomas	(Appointed 22 April 2026)

Trustees were appointed to serve a three year term by the Wigan Joint Council (the legal personality of the Benefice of Wigan), in line with the Trust's constitution. Trustees can be reappointed for a further two terms in line with Charity Commission guidelines. All Trustees were selected to provide a mix of skills and experience appropriate to the Trust's objectives.

None of the trustees has any beneficial interest in the company.

The Trustees have appointed a Support Services Team to run the Trust's operations under the direction of a Support Services Manager who reports to the Board of Trustees. Lesley Hughes as Chair of Trustees exercised oversight of the management of the Support Services Manager, Kirsty Pennington. Andrew Thurston acted as Company Secretary until December 2025.

New trustees received initial induction in line with Charity Commission guidance and ongoing training will be provided in response to identified needs.

The trustees' report was approved by the Board of Trustees.

L. J. Hughes.

Mrs Lesley Hughes
Chair of Trustees
Dated: 3 September 2026

WIGAN DEANERY TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WIGAN DEANERY TRUST

I report to the trustees on my examination of the financial statements of Wigan Deanery Trust (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the Trust (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Trust are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Trust's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no 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 Trust as required by section 386 of the Companies Act 2006.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Susan Buckley

Susan Buckley

SBA Accounting Limited
Chartered Accountant
Gladstone House
2 Church Road
Liverpool
L15 9EG

Dated: 3 September 2026

WIGAN DEANERY TRUST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	3	186,936	369,676	556,612	135,667	200,408	336,075
Charitable activities	4	10,665	-	10,665	10,333	-	10,333
Investments	5	1,630	1,739	3,369	749	1,383	2,132
Other income	6	-	-	-	41	-	41
Total income		199,231	371,415	570,646	146,790	201,791	348,581
Expenditure on:							
Raising funds	7	-	44	44	-	89	89
Charitable activities	8	221,442	239,912	461,354	188,316	200,184	388,500
Other expenditure	11	57	-	57	-	1,384	1,384
Total expenditure		221,499	239,956	461,455	188,316	201,657	389,973
Net gains/(losses) on investments	12	(1,128)	-	(1,128)	520	-	520
Net income/(expenditure)		(23,396)	131,459	108,063	(41,006)	134	(40,872)
Transfers between funds		55,990	(55,990)	-	54,840	(54,840)	-
Net movement in funds		32,594	75,469	108,063	13,834	(54,706)	(40,872)
Reconciliation of funds:							
Fund balances at 1 January 2025		28,830	148,499	177,329	14,996	203,205	218,201
Fund balances at 31 December 2025		61,424	223,968	285,392	28,830	148,499	177,329

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

WIGAN DEANERY TRUST

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	**14**		10,684		4,520
Current assets					
Debtors	**15**	57,469		40,963	
Investments	**16**	22,428		23,556	
Cash at bank and in hand		285,788		194,454	
		365,685		258,973	
Creditors: amounts falling due within one year	**18**	(90,977)		(86,164)	
Net current assets			274,708		172,809
Total assets less current liabilities			285,392		177,329
The funds of the Trust					
Restricted income funds	**20**		223,968		148,499
Unrestricted funds	**21**		61,424		28,830
			285,392		177,329

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 3 September 2026

L. J. Hughes

Mrs Lesley Hughes
Chair of Trustees

Revd Canon Neil Cook
Trustee

1 Accounting policies

Charity information

Wigan Deanery Trust is a private company limited by guarantee incorporated in England and Wales. The registered office is Wigan Investment Centre, Waterside Drive, Wigan, WN3 5BA.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Trust's memorandum and articles of association, the Companies Act 2006 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 (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The Trust is a Public Benefit Entity as defined by FRS 102.

The Trust has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Trust. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

1.4 Income

Income is recognised when the Trust is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Grants are recognised when the Trust is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received. The grants are allocated according to the purpose for which they have been given.

Trading income, which mainly relates to fees received from organising funerals, is recognised when the service is completed.

1.5 Expenditure

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT, which cannot be recovered.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

1 Accounting policies **(Continued)**

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings and office equipment	5 years on cost
Computers	3 years on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The Trust has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Trust's balance sheet when the Trust becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Trust's contractual obligations expire or are discharged or cancelled.

1 Accounting policies **(Continued)**

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Trust is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Trust's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2025	**2025**	**2025**	2024	2024	2024
	£	**£**	**£**	£	£	£
Donations and gifts	1,000	-	1,000	350	-	350
Grants receivable (detailed below)	185,936	268,397	454,333	135,317	111,648	246,965
Food provision/Lifted/CAP/School Counsellor donations	-	88,656	88,656	-	85,490	85,490
Gift aid	-	9,863	9,863	-	-	-
Brighter School of Discipleship	-	2,760	2,760	-	3,270	3,270
	186,936	369,676	556,612	135,667	200,408	336,075

3 Donations and legacies (Continued)

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	**2025**	**2025**	2024	2024	2024
	£	**£**	**£**	£	£	£
Grants receivable for Support activities						
Grants from PCCs	105,802	25,000	130,802	124,712	-	124,712
Liverpool Diocesan Board of Finance (LDBF)	-	116,749	116,749	10,605	74,244	84,849
Byrchall High School	-	20,461	20,461	-	6,466	6,466
Chillblast	-	-	-	-	5,000	5,000
Open Hands	-	-	-	-	5,000	5,000
Haigh Benefits Trust	-	16,067	16,067	-	9,713	9,713
Axon Moore	-	10,000	10,000	-	-	-
LDBF DIP Funding	80,000	50,382	130,382	-	-	-
Way Church	-	3,600	3,600	-	-	-
Other	134	26,138	26,272	-	11,225	11,225
	185,936	268,397	454,333	135,317	111,648	246,965

4 Income from charitable activities

	2025	**2024**
	£	**£**
Funeral administration	10,665	10,333

5 Income from investments

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	**2025**	**2025**	**2024**	**2024**	**2024**
	£	**£**	**£**	**£**	**£**	**£**
Interest receivable	1,630	1,739	3,369	749	1,383	2,132

6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	-	41

7 Expenditure on raising funds

	Restricted funds 2025 £	Restricted funds 2024 £
Fundraising and publicity		
Other fundraising costs	44	89

8 Charitable activities

	2025 £	2024 £
Staff costs	323,127	264,149
Depreciation and impairment	2,372	1,884
Travel expenses	875	1,136
Motor expenses	10,730	9,248
Insurance	297	297
Printing, postage and stationery	1,527	2,342
Telephone and broadband	1,601	896
Food provision	41,019	48,552
IT and computer software	10,112	10,573
Utilities	22,688	15,025
Bank charges	569	298
Examination costs	1,578	726
CAP costs	5,400	5,400
Other costs	11,024	10,821
Bad debts	-	3,999
Website/publicity costs	548	578
Training costs	895	900
Rent and rates	13,432	9,885
Repairs and maintenance	2,485	392
Consultancy	4,653	1,399
Sports chaplaincy	4,422	-
Scholarship grants	2,000	-
	461,354	388,500
Analysis by fund		
Unrestricted funds	221,442	188,316
Restricted funds	239,912	200,184
	461,354	388,500

9 Trustees

Mrs C Cook, wife of Revd Canon Neil Cook, a trustee, received remuneration of £19,786 and pension contributions of £406.

No other of the trustees (or any persons connected with them) received any remuneration or benefits from the Trust during the year.

10 Employees

Number of employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Administration	16	15

Employment costs	2025 £	2024 £
Wages and salaries	304,454	253,733
Social security costs	12,568	5,979
Other pension costs	6,105	4,437
	323,127	264,149

There were no employees whose annual remuneration was £60,000 or more.

11 Other expenditure

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Net loss on disposal of tangible fixed assets	57	-	57	-	1,384	1,384

12 Gains and losses on investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gains/(losses) arising on:		
Revaluation of investments	(1,128)	520

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	Fixtures, fittings and office equipment	Computers	Total
	£	£	£
Cost			
At 1 January 2025	8,496	10,282	18,778
Additions	8,536	-	8,536
At 31 December 2025	17,032	10,282	27,314
Depreciation and impairment			
At 1 January 2025	3,980	10,278	14,258
Depreciation charged in the year	2,372	-	2,372
At 31 December 2025	6,352	10,278	16,630
Carrying amount			
At 31 December 2025	10,680	4	10,684
At 31 December 2024	4,516	4	4,520

15 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	55,967	38,246
Other debtors	104	1,299
Prepayments and accrued income	1,398	1,418
	57,469	40,963

16 Current asset investments

	2025	2024
	£	£
Listed investments	22,428	23,556

17 Loans and overdrafts

	2025	2024
	£	£
Loans from related parties	25,000	25,000
Payable within one year	25,000	25,000

17 Loans and overdrafts (Continued)

The Trust received the loan of £25,000 from the Liverpool Diocesan Board of Finance to help with its initial working capital requirement. The loan is interest free with no set terms for repayment

18 Creditors: amounts falling due within one year

	2025	2024
	£	£
Borrowings	25,000	25,000
Other taxation and social security	4,601	2,635
Trade creditors	22,102	18,618
Other creditors	35,208	37,146
Accruals and deferred income	4,066	2,765
	90,977	86,164

19 Retirement benefit schemes

Defined contribution schemes	2025	2024
	£	£
Charge to profit or loss in respect of defined contribution schemes	6,105	4,437

The Trust operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Trust in an independently administered fund.

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
SDF4 fund	35,578	121,209	(77,988)	(17,299)	61,500
Food provision/Lifted	89,235	118,562	(83,594)	(19,875)	104,328
Counselling	10,925	76,521	(60,166)	(11,715)	15,565
Chaplaincy	3,616	-	-	-	3,616
Fund raising costs	4,385	1,250	(300)	(5,335)	-
CAP	4,760	2,854	(5,848)	(1,766)	-
DIP Youth funding	-	51,019	(12,060)	-	38,959
	148,499	371,415	(239,956)	(55,990)	223,968

20 Restricted funds (Continued)

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
SDF4 fund	54,657	77,514	(82,829)	(13,764)	35,578
Food provision/Lifted	81,587	104,192	(78,847)	(17,697)	89,235
Counselling	33,442	17,565	(34,146)	(5,936)	10,925
Chaplaincy	3,616	-	-	-	3,616
Fund raising costs	9,094	2,000	-	(6,709)	4,385
CAP	20,809	520	(5,835)	(10,734)	4,760
	203,205	201,791	(201,657)	(54,840)	148,499

The SDF4 fund relates to grants received to support Church Wigan's youth ministry
The Food provision/Lifted supports the foodbanks and other social justice ministries run by Church Wigan
The school counsellor provides counselling services for the young people of Wigan
The chaplaincy funds the Marsh Green chaplains
The fund raising costs support the costs of a fund raiser
The DIP youth funding is to be used for reaching children and young people and help them thrive

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2025
	£	£	£	£	£	£
General funds	28,830	199,231	(221,499)	55,990	(1,128)	61,424

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2024
	£	£	£	£	£	£
General funds	14,996	146,790	(188,316)	54,840	520	28,830

22 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 December 2025:			
Tangible assets	4,553	6,131	10,684
Current assets/(liabilities)	56,871	217,837	274,708
	61,424	223,968	285,392

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Tangible assets	5	4,515	4,520
Current assets/(liabilities)	28,825	143,984	172,809
	28,830	148,499	177,329

23 Related Party Transactions

As part of the funeral service, the Trust acted as agent and collected and passed on Parochial Fees and paid vergers, organists and sextons who provide services at funerals. The amount passed on in 2025 was £266,551 (2024: £260,899).