THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ACTON TRUSSELL WITH BEDNALL

(known as Acton Trussell with Bednall PCC)

Charity Registration number: 1211779

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

ACTON TRUSSELL WITH BEDNALL PCC

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ACTON TRUSSELL WITH BEDNALL

Charity registration number: 1211779

Trustees' Annual Report for the year ended 31 December 2025

Administrative information

St James' Church is situated on Lower Penkridge Road in Acton Trussell, Staffordshire ST17 0RJ. All Saints' Church is situated on Common Lane in Bednall, Staffordshire ST17 0SA. Both churches, as one parish, are part of the Penkridge Benefice in the Diocese of Lichfield within the Church of England. The correspondence address is 1 Kenderdine Close, Bednall, Stafford ST17 0YS.

PCC members who have served from 1 January 2025 until the date this report was approved are:

Rector of Penkridge:	The Revd Greg Yerbury	Chairman
Church Wardens :	Ms Margaret Willacy	Vice Chairman
	Mr Philip Clayton	Reader, Secretary from APCM May 2025
	Mr Roger Howarth	Reader, Secretary until APCM May 2025
Representative on Deanery Synod:	Mrs Angela Hughes	
	Mrs Joan Hammerton	
	Mrs Alison Wassell	
Elected members:	Mr Leonard Bates	
	Mrs Antoinette Castle	
	Mrs Alison Kendall	Treasurer
	Dr Stuart Lloyd	
	Mr Howard Searle	Safeguarding Officer
	Mrs Eleanor Simms	
	Mrs Glenis Venables	
	Mrs Alison Webb	from APCM May 2025
	Mr Alan Webster	until 15 January 2025

Structure, governance and management

The Parochial Church Council (PCC) is a Body Corporate established by the Church of England (PCC Powers Measure 1956, and the Church Representation Rules 2006) and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2 January 1957, and the Church Representation Rules.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. Members of the PCC are elected for a term of 3 years and at the end of each term they are able to stand for re-election if desired.

The PCC recognises the importance of safeguarding training and all members have evidenced the appropriate level of training to the Safeguarding Officer. The PCC believe they have fulfilled their duty under section5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Objectives and activities

The trustees of the PCC are aware of the Charity's Commission's guidance on public benefit in the advancement of religion for the public benefit and has had regard to it in the administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Acton Trussell with Bednall, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the ecclesiastical parish, and that in doing so, it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and

• Promoting Christian values and services by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

The PCC and the incumbent have the joint responsibility of collaborating with each other in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC also has maintenance responsibilities for the two church buildings and adjoining churchyards.

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

Achievements and performance

Church attendance

There are 62 parishioners on the Church Electoral Roll. The average weekly attendance, counted during October 2025, was 29 for Acton and 17 for Bednall but services continue to be reduced to one per parish on a Sunday due to the continuing Interregnum (since May 2020). At Christmas a total of 150 parishioners attended the physical services *(2024:196)*. In addition, our weekly online Zoom service started during the pandemic (average participants 8) continues to offer worship opportunities for parishioners unable to attend church.

Between the two churches, there have been 7 baptisms, 6 weddings and 4 funeral services held in 2025.

Review of the Year

- The full PCC met six times in person during the year with specific committees meeting between PCC meetings. Reports of committee meetings were received by the full PCC and discussed where necessary.

- The PCC continued to uphold the Mission Statement originally agreed on the establishment of the Penkridge Team and to focus on the agreed Mission Action Plan which covers the following key areas:
    - developing closer links with All Saints CE Primary School in Bednall,
    - following up on baptisms, weddings and funerals
    - developing "nurture" groups
    - developing community events
    - maintaining visits to the elderly and infirm

- The PCC, mindful of its responsibilities as charity trustees, formally updated a number of policies during the year to ensure good governance. These policies covered General Data Protection Regulation, Safeguarding, Social Media, Project Procurement Process, Reserves, Conflict of Interest, Financial Records, Legacies, Graveyards, Lettings at All Saints and Health and Safety.

- Links with All Saints School have continued with congregation members attending assemblies and school plays and providing refreshments in All Saints Church throughout the academic year.

- Messy Church sessions entitled "Creation and Nature" and "Picnic on the Beach" were held at St James' Church, utilising the churchyard for several activities and these were well received. The final event of the year was the ever-popular Christingle on Christmas Eve afternoon at St James' Church with a congregation of 52 parents, grandparents and other adults and 28 children. In between sessions Messy Church messages, crafts and activities are communicated by email to keep in touch with Messy Church families.

- Five charities were supported through prayer and giving. The charities concerned were Stafford Samaritans, House of Bread Stafford, Katharine House Hospice, Médecins Sans Frontières and the continued support of Diocesan Dementia initiatives. The PCC also financially supports children overseas. In 2025 these charities received grants totalling £3,050.

- Acton's fundraising raised £4,097 and Bednall's raised £3,801, before expenses, for general funds during the year.

- Working party sessions were held at both churches to clear up and improve the churchyard appearance for the Churchyard Award Scheme where St James achieved a Gold Award and All Saints a Silver Award.

- The PCC recognised the importance of weddings for church growth, with both congregations attracting couples both before and after their weddings.

- The main All Saints reordering works contract was signed with Messenger Construction Ltd in July 2025 following a full tender exercise. Practical completion of the works was achieved on 16th December 2025 and a dedication service led by the Bishop of Wolverhampton, Rt Revd Dr Tim Wambunyam held on 25th January 2026. The National Lottery Heritage Fund has paid a further 30% of the grant allocation (£71,098) in line with the grant conditions during 2025 with the balance payable once the project has been successfully evaluated in December 2026. £326,745 was spent on the project during 2025 including £47,201 in VAT.

- The change to the Listed Place of Worship VAT grant scheme in 2025-26, limiting the amount payable to each qualifying building of £25,000, has provided an unexpected and additional challenge to the funding of the reordering project. The Government confirmed in January 2025 that the Listed Place of Worship VAT scheme would not extend into 2026-27 and details of an alternative scheme for repairs to listed buildings has not yet been published. The PCC has worked hard to manage this funding shortfall and the lottery project remains fully financed.

- Further repairs were carried out on external masonry and roof leading at All Saints in line with the quinquennial inspection in 2022.

- The PCC continues to seek the appointment of a new minister based on 0.5 post shared with our neighbouring Parish of Dunston with Coppenhall in order to end the Interregnum. This will result in an increase to the Diocesan Common Contribution in 2026 once an appointment is confirmed.

Financial Review

Total receipts on ordinary unrestricted funds were £46,595 *(2024 £52,927)* and are detailed in the financial statements. The All Saints reordering fund received £108,717 during the year including £102,462 in grants and £3,125 in donations and gift aid. No legacies were received by the PCC in 2025 *(2024 £20,000)*. The Joseph Brown Reading Room Fund was fully allocated to the reordering project and is now closed.

£362,150 *(2024 £78,884)* was spent providing the Christian ministry in the parish, including the contribution to the Diocesan Common Fund of £13,517 *(2024 £13,253)*.

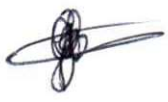
The net result for the year was a surplus of unrestricted receipts over payments of £5,280 which will be transferred to reserves *(2024 surplus £15,623)*.

Reserves Policy

It is PCC policy to account for and maintain separately any funds received by each church whilst treating them as general funds. Any joint income and costs are split equally between the two churches. The balance on the Donations fund at the end of the year of £3,748 *(2024 £2,307)* will be distributed to charities during 2026.

It is PCC policy to invest fund balances with the CBF Church of England Deposit Fund with a supplementary deposit account held at Lloyds to manage the cashflow of the reordering project.

Approved by the PCC on 24 March 2026 and signed on their behalf by



Independent examiner's report to the Parochial Church Council of the Ecclesiastical Parish of Acton Trussell with Bednall

Charity registration number: 1211779

I report on the accounts of the Parochial Church Council of the Ecclesiastical Parish of Acton Trussell with Bednall ("PCC") for the year ended 31 December 2025, which are set out on pages 5 and 6.

Respective responsibilities of the Trustees and Independent Examiner

The charity trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not require for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility

- To examine the account under section 145 of the Charities Act,
- To follow the procedure laid down in the General Directions given by the Charity Commissio (under s145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of Independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the PCC as required by section 130 of the Charities Act; or
2. The accounts do not accord with those records; or

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

Signed: E Gallagher

Name: EMMA GALLAGHER

Address: 6 LOCKE WAY
KINGSTON HILL
STAFFORD
ST16 3RE

Date: 12/3/26.

ACTON TRUSSELL WITH BEDNALL PCC - Year Ending 31 December 2025

Statement of Financial Activities

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2025	*2024 (see note 9 for full comparatives)*
		£	£	£	£	£	£
INCOMING RESOURCES							
Donations and Legacies	2a	28,887	0	106,212	0	135,099	*227,464*
Charitable Activities	2b	13,270	0	220	0	13,490	*12,889*
Other Trading Activities	2c	138	0	0	0	138	*160*
Income from investments	2d	4,300	764	3,748	21	8,833	*8,919*
Other incoming resources	2e	0	0	0	0	0	*0*
TOTAL INCOMING RESOURCES		46,595	764	110,180	21	157,560	*249,432*
RESOURCES EXPENDED							
Raising Funds	3a	2,452	0	0	0	2,452	*2,422*
Charitable Activities	3b	359,100	2,500	550	0	362,150	*78,884*
Other Expenditure	3c	0	0	0	0	0	*0*
TOTAL RESOURCES EXPENDED		361,552	2,500	550	0	364,602	*81,306*
Net Incoming/-Outgoing Resources		-314,957	-1,736	109,630	21	-207,042	168,126
Net Gain/(losses) on investment		0	0	0	0	0	*0*
Net Income/(Expenditure)		-314,957	-1,736	109,630	21	-207,042	*168,126*
Transfers between funds	8	320,237	-6,402	-313,814	-21	0	*0*
NET MOVEMENTS IN FUNDS		5,280	-8,138	-204,184	0	-207,042	*168,126*
TOTAL FUNDS BROUGHT FORWARD		106,028	18,425	231,497	500	356,450	*188,324*
TOTAL FUNDS CARRIED FORWARD		**111,308**	**10,287**	**27,313**	**500**	**149,408**	***356,450***

Funds Definition:

Unrestricted Funds

General Funds - Monies given to the Church for use at the Discretion of the PCC.

Designated Funds - General Funds which the PCC has decided to place to one side for specific purposes. Designated funds are still unrestricted and can be moved to other purposes as the PCC so decides.

Restricted Funds — Monies given for a particular purpose.

Endowment Funds — Money given in such a way that only the income can be used. The capital cannot normally be spent.

ACTON TRUSSELL WITH BEDNALL PCC - Year Ending 31 December 2025

Balance Sheet

	Note	2025 £	2024 £
Fixed Assets		**0**	***0***
Current Assets			
Debtors			
Debtors for Goods & Services		4,826	*6,417*
Other Churches		0	*0*
		4,826	*6,417*
Cash at Bank and in Hand			
Lloyds Current Account		3,880	*6,027*
Lloyds Deposit Account		89,218	*178,371*
CBF Deposit Fund		164,414	*171,989*
Cash in hand of Officers		140	*176*
		257,652	*356,563*
Total Current Assets		**262,478**	***362,980***
Current Liabilities			
Creditors : amounts falling due within one year			
Creditors for Goods & Services		113,050	*6,513*
Creditors who are Churches		0	*0*
PCC Fees Suspense Account		20	*17*
	6	113,070	*6,530*
Total Liabilities		**113,070**	***6,530***
NET ASSETS	**7**	**149,408**	***356,450***
Represented by Funds	8		
Unrestricted Funds General		111,308	*106,028*
Designated		10,287	*18,425*
Restricted		27,313	*231,497*
Endowment		500	*500*
		149,408	***356,450***

Approved by the Parochial Church Council on 24 March 2026 and signed on its behalf by:



The notes on page 7 to 11 form part of these financial statements

ACTON TRUSSELL WITH BEDNALL PCC

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting policies

The financial statements have been prepared under the Charities Act 2011 and in accordance with Church Accounting Regulations 2006 together with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

The financial statements have been prepared under the historical cost convention. The PCC meets the definition of a public benefit entity under FRS 102. The financial statements are prepared in sterling, the functional currency of the PCC.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted funds are general funds which can be used for PCC's ordinary purpose. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest and (b) donations or grants received for a specific object for which they were given. The funds may only be expended on the specific object for which they were given, any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due and the amount due is quantifiable and its ultimate receipt by the PCC is probable. All other income is recognized when it is receivable.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan common contribution is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) of the Charities Act 2011. No value is places on movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal since the PCC considers this to be inalienable property.

All expenditure incurred during the year on consecrated or beneficed buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Cash Equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks.

Financial Instruments

The PCC only has financial assets and liabilities of a kind that qualify as basic financial instruments. All (including debtors and creditors) are initially recognised at transaction value and subsequently measured at their settlement value.

ACTON TRUSSELL WITH BEDNALL PCC - Year Ending 31 December 2025

Note 2: Detailed Statement of Financial Activities - Incoming Resources

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2025 £	*2024 £*
2a. **Donations and Legacies**						
Tax efficient planned giving	15,184		2,500		17,684	*30,349*
One off gift aid	50		500		550	*3,405*
All other giving and voluntary receipts	5,484				5,484	*20,107*
Gift Aid Recovered	4,905		750		5,655	*9,940*
Legacies Received					0	*20,000*
Grants Received	3,264		102,462		105,726	*143,663*
	28,887	0	106,212	0	135,099	*227,464*
2b. **Charitable Activities**						
Statutory Fees (retained by PCC)	5,372				5,372	*5,738*
Fund Raising Events	3,264		220		3,484	*2,617*
Lottery	2,834				2,834	*2,782*
100 Club	1,800				1,800	*1,752*
	13,270	0	220	0	13,490	*12,889*
2c. **Other Trading Activities**						
Hire of All Saints Community Space	138				138	*160*
	138	0	0	0	138	*160*
2d. **Income from investments**						
Interest	4,250	764	3,748	21	8,783	*8,869*
Property income	50				50	*50*
	4,300	764	3,748	21	8,833	*8,919*
2e. **Other incoming resources**						
Insurance Claims	0	0	0	0	0	*0*
Profits realised on the sale of investments	0	0	0	0	0	*0*
TOTAL INCOMING RESOURCES	46,595	764	110,180	21	157,560	*249,432*

ACTON TRUSSELL WITH BEDNALL PCC - Year Ending 31 December 2025

Note 3: Detailed Statement of Financial Activities - Resources Expended

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2025 £	*2024 £*
3a. **Raising Funds**						
Costs of Generating Income						
Printing, stationery	68				68	*62*
Lottery	1,300				1,300	*1,300*
100 club	960				960	*960*
Other Fund Raising event costs	124				124	*100*
Raising Funds Total	2,452	0	0	0	2,452	*2,422*
3b. **Charitable Activities**						
Church activities						
Mission giving and Donations:-		2,500	550		3,050	*3,415*
Diocesan Common Contribution	13,517				13,517	*13,253*
Clergy and staff expenses	3,276				3,276	*3,010*
Church Activities	16,793	2,500	550	0	19,843	*19,678*
Church expenses						
Church running expenses	11,023				11,023	*9,821*
Church Expenses (Mission and Evangelism)	291				291	*89*
Church utility bills	3,664				3,664	*2,759*
Church Expenses	14,978	0	0	0	14,978	*12,669*
Major Capital Expenditure						
Church buildings	327,086				327,086	*46,284*
Governance costs						
Legal and Computer fees	243				243	*253*
Charitable Activities Total	359,100	2,500	550	0	362,150	*78,884*
3c. **Other Expenditure**	0	0	0	0	0	*0*
TOTAL RESOURCES EXPENDED	361,552	2,500	550	0	364,602	*81,306*

ACTON TRUSSELL WITH BEDNALL PCC

Notes to the Financial Statements for Year Ending 31 December 2025

4a. **Staff Costs**

During the year the PCC did not have any employees.

4b. **PCC Costs**

During the year no PCC members received any remuneration for their services as members of the PCC. Expenses were paid to PCC members on production of receipts in the delivery of charitable activities and have been included in these accounts.

5. **Fixed Assets**

The PCC held no Fixed Assets during the year.

6. **Liabilities**

	2025	*2024*
	£	£
Amounts falling due in one year		
Utilities	1,111	*966*
Amounts Received in Advance	1,538	*1,519*
Other Creditors	110,421	*4,045*
	113,070	*6,530*

7. **Analysis of Net Assets**

	General Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total
	£	£	£	£	£
Fixed Assets	-	-	-	-	-
Current Assets	223,688	10,287	28,003	500	262,478
Current Liabilities	(112,380)	-	(690)	-	(113,070)
	111,308	10,287	27,313	500	149,408

8. **Funds Reconciliation 2025**

	Reserves at 1 Jan 25	Incoming Resources	Resources Expended	Investment Gains/ Losses	Transfers	Reserves as at 31 Dec 25
	£	£	£	£	£	£
Unrestricted Funds:						
Joint Expenses	-	511	(852)	-	341	-
All Saints, Bednall	19,831	21,185	(344,101)	-	324,148	21,063
St James, Acton Trussell	86,197	24,899	(16,599)	-	(4,252)	90,245
Designated Funds:						
Joseph Brown Bednall Churchyard	6,266	273	-	-	-	6,539
Joseph Brown Bednall Reading Room	9,852	394	-	-	(10,246)	-
Donations Reserve	2,307	97	(2,500)	-	3,844	3,748
Restricted Funds:						
All Saints Fabric Fund	4,508	155	-	-	(2,187)	2,476
All Saints Churchyard Fund	196	9	-	-	(53)	152
Bednall Sponsored Child	-	220	(238)	-	18	-
All Saints Reordering	216,373	108,717		-	(313,111)	11,979
St James Fabric Fund	9,321	1,033	-	-	1,497	11,851
St James Churchyard Fund	1,099	46			(290)	855
Acton Sponsored Child	-	-	(312)	-	312	-
Endowment Funds:						
Dr Kenderdine (Bednall)	500	21	-	-	(21)	500
Total Funds	**356,450**	**157,560**	**(364,602)**	**-**	**-**	**149,408**

ACTON TRUSSELL WITH BEDNALL PCC

Notes to the Financial Statements for Year Ending 31 December 2025

It should be noted that the Joseph Brown Bednall Funds are held to the direction and order of the Vicar and Chuchwardens.
The balance on the Donations Fund is distributed to Charities the following year in accordance with the PCC's instructions.
The interest accrued from Dr Kenderdine's endowment is transferred to All Saint's Churchyard Fund when received.

9. **SOFA Comparatives for 2024**

	General Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total £
Incoming Resources					
Donations and Legacies	36,151	-	191,313	-	227,464
Charitable Activities	12,556	-	333	-	12,889
Other Trading Activities	160	-	-	-	160
Investments	4,060	893	3,941	25	8,919
Other Incoming Resources	-	-	-	-	0
Total Incoming Resources	52,927	893	195,587	25	249,432
Resources Expended					
Raising Funds	2,422	-	-	-	2,422
Charitable Activities	75,969	2,365	550	-	78,884
Total Resources Expended	78,391	2,365	550	0	81,306
Net Gain/(Loss) on Investment	-	-	-	-	-
Net Income/(Expenditure)	(25,464)	(1,472)	195,037	25	168,126
Transfer between Funds	41,087	2,187	(43,249)	(25)	-
Net Movement in Funds	15,623	715	151,788	0	168,126
Total Funds brought forward 1 Jan 24	90,405	17,710	79,709	500	188,324
Total Funds carried forward 31 Dec 24	**106,028**	**18,425**	**231,497**	**500**	**356,450**