Registered Charity no. 1199221

The Parochial Church Council of the Ecclesiastical Parish of St Werburgh, Chorlton-cum-Hardy

Known as St Werburgh's Chorlton

Trustees Annual Report and Accounts

Year Ended 31st December 2025

St Werburgh's Chorlton

Year Ended 31st December 2025

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St Werburgh's Chorlton

Year Ended 31st December 2025

Legal and Administrative Information

Reference
The Charity is called “The Parochial Church Council of the Ecclesiastical Parish of St Werburgh, Chorlton-cum-Hardy”. The Parochial Church Council is known as the PCC for short. Other names which are used for the charity are "St Werburgh's Chorlton". The Church is registered with the Charity Commission for England and Wales and was registered on the 8th June 2022. Before this the church was an except charity.

Registered Charity Number	1199221
Principal Address	St Werburghs Church 386 Wilbraham Road Manchester M21 0UH
Website	www.stwchorlton.org

Membership
Members of the PCC are either ex officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. From the last APCM, the following served as members of the PCC.

Parochial Church Council (PCC) Members and Trustees
The council members and trustees who have served during the year until the date this report was approved are:

Member	Position	Date Appointed	Date Resigned
Rev James Neal	Rector (Ex Officio)	28-Oct-20	
Rev Andy Bird	Curate (Ex Officio)	19-Jul-21	12-May-25
Alison Cooper	PCC Secretary (Elected)	28-Oct-20	
Amy Hawkins	Lay member (Elected)	22-May-22	
David Hawkins	Churchwarden (Elected)	22-May-21	
Emma Quaintrell	Churchwarden (Elected)	22-May-21	12-May-25
Rebecca Clarke	Lay member (Elected)	24-May-23	12-May-25
Tim Burt	Lay member - Treasurer (Elected)	20-May-24	
James Whitaker	Churchwarden (Elected)	20-May-24	
Daniel Reeves	Lay member (Elected)	20-May-24	
Paulette Bailey	Lay member (Elected)	21-May-25	
Omar Paktiazay	Lay member (Elected)	21-May-25	
Tim Riman	Curate (Ex Officio)	23-Jul-25	

St Werburgh's Chorlton

Year Ended 31st December 2025

Legal and Administrative Information

Primary Bankers	HSBC 760 Wilmslow Road Didsbury Manchester, M20 2DP
Independent Examiner	Nigel Wyatt BSC FCA Wyatt & Co Chartered Accountants 125 Main Street Garforth, Leeds LS25 1AF

St Werburgh's Chorlton

Year Ended 31st December 2025

Trustees Report

The trustees present their report with the charity's financial statements for the year ended 31 December 2025. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Aims and Purposes

St Werburgh's Chorlton Parochial Church Council has the responsibility of cooperating with the church's clergy 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 church buildings and property.

Public Benefit Statement

In setting our objectives and planning our activities our trustees have given consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of the Christian faith through the provision of worship and teaching services and the relief of sickness, financial hardship and promoting good health. This has been achieved by the provision of funds and services.

Achievements & Performance

As we look back over 2025 we're so encouraged at what God has done in and through us as we set out a vision to 'play our part in seeing people, communities and churches come alive in Jesus' name in Chorlton, Manchester and beyond'.

Some key achievements for the year have been:

- Seeing our church continue to grow in number and deeper intimacy with Jesus
- Welcoming over 2000 people through our doors at our seasonal and community events
- Planted our first church plant, sending a team to William Temple Church in Wythenshawe
- Launching Make Lunch – a space for food, fun and friendship for anyone who needs it
- Providing a welcoming community space for parents, carers and their kids at our weekly Little Werbs baby and toddler group
- The flourishing and growth of our STW Kids Groups as the littlest of our church learn to know Jesus
- Hosting and visiting local schools sharing with them the joy of our faith
- Creating a space to explore life's big questions with our first LIFE Course
- Partnerships with Emmeline's Pantry and Chorlton Park Primary School serving those in need in our community
- Maintaining our church facilities, ensuring a welcoming space for worship and community
- Moving towards financial sustainability as we plan final funding allocations from SDF

These are just a few indicators that St Werburgh's is alive and God is moving in Chorlton.

Plans for the Future

As we look to the future, a few of our key financial focuses are continuing to increase congregational giving as our church family grows, becoming fully financially sustainable, supporting our first planting location in William Temple as they finish their first full year, exploring opportunities for future plants and continuing to wisely direct our expenditure to fulfil our vision, set out above.

St Werburgh's Chorlton

Year Ended 31st December 2025

Trustees Report

Financial Review

Total income for the year amounted to £215,983 (2024: £192,783) of which £90 (2024: £221) was restricted income. Unrestricted voluntary donations amounted to £186,415, and Rental income from people using the church and hall amounted to £23,687 (2024: £18,750). Total expenditure during the year amounted to £196,711 (2024: £197,122) which was all unrestricted.

The financial position for the charity at the end of the year:

Unrestricted Funds	£129,521
Restricted Funds	£8,379
Total charitable Funds	£137,900

Reserves Policy

The trustees have formally adopted a reserves policy during the year, which was approved by the PCC on 20 October 2025. The purpose of holding reserves is to provide financial stability and ensure that the church's ministry and activities can continue in the event of fluctuations in income or the occurrence of unforeseen expenditure.

In setting the policy, the trustees have considered the key financial risks faced by the charity, including potential reductions in congregational giving, loss of hall hire income, budgetary variances, and the risk of significant and unplanned building maintenance costs associated with an older property. The trustees also recognise the importance of balancing prudent financial stewardship with the church's mission to deploy resources effectively for ministry and outreach.

The policy defines free reserves as unrestricted funds that are freely available for general purposes, excluding restricted funds and designated funds held for specific purposes. The trustees have determined that the charity should aim to hold reserves equivalent to approximately three months of core operating expenditure, currently estimated at £54,000, in order to provide sufficient cover for essential costs such as staffing and utilities. In addition, the trustees have agreed to hold a further £15,000 to provide for unforeseen and urgent building-related expenditure.

At the year end, the charity held approximately £91,000 in free reserves, which is above the target level set out in the policy. £39,660 of these free reserves are designated to be given to William Temple Church as part of the sending of this church plant.

The trustees will review the level of reserves as part of the budgeting and risk management process to ensure that it remains appropriate in light of the charity's financial position, risk profile and future plans.

Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

St Werburgh's Chorlton

Year Ended 31st December 2025

Trustees Report

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The Parochial Church Council is a corporate body established by the Church of England. The charity is controlled by two pieces of legislation;

The Parochial Church Councils (Powers) Measure 1956 as amended. This defines the principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the church"; and The Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The Church Accounting Regulations 2006 form the link between the Church Representation Rules and the requirements of the Charities Act 2011.

Recruitment and Appointment of new Trustees

The method of appointment of PCC members is set out in the Church Representation Rules. At St Werburgh's the membership of the PCC consists of the team rector, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the electoral roll and stand for election to the PCC.

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

This Trustees Report was approved by the board of trustees and authorised for issue:

Name of Trustee: James Whitaker

Signed on Behalf of the Trustees: 

Date of Approval: 18/05/2026

St Werburgh's Chorlton

Year Ended 31st December 2025

Independent Examiner's Report

I report to the trustees on my examination of the financial statements of St Werburgh's Chorlton ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report
As the trustees of the charity 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 charity's 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 confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I have listed any material matters that 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 charity 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.

Nigel Wyatt

Nigel Wyatt BSC FCA
Independent Examiner
125 Main Street
Garforth
Leeds
LS25 1AF

Date: 18/05/2026

St Werburgh's Chorlton

Year Ended 31st December 2025

Statement of Financial Activities

	Note	Unrestricted Funds	2025 Restricted Funds	Total Funds	2024 Total Funds
		£	£	£	£
Income					
Donations and legacies		186,325	90	**186,415**	167,675
Charitable activities		4,003	-	**4,003**	5,053
Activities for generating income		23,687	-	**23,687**	18,750
Investment income		1,503	-	**1,503**	1,273
Other		375	-	**375**	32
Total Income	**2**	215,893	90	**215,983**	192,783
Expenditure					
Expenditure on charitable activities	**3**	196,711	-	**196,711**	197,122
Total Expenditure		196,711	-	**196,711**	197,122
Net Income / (Expenditure)		19,182	90	**19,272**	(4,339)
Net Income and Net Movement in Funds					
Total funds brought forward	**12**	110,339	8,289	**118,628**	122,967
Transfers	**12**	-	-	**-**	-
Total Funds Carried Forward	**12**	129,521	8,379	**137,900**	118,628

All income and expenditure derive from continuing activities.

St Werburgh's Chorlton

Year Ended 31st December 2025

Statement of Financial Position

	Note	2025 £	2024 £
Fixed Assets			
Tangible fixed assets	**8**	38,515	27,478
		38,515	27,478
Current Assets			
Debtors	**10**	31,988	24,043
Cash at bank and in hand		61,765	62,603
Current asset investments	**9**	7,923	7,923
		101,676	94,569
Creditors: Amounts Falling Due Within One Year	**11**	2,291	3,419
Net Current Assets		99,385	91,150
Total Assets Less Current Liabilities		137,900	118,628
Net Assets	**13**	**137,900**	**118,628**
Funds of the Charity			
Restricted funds	**12**	8,379	8,289
Unrestricted funds	**12**		
Unrestricted general		29,291	53,820
Designated funds		100,230	56,519
		129,521	110,339
Total Charity Funds		**137,900**	**118,628**

Trustees' Responsibilities

These financial statements were approved by the board of trustees and authorised for issue:

Name of Trustee: James Whitaker

Signed on Behalf of the Trustees: 

Date of Approval: 18/05/2026

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

1 Accounting Policies

Basis of Preparation
The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, it is also the first year that they have been prepared under FRS102 as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

Assessment of Going Concern
Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Fund Accounting
Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Incoming Resources
All incoming resources are recognised once the charity has entitlement to the resources, it is probable that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.

• All voluntary income from members of the church are recognised as donations and are included in full, with associated Gift Aid receivable in the Statement of Financial Activities.

• Grants, where entitlement is not conditional on the delivery of specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

• Income resources from charitable trading activities such as the letting of the building are accounted for when invoices are drawn up (as the point of entitlement).

• Donated services and facilities are included at the value to the charity where this can be quantified.

• Gifts in Kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

• Volunteer time, the value of voluntary support for the work of the church is not included in the accounts but is described in the Trustees Annual Report.

• Investment Income is included in the accounts when receivable.

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

Resources Expended
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

The diocesan parish share expected to be paid over is accounted for when due.

Governance Costs
Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Liability Recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Tangible Fixed Assets
Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

All assets costing more than £750 are capitalised and at historic cost. Fixed assets are stated at cost less accumulated depreciation. Depreciation is charged on furniture and equipment which is written off on a straight-line basis over time and estimated useful life of the asset.

Equipment	5 years straight-line
Fixtures and Fittings	5 years straight-line

Pensions
The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Operating Leases
Rental charges payable under operating leases are charged on a straight line basis over the terms of the lease.

Taxation
The charity is exempt from tax on its charitable activities.

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

Critical accounting estimates and judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results.

There are no critical judgements, significant assumptions concerning the future and key sources of estimation of uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

2 Analysis of Income

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Donations and Legacies			
Donations	113,095	90	**113,185**
Gift aid	18,156	-	**18,156**
Donated goods and services	-	-	**-**
Legacies	-	-	**-**
Grants	55,074	-	**55,074**
	186,325	90	**186,415**
Charitable Activities			
Weddings & funerals fees	596	-	**596**
Football	1,751	-	**1,751**
Little werbs	1,656	-	**1,656**
Other activities	-	-	**-**
	4,003	-	**4,003**
Activities for Generating Income			
Lettings and room hire	23,687	-	**23,687**
	23,687	-	**23,687**
Investment Income			
Interest	1,503	-	**1,503**
	1,503	-	**1,503**
Other			
Other income	375	-	**375**
	375	-	**375**
Total Income	**215,893**	**90**	**215,983**

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

2 Analysis of Income *(Continued)*

	Unrestricted Funds	Restricted Funds	**Total Funds 2024**
	£	£	**£**
Donations and Legacies			
Donations	107,595	186	**107,781**
Gift aid	16,977	35	**17,012**
Donated Goods and Services	1,500	-	**1,500**
Legacies	-	-	**-**
Grants	41,382	-	**41,382**
	167,454	221	**167,675**
Charitable Activities			
Weddings & funerals fees	873	-	**873**
Football	2,573	-	**2,573**
Little werbs	1,607	-	**1,607**
Other activities	-	-	**-**
	5,053	-	**5,053**
Activities for Generating Income			
Lettings and room hire	18,750	-	**18,750**
	18,750	-	**18,750**
Investment Income			
Interest	1,273	-	**1,273**
	1,273	-	**1,273**
Other			
Other income	32	-	**32**
	32	-	**32**
Total Income	**192,562**	**221**	**192,783**

Donated Goods and Services
Graphic design work was donated to the church to the value of £1,500 in 2024. There were no unfulfilled conditions attached to this donated service at the year-end.

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

3 Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Children & families	4,195	-	**4,195**
Church building	18,369	-	**18,369**
Church renovation fit out costs	-	-	**-**
Church service costs	5,103	-	**5,103**
Community, courses and discipleship	6,115	-	**6,115**
Depreciation	15,908	-	**15,908**
Giving	48,486	-	**48,486**
Hall building	21,316	-	**21,316**
Office and administration	10,766	-	**10,766**
Staff related costs	8,973	-	**8,973**
Staff salaries	55,493	-	**55,493**
Worship	1,887	-	**1,887**
Youth	100	-	**100**
	196,711	-	**196,711**

	Unrestricted Funds	Restricted Funds	**Total Funds 2024**
	£	£	**£**
Children & families	2,633	-	**2,633**
Church building	16,547	-	**16,547**
Church renovation fit out costs	-	-	**-**
Church service costs	5,720	-	**5,720**
Community, courses and discipleship	3,453	-	**3,453**
Depreciation	15,681	-	**15,681**
Giving	41,915	-	**41,915**
Hall building	18,556	-	**18,556**
Office and administration	8,571	-	**8,571**
Staff related costs	6,407	-	**6,407**
Staff salaries	75,219	-	**75,219**
Worship	1,659	-	**1,659**
Youth	761	-	**761**
	197,122	-	**197,122**

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

4 Volunteers

The church benefits greatly from the voluntary contributions of time and money by its formal members and regular attendees. Please refer to the trustee's report for further details about volunteer contributions to the organisation.

5 Independent Examination Fees

Fees payable to the independent examiner for

	2025	2024
	£	£
Independent examination and preparation of the financial statements	1,615	1,560

6 Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	
Wages and salaries	54,104	80,676
Social security costs	-	56
Employer contributions to pension plans	1,389	2,173
	55,493	82,905

The average headcount of employees during the year was as follows:

	2025	2024
Average Headcount	4	5

Number of employees that received employees benefits of more than £60,000 during the year was as follows:

	2025	2024
More than £60,000	-	-

Key Management Personnel

The charity considers its key management personnel to be the Rector and Curate. The Common Fund of the Diocese meets the stipend and other employment costs of the Rector and Curate.

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

7 Trustee Remuneration, Expenses and Donations

During the year, 5 (2024: 3) trustees incurred out-of-pocket expenses totalling £6,415 (2024: £4,278) which were all incurred for the day-to-day running of the charity's activities. The types of expenditure include day-to-day church running costs, administration costs, and other charitable activity expenditures.

During the year the total aggregated donations made to the charity by the trustees and associated related parties during the year was £67,291 (2024: £59,348).

During the year one trustee was employed by the Church outside of their role as trustees/PCC members. During the year the following trustee received the following remuneration including employers' pension contributions and employers' national insurance contributions:

	2025	2024
	£	£
Amy Hawkins	22,458	21,278

In the prior year one trustee provided self-employed administration services for Church. Daisy Harding received £888 for the provision of administration services during the year.

8 Tangible Fixed Assets

	Equipment & Fixtures and Fittings	**Total**
	£	**£**
Cost as at 1st January 2025	78,407	**78,407**
Additions	26,945	**26,945**
Cost as at 31st December 2025	105,352	**105,352**
Depreciation as at 1st January 2025	50,929	**50,929**
Depreciation charge	15,908	**15,908**
Depreciation as at 31st December 2025	66,837	**66,837**
Net book value as at 31st December 2025	**38,515**	**38,515**
Net book value as at 31st December 2024	27,478	27,478

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

9 Current Asset Investments

	2025	2024
	£	£
CBF Church of England deposit fund	7,923	7,923
	7,923	7,923

10 Debtors

	2025	2024
	£	£
Trade debtors and accrued income	6,016	7,667
SDF grant	24,407	15,380
Prepayments	1,565	996
	31,988	24,043

11 Creditors: Amounts falling due within one year

	2025	2024
	£	£
Accruals	1,560	1,560
Trade creditors	125	941
Other tax and social security	606	384
Other creditors	-	534
	2,291	3,419

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

12 Analysis of Charitable Funds

	1 Jan 2025	Income	Expenditure	Gains/Loses	Transfers	**31 Dec 2025**
	£	£	£	£	£	**£**
Unrestricted Funds						
General	53,820	207,205	(188,117)	-	(43,617)	**29,291**
Designated						
CBF Church of England deposit fund	16,478	94	-	-	-	**16,572**
CBF choir	381	-	-	-	-	**381**
Church plant	39,660	8,594	(8,594)	-	5,102	**44,762**
Fixed asset fund	-	-	-	-	38,515	**38,515**
Total Unrestricted	**110,339**	**215,893**	**(196,711)**	**-**	**-**	**129,521**
Restricted Funds						
Thanksgiving fund	8,068	-	-	-	-	**8,068**
Building project	221	90	-	-	-	**311**
Total	**8,289**	**90**	**-**	**-**	**-**	**8,379**
Total Funds	**118,628**	**215,983**	**(196,711)**	**-**	**-**	**137,900**

Fund Transfers 2025
Fund transfer of £5,102 from the General fund to the designated Church plant fund for the future plans of the PCC.

During the year, £38,550 was transferred from the General Fund to a newly established Designated Fixed Asset Fund. This transfer represents the net book value of fixed assets held at the year end and has been made to improve clarity over the level of free reserves available to the charity.

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

Analysis of Charitable Funds cont.

	1 Jan 2024	Income	Expenditure	Gains/Loses	Transfers	**31 Dec 2024**
	£	£	£	£	£	**£**
Unrestricted Funds						
General	74,913	191,329	(197,122)	-	(15,300)	**53,820**
Designated						
CBF Church of England deposit fund	15,264	1,214	-	-	-	**16,478**
CBF choir	362	19	-	-	-	**381**
Church plant	24,360	-	-	-	15,300	**39,660**
Total Unrestricted	**114,899**	**192,562**	**(197,122)**	**-**	**-**	**110,339**
Restricted Funds						
Thanksgiving fund	8,068	-	-	-	-	**8,068**
Building project	-	221	-	-	-	**221**
Total	**8,068**	**221**	**-**	**-**	**-**	**8,289**
Total Funds	**122,967**	**192,783**	**(197,122)**	**-**	**-**	**118,628**

Fund Transfers 2024
Fund transfer of £15,300 from the General fund to the designated Church plant fund for the future plans of the PCC.

Fund Descriptions

Designated Funds

CBF Church of England deposit fund	Fund to hold reserves for the church.
CBF choir	Fund to hold monies raised by the choir.
Church plant	Funds set aside to support future churches planted from St Werburgh's.
Fixed asset fund	The Fixed Asset Fund represents the net book value of the charity's tangible fixed assets. This fund has been established to reflect the amount of unrestricted funds that are invested in fixed assets and therefore not readily available as free reserves.

St Werburgh's Chorlton

Year Ended 31st December 2025

Notes to the Financial Statements

Restricted Funds

Thanksgiving fund	Fund established as a Trust in 1965 with income for church expenditure.
Building project	Funds raised for the ongoing church building project.

13 Analysis of Net Assets Between Funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Fixed assets	38,515	-	**38,515**
Current assets	93,297	8,379	**101,676**
Creditors less than 1 year	(2,291)	-	**(2,291)**
	129,521	8,379	**137,900**

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Fixed assets	27,478	-	27,478
Current assets	86,280	8,289	94,569
Creditors less than 1 year	(3,419)	-	(3,419)
	110,339	8,289	118,628

14 Related Party Transactions

During the prior year, Emily Neal, a close family member of trustee James Neal, was employed by the charity. The total remuneration paid to Emily, including employer pension contributions and employer national insurance, was £11,836 for the year ending 31 December 2024.

In addition, a payment of £68 (2024: £52) was made to Reddish Scout Group, a registered charity of which trustee Dan Reeves is also a trustee.

Two payments totalling £100 (2024: £nil) were made during the year to JP Photography for photography services provided. JP Photography is a business owned by Jessie Paktiazay, who is the spouse of trustee Omar Paktiazay.

All related party transactions were conducted at arm’s length and in the normal course of the charity’s activities.