

St Michael and All Angels Church Middlewich

Annual Report and Accounts Year ending 31st December 2024

Registered Charity No. 1127335

All For Christ + Christ For All

Bible Golf 2024



Contents

Introduction by the Rector, Simon Drew	3
Section 1: Trustee's Report (for Charity Commission):	3
Aim and purposes	3
Objectives and Activities	4
Achievements and performance.....	4
Financial Review	5
Reserves Policy	5
Volunteers.....	5
Structure, governance and management	5
Safeguarding.....	6
Administrative Information.....	6
Section 2: Achievements and Performance	7
Church Wardens' Fabric Report.....	7
Number 28 Activities	9
Schools, Families and Young Peoples Work.....	10
Worship, Services and Music	11
Section 3: Evangelism, Ecumenical Relationships and Mission	12
Minister in Secular Employment.....	12
Mothers' Union.....	13
St Michael and All Angels Ringing Team (SMAART)	14
Home and Overseas Mission Support.....	14
CRISIS (Homelessness Charity)	14
St Luke's Hospice	15
Christian Service Unit - Khammam	15
Congo – ABC Link & IPASC.....	15
Appendix 1 – Financial Statements Year Ended 31st Dec 2024	16

Introduction by the Rector, Simon Drew

2024 was another busy year with the usual round of events and activities and several changes to the church family. At Easter we said farewell to Rev Lorraine Reed, and her husband Mike but we then welcomed back Rev Gill Stanning and her husband Grant, Gill having just retired from parish ministry in Wales. In the summer Jeremy Coles (our Director of Music and Family Work) moved on to take up a new role with another church. Then in the autumn Tony Woode, a long-standing Reader and team member died. We are grateful to them all for their service to this parish.

Due to the ongoing pressure on our church finances, we held another stewardship campaign during 2024. My thanks to our treasurer (Neil) and to all who responded prayerfully financially to that campaign although we still ended 2024 with a small deficit. (Details of this are in the Financial Statements).

In June we once again participated in Middlewich's FAB festival hosting a new bible Mini-Golf course with artwork by our local primary schools. It was a great success drawing many families into the church building and offering many opportunities to talk with people about Christian faith. Our thanks to the team who worked hard to create the 'holes', and to Woodside Golf Course who help us with the project. We will be repeating it again in 2025!

My personal thanks go to the staff team and the PCC for their ongoing support during 2024, as we continue to work on being 'All for Christ & Christ for All'. Particular thanks also to the children's work team who have rallied round to continue the good work of Smilers. KingdomKids and Messy Church during the later half of the year.

Section 1: Trustee's Report (for Charity Commission):

The contents of this section are specifically required by the Charity Commission.

Aim and purposes

St Michael & All Angels, is the only Anglican Church in the mid Cheshire town of Middlewich. Due to its prominent and imposing position in the centre of the town, St Michael's is a landmark when approaching from any direction.

Middlewich Parish has a population of 15,000 and is part of a benefice joined with Byley-cum-Lees a nearby small country parish with 900 inhabitants.

Our incumbent is the Revd Simon Drew. The incumbent at St Michael's is supported by Revd Liz Woode (Associate Priest), Revd Thia Hughes (Associate Priest) Revd Alison Boulton (NSM Curate) and Revd Julie Hassall (NSM Curate & Minister in Secular Employment), Revd John Hughes (a retired minister), Jeremy Coles (Director of Music & Family Work – Until July 2024) and Beth Deakin (Office Manager). Our Readers, Christine Hamill-Stewart and Anne Latham along with Sue Ikin and Elaine Reynolds (Pastoral Care Workers) form our team of four lay workers. We are thankful for all they do to support the work of our church.

The aim and purpose of the Church according to the Westminster Catechism is 'to glorify God and enjoy him forever'. The Rector, supported enthusiastically by the Parochial Church Council (PCC) and the lay and ordained staff, prayerfully pursues this objective in planning the services, outreach and pastoral ministry of the Church in the community. We hope that our restricted and varied activities during 2024 have still brought us nearer to meeting our objective.

Objectives and Activities

The PCC and staff team are committed to sharing the gospel of Jesus Christ with the community of Middlewich through word and action – **All for Christ + Christ for All!** As such our mission statement is: *Committed to Discipleship, effective in Mission, and faithful in Stewardship.*

The following goals were agreed in October 2023:

1. Review pastoral care for the church family. Develop a system of support for all church members.
2. Review the planning & delivery of sermons/teaching to grow disciples of Jesus Christ.
3. Review children and young people's work to intentionally grow a new generation of disciples.
4. Review what can be done with current funds to improve kitchen & toilet facilities in the church building.

Achievements and performance

Worship and prayer

We have two morning services on a Sunday, in the church building, as the focus of our corporate worship. During the summer holiday period we again held the 11am service outside in the churchyard. Our midweek services include a Healing Service on Tuesdays and a Communion on Thursdays.

At 31 December 2024 there were 116 parishioners on the Church Electoral Roll. The weekly average attendance for services which took place during October was 109 adults and children, and a total of 339 people joined us for our services on Christmas Eve/Day.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. This year baptisms and weddings were significantly curtailed by the pandemic.

We have celebrated 11 baptisms, 6 weddings and held 25 funerals in our church this year. However the ministry team also conducted 4 funeral services at various local crematoria.

Deanery Synod

The Middlewich Deanery Synod met three times during 2024. The February meeting gave an update on the Diocesan Vision Process, in June there was a Deanery Songs of Praise at Moulton. And in November the Diocesan 'Families, Children & youth Advisor' spoke about her work in the diocese. St Michael and All Angels were well represented by both ordained and lay representatives.

Pastoral care

Pastoral Care remains an important and integral part of ministry at St Michael's and comes under our Circle of Care initiative. It is about living our faith in action as we care for one another, and that includes people in our wider community. We are grateful to those in the team who offer support and care to others in the name of Jesus Christ.

Mission and Evangelism

As part of its commitment to mission, St Michael's Church continues to be actively engaged in mission and evangelism. Further details are given in sections 2 & 3 of this report.

Ecumenical relationships

Churches Together in Middlewich continued to meet together during 2024. Once again we were able to meet together for prayer and worship, to share in the Good Friday Walk of Witness and work together during the FAB Festival in the town.

Financial Review

The accounts show a deficit for 2024 of £1,498 on the operating account, but overall there was a small surplus of £1,875 across all the accounts. In the unrestricted accounts voluntary income stayed roughly the same compared to 2023. There was an increase in money received through Parish Activities (including fees from weddings and funerals) of £8,095 and a small increase in investment income of £155.

No 28, our parish centre, produced a net deficit of £1,869 in the year (compared to a deficit of £3,296 in 2023). Total charitable giving to our four charities was £2,853 and represents 2.4% of our voluntary income.

Fixed assets in the shape of No 28 Hightown stand at £295,000, the property being revalued in May 2015. Total funds available to the PCC were £11,345 higher than at the end of 2023 at a year-end value of £450,321. The restricted funds, which are not available to the PCC, were £1,902 higher than 2023. The year-end value of these funds stood at £75,985.

Reserves Policy

See table 3 in Appendix 1: The PCC has allocated £319,000 to church development to improve the interior of the church. £81,401 has been kept in reserve to cover 6 months running costs for church and No 28. £12,920 is allocated for further refurbishment work to No 28, and we propose the remaining £37,000 for ongoing outreach and spreading the gospel in Middlewich.

Volunteers

Once again, heartfelt thanks to all our amazing volunteers, too numerous to mention by name, who enable our church to be such a key and vibrant part of community life.

Structure, governance and management

The method of appointment of Parochial Church Council (PCC) members is set out in the Church Representation Rules. At St Michael's the membership of the PCC consists of the incumbent (our Rector), Churchwardens, Deanery Synod representatives, members elected by those members of the congregation who are on the electoral roll of the church, plus co-options as required. 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. In Middlewich the policy is to require elected members to stand down every three years for at least one year.

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, updating policies on safeguarding, health & safety and GDPR, and also the Church's strategy. The Standing Committee (SC) – a sub-committee of the PCC - has delegated financial authority, provides a forum for detailed discussion on some complex issues and makes decisions on matters which do not require a full PCC discussion. All SC proceedings are reported to the PCC.

Safeguarding

St Michael's Church recognises its responsibilities for the safeguarding of staff, volunteers, church members and visitors. Our parish safeguarding officer is Rev Alison Boulton. The PCC have adopted the recommended policies and procedures of the Diocese of Chester with regard to safeguarding. New members of the PCC, children's work team and pastoral care team are all required to undertake safeguarding training and have a DBS check. Safeguarding remains as a standing item on the PCC agenda.

Administrative Information

The PCC and the SC usually meet on alternate months and sometimes have additional meetings as required. The PCC met 6 times during the year with an average attendance level of 85%. The Standing Committee met 5 times to deal with various matters relating to church life over the year, with an average attendance level of 90%.

PCC members who served during 2024 were:

Ex Officio members:

Incumbent and Chairman:	Reverend Simon Drew
NSM Curate:	Reverend Alison Boulton
NSM Curate:	Reverend Julie Hassall
Pastoral Worker:	Sue Ikin

Churchwardens: Elaine Reynolds, Ian Jeffrey & Steve Bailey (were re-elected as Churchwardens at the AMP in April 2024).

Deanery Synod Representatives: Anne Latham, Joanne Wilson

Readers Representatives: Tony Woode (until October 2024)

Co-opted members: None

Elected Members:

Neil Clewes (Treasurer), Graham Ikin, Josie Clewes, Keith Yearley, John Currie, Katy Drew & Fiona Tarry were members throughout the year.

Joanne Wilson & Tony Bishop were elected members until April 2024 but retired in rotation. We thank them for their important service to the church. The following people were elected at the APCM in April 2024 to serve on the PCC for three years: Paul Hassall, Stewart Prentice & Ivan Smith.

Standing Committee members who served during 2024 were:

Simon Drew (Chairman), Neil Clewes (Treasurer), Trish Smith (Secretary), Ian Jeffrey (Churchwarden), Steve Bailey (Churchwarden), Elaine Reynolds (Churchwarden) and Graham Ikin.

Other Committees:

Working groups drawn not only from the PCC also met during the year to consider work to the church building, fundraising, stewardship, safeguarding and health & safety.

Staff Team:

Throughout the year, the day to day activities of the Church are coordinated through a weekly meeting of the Staff Team. This is an informal meeting to which the ordained and lay staff are invited. The maximum possible attendance is 12, and the average attendance is about 9.

Section 2: Achievements and Performance

These reports are presented in addition to the Charity commission's statutory requirements

Church Wardens' Fabric Report.

Considering the age of the Church it is generally in good overall condition. There are inevitably areas of concern with buildings of this age and always issues to address. The very fact that we worship in a Grade 2, listed building will always pose challenges for those responsible for such a building.

The Buildings and Maintenance Group oversee the care of both the Church and No28 meeting regularly. As we reported last year, the impact of COVID hangs on and there is still much 'catching-up' to be done, due to items being placed on hold during that period. Examples of this include the 'defects' logbook and Church 'Terrier'. Readers will also note that there are a number of items listed again on the 'Planned Work'. In short with a limited number of volunteers it is hard to keep up with all that needs doing.

The Church Building

❖ Early in the year, Simon and the Church Wardens made an assessment of a number of old items that have not been used for many years in Church but still remained on the Church Property Register. Some of these items required DAC (Diocese Advisory Committee) approval before they could be disposed of. This was finally received and the items have now been disposed of.

❖ The Church is required to keep a list of and regularly test electrical items. known as PAT testing. This has been carried out for a number of years. However, by the nature of portable appliances, which can find themselves returned to different parts of the building!! It is possible to miss certain items from the testing process. The Buildings Group had identified that this is exactly what has happened over a number of years. Therefore, a new register of all electrical equipment has been created and every item of portable electrical equipment now has its own, unique 'Asset Number'. This will make it easy to spot items not tested. Obviously, such a list needs to be kept up to date, so as items are added or disposed of, then the list must be updated. The current record is almost completed and will soon be stored on the Church Office IT system.

❖ We identified a damp and unsafe area on the North side of the Dais. it is not exactly clear how this may have happened, however, the area was opened up, inspected and then repaired. The Dais is now safe to use again, but we will keep monitoring this area.

❖ For insurance purposes it is necessary to have a Roof Alarm fitted to our Church roof. This was installed when the North Church roof was repaired. Generally, this has worked well, but during some 6 months of last year, an increasing number of 'false alarms' occurred. This came down to a faulty detector, which has now been replaced and normal working practice has resumed.

❖ Service and inspection of the boiler was carried out.

❖ During the storms of last winter, the Marquee was damaged beyond repair. We know we should have taken it down but missed our opportunity when the weather was dry. Following discussions, it has been decided to replace the marquee, with the help of an insurance claim, on the understanding that it is packed away each winter.

No 28

The general fabric of Number 28 remains in good condition. However, the condition of the Cafe floor is a growing cause for concern. There would appear to be woodworm in the floor tiles. During the coming year, the extent of the problem will need to be assessed and

appropriate surveys carried out to determine the necessary course of action that will be required.

- ❖ Boiler and gas inspections and maintenance were carried out

Future Planned Work for Church and No28

- ❖ Bring 'defects log' up to date
- ❖ To update the Church Terrier
- ❖ To finish the 'update' to the PAT register
- ❖ Boiler House internal light, access steps, path and gutter
- ❖ To consult, plan and then reorganise the use of space under the Tower
- ❖ The Church Notice Boards (nr main road and traffic lights), need to repair or replacement.
- ❖ To try and 'Draft-proof' some of the external doors.
- ❖ To finish last remaining items of No28 Kitchen improvements
- ❖ To get quotes for a 'top to bottom' cleaning of No28

Thank you to our resident team of volunteers who look after the day to day maintenance and smooth running of both the Church building and No 28. Special thanks go to Graham, Paul, and Steve who have carried out so much of this work and to the team of Church Cleaners. However, our team of helpers are not getting any younger! The time will come, and it is not far away, when climbing high on ladders will be less appealing. New faces and volunteers will always be welcomed with open arms, so please come and speak to one of the team.

(Churchwardens - Elaine, Steve and Ian)

Number 28 Activities

Number 28 is open for 3 days each week – Monday, Tuesday and Thursday, between 10am and 1pm. We are supported by a team of volunteers, 2 people are always working each shift. We serve hot drinks, tea, toast and teacakes and a selection of delicious home-baked cakes at all times with the added provision of soup, sandwiches and toasties on Tuesdays which is a very popular offering.

As always, we would love more volunteers to come on board, especially those willing to undertake food hygiene training so they can assist with food provision too.

Number 28 continues to be a very well used hub – it is regularly booked out for various meetings of different Church groups.

The u3a meet here every Wednesday morning for Bridge club and seem to be a very popular group, with more members coming on board each year. The MU hold monthly meetings in the café area, with a bi-annual coffee morning – hot cross buns and mince pies!

The Wednesday Art Group who meet in the café area every week also grew in both number and talent, and we particularly enjoy looking at the work they are producing week on week. Craft and Chat meet monthly on a Wednesday afternoon, this is also a very well-established group with a committed following.

May 2024 saw our second outdoor plant sale in the Churchyard, a very successful event which was also supported by the café. This was once again, another very successful event for us and will be repeated next month.

No 28 is also used for various events over the course of the year. We held a couple of Charity coffee mornings which were well supported and raised much needed funds for our Church charities.

The FAB weekend in June is always a huge event in the Church calendar and No. 28 was once again open for the duration of the weekend with a full menu selection. With the help of many willing volunteers, we baked, cooked, fried, toasted and served our way through 3 extremely hectic days and hopefully, reached out to many members of the community. We also held a Christmas Fair in November 2024 and No. 28 was once again open serving food. It's always an excellent opportunity to engage with the local community.

We were fortunate this year in securing some additional room hire bookings from private children's parties, 'We Buy Vintage' antique valuation company and Cheshire East mediation services. All of these have expressed satisfaction with the facilities on offer and have made subsequent bookings so we are hopeful that this may continue.

We hold a Level 5 Food Hygiene certification from Cheshire East which is currently displayed in the window and we are also registered as a "Warm Place" hub. We are listed on the Cheshire East website so that people who are looking for somewhere where they are assured of a warm welcome, hot drink and some warmth, know they can come here.

On a personal note, I continue to be so very grateful for the team of people who make Number 28 what it is, a place which is full of God's love for us all. We continue to ask for God's blessing upon No. 28 and the work and fellowship which takes place here.

(Beth Deakin).

Schools, Families and Young Peoples Work

Our Family Worker, Jeremy Coles, left us for a new post elsewhere in July 2024. We are grateful for his 18 years of work with children and families within the church and the wider community. We are also grateful to the children's work team who have taken responsibility for leading and planning for KingdomKids, Smilers and Messy Church.

SCHOOLS:

We continued to build upon our relationship with the school families through assemblies, R.E. lessons and school visits to the church building. During the first half of 2024 there were collective acts of worship every week in Cledford and Middlewich Primary Schools, from September 2024 this dropped to fortnightly. St Michaels welcomed Cledford Primary School to Easter, Harvest and Christmas Celebrations in church. We also welcomed Middlewich Primary and Wimboldsley School to church for Christmas celebrations to end the year.

Our thanks to Gill Stanning who has stepped in to help the Rector (Simon) to maintain the work with schools while the PCC look to recruit a new family worker.

KINGDOM KIDS:

Sundays 11am

Children attending the 11am service with their parents are withdrawn, usually three times a month, for their own age-related activities across in No.28. Many thanks to Jo, Nicky and Libby for preparing and leading these sessions. We still have just one primary-aged group at the moment. Special thanks also to Elaine, Sue & Trish for providing an activities and toys area for preschoolers during the service.

SMILERS (St Michael's Early Years):

Mondays 1.15-3.00pm

A time for playing, singing, art and craft with refreshments. We listen to, care for and support Mums, Dads and other carers in bringing up their children. Parents often comment on how welcome and relaxed they feel in church and clearly appreciate the faith input and experience. This ministry clearly establishes some families within the Christian faith, where otherwise they would have little or no regular contact with local Christians.

Special thanks to those who have assisted in leading sessions, and for stepping in to keep Smilers going after Jeremy left. Thanks to Elaine, Jo, Thia, Trish, Sue, Keyna and Janet for their help, and leadership during the later part of 2024.

Messy Church

This takes place every couple of months, often linked to a festival like Harvest or Christmas. While we are without a family worker we wanted to provide a regular opportunity for families to come together and celebrate their shared Christian faith. It uses craft, games, songs and food to engage with families in a creative and fun way. Thanks to all those who have helped with the planning, preparation and delivery of these events: Elaine, Sue, Alison, John, Neil, Josie, Nicky, Jo, Libby, Trish. Thanks also to the Mothers Union members who come and assist with the food element of the sessions.

(Simon Drew – Rector)

Worship, Services and Music

Our Director of Music, Jeremy Coles, left us in July 2024 to take up a new role elsewhere. We are grateful to him for leading the music of the church for the last 18 years.

CHOIR

Rehearsals – Thursdays at 7.15pm

The Robed Choir lead the worship at the 9.15 am service, Confirmations, Bereavement Services, Weddings and occasionally over this past year at funerals. Music choices reflect the background of those who attend the services.

Many thanks to all the choir members for their service over the year. But particularly to our organist, Anne Hardy and Stewart and Christine who have stepped in to help run the choir in the short term. We are always very happy for others to join in at rehearsals (*please speak to Stewart or Christine*) - please do consider coming along and joining in.

WORSHIP GROUP

The Worship Group continues to serve at the 11am service and occasionally at other joint events. Music choices reflect a more contemporary worship style, including Children's songs, while keeping in touch with the best of traditional hymns. Many thanks to the team for stepping up and developing the group since Jeremy left. PA and Projection by Paul & Dave, piano lead by Katy & Kate, and we even have two new guitarists playing on Sundays now.

We are very happy for others to join us for rehearsals (*please speak to Katy or Kate*) with no obligation to sing or play on Sundays.

FESTIVAL CHOIR

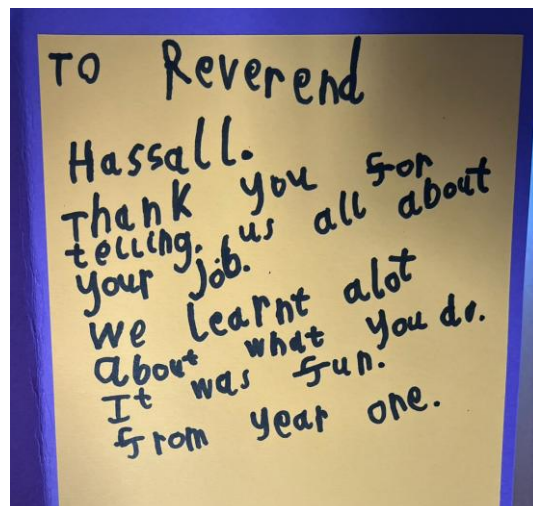
The festival choir sang once again at the town's Folk & Boat Festival on the Sunday morning main stage. The choir provided an opportunity for people from the locality to come and try us out. Many people commented upon how welcome they feel and how they have experienced renewed and newly-found faith. Sadly the festival choir was one of the activities we were no longer able to sustain after Jeremy left us.

(Simon Drew - Rector)

Section 3: Evangelism, Ecumenical Relationships and Mission

Minister in Secular Employment

The Bible is abundantly clear that love is at the center of what it is to be a follower of Jesus. Jesus says the greatest commandment is to love God with everything we are (Matt 22:36-40)



Ministry, like faith, involves a person's whole life, somewhat similar to the vocation of teaching. When I responded to God's call to an ordained life as a minister, it was not a call out of the life I was living, working as a teaching assistant in one of our local schools. But rather a call to continue working alongside those in a secular work setting, in addition to those in the church. It was a call to go deeper into a personal relationship with God, in order that God's love, forgiveness and restoration might be experienced by others both within and beyond our gathered setting.



Serving God involves heart and actions. Thankfully, several years of intense theological training has equipped me well, to respond to the various requests and invitations now coming my way.

We may not be recognised by our knowledge of the Bible, the career paths we take, or the amount of time spent at church. Yet whilst these are all valid, Jesus says that the most important quality, is how we love others. In John 13:35 Jesus says that people will know we're His disciples because of the way that we love others.

Christopher Adlington, School Principal recently offered his perspective on my ministry to date... *"Having Julie working as a teaching assistant/minister in secular employment at Cledford brings a unique blend of compassion, moral guidance, and emotional support to the classroom and wider school setting. Her presence positively influences the school environment, offering a steady, ethical foundation that benefits both pupils and staff. By embodying values of kindness, patience, and integrity, Julie helps foster a nurturing and inclusive atmosphere, where children not only learn academically but also grow in character and empathy. I hope that our partnership continues long into the future and continues to grow and develop over time."*

I too share this hope and sense God does as well! Therefore, I remain thankful to be sharing in the Church's mission; God's mission to make Jesus known to an ever-widening audience. Serving as a minister in secular employment, through authentic and attentive ways, positions me well to do so. Loving and serving from within the Church but primarily based on the parish borders, through a full-time ministry incorporating pastoral care, teaching, reconciliation and a bountiful supply of joy, peace and hope.

It's a ministry which compliments, rather than competes with traditional ministries, and one through which God's glory is glimpsed in new and exciting ways for all to share. Ways which contribute to the building of God's Kingdom.

(Julie Hassall)



Mothers' Union

We were pleased to admit Judith Brayne to the Mothers' Union following last year's AGM.

As predicted last year our first meeting of the year was a get together at the White Bear so it looks as though this might be an annual event. Speakers included Deanery Leader, Diana Bancroft as well as Derek Buckthorpe and Penny Allen, Chester Diocese Mothers' Union speakers.

For our June meeting we were again invited to Higher Daleacre Farm by Jo Wilson which everyone enjoyed and was a chance for some social time together. For our annual outing in July members visited High Legh Garden Centre. Our October meeting was spent preparing shoe boxes for Blythswood Care, a church project and we later heard that they had been taken to Serbia.

The Hot Cross Bun and mince pie coffee mornings were held as usual and raised £233.77 between them.

Chris Overton has been busy organising the knitting projects and has given three large Double Blankets of squares to Leighton for distribution and the 4th is waiting for her to finish sewing up. We have had six woolly hats which were sold towards MU funds at the Rainbow Sale organised by Weaverham Mothers' Union.

I sent out five newsletters to keep members up to date with events and meetings etc..

(Susan Hawkes)

St Michael and All Angels Ringing Team (SMAART)

We gave four concerts during the year, three at various Womens Institutes and once again for the Stroke and Asphasia group in Hartford. A concert booked for Astbury Mere Care Home had to be cancelled at the last minutes due to an outbreak of flu within the home and the consequent prohibition of visitors. We hope to rearrange it for some time during 2025. As usual we participated in a carol service led by the Rev. Liz Woode at Willowmere in December.

We had decided, with the consent of the PCC, to have all the bells refurbished and that we will fund it. Unfortunately for us there was a big influx of work for the solitary man who deals with handbells at Taylors bell foundry and we have had to settle for a date in 2025. Not part of the plan!

We lost two players during the year. Glenys Richardson died after a short illness. She played with Brereton Handbell Ringers for many years and, with Kate Hayden, was instrumental in guiding SMAART in our first year. Eventually she left the Brereton team and came back to us on a permanent basis. She took over the bulk of the conducting and is sorely missed. Pam Jackson was one of the original members of SMAART when the team was formed in 2000. However, with other commitments, she decided to retire at the Willowmere service. A presentation was made to mark her retirement after 25 years with the team. She had made the Ringer 3 position her own and was a great asset.

Our numbers being reduced to nine players we were pleased to learn that three ladies would be interested in 'having a go' in 2025. We will see what happens. (Actually, I know, but you will have to wait until next year's report to find out!)

Developing and maintaining hand / eye / ear co-ordination and interacting with others are key parts of the joys and complexity of handbell ringing. Although it helps to have some musical knowledge, it is not necessary. In fact most of the team cannot read music. However, it is useful to be able to count to three, four, or even six, and occasionally the dizzying heights of nine! We practise at Willowmere at 7 p.m. on Tuesday evenings. If you wish to accept the challenge to have a go please ring me on 01606 832148.

(David Hawkes)

Home and Overseas Mission Support

CRISIS (Homelessness Charity)

CRISIS is one of the charities supported by St. Michael and All Angels Church. It is the third year that I have been a champion for CRISIS at our church. My period for fundraising for this charity is January – March. There was a display in the window of No.28 which highlighted the plight of the homeless. Sleeping rough is a main concern, but with this goes not being able to get financial help because of not having an address. Also, poor self-esteem and despair. CRISIS helps these people to find a way out of homelessness – help with accommodation, help with filling in forms, help with training to gain employment. CRISIS is a charity which fights for the homelessness!

The main fundraising event was a social event in No.28. It was an evening of Channel Island Cricket and puddings. This “no running” and “no batting” game is great fun, and everyone enjoyed the event. During half time we also enjoyed delicious puddings!

For 2024, a total of £984.64 was donated to CRISIS. This amount came from the fundraising event (£419.64), the charity donation from St. Michael's (£550.00), and a share of the Charity Christmas card display board (£15).

Many thanks to all who have supported me and CRISIS – “Together we can beat Homelessness”

(Josie Clewes)

St Luke's Hospice

St. Luke's is one of our chosen charities , which we support in whatever way we can throughout the year. This year we were able to send a total of £ 565 to the Hospice; this was made up of £15 from a share of the Christmas card charity board in church at Christmas 2023 (this was banked in Jan. 2024) and £ 550 being St. Luke's share of the sum donated by the PCC and divided between the charities we support.

Many families in our parish have reason to be grateful for the caring work of St Luke's Hospice, and in today's difficult financial times it is more important than ever that we continue to support them in any way we can. Please go on holding the Hospice, it's Staff and those it cares for in your prayers.

(Elaine and Sylvia)

Christian Service Unit - Khammam

No report available.

The PCC donated £550 to support the ABC Link in 2024

Congo – ABC Link & IPASC

No report available.

The PCC donated £550 to support the ABC Link in 2024

Appendix 1 – Financial Statements Year Ended 31st Dec 2024

(To be printed separately)



FINANCIAL STATEMENTS

for the

PAROCHIAL CHURCH COUNCIL

for the year ending

31st DECEMBER 2024

INCUMBENT

The Reverend Simon Drew

BANKERS

Barclays Bank PLC

INDEPENDENT EXAMINER

Mrs Fatima Perriman

Registered Charity No. 1127335

St Michael & all Angels, Middlewich

Annual report and accounts for the financial year ending 31st December 2024

Financial Overview

1) Table 1 Receipts and Payment Account 2024

The accounts are split between **Unrestricted Funds** (Operating and Designated) and **Restricted Funds**. The Unrestricted General Funds cover the day-to-day income and costs of the Church and Number 28. The Unrestricted Designated Funds are those that the PCC has designated to be used in a particular way.

The Restricted Funds are those that have a restriction, usually specified by the donor of the money, on how the PCC can spend the money.

Summary of 2024 Results - Unrestricted

Unrestricted (Operating)

Income	£167,528
Expenditure	£169,026
(Deficit)	(£1,498)

Designated Funds

Restoration Project

Income	£0
Expenditure	£0
	£0

Minor Projects

Income	£3,903
Expenditure	£2,354
Surplus	£1,549

Bracegirdle Bequest

Income	£1,520
Expenditure	£0
Surplus	£1,520

Total Unrestricted

Income	£172,951
Expenditure	£171,380
Surplus	£1,571

Budget (Unrestricted Operating) for 2024

The Budget included an Income Challenge of £6,000 (to be addressed by the Stewardship Campaign and Fund Raising event(s)).

The Budget was not a 'break even' budget and it included a forecast deficit of (£6,000). If necessary, this would be funded from PCC Reserves.

Actuals (Unrestricted Operating)

During the year our Operating income benefited from the Stewardship Campaign (increased monthly giving and one-off donations) and from Events including the Plant Sale, Folk and Boat activities, the Christmas Fair and other donations. Unfortunately, we have seen some reductions of Standing Orders during the year.

Our costs increased, year on year, including the Parish Share and Utilities costs (especially Gas for Church). We have had some Salary and associated costs savings in the latter part of the year. These are associated with the departure of the Director of Music and Children's Work. The Salary savings, which were not known at the time of setting of our budget. These have helped to reduce the forecast deficit which was included in the budget.

The Full Year ended up as a deficit of (£1,498). Compared to the budget forecast deficit of (£6,000), and given the challenges we have faced, this is a good result.

Charitable donations in 2024 of £2,853 were lower than 2023 by £276. The Donations represent 2.4% of Voluntary Income compared to 2.5% in 2023. The donations in 2024 included £2,200 from PCC Funds.

Number 28 had a deficit of £1,869 in 2024 compared to a deficit of £3,296 in 2023. Our income increased in 2024 by £1,071 to £6,687 and our costs decreased by £357 to £8,556.

Actuals (Unrestricted Designated Funds)

The Designated Funds total income was £5,423. Of this, £3,903 was a donation of £2,000 into the Minor Projects Fund income for the I.T. Improvement Project and £1,903 from donations from 3 Funerals. The Bracegirdle Fund had an income of £1,520.

The Designated Funds expenditure of £2,354. This was from the Minor Projects Fund and was £1,966 for the I.T. Improvement Project (new computers for the Office) and £388 being the final payment for the new Church Website.

The Full Year was a Surplus of £3,069.

Summary of 2024 Results - Restricted Funds

Restoration Project (Restricted), Minor Projects (Restricted), Organ Fund (Restricted), Flower Guild (Restricted) and Moreton Bequest (Endowment)

Income	£4,275
Expenditure	£3,971
Surplus	£304

The Restricted Funds income of £4,275 included Donations of £3,010 and Investment income of £1,265.

The Restricted Fund Expenditure of £3,971 included £3,300 for new Coping Stones for the rebuilt Church Boundary Wall. Other costs of £672 included £195 for Materials and Resources for Children's Work and £234 for Flowers for Church and No 28.

Table 2 Statement of Assets & Liabilities

The assets are split in two main sections: fixed assets which are not easily converted into cash (property and equipment) and monetary assets which are easily converted into cash (cash, stocks and investment funds).

The fixed asset section represents the current value of No 28 which stands at £295,000, this valuation is based on survey carried by Mellor Braggins in May of 2015.

The monetary assets are then split into three sections total cash and bank, working designated funds and restricted funds (definitions can be found within the accounting policies section).

The Total Net Assets as at 31st December 2024 stood at £821,306. This represents a increase of £13,247 compared to 31st December 2023. This is mainly due to an increase in the valuation of our Investments of £11,372.

The Unrestricted Funds (Unrestricted and Designated) as at 31st December 2024 were £450,321. This is a increase of £11,345 on 2023 and is mainly due to an increase in the value of our investments of £9,874.

The Restricted Funds as at 31st December 2024 were £75,985. This is an increase of £1,902 on 2023 and includes an increase in the valuation of our investments of £2,902.

As stated, the PCC have no known liabilities.

2) Table 3 Allocation of Reserves

The third financial table illustrates how the reserves available to the PCC could be employed in the future in line with the strategy of the PCC. The £319,000 allocated to Church Development is to bring the interior of the church into compliance with current legislation and good practice, to repair utilities and to improve the facilities for the congregation and local community to facilitate worship, community activities and access to the heritage of the building.

The running costs reserve £81,401 is a prudent level to cover six months potential Working Capital for both the Church and No 28.

The allocation of £12,920 allows for further refurbishment of No 28.

Finally, we propose £37,000 for ongoing outreach and spreading the Gospel in Middlewich.

Table 1									
Receipts and Payment Accounts		Unrestricted		Restricted			Unrestricted	Restricted	
	Unrestricted (Operating) General & Stocks Fund Investment Income	Designated: Restoration Project, Minor Projects, Bracegirdle Bequest	Total Unrestricted 2024	Total Restricted & Endowment 2024	Total Unrestricted & Restricted 2024		Total Unrestricted 2023	Total Restricted & Endowment 2023	Total Unrestricted & Restricted 2023
£									
Receipts									
Voluntary Income	120,186	3,903	124,089	1,569	125,658		124,011	1,045	125,056
Planned Giving	83,187		83,187	0	83,187		83,720	0	83,720
Collections and other giving	13,863	3,881	17,743	1,544	19,287		16,494	1,045	17,539
Income tax recovered	23,136	23	23,158	25	23,183		23,797	0	23,797
Parish Activities	32,098		32,098	0	32,098		24,003	251	24,254
Events	4,492		4,492		4,492		6,042	0	6,042
Sales Proceeds	320		320		320		783	0	783
Charity Activities	510		510		510		1,048	0	1,048
Occasional Offices	19,059		19,059		19,059		15,116	0	15,116
Miscellaneous	7,717		7,717	0	7,717		1,014	251	1,265
28 Hightown	6,687		6,687		6,687		5,616	0	5,616
Investment Income	8,440	1,520	9,960	1,230	11,190		9,805	1,071	10,875
Grants/Community Projects	118		118	1,476	1,594		250	962	1,212
Total Receipts	167,528	5,423	172,951	4,275	177,226		163,684	3,329	167,014
Payments									
Parish Activities	23,501		23,501	0	23,501		23,926	0	23,926
Events	2,218		2,218		2,218		3,747	0	3,747
Purchase Costs	0		0		0		352	0	352
Charity Giving	2,853		2,853		2,853		3,129	0	3,129
Occasional Offices	10,747		10,747		10,747		9,196	0	9,196
Ministry Activities	4,438		4,438		4,438		3,654	0	3,654
Office Costs	3,244		3,244		3,244		3,849	0	3,849
28 Hightown	8,555		8,555	0	8,555		8,912	0	8,912
28 Operating Costs	7,683		7,683		7,683		7,691	0	7,691
28 Maintenance Costs	873		873		873		1,221	0	1,221
Church Building	30,042		30,042	0	30,042		19,303	0	19,303
Church Operating Costs	20,982		20,982		20,982		15,170	0	15,170
Church Maintenance Costs	9,060		9,060		9,060		4,133	0	4,133
Ministry	106,928		106,928	0	106,928		112,388	0	112,388
Ordained Staff	70,338		70,338		70,338		67,177	0	67,177
Lay Staff	36,590		36,590		36,590		45,211	0	45,211
Projects	0	2,354	2,354	125	2,479		0	0	0
Materials	0	0	0	3,847	3,847		2,396	472	2,868
Contracts	0	0	0	0	0		600	672	1,272
Total Payments	169,026	2,354	171,380	3,972	175,351		167,526	1,144	168,669
Surplus/(Deficit)	(1,498)	3,070	1,571	304	1,875		(3,841)	2,185	(1,656)

Further Analysis of Receipts and Payment Accounts		Unrestricted				
£		Unrestricted (Operating)General and Stocks Fund Investment Income	Restoration Project Designated	Minor Projects Designated	Bracegirdle Bequest Designated	Total Unrestricted 2024
Receipts						
Category Group	Category	Actual Income	Actual Income	Actual Income	Actual Income	Actual Income
Voluntary Income		120,186	-	3,903	-	124,089
Planned Giving	Pledge Envelopes	3,110				3,110
Planned Giving	Standing Orders	80,077				80,077
Planned Giving		83,187				83,187
Collections and Other	Donations	7,191		2,000		9,191
Collections and Other	Occasional Offices	1,547		1,881		3,427
Collections and Other	Online Giving	943				943
Collections and Other	Plate Giving	4,182				4,182
Collections and Other		13,863	-	3,881	-	17,743
Income Tax Recovered	GASDS	659				659
Income Tax Recovered	Gift Aid	22,476		23		22,499
Income Tax Recovered		23,136		23		23,158
Parish Activities		32,098				32,098
Events	Other Events	4,073				
Events	Parish Weekend	418				
Events		4,492				4,492
						-
Sales Proceeds	Other Sales Income	320				320
Sales Proceeds		320				320
Charity Activities	Christian Service Unit	15				15
Charity Activities	Congo Charities	15				15
Charity Activities	Other Charities	30				30
Charity Activities	St Luke's Hospice	15				15
Charity Activities	Crisis	435				435
Charity Activities		510				510
Occasional Offices	Funeral Fees	12,299				12,299
Occasional Offices	Wedding Fees	6,760				6,760
Occasional Offices		19,059				19,059
Miscellaneous		7,717				
Miscellaneous	Byley Contributions	953				
Miscellaneous	Other Activities	6,763				
Miscellaneous		7,717				
28 Hightown		6,687				6,687
28 Hightown	Other No 28 Income	335				335
28 Hightown	Room Hire	1,028				1,028
28 Hightown	Sales and Donations	5,324				5,324
28 Hightown		6,687				6,687
Investment Income		8,440			1,520	9,960
Dividends - Stocks Fund	Dividends - Stocks Fund	7,845				7,845
Interest - Stocks Fund	Interest - Stocks Fund	595			1,520	2,115
Dividends & Interest		8,440			1,520	9,960
Grants		118				118
Unrestricted	VAT Recovered	118				118
Grants (Furlough)		118				118
Total Receipts		167,528	-	3,903	1,520	172,951

Further Analysis of Receipts and Payment Accounts		Unrestricted				
£		Unrestricted (Operating)General and Stocks Fund Investment Income	Restoration Project Designated	Minor Projects Designated	Bracegirdle Bequest Designated	Total Unrestricted 2024
Payments						
Category Group	Category	Actual Expenditure	Actual Expenditure	Actual Expenditure	Actual Expenditure	Actual Expenditure
Parish Activities		23,501				23,501
Events	Other Events	1,717				
Events	Parish Weekend	501				
Events		2,218				2,218
Charity Giving	Christian Service Unit	565				565
Charity Giving	Congo Charities	565				565
Charity Giving	Other Charity Giving	173				173
Charity Giving	St Luke's Hospice	565				565
Charity Giving	Crisis	985				985
Charity Giving		2,853				2,853
Occasional Offices	Assigned Fees	3,354				3,354
Occasional Offices	Disbursements	7,393				7,393
Occasional Offices		10,747				10,747
Ministry Activities	Mission	792				792
Ministry Activities	Music	1,390				1,390
Ministry Activities	Pastoral Care	246				246
Ministry Activities	Training and Compliance	104				104
Ministry Activities	Worship and Teaching	1,217				1,217
Ministry Activities	Young People	690				690
Ministry Activities		4,438				4,438
Office Costs	Office Contracts	1,613				1,613
Office Costs	Office Materials	1,175				1,175
Office Costs	Other Office Costs	457				457
Office Costs		3,244				3,244
28 Hightown		8,555				8,555
28 Operating Costs	28 Electricity	1,961				1,961
28 Operating Costs	28 Gas	742				742
28 Operating Costs	28 Insurance	1,509				1,509
29 Operating Costs	Other	2,882				2,882
28 Operating Costs	28 Water	589				589
28 Operating Costs		7,683				7,683
28 Maintenance Costs	28 Mtce Contracts	741				741
28 Maintenance Costs	28 Mtce Materials	132				132
28 Maintenance Costs		873				873
Church Building		30,042				30,042
Church Operating Costs	Church Electricity	2,139				2,139
Church Operating Costs	Church Gas	10,204				10,204
Church Operating Costs	Church Insurance	7,368				7,368
Church Operating Costs	Church Other	977				977
Church Operating Costs	Church Water	294				294
Church Operating Costs		20,982				20,982
Church Maintenance Costs	Church Mtce Contracts	8,081				8,081
Church Maintenance Costs	Church Mtce Materials	979				979
Church Maintenance Costs		9,060				9,060
Ministry		106,928				106,928
Ordained Staff	Ordained Staff Expenses	1,315				1,315
Ordained Staff	Parish Share	64,796				64,796
Ordained Staff	Rectory Costs	4,227				4,227
Ordained Staff		70,338				70,338
Lay Staff	Lay Staff Other Costs	868				868
Lay Staff	Pensions	2,899				2,899
Lay Staff	Salaries	29,575				29,575
Lay Staff	Tax and NI	3,248				3,248
Lay Staff		36,590				36,590
Projects		-	-	2,354		2,354
Total Payments		169,026	-	2,354	-	171,380

£	2024	2023	2024 vs 2023
Charitable Giving	2,853	3,129	(276)
Made up of the following:			
Christian Service Unit	565	533	33
Congo Charities	565	533	33
Other Charity Giving	173	660	(486)
St Luke's Hospice	565	533	33
Crisis	985	872	113
Donation % of Voluntary Income	2.37%	2.53%	-0.16%
£	2024	2023	2024 vs 2023
No 28 Receipts & Payments			
Income	6,687	5,616	1,071
Insurance	(1,509)	(1,438)	(71)
Utilities	(3,292)	(3,054)	(239)
Other Running Costs	(3,754)	(4,421)	667
Surplus/(Deficit)	(1,869)	(3,296)	1,428

Further Analysis of Receipts and Payments	Restricted and Endowment					
£	Restoration Project Restricted	Minor Projects Restricted	Organ Fund Restricted	Flower Guild Restricted	Bert Moreton Bequest (Endowment)	Restricted & Endowment Total 2024
Receipts	Actual	Actual	Actual	Actual	Actual	Actual
Voluntary Income	1,569	0	0	0	0	1,569
<i>Planned Giving</i>						0
<i>Collections and other giving</i>	1,544					1,544
<i>Income tax recovered</i>	25					25
Investment Income			107		1,158	1,265
Childrens Work/Community Projects		1,441				1,441
Total Receipts	1,569	1,441	107	0	1,158	4,275
Payments						
Projects	3,425	312		234		3,972
Total Payments	3,425	312	0	234	0	3,972
Surplus/(Deficit)	(1,856)	1,129	107	(234)	1,158	304

Table 2			
Balance Sheet	2024	2023	Movement 2024 vs 2023
	£	£	£
Current Assets			
Cash	140,777	139,781	997
Accounts Receivable	2,151	912	1,239
Prepayments	0	0	0
Total Current Assets	142,928	140,693	2,235
Non-Current Assets			
Fixed Assets	295,000	295,000	0
Investments	387,594	376,222	11,372
Total Non-Current Assets	682,594	671,222	11,372
Current Liabilities			
Accounts Payable	4,216	3,856	360
Deferred Income	0	0	0
Total Current Liabilities	4,216	3,856	360
Non-Current Liabilities			
Long Term Loan / Mortgage	0	0	0
Total Non-Current Liabilities	0	0	0
Total Net Assets (Assets Minus Liabilities)	821,306	808,059	13,247
Represented By			
General (Unrestricted)	715	2,213	(1,498)
Buildings (Unrestricted)	295,000	295,000	0
Restoration Project - Restricted (Restricted)	1,665	3,521	(1,856)
Restoration Project - Designated (Designated)	1,630	1,630	0
Minor Projects - Restricted (Restricted)	3,980	2,851	1,129
Minor Projects - Designated (Designated)	1,980	431	1,549
Stocks Fund (Unrestricted)	343,428	333,553	9,874
Bert Moreton Bequest (Endowment)	39,917	38,069	1,848
ET Earl Legacy (Endowment)	17,986	17,583	402
Bracegirdle Bequest (Designated)	102,568	101,048	1,520
Organ Fund (Restricted)	11,198	10,686	513
Flower Guild (Restricted)	1,239	1,473	(234)
Total Net Assets	821,306	808,059	13,247
Fixed Assets	295,000	295,000	0
Unrestricted and Designated Funds			
Barclays Current Account Unrestricted & Stocks Fund Cash	14,976	18,178	(3,202)
Accounts Receivable	2,151	912	1,239
Accounts Payable	(4,216)	(3,856)	(360)
Barclaycard	(69)	(230)	162
Petty Cash	863	300	563
Stocks Fund Investment	320,519	312,524	7,995
HSBC Shares	9,918	8,039	1,879
Barclays Current Account Designated	3,610	2,061	1,549
Barclays Premium Account Designated	102,568	101,048	1,520
Total Unrestricted and Designated Funds	450,321	438,976	11,345
Restricted Funds			
Barclays Current Account Restricted (Restoration Fund)	1,665	3,521	(1,856)
Barclays Current Account Minor Projects - Restricted (Restricted)	3,980	2,851	1,129
Bert Moreton Bequest Investment	30,826	30,136	690
Moreton Bequest Income Fund	9,091	7,830	1,261
E T Earl Legacy Investment	17,986	17,583	402
Organ Fund Investment	8,346	7,941	405
Organ Fund Cash	2,852	2,709	144
Flower Guild (Restricted)	1,239	1,512	(274)
Total Restricted Funds	75,985	74,083	1,902
All Assets	821,306	808,059	13,247

Table 3			
Allocation of Reserves			2024
a) Church Development			319,000
b) Financial Working Capital			81,401
c) No 28 General Fabric			12,920
d) Outreach and Spreading the Gospel			37,000
Total			450,321

Notes to the Financial Statements

Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting regulations 2006 together with applicable accounting standards from the SORP 2005 and the Charities Act 2011 unless otherwise stated.

This is the eighth year that the accounts have been prepared using the accrual accounting method.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. 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 (such as the Mothers' Union and Bell ringers society) who owe their main affiliation to the national organisation, nor those that are informal gatherings of church members.

Funds

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

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided by the terms of the trust or bequest and (b) donations received for a specific object.

Designated funds are funds set aside by the PCC for a particular purpose. The PCC may subsequently decide to spend the fund for any other purpose.

Unrestricted funds are general funds that can be used for the PCC's ordinary purposes.

Income

Planned giving, collections and donations are recognised when received. All income is accounted for gross including that from Charitable collections and Occasional Offices.

Expenditure

Grants and donations are accounted for when paid over. The diocesan parish share is accounted for when due. 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.96(2)(a) of the Charities Act 1993. Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory which can be inspected at any reasonable time. Such property is written off when purchased.

Other functional assets (in our case No.28, the Parish Centre & office) are not valued in Receipts and Payments Accounting but are noted in the Statement of Assets and Liabilities.

Investments

Investments are valued at market value as at 31st December 2024.

Independent Examiner's Report on the Accounts

Independent Examiner's Report to the trustees of St Michael & All Angels Church on the accounts for the year ended 31st December 2024. Charity No.1127335. Set Out on Pages 1 to 11.

I report to the Trustees on my examination of the accounts of the above charity for the year ended 31st December 2024.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011. The Charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 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 which gives me cause to believe that, any material in respect to:

- the accounting records were not kept in accordance with section 130 of the Charities Act: or
- the accounts did not accord with the accounting records: or
- the accounts did 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 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.



Fatima Perriman

18th April 2025

50 Thrush Way, Winsford, Cheshire. CW7 3LN