REGISTERED CHARITY NUMBER: 1206055

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

PCC OF ST MARY'S CHURCH, ATHERSTONE

LDP Luckmans
1110 Elliott Court
Coventry Business Park
Herald Avenue
Coventry
West Midlands
CV5 6UB

PCC OF ST MARY'S CHURCH, ATHERSTONE

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for the year ended 31 December 2025

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PCC OF ST MARY'S CHURCH, ATHERSTONE

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

The trustees present their report with the financial statements of the charity 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).

St. Mary's Atherstone has been interregnum since 1st June 2025 and during the subsequent vacancy the Parochial Church Council (the PCC) has continued to work to promote the whole mission of the Church in the ecclesiastical parish: pastoral, evangelistic, social and ecumenical. The PCC also has maintenance responsibility for the church buildings including the adjacent building known as the Youth Headquarters.

Since the APCM in 2025, members of the PCC have met on fourteen occasions including the Annual Parochial Church Meeting and including two meetings specifically concerning the vacancy. 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.

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

OBJECTIVES AND ACTIVITIES
CHURCHWARDENS' REPORT

After Michael's departure in May we had 3 months where we struggled to provide Communion services. A couple were held on Sunday mornings with our Rural Dean and a representative from CPAS, our patron, taking the service, and monthly ones on Sunday evenings with Rev. Liz Bickley from a neighbouring parish in Birmingham diocese.

Since then we have held Sunday morning Communion services twice or three times a month with the help of visiting retired clergy, and Rev Liz Bickley continuing with an evening Communion service once a month. A highlight of last year was our Bishop Sophie, leading a Communion service in December.

We are grateful to our Lay Reader, John Stock, for leading services during that time and continuing to do so. Our children's "Into The Light" service takes place monthly led by Suzanne Grimstead and assisted by John Stock. Keith Wise and the Churchwardens are stepping in when needed. John also led the town's Annual Remembrance Service in Church and at the War Memorial.

Our Sunday morning services are fairly well attended and it's good to see some new faces becoming regulars. The music group continue to lead the worship at the Sunday morning services and some other services. The usual Christmas services took place and our Christmas Eve nativity service was very well attended by the community. Two local schools held Christmas services in the Church this year.

We've struggled to hold Baptisms since Michael left but several weddings and a number of funerals have been held.

We open the Church for coffee and cake on the last Saturday of each month for the Farmers Market which is busy with also chance to show people around the Church and chat.

The Church takes part in the main community events of the town, opening for the Big Weekender in June to serve refreshments, taking part in the Town's Car Show in September with stalls and car related games as well as refreshments - a few hundred people visited the Church that day. We took part in the town's Dickens Event in November, again with stalls and refreshments in Church and a few hundred visitors.

During the year the Church was used for A-Town Sound Choir concerts in June and December, a D-Day Darlings concert in September, and for an Abba Tribute concert in November. The MG Evans Memorial Service in December saw a packed Church. All stewarded and overseen by volunteers from St. Mary's.

Our own community groups are well attended weekly: Knit & Natter, and Tea & Chat, and during the year the monthly Men's Breakfast has re-started and is becoming popular. GFS for girls continues with high numbers of girls aged 5 to 17 attending weekly. The fortnightly bible study group is also going well.

The bells continue to be rung on Thursday lunchtimes and for weddings.

Our buildings continue to be used by other community groups weekly: AA, Blind Group, Slimming World, Pilates, and occasional use by others. A Channel 4 film crew used the Church as a base for filming the 6 episode "Stepping Up" series at various locations in Atherstone in November / December.

A water leak that plagued us for a number of years, filling the old boiler room and having to be continually pumped out, has finally been found and fixed.

The process of having job descriptions in place for all volunteer roles has started and all the sides people have done their training and completed the required safeguarding courses. Other roles will follow this coming year.

The process of putting together a Church Inventory has started; a major job.

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

For two fairly new and inexperienced Church Wardens, this year has been a steep learning curve for both of us and we thank everyone in the Church community for their help, support and encouragement.

Sharon Holland and Richard Moore
Churchwardens

SAFEGUARDING REPORT

This year has been a busy year with all the changes being made by the Diocese.
This has meant more training and getting things up to date.
I have been helped by having Sam and Rich to work alongside me.
Yvonne retired during this year. I am grateful for the help she gave.
We still need to be very aware of safeguarding issues and to keep up to date with all our training requirements; this helps keep St Mary's a safe place to be.
Safeguarding is everyone's responsibility to keep St Mary's a place where people can feel safe and welcome to come for fellowship and worship.

Safeguarding is a very important matter and we take it very seriously.
Please do your required training.

If you have any questions or concerns about safeguarding then please contact me.

Pauline Wise
St. Mary's Parish Safeguarding Officer

DEANERY SYNOD REPORT

This year Pat Hathway and myself were joined by Michelle Gellion in attending the Deanery Synod; Michael Brandsma retired and so didn't attend the Synod meetings.

During the 2025 we had three meetings:

The first was at All Saints Church, Bedworth - February 2025
The was a presentation on Lay Training and Training Pathways; this included group discussions as to what people understood were Lay roles in the church.

With the number of clergy retiring increasing and the number of people training for Ordained Ministry there is an increasing demand for the lay members of the church to take up the gaps.

The Diocese Equip Hub has many courses available for both those who feel called to ministry roles and those who would enjoy the learning experience.

There conversations regarding the potential loss of the Listed Places Of Worship Grants (we can recover some of the VAT for maintenance of Listed Buildings); the Government are considering removing this grant availability.

Also, there was discussions about Unitary Authority that would lose 7 boroughs across Warwickshire.

The next meeting was at St Andrew's Church, Shilton in June 2025

The main topic of the meeting was about how we can reach out to others and share the Good news of Salvation.

The final meeting of 2025 was held at Holy Trinity, Attleborough in November 2025

The Rev'd Daniel Corlett and the Rev'd Katie Cross shared their experiences in the rural church ministry in Alcester. They shared about the challenges and the joys of how the churches worked together and shared in each other's services.

Keith Wise, Pat Hathway, Michelle Gellion
Deanery Synod Representatives

HEALTH AND SAFETY

Following a six-month sabbatical, I resumed my Health & Safety role in March 2025. We have continued to comply with the measures already implemented ensuring the Health Safety and Welfare of all members of the congregation, workers and visitors to the church, churchyard and Youth HQ.

All risk assessments and the annual Health & Safety check have been reviewed, and any compulsory or recommended actions are being addressed.

The annual check of gas appliances has been completed. However, recently the boiler in the church kitchen failed which proved problematic to diagnose but thankfully is now fully working again. The boiler is now very old, and many parts are obsolete so it will need replacing shortly.

The Lightning Conductor has been inspected and required substantial maintenance at a cost of £1020, in order to achieve a certificate of compliance.

Training for sides persons has been completed. I am now working on a review of our Food Hygiene policy following the Councils inspection and will be arranging food hygiene refresher training in March.

This year the following inspections are due:
- Our 5-year Quinquennial Report. The architect will attend to prepare a full report of the condition of the whole church buildings which will identify the scope of maintenance and repairs needed
- Fire extinguisher servicing
- 5-year Electrical survey
- Professional inspection of the bells
- First Aid Training

In addition, we will review all of our policies.

Finally, may I take this opportunity to say thank you to all those who continue to support the implementation of the Policy. We are nearly there and by the end of the year we should be fully compliant with our policy, so let us keep working together supporting one another to put it into action and achieve our goal.

Sue Stock
Health and Safety

PASTORAL REPORT

Whilst I am aware that members of the congregation take on pastoral care, this report is from my perspective as a Reader.

We have now visited Bentley House monthly for 3 years, and we take communion to them. It is a short service, about 20 - 25 minutes, with delicious refreshments served to us (and the residents) afterwards. We go round talking to them as we drink and have got to know many of them as friends. Because it is a dementia home, sometimes it can be a little boisterous, but both staff and residents enjoy the time we spend with them.

We have also visited Bracebridge Court for over 18 months, again taking communion to them. Many of the residents who attend have previously attended their local church and welcome our service as they can no longer leave their home without help.

We visit both homes on the last Friday of the month, Bentley House at 11 am, and Bracebridge Court at 2pm.

Because of the nature of the homes, we are asked not to bring too many people with us, but if you would like to come with us, I can promise a rewarding experience. Please let me know if you would like to join us, all will be welcome.

In addition, I take house communion to 3 homes of people who used to be regular communicants here at St. Mary's. If you know of anyone who would welcome me to take communion to them, please let me know.

John Stock
Reader

"INTO THE LIGHT" SERVICES

"Into the light" is an all-age service held monthly. We aim to have our children and young people inclusive in the service along with the rest of the church family.

Songs are chosen to help them to be involved in the worship and on some occasions action songs are used to encourage them to join in.

The older children may read scriptures and prayers, and a short, animated bible story is shown to help them understand the reading, followed by an activity.

The services are creative with all ages of our congregation enjoying the involvement. Puppets, skits, games, prayer activities and crafts are some of the fun ways we learn about God's word and it is a joy to watch all ages become involved together .

"INTO THE LIGHT" (Children on Sundays)

Into the light runs weekly and is led by Suzanne Grimstead and Libby Surplice with support from our Sunday school team.

The group consists of children aged 4 up to 11 who regularly attend. Under 5's have a parent present to support their needs.

We have singing, games, stories, memorable verses and crafts to enable the children to learn about God's word in a fun and lively way.

When asked what the children enjoy the most, the crafts are the clear winner! It is a time enjoyed by all.

Suzanne Grimstead
Leading "Into the Light"

BIBLE STUDY GROUP

The Bible Study Group has been meeting for 5 years, initially weekly on Zoom, and then in person at Church.

We meet on the second and fourth Thursdays of the month at 7pm in the Lounge, starting with coffee, and lasting for an hour or so. Thank you to all who prepare the refreshments.

The leading of the study is shared between Keith Wise and myself, and I thank Keith for leading the music at the start and end of each session.

We are a group of about a fifteen people, including two from the Salvation Army who provide their insights on our discussions. We are an open group, and everyone is welcome.

We are not theologians and, whilst we try to cover topics in depth, we also aim to study at the level of those around the table. We try to keep things light, whilst hopefully learning at the same time.

Topics that we looked at last year include:
- Ascension to Pentecost
- The Greatest Thing We Can Do Is Pray

- What is Advent?

We always welcome ideas for future study, so if you have a topic that you would like to study further, please let me know. All are welcome.

John Stock
Group Leader

ST. MARY'S WORSHIP GROUP

Psalm 104:33
"I will sing to the Lord all my life; I will sing praise to my God as long as I live".

It is a privilege for us to be able to lead the worship in St Mary's and we are thankful that God has chosen to bless our voices and given us the skills to play our instruments. And our commitment is to use what God has given us to worship Him in spirit and in truth.

During the last year we have continued to introduce new hymns and constantly look to bring more hymns of praise and worship to enhance our worship.

We rehearse usually on Friday nights starting with refreshments and fellowship before starting our practice session from 7:30 and finish around 9:30.

We are happy to teach others how to play instruments and this would normally be at 7pm;
if you would like to join the group, we would love to welcome those who would like to play drums, keyboard/piano, etc.

If you would like share in working on the sound desk and running the PowerPoint, these are important jobs and we need a team of people to share in the work.

Music is a very important part of our lives and is beneficial for our health.
Ephesians 5:18-20 we are exhorted to be filled with the Holy Spirit, speaking to one another with psalms, hymns, and songs for the Holy Spirit. To sing and make music from our hearts to the Lord, always giving thanks to God the Father for everything, in the name of our Lord Jesus Christ.

Psalm 150:6 says "Let everything that breathes praise the Lord!"

God has richly blessed us; God has given us the greatest gift of all - the gift of salvation. Let us praise and worship God in all our circumstances; He is most worthy of our praise and worship.

Keith Wise
Worship Group Co-ordinator

MESSY CHURCH

Messy Church did really well in 2024/2025 and it was a pleasure to run.

We put on a successful Nativity in December 2024 and entered 2025 with great hopes for this community focused group. Session themes were run in conjunction with the church services subject and consisted of an object lesson, crafts, and games or entertainment before a meal.

The number of volunteers each month fluctuating between 5 and 8, and those attending varied in number from 10 to 19. Unfortunately, due to inconsistencies with volunteers and the pressure it was putting on the volunteers that did take part, it became clear that the future of Messy Church depended on commitment from volunteers we just didn't have. We took a break through the summer holidays and after careful consideration and with a heavy heart, it was decided that, as from September 2025, Messy Church would be held in abeyance throughout the interregnum.

As to the future: I think if we consider restarting Messy Church or something similar, we need to look at how it can be simplified. Our congregation is currently made up of few 18 - 39, low numbers of 40 - 60 and high numbers of 60+. Whilst most of our volunteer force were in the 70+ age group, they were the most dedicated and hardworking members and it became clear that we need a better balance in the age group of volunteers. Another aspect to look at would be the day/time as 3pm to 6pm on a Sunday wasn't necessarily the most convenient time for volunteers with young families. I think an after-school club would do well.

Tarryn Le Gresley
Messy Church Co-ordinator

MENS' BREAKFAST

Men's breakfast started in September 2025, running on the first Saturday of each month with the aim of providing a male only space for Men to gather, chat, and share fellowship and food. The group has grown from only 6 people in the first session to 17 in February's session.

The sessions have attracted a range of ages but has primarily pulled in men from the.Tea & Chat group with Neta kindly pushing and promoting to members of this group. The group has also been attended by several adults with additional needs and regular members of the Sunday congregation. Several members of the previous incarnation of the group from a number of years ago have also visited, including a few men who had left the church completely with this being their first return back inside the church building.

Anecdotally I have noticed members of the group then attending services on a Sunday and this has led to greater connection or at least a starting point for conversation when they have been seen on a Sunday.

The sessions have mainly been around chat and connection, with a breakfast of bacon and sausage batch being provided following a short prayer, with a donation box being left out. Paul Sharrod and I have been responsible for cooking, washing up and cleaning so far, with us both completing food hygiene courses to make this possible. With the increased numbers we are looking at pooling a greater number of volunteers, perhaps on a rota basis, to try to lighten the load, although with the average age of the group being quite high this might be a challenge. The question of concern would be what might happen if one of us can't attend. At present the session would probably have to be cancelled.

All in all, the launch of Men's breakfast feels like a success and we plan to continue, albeit needing more volunteers.

Richard Moore
Men's Breakfast Leader

SOCIAL AND COMMUNITY

The Social Team was reformed during the year with Sharon volunteering to chair the group to start the group off. The other members of the group are currently Suzanne Grimstead, Liz Wainman and Michelle Gellion. There is room for another member if anyone is interested?

The first venture for the group was a fish and chip supper to celebrate Harvest, held in the Lounge, well attended by members of the congregation and enjoyed by all. The next was a Christmas meal held at the Red Lion hotel and attended by almost 40 members of the congregation. Both great occasions for fellowship and chatting.

Going forward we're hoping to organise an event or trip every two months. In the plans for 2026, so far, are a snowdrop trip and a social fun evening in February, and a trip to the tulip field in April.

Sharon Holland
Social Team Leader

TEA & CHAT

The group continues to bring in a continuous flow of people. Whether it is for the company or the enjoyment of the games (probably both).

The games we play after the Tea & Chat is attracting more people to play cards and board games.

People from the group are disappointed when occasionally the group can't meet; and look forward to the next opportunity to meet again for more fellowship and games.

During the year we organised a couple of trips; one to Chester and one to Weston-Super-Mare; despite the rain in Chester, both were a great success.

Most of the people who come to the meetings are living on their own, and enjoy the company.

We feel blessed that the number attending the group continues to grow.

Some of the group now come to our church services; others do go to other churches.

Neta Randle
Group Leader

ST. MARY'S KNIT & NATTER GROUP

This year has been a very busy year, as usual. We have been making articles for several charitable organisations. These have included making Twiddle Muffs for dementia sufferers and donating them to several local homes and organisations. We have made blankets and hats for the George Eliiot Hospital Neonatal Unit and Burton Hospital.

A new venture has been to make dog blankets, coats and jumpers for badly neglected and cruelly treated animals being cared for by the RSPCA Coventry.

Our next venture will be to make blankets for rescued hedgehogs who can no longer live in the wild.

The group has been a lively one through the year and we have welcomed some new members from Romania who are fabulous knitters with some very different knitting skills. They are learning English as well as how to knit the British way, and teaching us the continental style.

The group welcomes all comers, both male and female, and we have a new male member who is learning to knit. Non-crafty people are also welcome. Some come for the company and definitely the natter rather than the knitting!

We have been able to generate funds from our annual stall on Dickens Day in November. We donated money to St. Mary's Messy Church and assisted with the cost of the new defibrillator now fixed in the Church Lounge. We also purchased two new pump action hot water flasks for teas and coffees, used to serve hot drinks after the services and other functions within the church.

The group once more wrapped 350 Santa's Christmas Presents for the Dickens Day event; it is a fun job which everyone takes part in and takes the burden off the Dickens Committee. It is becoming an annual event for us.

In the future, apart from the new hedgehog project, we have been invited to a local Home to take kitting to the residents. We are very much looking forward to this new adventure.

Come and join us for 50p and have a good "chin wag", a cup of tea, and chocolate biscuits. There is no requirement to knit or crochet but we can teach you as absolute beginners if you would like to learn.

Finally, I would like to thank all those who have given us wool and other resources to carry out our work. We use our fund raising to help with supplies, but we rely on the generous donations we receive, mostly anonymously. Thank you.

Yvonne Stone
Group Leader

FUND RAISING TEAM

This year we established a dedicated fundraising team, led by Paul. One of our first improvements was upgrading our donation machine to a modern CollecTin device, making giving simpler and more accessible.

The town's annual car show provided a wonderful opportunity to welcome visitors into St Mary's. Through our Tombola, book stall, and games, we were able to raise valuable funds while engaging with the wider community. The Dickens event was another highlight, with generous support coming through sales of tea, coffee, cakes, Tombola tickets, and bric a brac. We continue to run our café on the Saturday mornings when the monthly Farmers' Market takes place in the town square, where we sell tea, coffee and cakes as well as offering a welcoming space for the local community and our church family to spend time together.

We have also introduced the option of card payments, enabling those who don't usually carry cash to donate or make purchases with ease.

As we look ahead to 2026, we hope to build on this year's success and explore even more opportunities for fundraising. We remain deeply grateful for the kindness and generosity of our congregation, community, and volunteers, and we place on record our sincere thanks for all you do.

Paul Sharred
Team Leader

FINANCIAL REVIEW

Financial position

2025 has been another challenging year that saw a smaller deficit than in 2024 due mainly to the reduction in expenditure on Building Maintenance.

There was an increase in the Interest Received from the CCLA Deposit Account of £2,453; we received £44,944.27 in 2025.
Fund raising increased by £847; thank you to all helped in the fund raising events.
The Funeral and Wedding Fees were up by £3,487.
Trading Activities were also up by £1,800.
Voluntary Giving was up by £1,477. This could increase if more people gift aided their donations. Our preferred method giving is through the Parish Giving Scheme, which recovers gift aid monthly.

New tables and chairs were purchased at the cost of £5,943.
Clergy Expenses were down by £3,000 - Michael retired at the end of May 2025.
The Parish Share was up by £3,500.
The full year cost of employing an Administrator was an increase of £5,671.
Church Running Costs were up £2,748. Insurance was up £700.

We face a greater challenge in 2026 as the Parish Share will rise to the full cost of ministry, which means nearly an extra £40k.

Keith Wise
Treasurer

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

CHURCH ADMINISTRATION
The role of Church Administrator has involved leading the following projects through 2025/26:

- Achieving a five-star Health Hygiene rating for the Church, along with paperwork and processes to support it.
- Putting in place a clear process and paperwork for weddings and baptisms.
- Securing a new cleaning contractor and handyman for the Church.
- Market research for hall hire charges and communicating hire increase to all hirers, including the car park.
- Maintenance/building updates:- Arranging flooring to the Common Room and Kitchen ; door bell installation to the back door; assisting with the administration to the resolution of the water leak.
- Investigation of the Church of England iKnow Life Events System for use in the administration of weddings and baptisms, with initial trial for wedding administration.
- Initial improvement to the 'A Church Near You Website'. Work on this to be continued.
- Increasing both the social media presence for the Church and in-church advertising of services etc. Interaction with our Facebook group is not noticeable but the increase in turnout for events has proved that an impact is being made and will be kept under review.

In addition, the role has included dealing with all hiring arrangements for the Youth Headquarters and hire of the Church premises, Baptism enquiries, Wedding enquiries and letting spaces in the Church car park.

Tarryn Le Gresley
Administrator

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document
The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Charity number
1206055

Principal address
Market Street
Atherstone
Warwickshire
CV9 1EX

Trustees
K Wise
Rev M J Brandsma (resigned 31.5.25)
Y Z Stone
S M Holland
S M Stock
E A Wainman
S Grimstead
P M Hathway
E A Surplice
S Y Simkiss
P A Shilton

Independent Examiner
LDP Luckmans
1110 Elliott Court
Coventry Business Park
Herald Avenue
Coventry
West Midlands
CV5 6UB

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

Approved by order of the board of trustees on 17th March 2026 and signed on its behalf by:

S. Holland

.....

S M Holland - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PCC OF ST MARY'S CHURCH, ATHERSTONE

Independent examiner's report to the trustees of PCC of St Mary's Church, Atherstone
I report to the charity trustees on my examination of the accounts of PCC of St Mary's Church, Atherstone (the Trust) for the year ended 31 December 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



M D Spafford FCA FCCA

LDP Luckmans
1110 Elliott Court
Coventry Business Park
Herald Avenue
Coventry
West Midlands
CV5 6UB

Date: 20TH MARCH 2026

PCC OF ST MARY'S CHURCH, ATHERSTONE

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	36,581	1,034	37,615	41,589
Charitable activities	5				
Charitable		14,686	-	14,686	13,113
Other trading activities	3	10,317	-	10,317	4,201
Investment income	4	45,216	563	45,779	48,291
Other income		8,432	-	8,432	4,909
Total		115,232	1,597	116,829	112,103
EXPENDITURE ON					
Charitable activities	6				
Charitable		89,728	2,547	92,275	99,594
Net gains/(losses) on investments		-	(359)	(359)	201
NET INCOME/(EXPENDITURE)		25,504	(1,309)	24,195	12,710
Transfers between funds	13	(400)	400	-	-
Net movement in funds		25,104	(909)	24,195	12,710
RECONCILIATION OF FUNDS					
Total funds brought forward		1,110,375	32,183	1,142,558	1,129,848
TOTAL FUNDS CARRIED FORWARD		1,135,479	31,274	1,166,753	1,142,558

The notes form part of these financial statements

PCC OF ST MARY'S CHURCH, ATHERSTONE

BALANCE SHEET
31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Investments	10	-	8,613	8,613	8,972
CURRENT ASSETS					
Debtors	11	65,512	-	65,512	71,667
Cash at bank		1,073,987	22,661	1,096,648	1,065,534
		1,139,499	22,661	1,162,160	1,137,201
CREDITORS					
Amounts falling due within one year	12	(4,020)	-	(4,020)	(3,615)
NET CURRENT ASSETS		1,135,479	22,661	1,158,140	1,133,586
TOTAL ASSETS LESS CURRENT LIABILITIES		1,135,479	31,274	1,166,753	1,142,558
NET ASSETS		1,135,479	31,274	1,166,753	1,142,558
FUNDS	13				
Unrestricted funds				1,135,479	1,110,375
Restricted funds				31,274	32,183
TOTAL FUNDS				1,166,753	1,142,558

The financial statements were approved by the Board of Trustees and authorised for issue on 17TH MARCH 2026 and were signed on its behalf by:

S. Holland

S M Holland - Trustee

Keith Wise

K Wise - Trustee

The notes form part of these financial statements

PCC OF ST MARY'S CHURCH, ATHERSTONE

CASH FLOW STATEMENT
for the year ended 31 December 2025

	Notes	31.12.25 £	31.12.24 £
Cash flows from operating activities			
Cash generated from operations	1	(14,665)	(46,505)
Net cash used in operating activities		(14,665)	(46,505)
Cash flows from investing activities			
Interest received		45,779	48,291
Net cash provided by investing activities		45,779	48,291
Change in cash and cash equivalents in the reporting period		31,114	1,786
Cash and cash equivalents at the beginning of the reporting period		1,065,534	1,063,748
Cash and cash equivalents at the end of the reporting period		1,096,648	1,065,534

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
for the year ended 31 December 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.25 £	31.12.24 £
Net income for the reporting period (as per the Statement of Financial Activities)	24,195	12,710
Adjustments for:		
Losses/(gain) on investments	359	(201)
Interest received	(45,779)	(48,291)
Decrease/(increase) in debtors	6,155	(13,041)
Increase in creditors	405	2,318
Net cash used in operations	(14,665)	(46,505)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.25 £	Cash flow £	At 31.12.25 £
Net cash			
Cash at bank	1,065,534	31,114	1,096,648
	1,065,534	31,114	1,096,648
Total	1,065,534	31,114	1,096,648

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
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 accruals basis and has been classified under headings that aggregate all cost 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.

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

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.12.25	31.12.24
	£	£
Donations	31,698	34,697
Gift aid	5,917	6,754
Grants	-	138
	37,615	41,589

Grants received, included in the above, are as follows:

	31.12.25	31.12.24
	£	£
Other grants	-	138

continued...

3. OTHER TRADING ACTIVITIES

	31.12.25	31.12.24
	£	£
Income from events	3,012	2,164
Other income	7,305	2,037
	10,317	4,201

4. INVESTMENT INCOME

	31.12.25	31.12.24
	£	£
Deposit account interest	45,779	48,291

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.12.25	31.12.24
		£	£
Letting and Hire	Charitable	14,686	13,113

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs
	£
Charitable	92,275

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

8. STAFF COSTS

	31.12.25	31.12.24
	£	£
Wages and salaries	10,627	5,044
Other pension costs	132	28
	10,759	5,072

The average monthly number of employees during the year was as follows:

	31.12.25	31.12.24
Parish Administrator	1	1

No employees received emoluments in excess of £60,000.

continued...

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	41,589	-	41,589
Charitable activities			
Charitable	13,113	-	13,113
Other trading activities	4,201	-	4,201
Investment income	47,742	549	48,291
Other income	4,909	-	4,909
Total	111,554	549	112,103
EXPENDITURE ON			
Charitable activities			
Charitable	82,950	16,644	99,594
Net gains on investments	201	-	201
NET INCOME/(EXPENDITURE)	28,805	(16,095)	12,710
Transfers between funds	4,889	(4,889)	-
Net movement in funds	33,694	(20,984)	12,710
RECONCILIATION OF FUNDS			
Total funds brought forward	1,076,681	53,167	1,129,848
TOTAL FUNDS CARRIED FORWARD	1,110,375	32,183	1,142,558

10. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2025	8,972
Revaluations	(359)
At 31 December 2025	8,613
NET BOOK VALUE	
At 31 December 2025	8,613
At 31 December 2024	8,972

There were no investment assets outside the UK.

continued...

10. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 December 2025 is represented by:

	Unlisted investments £
Valuation in 2025	8,613

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other debtors	50,196	57,738
Prepayments and accrued income	15,316	13,929
	65,512	71,667

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other creditors	4,020	3,615

13. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	1,100,424	(18,226)	(1,034,795)	47,403
Vicar's Mission Fund	521	-	(521)	-
Bellringers Account	405	20	-	425
Knitters Donations	1,291	(70)	(100)	1,121
Messy Church	119	(263)	221	77
Tea and Chat	1,246	(65)	-	1,181
Social Committee	130	13	-	143
Unrestricted common room/kitchen project	6,239	(850)	(6)	5,383
Church improvements	-	44,945	1,034,801	1,079,746
	1,110,375	25,504	(400)	1,135,479
Restricted funds				
AG Hall Trust	2,191	313	-	2,504
Hambury Trust	9,014	(109)	-	8,905
Building Fund	2,480	-	-	2,480
Grant - Childrens' Play Area	1,175	-	-	1,175
Common Room and Lounge Refurbishment	17,298	(1,872)	-	15,426
Tea & Chat restricted	25	700	-	725
Defibrillator Fund	-	(341)	400	59
	32,183	(1,309)	400	31,274
TOTAL FUNDS	1,142,558	24,195	-	1,166,753

continued...

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	67,608	(85,834)	-	(18,226)
Bellringers Account	20	-	-	20
Knitters Donations	-	(70)	-	(70)
Messy Church	45	(308)	-	(263)
Tea and Chat	1,360	(1,425)	-	(65)
Social Committee	1,254	(1,241)	-	13
Unrestricted common room/kitchen project	-	(850)	-	(850)
Church improvements	44,945	-	-	44,945
	115,232	(89,728)	-	25,504
Restricted funds				
AG Hall Trust	313	-	-	313
Hambury Trust	250	-	(359)	(109)
Common Room and Lounge Refurbishment	(1)	(1,871)	-	(1,872)
Tea & Chat restricted	700	-	-	700
Defibrillator Fund	335	(676)	-	(341)
	1,597	(2,547)	(359)	(1,309)
TOTAL FUNDS	116,829	(92,275)	(359)	24,195

continued...

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	1,072,513	27,395	516	1,100,424
Stay and Play	60	-	(60)	-
Vicar's Mission Fund	521	-	-	521
Bellringers Account	382	22	1	405
Knitters Donations	1,907	(115)	(501)	1,291
Messy Church	194	(575)	500	119
Tea and Chat	584	787	(125)	1,246
Social Committee	520	(370)	(20)	130
Unrestricted common room/kitchen project	-	1,661	4,578	6,239
	1,076,681	28,805	4,889	1,110,375
Restricted funds				
AG Hall Trust	1,885	306	-	2,191
Hambury Trust	8,771	243	-	9,014
Building Fund	26,848	(15,037)	(9,331)	2,480
Grant - Childrens' Play Area	1,175	-	-	1,175
Common Room and Lounge Refurbishment	12,134	-	5,164	17,298
Think Active	747	-	(747)	-
Clock Fund	1,607	(1,607)	-	-
Tea & Chat restricted	-	-	25	25
	53,167	(16,095)	(4,889)	32,183
TOTAL FUNDS	1,129,848	12,710	-	1,142,558

continued...

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	107,570	(80,376)	201	27,395
Bellringers Account	22	-	-	22
Knitters Donations	1	(116)	-	(115)
Messy Church	-	(575)	-	(575)
Tea and Chat	1,796	(1,009)	-	787
Social Committee	-	(370)	-	(370)
Unrestricted common room/kitchen project	2,165	(504)	-	1,661
	111,554	(82,950)	201	28,805
Restricted funds				
AG Hall Trust	306	-	-	306
Hambury Trust	243	-	-	243
Building Fund	-	(15,037)	-	(15,037)
Clock Fund	-	(1,607)	-	(1,607)
	549	(16,644)	-	(16,095)
TOTAL FUNDS	112,103	(99,594)	201	12,710

Restricted Funds:

AG Hall Trust for the church organ maintenance, music and other musical instruments.

Hambury Trust for the church building fabric repairs and maintenance.

Clock Fund for the maintenance of the church tower clock mechanisms.

Building Fund for the church building fabric repairs and maintenance.

Grant - Childrens' Play Area

Grant - Tea & Chat for the Tea and Chat activities.

Grant - Think Active for promoting activities for the older generation.

Common Room and Lounge for Common Room refurbishment to provide new toilet and kitchen facilities.

Defibrillator Fund was setup to purchase and maintain our own defibrillator.

Designated Funds:

Social Committee Fund was created from fund raising events to support events and outings for church members and others.

Stay & Play was created from grants and donations for running the Stay and Play toddlers group. The funds ran out in 2023 and the activity was stopped due to lack of numbers.

Vicar's Mission Fund is donated money that is for outreach activities; expenditure is authorised by the vicar.

continued...

13. MOVEMENT IN FUNDS - continued

Bellringers Account is for the maintenance of ropes and other maintenance relating to the bells in the church tower.

Knitters Donations created by fund raising activities of the Knit and Natter Group; expenditure is for their activities or other expenditure to support the church as directed by the group.

Tea & Chat Fund is reserved for activities of the Tea and Chat Group including bus trips for the group.

Messy Church Fund is for the use of the Messy Church activities; this has only recently started up again after being closed as a result of the COVID pandemic.

Common Room/Kitchen Project Fund has been created from fund raising activities for Common Room refurbishment to provide new toilet and kitchen facilities.

Church Improvement Fund is mainly where the interest from the CCLA deposit fund is allocated. The fund is used, currently to cover the cost of employing our administrator and will be used to cover the shortfall of income and expenditure to ensure that we can pay the full cost of ministry (Parish Share). It may be used to fund other pay costs, but it is also hoped that it will fund improvements to the church building, etc. as will be decided by the PCC.

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	31,698	34,697
Gift aid	5,917	6,754
Grants	-	138
	37,615	41,589
Other trading activities		
Income from events	3,012	2,164
Other income	7,305	2,037
	10,317	4,201
Investment income		
Deposit account interest	45,779	48,291
Charitable activities		
Letting and Hire	14,686	13,113
Other income		
Wedding and funeral fees	3,332	4,909
Reclaim VAT	767	-
Insurance payout	4,333	-
	8,432	4,909
Total incoming resources	116,829	112,103
EXPENDITURE		
Charitable activities		
Wages	10,627	5,044
Pensions	132	28
Rates and water	7,933	8,033
Insurance	5,009	5,189
Postage and stationery	1,112	1,122
Diocesan Quota	30,000	26,500
Buildings maintenance	15,158	24,484
Bank charges	63	72
Cleaning wages and materials	5,842	4,701
Health and safety	1,923	324
Broadband & website renewal	1,654	1,996
Events	100	132
Accountancy	2,220	5,840
Charitable donations	1,000	3,195
Clergy expenses	2,619	6,126
Other expenditure	4,774	3,857
Video & copyright licence	407	396
Carried forward	90,573	97,039

PCC OF ST MARY'S CHURCH, ATHERSTONE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	31.12.25 £	31.12.24 £
Charitable activities		
Brought forward	90,573	97,039
Church services costs	968	2,080
Messy Church	299	475
Catering costs	435	-
	92,275	99,594
Total resources expended	92,275	99,594
Net income	24,554	12,509