

St Andrews and Emmanuel Churches, Cheadle Hulme
Annual Report and Financial Statements of the Parochial Church Council
For the year ended December 31st2024

Registered Charity Name:

The Parochial Church Council of the Ecclesiastical Parish of St Andrew Cheadle Hulme (Charity Number 1130324)

Principal Address:

St Andrew's Church, Cheadle Road, Cheadle Hulme, Cheadle, Cheshire SK8 5ET

Incumbent:

Rev Mark Pickles, The Vicarage, 2 Orrishmere Road, Cheadle Hulme, Cheadle, Cheshire SK8 5HP

Bank:

National Westminster Bank, 699 Wilmslow Road, Didsbury, Manchester M20 6NW

PCC Treasurer:

Alma Budd, 1D Granby Road, Cheadle Hulme SK8 6LS (until 31.12.24)

Independent Examiner:

Philip Wells, 6 Hulme Hall Avenue, Cheadle Hulme, Cheadle, Cheshire SK8 6LN

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PCC 2024-25

Ex Officio	
Rev Mark Pickles (Vicar)	
Rev Aled Seago (Minister Emmanuel Church)	
Rev Peter Selby (Self-supporting Minister)	
Jane Holland (Pastoral Visitor)	
Hazel Boustany (Church warden)	Paul Clifford (Church warden)

Deanery Synod Representatives until APCM 2026	
Arthur Jackson	Ruth Drury
Jane Holland	Lesley Selby

PCC Members		
Until 2025		Until 2026
Lisa Irvine (Em)	Helen Price (St A)	Muriel Burrows (Em)
Adrienne Staines (Em)	Ruth Drury (St A)	Jenny Wildsmith (Em)
Jean Davies (St A)	Felicity Tucker (Em)	Josh Baxter (St A)
Lesley Selby (St A)	Ruth Keogh (Em)	Sarah Brown (St A)
Joan Shaw (St A)		Frances Kimm (St A)

Hon Treasurer Alma Budd was co-opted to the PCC and resigned 31.12.24

The Parochial Church Council (PCC) of the Parish of St Andrew, Cheadle Hulme presents its reports and financial statements for the year ended 31 December 2024. The Parish is a part of the Church of England, in the Diocese of Chester, located in the Deanery of Cheadle.

The financial statements that are part of this report comply with the current statutory requirements, Church Accounting Regulations and the FRS102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2016 (as amended by the Bulletin issued in February 2016) published by the Charity Commission in England & Wales, effective January 2016. Note is also made of the recommendations of "The Charities Act 2011 and the PCC" 4th edition published by Church House in 2013.

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STRUCTURE GOVERNANCE AND MANAGEMENT CONSTITUTION

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC was registered as a charity in England & Wales in June 2009 under the name "The Parochial Church Council of the Ecclesiastical Parish of St Andrew, Cheadle Hulme", Charity Number 1130324. The appointment of PCC members is governed by and set out in the Church Representation Rules.

The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. Under the PCC (Powers) Measure 1956, the PCC is to co-operate with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

There are a number of committees.

Standing Committee This is the only sub-committee required by the Church Representation Rules. It has power to transact the business of the PCC between its meetings, subject to any direction given by the PCC and consists of the vicar of St Andrews, minister at Emmanuel, both wardens, treasurers and PCC secretary.

In 2024 the other committees that reported to the PCC were

Emmanuel Church Committee: which oversees the work at Emmanuel Church

St Andrew's Church Committee: which oversees the work of St Andrew's Church

The council has complied with its duty under section 5 of the **Safeguarding** and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults. Lisa Irvine at Emmanuel and Helen Price at St Andrew's were appointed Parish Church Safeguarding Officers.

The PCC met 5 times in 2024. There were two big issues that featured in the discussions at all the meetings:

- a. The future for St Andrews and Emmanuel to explore development as two separate churches over the next 5 years
- b. The question of Living in Love and Fellowship (LLF) currently being debated at General Synod. Mark led 3 Sunday evening sessions in the spring of 2024 looking at Marriage, gender and the C of E to inform discussion and made his position clear: welcoming all to the church to share the good news that Jesus is saviour but not intending to bless same sex relationships as this is contrary to biblical teaching.

Other issues raised during the year were

- c. Re-sizing the PCC in line electoral role changes: at the APCM it was proposed and accepted to reduce the size of the elected representatives from 15 to 12, and in September the PCC decided this should be 7 representatives from St Andrews and 5 from Emmanuel.
- d. Re-licensing of Jane Holland as pastoral visitor, Peter Budd and Geoff Cooke as lay readers and Peter Selby as minister in secular employment.
- e. To explore possibility of appointing a curate to St Andrews: in September a candidate was identified, and his appointment is likely in Summer 2025

St Andrews and Emmanuel in 2024

2024 was Rev Mark Pickles second full year in the parish and Rev Aled Seago's first full year. For clarity details of both churches are recorded separately:

At St Andrews

Morning worship in 2024 had a series of sermons focusing on John's gospel "in the shadow of the cross" in the lead up to Easter. After Easter a short series on 'The invitations of Jesus' and then we completed the second half of a series on Paul's letter to the Galatians which we had begun the previous autumn in which Paul expounds the freedom of the Christian in the light of the gospel. Over the summer we resumed our series in the Psalms 34-37, and in the autumn we looked at Nehemiah "The master builder", who pointed us to Jesus the true 'Master Builder' who has promised that He will build his Church.

Evening services covered topics including "A scientist looks at the Bible", 39 Articles, A compassionate look at end-of-life care, and Paul's letter to the Romans.

Prayer meetings occurred fortnightly both morning and evening. The Prayer Meeting is the vital 'engine room' for the life and ministry of the church and we would love to see many more joining us to pray for the needs of the church and the world. The urgent work of evangelism must be undergirded by faithful and persistent prayer.

Currently we have 5 House groups, meeting alternate weeks to the prayer meeting. This year the groups have been studying the passages that we have been looking at in our Sunday morning services. This provides further opportunity for discussion and exploration of passages that have been preached on.

The Ladies Bible Study continues to grow – meeting fortnightly, on Wednesday mornings.

This year we have studied Colossians Esther and Women of Faith. We always finish the study series with a social of some form, including lunches together, card-making, afternoon tea. Its wonderful to be able to gather together around the Word of God and seek to apply it to our lives together, all ladies welcome.

At the APCM in May 24 Mark made a presentation challenging us to look to Jesus and the Holy Spirit to trust and be wholly committed to the great commission, and to make changes to enable us to be faithful to this. We would need to commit to prayer and to embrace deep change, deepening our understanding and discipleship. To help us in this journey, in addition to the biblical teaching on Sundays, Mark arranged:

- a missionary weekend lead by Patrick Johnstone in March
- "Equipped to Share", a Saturday event lead by John MacKinnon, who introduced the word one-to-one, practical help in sharing faith with others in May.
- Digging deeper: monthly meetings to look at a book Concise Theology JI Packer. We read 5 short chapters and then go through them in discussion. They provide an opportunity to deepen our understanding of foundational Christian doctrines.
- An evening series on what the Bible teaches about the Church, leading up to a vision evening in July.

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In September house groups were suspended to give five Wednesday evenings to central meetings to look at the vision of the church: the place of prayer, the why, the how, the what and re-set. We looked at our three core values:

- God-glorifying
- Gospel-centred
- Bible-Believing

The glory of God is the ultimate purpose and reason why we do what we do as a church, the means to accomplish that is the gospel of the Lord Jesus Christ. The gospel is good news for the lost and found, it is the means by which we are saved and through we grow and are transformed as Christians. The Bible as God's Word is to be our ultimate authority in all things.

The Way In café was in action most Mondays through the year, and Warm Space providing a social space with free soup and cake on Thursdays from January to May and restarting for the wintertime in November.

Men's breakfast was hosted monthly on Saturday mornings – we continued to study the book "Like Father Like Son" and have then begun to look at the Apostles Creed. It is a great opportunity to have fellowship together as men and to encourage one another, along with a wonderful cooked breakfast – thanks to Trevor and Josh!

There is much to give thanks for in the life and ministry of St Andrews and the many people who serve faithfully in lots of different ways.

The great challenge before us is the need to share the gospel of the Lord Jesus Christ with the 15000+ people who live in our parish. This is the mission of the church, which must be undergirded by prayer and the equipping of God's people to be faithful, expectant witnesses to Christ wherever he calls us to be.

St Andrews Church committee met 4 times in 2024, and at the start of 2024 sub-committees were disbanded to discover the best way of coordinating issues. It was quickly realised that the finance and employment committee was crucial and was re-instated, and later in the year a buildings committee was reconvened, but the others were not restarted.

Meetings included discussions on discipleship, reading and feedback on extracts from the Gospel is not everything, the church vision and LLF. There were also practicalities of road safety, staffing, missionary support and safeguarding in discussions.

St Andrews continues to employ Gill Pennells as church administrator and Fiona Beck as families and children's worker, and their diligent work is greatly appreciated.

The church building continues to be valued by other local organisations to host their events, meetings and rehearsals. In November members of the church hosted the annual model railways event.

All Age Services

10 March – Mother's Day
29 March – Good Friday
31 March – Easter Sunday

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15 December – Christingle
22 December – All-age Service
24 December – Crib Service
25 December – Christmas Day Service

Children's work at St Andrews 2024

Little Rews – Thursday 9am to 10.30am - Preschool

Little Rews has 50 children on the register which means the average weekly attendance is 25 to 35 children per week plus their adult/s. There is a reduced the number of childminders who come to 1 childminder x 3 children which equates to 5% of children are childmindees.

There is a waiting list at Little Rews which Fiona checks every half term and is usually able to clear each half term. On 31 December 2024 there were 0 children on the Little Rews waiting list.

For most of 2024 there was a team of 6 (5 volunteers + Fiona) but that has reduced to 5 (4 volunteers + Fiona) from November 2024. They work on a rota so each week there are 2 or 3 volunteers + Fiona each week at Little Rews

Teaching: From January to April we taught Old Testament stories. From April to July we taught New Testament stories. From September to December we started through the Bible from A to Z.

K@STA – Friday 5.30pm to 7pm – age 5 to 11 (Primary)

K@STA has 50 children on the register which means the average weekly attendance is 30 to 45 children.

There is a waiting list for K@STA which had to close in October 2024 due to the number of people on it. On 31 December 2024 there were 25 children on the K@STA waiting list.

The aim is to have at least 7 leaders + Fiona on duty each week, out of a pool of 23 volunteers.

Teaching. From January to July we continued to walk through the Old Testament. From July to December our theme was "Let's LOOK at Luke" with New Testament Teaching.

3:6TEEN – Tuesday 6pm to 7.30pm – age 11 to 16 (Secondary)

3:6TEEN has 22 young people on the register with an average weekly attendance of 16 to 22 young people.

3:6TEEN is now full and is operating a waiting list. On 31 December 2024 there were 0 people on the 3:6TEEN waiting list.

3 volunteers + Fiona run this on a weekly basis. Mark also helped between January and July.

Teaching. We have covered Jonah & God's Big Picture.

Junior Church

15 different children have attended Junior Church during 2024 although the average weekly attendance is 2 to 5 children. Junior Church caters for all school aged children from age 5 to 16.

2 volunteers + Fiona run Junior Church on a rota basis.

Teaching: CLICK teaching material is used and covered 10 weeks in Exodus looking at the life of Moses, 10 weeks in Kings looking at Elijah and Elisha, and 10 weeks in Luke looking at the life of Jesus.

Events

13 February - Pancake Party

August – the Baxters took 2 Young people to CCYC camp in Cumbria

August – Fiona took 7 children to a Scripture Union Camp at Edale

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At Emmanuel

Rev Aled Seago, Minister of Emmanuel, writes:

2024 was my first full year as minister of Emmanuel, and we continue in a spirit of encouragement and growth.

Our Bible teaching on Sunday mornings in 2024 covered a wide variety of subjects: with series in Isaiah, John's gospel, Hebrews, Luke's gospel, Job, Genesis and Romans. As a church family, we value the Bible being opened, read and preached.

As well as continuing the in-person prayer meetings we begun in 2023, we begun an evening home group, which has just over half a dozen in attendance. We spent most of 2024 doing a Bible overview together.

We resumed our monthly 'coffee shop' (now renamed 'coffee, cake, and chat') on the third Saturday of every month as a way to reach people in our community.

The biggest thing for Emmanuel in 2024 was the launch of our new vision and logo. Our vision is as follows:

Emmanuel Church Cheadle Hulme: God with us, for the good of all

Seeking to make the truth of 'God with us' real in the hearts of our church and community by being:

Faithful to Jesus' truth

Sharing Jesus' hope

Showing Jesus' love

We hope and pray that this vision will enable us to keep being the church for the glory of God in our part of the parish.

New faces have joined our church in 2024. We were particularly delighted to baptise Scarlett, a teenager who came to us seeking to know more about Jesus, over the summer of 2024. Her request to invite a hundred guests was received very gratefully.

As well as welcoming some new faces, we have had to say goodbye to some too, through moving house, and of course sadly some going to their eternal home in Jesus Christ.

Christmas and Easter were good seasons for us. At Easter we begun a new service, sharing food together before a short informal communion service in the Church Hall. At Christmas, in lieu of leaflet dropping we did some intentionally concentrated flyering whilst going carol singing in the parish, which went down very well.

Financially our church continues to grow, of which we give thanks to the Lord.

Emmanuel continues to be a precious fellowship of believers who love Jesus and love each other. As a minister, one cannot ask for more than that, and so, with grateful thanks to the whole church family, I look back on 2024 with encouragement. The Emmanuel committee have particularly been supportive throughout 2024, but I must also pass on particular gratitude to Hazel our warden, and Jane our pastoral worker, for their particular support this past year.

Warden's report

Sunday Services

2024 has been another year of good Bible teaching and building on our core values. We have seen a number of new people joining our Sunday morning service, many of whom are now regular

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attendees. We distributed a Times and Talents Questionnaire for the many tasks which need doing in Church and found that most people were happy with what they were doing and only a few willing to try something new. We have a new banner outside and time of Sunday morning service. Aled introduced a credit card machine and this is slowly being used more often. We welcomed Geoff and Lucille Cooke who transferred from St Andrew's so that we could have our own Reader and much needed help for Aled. This has been very successful. We had a visit from Ed Burrows (ex minister's son) and his wife Kathy who are our new Mission Partners for MAF. They shared a little of what they are hoping to do in Liberia, in the service and later over lunch. Bishop Sam joined us for a communion service in December and his sense of humour was on full view.

Junior Church

Jane Holland continues to co-ordinate Junior Church. Her small team of helpers ensure that teaching is available every week with the exception of Family Services where age-appropriate "play bags" are on hand if needed. We have up to 10 children throughout the year but unfortunately none attend regularly.

Midweek

The 2 prayer groups and 2 Bible study groups continue to meet on alternate weeks during term time. All the groups joined together for a Christmas lunch at a local pub.

Hall Hire

We continue to let out our Church Hall to regular hirers and for one off parties. In the autumn a NHS group became regular hirers and we are in consultation with Tom Morrison to hold MP surgeries. The Church was again used as a Polling Station in May.

Occasion Offices

Sadly, we had a couple of funerals for members of our congregation during the year. In December it was wonderful to celebrate Diane and Duncan's wedding with a Service of Blessing followed by tea and cake and so ending the year on a happy note.

Emmanuel Committee

The committee met 5 times during the year including a Morning Away at St Martin's, Higher Poynton. We also found time for an enjoyable social get together at Christmas.

Little Fishes Report 2024

We meet every Friday morning in term time only and continue to go from strength to strength. Although we lost about 14 of the regular children in July as a result of them leaving to go to nursery or reception in September, we still have many regulars, with new families joining most weeks. We no longer have a booking system, with people now coming on a first come first served basis, and this seems to be working extremely well with us being full virtually every week. It has been lovely to welcome so many new families and we are gradually building strong relationships with them. One of the most encouraging things to have happened is that, of September, Aled has become a regular member of our team, leading the story and song time. He has developed a wonderful rapport with the children as well as the adults. The kids absolutely love him! Our small group of faithful helpers remain so valued by both myself and all the families that attend week after week. And finally, our thanks and praise must go to our Loving Lord Jesus, without whose constant guidance we would not be able to share the wonders of His Precious Love.

Ruth Keogh Little Fishes Leader.

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Emmanuel Finance Report

We give thanks to our gracious Lord for his love and care of Emmanuel over the years and 2024 proved another financially good year. Our expenses were slightly below our budgeted figure due to the Gas account being lower than expected and the Church Centre repairs included a figure to paint the outside of the main Church building but due to bad weather in 2024 this was not done. Our income was also higher than expected, plate collections and Gift Aided gifts were up and the hire of the hall also exceeded the budgeted figure. Last year, 2024, Emmanuel ended their financial year with a surplus of £5468.00 (including £3000.00 carried forward for the painting of the Church). This was achieved with good housekeeping and the support of our congregation through prayer and sacrificial giving all under the caring leadership of our minister Aled Seago.

Parish finances overview

Expenditure in both churches was overall very similar to last year; whilst many ongoing costs (including utilities) increased, neither church had major one-off expenses in 2024, and some areas of expenditure (including buildings maintenance) were below budget. Income, however, was significantly higher than in 2023, mainly thanks to a legacy from Doreen Eldridge to St Andrew's and to a gift to Emmanuel to enable the extension of Aled's appointment beyond the original 3 years. We were also pleased to see increased revenue from hall lettings at both churches, and no major drop in overall regular giving despite the cost-of-living pressures on individuals. As a result, both churches more-than covered costs in 2024, and Emmanuel carries significant restricted funds forward for future expenditure.

Looking forward, the appointment of a new curate at St Andrew's in 2025 will mean a loss of rental income on the house which is currently let out, but we are excited by the opportunities for growth, and trust that these will lead to increased giving and make us more sustainable. As always, we are dependent on, and hugely grateful for, both God's provision and the generosity of individuals.

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STATEMENT OF FINANCIAL ACTIVITIES

		St Andrews 2024		Emmanuel 2024		Total 2024	Total 2023
		Unrestricted £	Restricted £	Unrestricted £	Restricted £	£	£
	Note						
INCOMING RESOURCES							
Voluntary income	2a	112,263	2,500	39,949	30,278	184,990	145,955
Activities for generating funds	2b	16,753	0	17,135	0	33,888	24,743
Investment income	2c	12,536	0	1,414	59	14,009	12,263
Incoming resources from charitable activities	2d	4,107	0	237	0	4,344	4,543
TOTAL INCOMING RESOURCES		145,659	2,500	58,735	30,337	237,231	187,504
RESOURCES EXPENDED							
Fund-raising trading	3a	509	0	0	0	509	769
Charitable activities	3b	125,952	13,155	53,266	2,152	194,525	196,294
TOTAL RESOURCES EXPENDED		126,461	13,155	53,266	2,152	195,034	197,063
NET CHANGE IN RESOURCES		19,198	-10,655	5,469	28,185	42,197	-9,559
NET MOVEMENT IN FUNDS		19,198	-10,655	5,469	28,185	42,197	-9,559
BALANCES B/FWD 1 JANUARY		713,394	13,354	72,043	6,108	804,899	814,458
Transfer of Restricted funds in the year	8a	329	-329	0	0	0	0
BALANCES C/FWD 31 DECEMBER		732,921	2,370	77,512	34,293	847,096	804,899

Notes 1 to 13 on pages 13 to 20 form part of these accounts

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STATEMENT OF FINANCIAL ACTIVITIES - COMPARATIVE FIGURES FOR PREVIOUS YEAR

		St Andrews 2023		Emmanuel 2023		Total 2023	Total 2022
		Unrestricted	Restricted	Unrestricted	Restricted		
		£	£	£	£	£	£
	Note						
INCOMING RESOURCES							
Voluntary income	2a	92,721	8,500	39,451	5,283	145,955	144,490
Activities for generating funds	2b	11,583	0	13,160	0	24,743	44,501
Investment income	2c	11,507	0	718	38	12,263	102
Incoming resources from charitable activities	2d	3,849	0	694	0	4,543	2,708
TOTAL INCOMING RESOURCES		119,660	8,500	54,023	5,321	187,504	191,801
RESOURCES EXPENDED							
Fund-raising trading	3a	769	0	0	0	769	372
Charitable activities	3b	121,317	12,417	50,110	12,450	196,294	160,102
TOTAL RESOURCES EXPENDED		122,086	12,417	50,110	12,450	197,063	160,474
NET CHANGE IN RESOURCES		-2,426	-3,917	3,913	-7,129	-9,559	31,327
NET MOVEMENT IN FUNDS		-2,426	-3,917	3,913	-7,129	-9,559	31,327
BALANCES B/FWD 1 JANUARY		715,820	17,271	68,130	13,237	814,458	783,131
BALANCES C/FWD 31 DECEMBER		713,394	13,354	72,043	6,108	804,899	814,458

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BALANCE SHEET

		St Andrews 2024 £	Emmanuel 2024 £	Total 2024 £	St Andrews 2023 £	Emmanuel 2023	Total 2023 £
	Note						
TANGIBLE FIXED ASSETS	5	615,703	0	615,703	616,258	0	616,258
CURRENT ASSETS	6						
Debtors	6a	3,188	18,116	21,304	3,308	13,035	16,343
Short term deposits	6b	63,798	0	63,798	62,364	0	62,364
Cash at bank and in hand	6c	55,187	99,310	154,497	47,518	84,692	132,210
		<u>122,173</u>	<u>117,426</u>	<u>239,599</u>	<u>113,190</u>	<u>97,727</u>	<u>210,917</u>
less LIABILITIES	7						
Creditors - amounts falling due in one year		2,585	5,621	8,206	2,700	19,576	22,276
NET CURRENT ASSETS		<u>119,588</u>	<u>111,805</u>	<u>231,393</u>	<u>110,490</u>	<u>78,151</u>	<u>188,641</u>
TOTAL NET ASSETS		<u>735,291</u>	<u>111,805</u>	<u>847,096</u>	<u>726,748</u>	<u>78,151</u>	<u>804,899</u>
PARISH FUNDS	8						
Restricted		2,370	34,293	36,663	13,354	6,108	19,462
Unrestricted		732,921	77,512	810,433	713,394	72,043	785,437
		<u>735,291</u>	<u>111,805</u>	<u>847,096</u>	<u>726,748</u>	<u>78,151</u>	<u>804,899</u>

Approved by the Parochial Church Council on 07 04 2025 and signed on its behalf by:

Mark Pickles - Vicar

Rv. Mark Pickles

Paul Clifford - Churchwarden

P. Clifford

Hazel Boustany - Churchwarden

H. Boustany

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NOTES TO THE FINANCIAL STATEMENTS

1 ACCOUNTING POLICIES

Basis of preparation

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which (if any) are shown at fair value.

The accounts 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 main affiliation to another body nor those that are informal gatherings of church members.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted Funds are donations received with restrictions as to their use.

Incoming Resources

Voluntary Income and Capital Sources

Collections and giving are recognised when received by or on behalf of the PCC.

Planned giving received under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Vouchers received from other charitable intermediaries are accounted for when received, not when funds are remitted.

Income from Events & Activities

Funds raised by special events are accounted for gross. All income from events and activities is recognised when due.

Income from Investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Resources Expended

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the church

The diocesan parish share is accounted for when payable.

Assets

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by section 96(2)(a) of the Charities Act 1993.

All expenditure incurred in the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

Equipment & Furniture used within the church premises is depreciated on a straight line basis over 10 years.

Office & Electronic Equipment used within the church premises is depreciated on a straight line basis over 2 years.

Individual fixed assets with a purchase price of £1,000 or less are not capitalised.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits are the amount of cash held on deposit at Building Societies and banks.

Reserves

The PCC reserves policy is to hold sufficient cash balances to ensure that in an unforeseen emergency situation it can meet all its financial obligations as and when they fall due.

As a going concern the PCC undertakes a detailed annual budget review and a regular review of the level of reserves required to maintain cash flow.

The PCC aims to keep at least 3 months committed running costs in general reserves.

The PCC feels that this sum is adequate to maintain cash flow and would cover any liabilities that would fall due if the church was to cease activities with immediate effect. In all likelihood any cessation of church activities would most likely be foreseen and planned well in advance so that all of the church's obligations were met.

ST. ANDREW'S AND EMMANUEL CHURCHES, CHEADLE HULME
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NOTES TO THE FINANCIAL STATEMENTS (continued)

2 INCOMING RESOURCES

	Note	St Andrews 2024		Emmanuel 2024		Total 2024	Total 2023
		Unrestricted	Restricted	Unrestricted	Restricted		
		£	£	£	£	£	£
2a VOLUNTARY INCOME							
Planned giving:							
Gift Aided donations		51,728	0	24,470	0	76,198	68,354
Tax recoverable		15,443	0	7,297	5,000	27,740	21,544
Other giving		29,745	0	0	20,000	49,745	27,707
Grants		0	0	0	0	0	1,000
Collections (open plate)		5,038	0	6,575	0	11,613	9,600
Thanksgiving day		0	0	0	3,146	3,146	2,824
Mission envelopes		0	0	0	1,787	1,787	1,877
General Donations		10,000	0	1,607	0	11,607	4,851
Café		309	0	0	0	309	235
Restricted Donations		0	2,500	0	345	2,845	7,963
		112,263	2,500	39,949	30,278	184,990	145,955
2b ACTIVITIES FOR GENERATING FUNDS							
Bookstall		629	0	0	0	629	687
Church & hall income		16,124	0	17,135	0	33,259	24,056
		16,753	0	17,135	0	33,888	24,743
2c INVESTMENT INCOME							
Bank interest		1,436	0	1,414	59	2,909	1,193
House Rental Income		11,100	0	0	0	11,100	11,070
		12,536	0	1,414	59	14,009	12,263
2d INCOMING RESOURCES FROM CHARITABLE ACTIVITIES							
Fees retained by the PCC	8	938	0	237	0	1,175	1,489
Youth activities		3,169	0	0	0	3,169	2,924
Printing and literature		0	0	0	0	0	130
		4,107	0	237	0	4,344	4,543
TOTAL INCOMING RESOURCES		145,659	2,500	58,735	30,337	237,231	187,504

Following a review of the categorisation of income received in the year, there have been some reallocations made in the year of income that had previously been included under "Activities for Generating Funds", as follows:

Donations from Café now included in Voluntary Income;

House Rental now included in Investment income;

Income from Youth Activities now included in Incoming Resources from Charitable Activities.

The comparative figures for 2023 have also been re categorised for consistency, but the total incoming resources for the year has not changed.

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NOTES TO THE FINANCIAL STATEMENTS (continued)

3 RESOURCES EXPENDED

		St Andrews		Emmanuel		Total	Total	
		2024		2024		2024	2023	
		Unrestricted	Restricted	Unrestricted	Restricted			
		£	£	£	£	£	£	
Note								
3a	FUND-RAISING TRADING							
	Bookstall cost of goods sold	332	0	0	0	332	528	
	Other costs of fundraising	177	0	0	0	177	241	
		509	0	0	0	509	769	
3b	CHARITABLE ACTIVITIES							
	Missionary and charitable giving	9	10,300	0	0	2,152	12,452	14,016
	Ministry - Parish Share		75,344	0	20,000	0	95,344	86,757
	Working expenses of Clergy		1,223	0	403	0	1,626	1,405
	Vicarage running costs		4,135	0	5,635	0	9,770	3,705
	Staff Costs	3c	8,621	12,870	0	0	21,491	19,606
	Church & Hall Running expenses		5,195	285	1,453	0	6,933	17,097
	Church & Hall Insurance		2,878	0	3,323	0	6,201	5,960
	Church & Hall Utilities		5,573	0	8,977	0	14,550	13,105
	Church & Hall maintenance		2,341	0	6,511	0	8,852	14,062
	Upkeep of grounds		1,680	0	2,395	0	4,075	4,185
	Administration expenses		3,037	0	3,819	0	6,856	3,272
	Independent examination fee		0	0	750	0	750	750
	Bank charges		303	0	0	0	303	302
	Books, Training and Youth Work		3,148	0	0	0	3,148	2,939
	Henley Ave and Bruntwood Road houses		1,960	0	0	0	1,960	7,496
	Special events		-341	0	0	0	-341	-316
	Depreciation of equipment	4	555	0	0	0	555	1,953
			125,952	13,155	53,266	2,152	194,525	196,294
	TOTAL RESOURCES EXPENDED		126,461	13,155	53,266	2,152	195,034	197,063

3c STAFF COSTS

	St Andrews	
	2024	2023
	£	£
Wages and Salaries	20,865	19,035
National Insurance costs	0	0
Pension contributions	626	571
	<u>21,491</u>	<u>19,606</u>

There are no Employer National Insurance costs as the amounts due are recovered under the Employment Allowance scheme. The Church operates a Nest Pension Scheme, to which both employer and employee contribute in accordance with Auto-Enrolment legislation.

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NOTES TO THE FINANCIAL STATEMENTS (continued)

4 RELATED PARTIES

No expenses were paid to any trustees (2023: £nil)

J Seago, the wife of the associate minister at Emmanuel Church (an experienced parish administrator), was paid £2,344 in the year (2023: £nil) for providing administrative support at Emmanuel.

5 FIXED ASSETS (all St Andrews)

Tangible (all unrestricted)	Note	Freehold land and buildings £	Church equipment £	Total £
Cost Brought Forward	at 1 January 2024	615,703	33,916	649,619
Disposals in the Year		0	0	0
Additions in the Year		0	0	0
Cost Carried Forward	at 31 December 2024	<u>615,703</u>	<u>33,916</u>	<u>649,619</u>
Depreciation	at 1 January 2024	0	33,361	33,361
Disposals in the Year		0	0	0
Charge for the Year		0	555	555
Depreciation Carried Fwd	at 31 December 2024	<u>0</u>	<u>33,916</u>	<u>33,916</u>
NET BOOK VALUE	at 1 January 2024	<u>615,703</u>	<u>555</u>	<u>616,258</u>
NET BOOK VALUE	at 31 December 2024	<u>615,703</u>	<u>0</u>	<u>615,703</u>

The freehold land & buildings are two residential properties originally acquired for use by the clergy.

68 Henley Avenue is accounted for at purchase value; the purchase was completed on 27th February 2015.

Prior to 2020, 198 Bruntwood Lane (Emmanuel House) was shown only as a note in the accounts. In 2020 it was brought into the accounts at an estimated value based on the insured cost.

The PCC has other assets, in particular moveable church furnishings which are recorded in the Inventory.

Replacement insurance values as of 2023 are £237,785, which is 100% of the value.

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NOTES TO THE FINANCIAL STATEMENTS (continued)

6	CURRENT ASSETS	St Andrews 2024 £	Emmanuel 2024 £	Total 2024 £	Total 2023 £
6a	DEBTORS				
	Tax refunds and other Debtors due	2,528	14,599	17,127	8,658
	Prepayments	0	3,517	3,517	7,076
	Bookstall	660	0	660	609
		<u>3,188</u>	<u>18,116</u>	<u>21,304</u>	<u>16,343</u>
6b	SHORT TERM DEPOSITS				
	Vernon Building Society	63,798	0	63,798	62,364
		<u>63,798</u>	<u>0</u>	<u>63,798</u>	<u>62,364</u>
6c	CASH AT BANK AND IN HAND				
	Bank Current Account	55,187	99,310	154,497	132,210
	Cash	0	0	0	0
		<u>55,187</u>	<u>99,310</u>	<u>154,497</u>	<u>132,210</u>
7	LIABILITIES				
	CREDITORS - AMOUNTS FALLING DUE IN ONE YEAR				
		St Andrews 2024 £	Emmanuel 2024 £	Total 2024 £	Total 2023 £
	Accruals	2,351	750	3,101	22,042
	Creditors	234	4871	5,105	234
	Missionary Collections not yet paid	0	0	0	0
		<u>2,585</u>	<u>5,621</u>	<u>8,206</u>	<u>22,276</u>

ST. ANDREW'S AND EMMANUEL CHURCHES, CHEADLE HULME
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NOTES TO THE FINANCIAL STATEMENTS (continued)

8 FUND DETAILS

8a FUNDS

St Andrews Church	2024			2023		
	General £	Restricted £	Total £	General £	Restricted £	Total £
Balance at 1st January	713,394	13,354	726,748	715,820	17,271	733,091
Restricted Donations Received	0	2,500	2,500	0	8,500	8,500
Expenditure against Restricted Funds	0	-13,155	-13,155	0	-12,417	-12,417
Transfers between Funds	329	-329	0	0	0	0
Net Increase/ -Reduction in General Funds	19,198		19,198	-2,426	0	-2,426
Balance at 31st December	732,921	2,370	735,291	713,394	13,354	726,748

Restricted funds have been being received since 2018 in order to fund Youth and Outreach work. In 2024, £2,500 was received for this purpose (2023: £7,500), and £12,870 was spent (2023: £11,863) on the Children's & Families' Worker, leaving £1,588 in this fund.

No further grants have been received to support the Warm Space initiative; the remaining balance of £782 (2023: £1,396) is being run down gradually.

The parish aims to retain funds to maintain the vicarage and the residential properties that are owned. The amount provided at the end of the year is £22,000 (2023 £22,000). As a designated fund this is part of the General Fund.

Emmanuel Church	2024			2023		
	General £	Restricted £	Total £	General £	Restricted £	Total £
Balance at 1st January	72,043	6,108	78,151	68,130	13,237	81,367
Restricted Donations Received	0	30,337	30,337	0	5,321	5,321
Utilised/ paid to 3rd parties in the year	0	-2,152	-2,152	0	-12,450	-12,450
Net Increase/ -Reduction in General Funds	5,469	0	5,469	3,913	0	3,913
Balance at 31st December	77,512	34,293	111,805	72,043	6,108	78,151

Movements in the Year for restricted funds relate to Mission collections and to a one-off donation of £20,000 (plus associated gift aid) to extend the minister's initial 3-year appointment for a further year. The Minister's Pay fund stands at £25,000 at the end of the year. (2023 included donations received for and spent on the Sound System and Bibles, with the purchase of the Sound System in 2023 also using balances from earlier donations.)

The other Restricted balance is a Maintenance fund (originally arising from new Church build in 2001), used for repairs to the Bruntwood Road house and the church buildings. In 2024 this fund benefited from £3,146 in donations (including associated gift aid) from the Thanksgiving Day, and the balance at the end of the year was £9,313.

TOTAL FUNDS	810,433	36,663	847,096	785,437	19,462	804,899
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8b ANALYSIS OF NET ASSETS BY FUND

	2024			2023		
	General £	Restricted £	Total £	General £	Restricted £	Total £
Fixed Assets	615,703	0	615,703	616,258	0	616,258
Current Assets	202,936	36,663	239,599	191,455	19,462	210,917
Current Liabilities	-8,206	0	-8,206	-22,276	0	-22,276
Fund Balance	810,433	36,663	847,096	785,437	19,462	804,899

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NOTES TO THE FINANCIAL STATEMENTS (continued)

9 FEES

	St Andrews 2024 £	Emmanuel 2024 £	Total 2024 £	Total 2023 £
Parochial fees Received	2,703	237	2,940	4,204
Parochial fees Paid to Diocese	-1,765	0	-1,765	-2,715
	<u>938</u>	<u>237</u>	<u>1,175</u>	<u>1,489</u>

10 MISSIONARY & CHARITABLE GIVING

	St Andrews 2024 £	Emmanuel 2024 £	Total 2024 £	Total 2023 £
CHURCH OVERSEAS				
Crosslinks	1,200	0	1,200	1,200
MAF	1,200	0	1,200	1,200
OMF	1,200	0	1,200	1,200
Wycliffe	1,200	0	1,200	1,200
CMS	1,200	596	1,796	1,825
Barnabas	0	595	595	626
CRU	0	596	596	626
	<u>6,000</u>	<u>1,787</u>	<u>7,787</u>	<u>7,877</u>
RELIEF AGENCY				
Tearfund	500	0	500	500
	<u>500</u>	<u>0</u>	<u>500</u>	<u>500</u>
HOME MISSIONS				
Barnabus	500	0	500	500
Christians In Schools Trust	500	0	500	500
Message Trust (incl. Festival Mcr 2022)	500	0	500	500
True Freedom Trust	500	0	500	500
UCCF	1,700	0	1,700	1,700
North West Gospel Partnership	100	0	100	100
Chelwood Food Bank	0	0	0	1,443
Teenage Cancer Trust	0	20	20	202
Small Steps Foundation	0	255	255	0
Children's Society	0	90	90	194
	<u>3,800</u>	<u>365</u>	<u>4,165</u>	<u>5,639</u>
TOTAL MISSIONARY GIVING	<u>10,300</u>	<u>2,152</u>	<u>12,452</u>	<u>14,016</u>

Other Missionary and charitable giving is set out in Notes 12 and 13

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NOTES TO THE FINANCIAL STATEMENTS (continued)

11 SPECIAL EVENTS

	Income £	St Andrews Expenditure £	Net £	Income £	Emmanuel Expenditure £	Net £
2024 EVENTS						
Pancake party	-	44	-44			
Model Railway day	616	231	385			
	<u>616</u>	<u>275</u>	<u>341</u>			
2023 EVENTS						
Pancake party	30	30	0			
Meal + Talk: Love in a world of Suffering	167	174	-7			
Model Railway day	649	378	271			
Family Fun Night		17	-17			
Wreath-making	740	671	69			
	<u>1,586</u>	<u>1,270</u>	<u>316</u>			

12 MISSIONARY COLLECTIONS

As well as donations from the General Fund and Special Collections the PCC also acts as a collection agency for members of the congregation who wish to direct their missionary giving through the church. Details for St Andrew's are given below.

Other members of the congregation send their missionary giving directly to the societies they wish to support. These amounts are not included in the PCC accounts.

		2024 £	2023 £	Emmanuel
Chelwood Foodbank	*	63	57	Emmanuel Church Missionary Envelope giving is included in note 10
Tearfund		0	79	
		<u>63</u>	<u>136</u>	
* including associated gift aid				

13 SPECIAL COLLECTIONS

	2024 £	2023 £	2024 £	2023 £
* Levi & Mayu wedding gift	200	0		
* Michael Browne retirement gift	526	0		
Small Steps Foundation			255	0
Children's Society			0	77
Teenage Cancer Trust			0	202
Children's Society: Christingle			90	117
	<u>726</u>	<u>0</u>	<u>345</u>	<u>396</u>

* These collections were treated as agency collections on behalf of the recipients, and so are not included in the income figures for St Andrew's

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Independent examiner's report to the members / trustees of the Parochial Church Council of the Ecclesiastical Parish of St Andrews and Emmanuel Cheadle Hulme

I report to the members of the Parochial Church Council (the PCC) who are trustees of the Ecclesiastical Parish of St Andrew Cheadle Hulme (incorporating the churches of St Andrew and Emmanuel), (the Charity), on my examination of the accounts of the Charity for the year ended 31 December 2024

Responsibilities and Basis of Report

As the trustees of the Charity 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 Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

I 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 Charity 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

P G H Wells

P G H Wells FCA

6 Hulme Hall Avenue
Cheadle Hulme
Cheadle
Cheshire SK8 6LN

22 April 2025