

THE PARISH OF ST THOMAS, MELLOR



ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 31 December 2025

**The Parochial Church Council of the Ecclesiastical Parish of
Mellor**

REGISTERED CHARITY NUMBER 1130414



**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF MELLOR**

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FOR THE YEAR ENDED 31 DECEMBER 2025**

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Administrative Information

PRINCIPAL OFFICE	The Mellor Centre, Church Road, Mellor SK6 5LX
COUNCIL MEMBERS	
Incumbent	Rev Andrew Tawn
Churchwardens	Alex Eggeman Mary Heijbroek
Deputy Churchwarden	Rachel Howling until May 2025 Carol Langford from May 2025
Representative on the Diocesan Synod	Mary Heijbroek
Representatives on the Deanery Synod	Judith Shiel Mary Heijbroek Julie Elliott
Elected PCC Members	Ian Dayes Alison Dowdeswell (Until May 2025) Julie Elliott (Hon. Secretary) Richard Elliott (Hon. Treasurer) Kate Higgins (Until May 2025) David Horsfall (Until May 2025) Rachel Howling Sylvia Knight Carol Langford (From May 2025) Anthony Langford (From May 2025) Kathryn Maxwell (Until May 2025) Emma Wilson (Parish Safeguarding Officer) Sian Yeowell
Co-Opted PCC Members	Carol Langford (Co-opted October 2024 until May 2025) Angie Stanton (Co-opted May 2024)
BANKERS	NatWest, 10 Underbank, STOCKPORT SK1 1LL
INDEPENDENT EXAMINER	Katherine Scott, BA(Hons) FCA 1, Landseer Drive, Marple Bridge, Stockport SK6 5BL

Trustees' Annual Report and Accounts for the Parochial Church Council of St Thomas' Church, Mellor, for the year ending 31 December 2025

Principal Aims and Purposes

St.Thomas' Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Thomas' Church and of the Mellor Centre complex.

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

Objectives and Activities

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Thomas and the Mellor Centre.

Achievements and Performance

2025 was a busy year for our Church and following the disruption of the Covid Pandemic in 2020 – 22 and under the guidance of our incumbent Rev'd Andrew Tawn appointed in July 2023, we were able to plan for the future with confidence. During the year we were able to continue with our regular pattern of worship and hold the traditional pattern of social and community activities. We were also able to introduce a number new initiatives aimed at increasing our outreach into the local community.

We welcomed a number of new regular worshippers to our church while sadly also losing some long standing members of our regular congregation.

Notable initiatives in 2025 included:

- * Introduction of group story telling at Mellor Primary School.
- * The admission of a group of children to communion in November

- * A successful choir tour to Barcelona
- * Increasing numbers attending our popular Messy Church afternoons
- * The replacement of the William Whitham window.
- * A very successful summer fête
- * A new editorial team for the Outlook Magazine; and
- * Interviews with members of the congregation during the “sermon slot” on Sunday mornings.

Deanery Synod

Three members of the electoral roll sit on the Deanery Synod.

This provides the parish with an important link between the parish and the wider structures of the church.

Churches together in Marple area

St Thomas', Mellor continues as an active member of Churches Together in Marple and members of the congregation attend joint services and events throughout the Marple area.

In 2025 our churches participated in a Good Friday pilgrimage walk to the cross on Cobden Edge and St. Thomas hosted the Easter morning ecumenical Dawn Service and breakfast in the Mellor Centre, attended by around 45 people.

Worship and Prayer

Our normal pattern of services continued throughout 2025. This included a said communion service at 8.30 and a sung Parish Communion service at 10am every Sunday and a said communion service on Wednesday mornings. An evening service also takes place every Sunday with this a service of Evening Prayer on three Sundays each month and a Choral Evensong once a month.

During 2025 we lost a number of members of our ministry team. Rev'd Anne Hyde moved to Scotland, Rev'd Giselle Rusted was appointed as the incumbent in Whaley Bridge and Dave Shercliff retired from his position as Reader. Rev'd Angie Stanton was also unavailable to take services for a period in 2025 while she waited for surgery. The PCC are very grateful to both Anne, Giselle and Dave for their input and commitment to the life of St Thomas' while they were with us and are very pleased that Angie is now available to take services once again.

During the 10am service there are regular activities planned for the children in the congregation in the church vestry. These activities often link to the themes being explored by the adult members of the congregation and the children often share their work during the service. During 2025 there were a number of occasions when the children led services in what were termed “extraordinary time” services and preparation for these services took place in the previous weeks' vestry groups.

We are grateful to the Live Streaming Team who have enabled our services to be made available online to those in our wider community who are unable to attend Church. We know that this service is particularly welcomed by those who are housebound and unable to visit St Thomas'. The online services have also been accessed by residents of Mellor Nook, our local care home. A dedicated team of people have worked to continually improve the quality of

the live streaming as we feel as a community that it is important to try to reach as many people as possible in their homes and to support people through daily prayer and also regular Sunday worship.

We held an All Souls' service in church in November to remember the departed, which was well attended. We also held the traditional Advent and Nine Lessons and Carol services and two crib services on Christmas Eve aimed at children and young people. Our Easter and Christmas services were very well attended.

We have been keeping in regular contact with people we know have not been accessing services online via phone calls and cards. Our prayer team have been producing seasonal prayer resources which have been delivered to people around the parish and also Mellor Nook Care home.

Seasonal prayer resources have been available for people to take away to use at home. People have left messages of thanks that they are able to go into church and spend time in prayer. Many thanks to the team of volunteers who have decorated the Church with flowers and to the Flower Group who have made the church so especially beautiful for Easter, Harvest Festival, Remembrance and Christmas.

Our Monday morning Prayer Group has met regularly and offers a quiet space to hold us all in prayer.

Also, since October 2021 we have also been developing, on the second Sunday evening of each month, a Contemplative Evening Prayer Service which meets in the Mellor Centre. Thanks go to all the team involved for their ideas and creativity and for offering a welcome breathing space.

It has been a pleasure to continue to welcome baptism families. Our thanks go to Catherine Starling who has been an invaluable support in contacting baptism families before and after baptism services.

We also had the pleasure of welcoming wedding couples and their families and friends into church to celebrate their weddings. Thank you to Margaret Lowe and the weddings team for helping to make each wedding day very special for couples.

Over the last year we have been supporting families who have experienced bereavement. Many thanks to Judith Shiel and Margaret Leng who are our Bereavement team and have been keeping in touch with families after the funeral service via phone calls and sending out cards.

We have continued as active members of Churches Together in Marple, an inter-denominational network of local churches. Members of St Thomas' attend services and events promoted by the network and on Easter Day we host an annual daybreak Communion Service, followed by breakfast in the Mellor Centre.

Our active Toddler Group has continued to meet throughout the year. Thank you to Helen Kennedy for continuing the Toddlers Group and to all the members of the team for making Toddlers such an enjoyable experience for many young children and their carers.

Regular Messy Church sessions were held throughout the year which were very popular and attracted new people to St Thomas' and the Mellor Centre.

Many thanks also go to Margaret Williams and Julia Mann, editors of our Outlook Parish Magazine which has been produced throughout the year. Thank you to the team of people who produce the booklet and who have distributed it around the parish. Many people who are unable to leave their homes for whatever reason have greatly appreciated receiving the magazine, seeing a friendly face and keeping in touch with the life of the church.

During 2025 our choir visited Barcelona and performed at a number of different venues. They were supported by family, friends and members of the congregation. Many thanks to Dr Tom Howling and all the choir for bringing this all together.

In 2022 we formally applied to become members of the Inclusive Church Network. Our application was accepted and since then we have been exploring what being an Inclusive Church means for us at St Thomas Church.

Pastoral Support

Many thanks to the members of our pastoral team who have been keeping in touch with people around the parish through visits and phone calls. Throughout the year prayer packs have been delivered to people who are unable to access online services and/or unable to leave their homes.

At Christmas time our baptism families received a Christmas story book and a Christmas card and on Valentine's Day our wedding couples received a card from St Thomas' Church to let them know that they were all in our thoughts and prayers.

Many thanks to all who attend our growing Knit and Natter group on Thursday mornings and to Catherine Starling and Maggie Williams who organise this. This is a very popular group who offer friendship and kind advice to all would be knitters.

Charitable Fundraising

Some members of the congregation have continued to support our nominated charities by planned regular giving to our restricted charity fund. The charities supported in 2025 were Mission for Seafarers, The Christie, Oxfam GB, Médecins sans Frontières (MSF) and Martin House. A special collection for The Wellspring was arranged. In addition a very successful concert organized by Oscar Qualter took place which raised funds for Target Ovarian Cancer. At Harvest 2025 gifts of tins and other non-perishable foods were donated to Wellspring and during Advent people donated toys to help support the work of Wood Street Mission in Manchester.

Other Fundraising Activities

In June 2025 we were able to hold a very successful Church Fête. This also coincided with the Mellor Well Dressing. The fête was very popular and on the same day an evening event was held with local bands performing. Many thanks to all the people involved in organising and bringing all these events together.

Church Buildings /Graveyard

Many thanks to the teams of people who help maintain our church buildings and the graveyards. The churchyard has needed extra care over the last year and thanks goes out to the graveyard maintenance team for all your help in trying to keep on top of the care of the graveyard.

Thanks go in particular to William Heijbroek, David Horsfall and the rest of the Church fabric team for the time and effort they have given to plan further improvements to the Church porch and work to improve fire safety and all the other often unseen jobs needed to keep the church building in good repair.

During 2023 the Church suffered a break in which damaged the “Whittam Window”. A replacement window was installed in 2025 and we are very pleased with the high quality of the work to repair this.

Health and Safety

The Health and Safety Officer, together with a churchwarden, undertake an annual inspection of the church, churchyard and Mellor Centre. During most of 2025 Ian Dayes was our Health and Safety Officer and reports regularly to the PCC

Safeguarding Children and Vulnerable Adults

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops’ guidance on safeguarding children and vulnerable adults). Emma Wilson is the Parish Safeguarding Officer (PSO) and has attended a Diocesan training course on good safeguarding procedure and practice. The PSO is a member of the PCC and reports to the PCC at each meeting. All office holders and PCC members are required to undertake the appropriate level of safeguarding training. A report on systems and procedures is given to the PCC annually. This includes ensuring that any organisation or group that uses our premises has in place proper policies and procedures.

Financial Overview

The financial position of the PCC is set out in the financial report.

The PCC works to Financial Regulations which set out arrangements for the approval of expenditure and reporting arrangements. The systems of internal control, reviewed this year and set out in the Regulations, are designed to provide reasonable but not absolute assurance against material misstatement or loss.

The PCC set a budget for the year for the general fund with an expected surplus of £8,980. This was based on optimistic assumptions regarding the level of regular giving and of net profit from the fete and took into account expected cost increases for oil, electricity and salaries.

The Parish Share that was requested by the diocese was £88,619 which was higher than in 2024. The reductions in the level of Parish Share paid over 2021, 2022 and 2023 means that, in common with many other parishes, St Thomas' has a debt to the diocese.

The PCC agreed to maintain Parish Share payments at the 2024 level for the first part of the year and reviewed the position in July. From that date until December it was decided to pay the amount requested by the diocese. This meant that we paid a total of £85,606 to the diocese in 2025.

Decisions regarding the level of parish share paid in the years following the Covid pandemic were taken to strike a balance between, on the one hand, making as full a contribution as possible to supporting the work of the Church across the diocese while on the other, also ensuring that its long term financial position is sustainable. During these years we continued to pay Parish Share at a level that meant that St Thomas' continued to make a net contribution to the diocese and this was the case again in 2025.

Position at Year End

The statement of financial activities shows total funds held of £423,761, an increase of £4,484 from the previous year. Depreciation (on the cost of the work carried out on the Mellor Centre Building) in the notional value of the Mellor Centre building was compensated for by a surplus on the general fund and interest received (interest rate on CBF at 4.02%). There was though a decrease in the value of shareholdings. Before transfers, the statements show an overall deficit of £1,782 on unrestricted funds, which includes a surplus of £5,575 on the general fund and a deficit of £7,357 on the Mellor Centre designated fund.

A transfer was made from the Friends of Mellor Parish Centre to Parish Centre designated fund to meet the deficit and a transfer of £1,137 (representing 30% of total funds raised, from the Rose Queen Fund) increased the surplus of the general fund to £6,712 leaving £41,452 in unrestricted reserves. The PCC policy on reserves is to hold between three and six months of unrestricted expenditure (General Fund and Parish Centre Fund expenditure combined). On this basis reserves should be between £41,071 and £82,143, based on levels of expenditure in 2025.

Unrestricted Funds

General Fund: Income

Income from regular giving stood at £51,361 compared to £53,624 in 2024. Open plate collections, including those at weddings funerals and baptisms stood at £5,960 compared to £4,880 in 2023. Donations from individuals at £8,654 were £2,855 lower than in 2024. Regular donations to church continue to be received through the card reader situated in church.

The Church received a generous legacy to the total value of £10,000 during the year from the estate of Ian Hamilton, a long standing church member. Tax recoverable through Gift Aid on eligible giving represents a significant component of income and amounted to £14,866 in 2025. The annual fête held in June was very well attended and raised £18,700 on the day with a net profit, after expenses, of £13,292. Income from fees from weddings and funerals stood at £7,354.

General Fund : Expenditure

The Parish Share represents the largest single element of the PCC's expenditure. The requested level of Parish Share stood at £88,619 which represented an increase of around £6,000 on 2024. Church running costs also increased during the year by about £1,500.

Designated Fund:

The Mellor Centre: The Centre's lettings income rose during the year to a total of £27,319, around £1,000 higher than in 2024 and continuing to benefit from a long term let of office space. Overall the Mellor Centre had an operating deficit of £7,356 which was met by a transfer from the Friends of Mellor Parish Centre of £7,056 and a transfer of £300 from the Toddlers Group.

Restricted Funds

The Friends of The Mellor Centre were able to hold a full programme of events. Profit from these and income from subscriptions, donations (including a generous donation from Mellor Open Gardens), bank interest and gift aid amounted to £18,664. After the transfer to the Parish Centre designated fund, the fund ended the year at £38,161.

Charity Fund: The PCC agreed to roll over for another year those charities which were chosen for support in 2024. The following charities were therefore supported in 2025: Mission to Seafarers, The Christie, Oxfam GB, Médecins sans Frontières (MSF) and Martin House . With tax recoverable on Gift Aid a total of £1,064 was shared between the charities.

Defibrillator Fund: A fund was established in 2022 to support the purchase, installation and maintenance of a defibrillator to serve the Mellor Centre and the Church. This was installed in 2022. At the end of 2025 the Fund has a balance of £274 to support the machine's future maintenance costs.

Organ Fund: The regular tuning and maintenance of the organ took place and £250 was spent on organ maintenance during 2025. Following the PCC's decision in 2021 to allocate £15,000 from Margaret Myatt's legacy, to a fund to support the upkeep of the organ in accordance her wishes, there is a balance of £17,077 in the fund.

Organ Scholar Fund: 2025 was the fifth year that a recurring grant was awarded by the John Pilling Trust to support our organ scholars. £3,600 was received in 2023 supporting Nathan Monk and Eleanor Rosser over a three year period. The PCC is very grateful for this contribution to the musical life of the Church. The Fund held £650 at year end.

Moor End Sunday School Fund: Funds were used for costs associated with children's activities, education and mission. Contributions were made to support some costs of the choir visits. A proportion of the salary of the Director of Music, Tom Howling, is also funded by the Moor End Sunday School Fund. The value of the shares held in the fund decreased by £4,000 during the year and the total fund value at year end was £95,897.

Choir Fund: The choir had a busy year and, as well as supporting the church's worship every week they also presented concerts and toured to Barcelona in August. Overall income exceeded expenditure during the year and the Choir fund had a closing balance of £6,074 at the end of the year.

Churchyard Fund: Income to the Churchyard Fund equalled expenditure and the cash funds held ended at £11,325. This figure incorporates the donation in memory of Ann Hearle which is being used to improve safety and accessibility of the churchyard. Share value decreased by 4.00% to £18,779 meaning the overall fund value is £30,105.

Church Building Fund: Regular donations and contributions from the Patrons including Gift Aid this year amounted to £3,180. Interest accrued amounted to £875. Therefore, after expenditure of £2,612, the overall the value of the church building fund increased by £1,443 to £22,592 during the year.

Women's Evening Fellowship (WEF): The WEF held a full programme of well attended events during 2024. In total £5,531 was raised and £4,389 disbursed, including a grant of £2,300 to Francis House. At the Year end the WEF fund held £2,985.

Toddlers: The Toddlers Group met regularly throughout the year and was well attended. Income from subs amounted to £1,340 during 2025 and expenditure was £1,136. A donation of £300 was made to the Parish Centre at the end of the year which contributed to reducing the centre's operating cost deficit.

Investment Policy

It is the policy of the PCC to invest funds in ethical sources and to minimize investment risk. Accordingly, surplus funds are invested with the CBF Church of England Funds based in London.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The Parochial Church Council forms the Board of Trustees of St Thomas' Church, Mellor and is responsible for the overall governance of the charity including the approval of any expenditure. The churchwardens, who are also trustees, have the legal ownership of all the moveable furniture and ornaments of the church. The Parochial Church Council is part of the Chadkirk Deanery in the Diocese of Chester and the Province of York.

The PCC is a Registered Charity, number 1130414. The elected trustees are appointed by the Annual Parochial Church Meeting (the APCM) to which all persons on the Electoral Roll are

invited and are entitled to vote. The APCM also appoints representatives on Deanery Synod for 3 years; they also serve on the PCC as trustees. Deanery Synod appoints representatives on Diocesan Synod, who also serve on the PCC as trustees. An Annual Meeting to elect churchwardens is also held and the two churchwardens elected; the vicar and lay readers also serve on the PCC as trustees.

Churchwardens are elected annually and other trustees are normally appointed for three years except when filling vacancies for part-expired terms. Trustees can be re-elected for a second three-year term but may not serve more than two consecutive three-year terms. Up to two trustees may be co-opted for the period to the next Annual Parochial Church Meeting, or for part of that period.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. All new trustees are inducted into the work of the Parochial Church Council by existing members.

During the year 2025 the PCC met on ten occasions. These meetings are held in the Mellor Centre with arrangements made for those members, who are unable to attend a particular meeting in person, to join by Zoom.

Statement of Trustees' Responsibilities and Governance

The trustees are responsible for their Annual Report and the preparation of the financial statements in accordance with applicable law and generally accepted Accounting Practice. In preparing these financial statements the trustees should follow best practice and:

- Select the most suitable accounting policies and apply them consistently;
- Make judgements and estimates which are reasonable and prudent;
- Follow applicable accounting standards and the Charities SORP, disclosing and explaining any material departures in the financial statements;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which are such as to disclose, with reasonable accuracy, the financial position of the charity at any time and enable them as trustees to ensure that the financial statements comply with charity law. The trustees are also responsible for safeguarding the charity's assets and ensuring their proper application in accordance with Charity Law, and hence for taking reasonable steps for the prevention and detection of error, fraud and other irregularities.

This Annual Report was approved by the PCC on 27th April 2025.

Reverend Andrew Tawn
Chair of Mellor PCC

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF MELLOR**

I report on the accounts for the year ended 31 December 2025 set out on pages 15-25.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. 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 required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Katherine Scott BA (Hons) FCA
1 Landseer Drive
Marple Bridge
Stockport
Cheshire
SK6 5BL

Date:

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF MELLOR**

**Statement of Financial Activities
at 31 December 2025**

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	90,136	955	20,588	-	111,679	106,280
Other trading activities	29,622	664	14,988	-	45,275	45,304
Investments	1,699	-	6,371	-	8,071	8,528
Income from charitable activities	7,438	27,318	11,706	-	46,463	69,299
Other income	4,671	-	1,340	-	6,011	4,077
Total income	133,568	28,938	54,994	-	217,500	233,489
Payments						
Raising funds	6,863	18,151	6,249	-	31,264	30,342
Expenditure on charitable activities	119,412	619	30,308	-	150,340	170,422
Other expenditure	1,716	17,523	7,395	-	26,636	25,885
Total expenditure	127,992	36,294	43,953	-	208,240	226,649
Net income / (expenditure) resources before transfer	5,575	(7,357)	11,041	-	9,259	6,839
Transfers						
Gross transfers between funds - in	1,137	7,356	-	-	8,493	14,552
Gross transfers between funds - out	-	-	(8,494)	-	(8,494)	(14,553)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	(4,776)	-	(4,776)	2,672
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	6,712	-	(2,229)	-	4,484	9,512
Reconciliation of funds						
Total funds brought forward	34,739	-	384,537	-	419,277	409,764
Total funds carried forward	41,452	-	382,309	-	423,761	419,277

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF MELLOR**

Balance Sheet

at 31 December 2025

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
6431	Parish Centre	163,927	171,287
	Total Fixed assets	163,927	171,287
Current assets			
6501	Nat West Current Account	14,574	8,649
6502	Nat West Fees Account	1,223	3,398
6503	Nat West Lettings Account	1,897	2,201
6504	Mellor Choir Account	5,666	5,645
6505	Friends of Mellor Parish Centre	1,441	556
6508	Mellor Church Women's Evening Fellowship	2,751	4,285
6509	NatWest Charity Fund	(47)	(42)
6510	CCLA (CBF) deposit account	112,553	101,302
6515	Moor End Sunday School Fund Deposit	395	3,519
6516	Moor End Trust Income Shares	95,896	99,890
6526	Churchyard Income Shares	18,799	19,561
6590	Cash in hand	703	1,289
Z05	Accounts Receivable	5,400	6,431
	Total Current assets	261,236	256,689
Liabilities			
6601	Loans received	-	6,959
6699	Agency collections	460	1,351
Z04	Accounts Payable	942	388
	Total Liabilities	1,402	8,699
	Net Asset surplus (deficit)	423,761	419,277
Reserves			
	Excess/(deficit) to date	9,259	(27,093)
Z01	Starting balances	419,277	443,696
Z02	Other gains/(losses)	(4,776)	2,672
Z03	Gains/(losses) own use	-	-
	Total Reserves	423,781	419,277
	Represented by Funds		
	General (Unrestricted)	41,452	34,739
	Designated	-	-
	Restricted	382,329	384,537
	Total	423,781	419,277

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF MELLOR**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

1. ACCOUNTING POLICIES

Basis of preparation

The PCC is a public benefit entity within the meaning of FRS 102. 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, prepared under FRS 102 (2015) as the applicable Accounting Standards and the 2015 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Incoming resources

Voluntary income and capital sources

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

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

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

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain. Sales of books and magazines from the church bookstall are accounted for gross.

Other income

Rental income from the letting of church premises is capitalised when rental is due.

Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains or losses are capitalised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments on 31 December.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to headings, they have been allocated to activities on a basis consistent with the use of resources.

Activities directly relating to the work of the church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Consecrated property and moveable Church furnishings

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

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over fifty years) on a straight line basis. The 2009 improvements to the car park are being depreciated over their anticipated useful economic life of ten years.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 July 2000 is written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of £1,000 or less are written off when the asset is acquired.

Investments

Investments are included at cost or market value at 31 December.

Current Assets

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

Short term deposits include cash held on deposit with the CBF Church of England Funds or at the bank.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted 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.

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

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 affiliation to another body or those that are informal gatherings of church members.

2. Statement of Assets and Liabilities

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Tangible Assets						
Parish Centre	-	-	163,927	-	163,927	171,287
Total	-	-	163,927	-	163,927	171,287
Current Asset - Cash At Bank And In Hand						
Nat West Current Account	523	(860)	14,909	-	14,574	8,649
Nat West Fees Account	(6,438)	-	7,660	-	1,223	3,398
Nat West Lettings Account	-	1,427	470	-	1,897	2,201
Mellor Choir Account	-	-	5,666	-	5,666	5,645
Friends of Mellor Parish Centre	-	-	1,441	-	1,441	556
Mellor Church Women's	-	-	2,751	-	2,751	4,285
Evening Fellowship	-	-	(47)	-	(47)	(42)
NatWest Charity Fund	-	-	(47)	-	(47)	(42)
CCLA (CBF) deposit account	43,331	-	69,221	-	112,553	101,302
Moor End Sunday School Fund	2	-	392	-	395	3,519
Deposit	70	(36)	668	-	703	1,289
Total	37,489	533	103,136	-	141,159	130,806
Current Asset - Debtors						
Accounts Receivable	4,304	67	1,028	-	5,400	6,431
Total	4,304	67	1,028	-	5,400	6,431
Current Asset - Investments						
Moor End Trust Income Shares	-	-	95,896	-	95,896	99,890
Churchyard Income Shares	-	-	18,779	-	18,779	19,561
Total	-	-	114,676	-	114,676	119,451
Liability - Agency Accounts						
Agency collections	-	-	460	-	460	1,351
Total	-	-	460	-	460	1,351
Liability - Creditors: Amounts Falling Due In One Year						
Loans received	149	(150)	-	-	-	6,959
Accounts Payable	192	749	-	-	942	388
Total	341	600	-	-	942	7,348
Net total assets	41,452	-	382,309	-	423,761	419,277
Represented by						
General (Unrestricted)	41,452	-	-	-	41,452	34,739
Restricted - Choir	-	-	6,074	-	6,074	5,667
Restricted - Church Building	-	-	22,592	-	22,592	21,149
Restricted - ChurchYard	-	-	30,105	-	30,105	30,887
Restricted - Defibrillator	-	-	274	-	274	756
Restricted - Friends of Mellor Centre	-	-	38,161	-	38,161	26,554
Restricted - Flower Group	-	-	535	-	535	552
Restricted - Moor End	-	-	97,820	-	97,820	103,317
Restricted - Organ	-	-	17,077	-	17,077	16,629
Restricted - Organ Scholar	-	-	650	-	650	1,600
Restricted - PC Building	-	-	163,927	-	163,927	171,287
Restricted - Rose Queen	-	-	1,346	-	1,346	980
Restricted - Toddler Group	-	-	757	-	757	854
Restricted - Ukraine Appeal	-	-	2	-	2	2
Restricted - WEF	-	-	2,985	-	2,985	4,297
Total	41,452	-	382,309	-	423,761	419,277

2. Analysis of Income and Expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
RECEIPTS						
Donations and legacies						
Regular Giving	50,411	-	950	-	51,361	53,624
Plate collections	4,793	-	-	-	4,793	4,765
Tax recoverable on Gift Aid	14,866	192	1,144	-	16,202	18,003
Collections at weddings/funerals/baptism	1,167	-	-	-	1,167	715
Donations individuals	8,653	763	2,193	-	11,610	14,875
Patrons Scheme	-	-	950	-	950	1,490
Donations Charity Fund	-	-	850	-	850	1,008
Donations organisations	-	-	11,880	-	11,880	280
Church box	244	-	-	-	244	19
Legacies	10,000	-	-	-	10,000	8,943
Subscriptions	-	-	2,620	-	2,620	2,556
Donations and legacies Totals	90,136	955	20,588	-	111,679	106,280
Other trading activities						
Fund-raising	2,893	369	13,878	-	17,142	18,590
Fete	18,699	-	-	-	18,699	16,466
Magazine - sales	4,704	-	-	-	4,704	4,873
Magazine - advertising	3,245	-	-	-	3,245	3,995
Publications - income from sales	80	-	-	-	80	121
Parish Centre - fund raising	-	294	1,110	-	1,404	1,256
Other trading activities Totals	29,622	664	14,988	-	45,275	45,304
Investments						
Investment income - dividends	-	-	3,319	-	3,319	3,241
Bank and building society interest	1,699	-	3,052	-	4,752	5,286
Investments Totals	1,699	-	6,371	-	8,071	8,528
Income from charitable activities						
Income from Parish Office activities	84	-	-	-	84	59
Fees for weddings/funerals/burials	7,354	-	-	-	7,354	10,582
Income from choir activities	-	-	11,706	-	11,706	32,284
Parish Centre - regular letting	-	18,519	-	-	18,519	20,434
Parish Centre- occasional letting	-	6,298	-	-	6,298	4,239
Parish Centre - wedding letting	-	2,500	-	-	2,500	1,700
Income from charitable activities Totals	7,438	27,318	11,706	-	46,463	69,299
Other income						
Recurring grants	-	-	-	-	-	600
Children - Edale trip	1,660	-	-	-	1,660	1,185
Children's Work	-	-	1,340	-	1,340	-
Insurance claims	1,347	-	-	-	1,347	710
Re-imbursement of Vicarage Oil	1,663	-	-	-	1,663	1,582
Other income Totals	4,671	-	1,340	-	6,011	4,077
Receipts Grand totals	133,568	28,938	54,994	-	217,500	233,489

PAYMENTS

Raising funds

Fundraising expenses	1,455	-	5,695	-	7,151	6,175
Fete expenses	5,408	-	-	-	5,408	5,795
Parish Centre - oil	-	2,215	-	-	2,215	1,864
Parish Centre - electricity	-	2,594	-	-	2,594	3,121
Parish Centre - insurance	-	2,786	-	-	2,786	2,737
Parish Centre - maintenance	-	10,123	553	-	10,677	10,319
Parish Centre - water	-	430	-	-	430	328
Raising funds Totals	6,863	18,151	6,249	-	31,264	30,342

Expenditure on charitable activities

Church - water	113	-	-	-	113	109
Church - oil	1,587	-	-	-	1,587	1,473
Church - electric	885	-	-	-	885	1,211
Church - heating maintenance	341	-	-	-	341	-
Church - electrical maintenance	-	-	-	-	-	361
Church - other maintenance	571	-	2,612	-	3,183	3,102
Church - waste removal	-	-	-	-	-	-
Church - churchyard maintenance	11	-	1,018	-	1,029	149
Church - fire safety	107	-	-	-	107	233
Church - cleaning costs	-	-	-	-	-	-
Church - window cleaning	110	-	-	-	110	110
Church - insurance	2,677	-	-	-	2,677	2,630
Church - sundry fees	265	-	-	-	265	1,379
Church - Faculties and New Building work	446	-	-	-	446	-
Office - Stationery	1,667	-	-	-	1,667	1,125
Office - Postage	40	-	-	-	40	-
Office - Photocopier	4,264	-	-	-	4,264	4,313
Office - IT	676	60	-	-	736	2,192
Office - Website	401	-	-	-	401	164
Office - other support goods	28	-	-	-	28	29
Office - telephone and broadband	945	-	-	-	945	696
Salaries	8,678	-	1,510	-	10,189	9,527
Giving to missionary societies	-	-	212	-	212	241
Giving - relief and development	-	-	425	-	425	482
Secular charities	-	-	5,428	-	5,428	3,138
Clergy routine expenses (travel etc)	689	-	111	-	800	813
Clergy one-off expenses	210	-	183	-	394	-
Vicarage - Council Tax	4,103	-	-	-	4,103	4,033
Vicarage - Water	732	-	-	-	732	599
Vicarage - maintenance and other	-	-	-	-	-	537
Governance costs	120	-	-	-	120	62
Education and training - volunteers	132	-	-	-	132	-
Depreciation	-	-	-	-	-	7,360
Accountancy	-	-	-	-	-	-
Children - Vestry Venturers	-	-	(104)	-	(104)	-
Messy Church	-	-	-	-	-	94
Children - Edale	-	-	1,664	-	1,664	2,420
Children - Children's work - other	-	-	1,167	-	1,167	1,754
Organ Maintenance and Repair	-	-	250	-	250	250
Choir Fees	644	-	-	-	644	611
Choir - Medals, Ribbons, Awards	-	-	61	-	61	383
Choir Expenditure	-	-	14,362	-	14,362	31,842

Mission - goods and services	1,850	-	-	-	1,850	-
Mission - Christmas Cards	-	-	-	-	-	71
Churches Together and Deanery	-	-	-	-	-	159
Worship - Service books etc.	-	-	-	-	-	59
Worship - Candles, wine, wafers	350	-	-	-	350	197
Worship - flowers, palms, etc	159	-	452	-	612	547
Church Music Licences	661	-	-	-	661	780
Worship - other expenses	278	-	-	-	278	521
Worship - food and drink	74	-	-	-	74	159
Worship - other consumables	-	-	-	-	-	54
Payment to visiting priests	(90)	-	-	-	(90)	297
Parish share	85,605	-	-	-	85,605	82,520
Magazine - production	68	-	-	-	68	-
Organ Scholar	-	-	950	-	950	1,200
Parish Centre - Licences	-	559	-	-	559	417
Expenditure on charitable activities Totals	119,412	619	30,308	-	150,340	170,422
Other expenditure						
Vicarage Oil (to be re- funded)	1,663	-	-	-	1,663	1,135
Bank Charges	52	-	35	-	88	123
Parish Centre – Electrical Maintenance	-	331	-	-	331	111
Parish Centre - heating maintenance	-	592	-	-	592	9,112
Parish Centre - salaries	-	14,576	-	-	14,576	13,725
Parish Centre - cleaning	-	357	-	-	357	647
Parish Centre - window cleaning	-	220	-	-	220	220
Parish Centre- fire safety	-	1,349	-	-	1,349	810
Parish Centre - IT	-	37	-	-	37	-
Parish Centre - other support costs	-	59	7,360	-	7,419	-
Other expenditure Totals	1,716	17,523	7,395	-	26,636	25,885
Payments Grand totals	127,992	36,294	43,953	-	208,240	226,649

3. TANGIBLE FIXED ASSETS

	Freehold Property £	Fixtures and Fittings £	Totals £
Cost			
At 1 January 2025 and 31 December 2025	327,065	46,068	373,133
Depreciation			
At 1 January 2025	155,778	46,068	201,846
Charge for year	<u>7,360</u>	<u>-</u>	<u>7,360</u>
At 31 December 2025	163,138	46,068	209,206
Net Book Value			
At 1 January 2025	171,287	<u>-</u>	171,287
At 31 December 2025	163,927	<u>-</u>	163,927

4. CHARTABLE GIVING 2025

4(a) Charity Fund

Five charities were chosen for support during the year 2025. Médecins sans Frontières; Emergency Trauma Care; The Christie; Oxfam UK; Martin House, and Mission to Seafarers. The total amount raised was as follows:

	2025
	£
General donations	850
Tax recoverable on Gift Aid	<u>214</u>
	<u>1064</u>

These funds were distributed equally at the Year End.

4(b) Grants to Charity from other restricted Funds:

Mellor Rose Queen: Dementia Care £2,653
Women's Evening Fellowship: Francis House £2,300

4(c) Special Collections

Special Collections are agency collections and do not form part of the accounts.

Lent and Christmas Special Collections for the Wellspring raised £190
'Sacred Veil' Concert in aid of Target Ovarian Cancer raised £1,381

5. Fund movement summary

	Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Defib Fund								
Restricted		756	71	553	-	-	-	274
Sub-totals		756	71	553	-	-	-	274
FoMPC								
Restricted		26,554	20,316	1,652	(7,057)	-	-	38,161
Sub-totals		26,554	20,316	1,652	(7,057)	-	-	38,161
Mellor Flower Group								
Restricted		552	435	452	-	-	-	535
Sub-totals		552	435	452	-	-	-	535
Organ								
Restricted		16,629	697	250	-	-	-	17,077
Sub-totals		16,629	697	250	-	-	-	17,077
Organ Scholar								
Restricted		1,600	-	950	-	-	-	650
Sub-totals		1,600	-	950	-	-	-	650
Ukraine Appeal								
Restricted		2	-	-	-	-	-	2
Sub-totals		2	-	-	-	-	-	2
General								
Unrestricted		34,739	133,568	127,992	1,137	-	-	41,452
Sub-totals		34,739	133,568	127,992	1,137	-	-	41,452
ChurchBuild								
Restricted		21,149	4,055	2,612	-	-	-	22,592
Sub-totals		21,149	4,055	2,612	-	-	-	22,592
ChurchYard								
Restricted		30,887	1,017	1,018	-	-	(783)	30,105
Sub-totals		30,887	1,017	1,018	-	-	(783)	30,105
MoorEnd								
Restricted		103,317	2,954	4,458	-	-	(3,994)	97,820
Sub-totals		103,317	2,954	4,458	-	-	(3,994)	97,820
Charity								
Restricted		-	1,063	1,063	-	-	-	-
Sub-totals		-	1,063	1,063	-	-	-	-
ParishCentre								
Designated		-	28,938	36,294	7,356	-	-	-
Sub-totals		-	28,938	36,294	7,356	-	-	-
PC Building								
Restricted		171,287	-	7,360	-	-	-	163,927
Sub-totals		171,287	-	7,360	-	-	-	163,927
Rose Queen								
Restricted		980	4,750	3,247	(1,138)	-	-	1,346
Sub-totals		980	4,750	3,247	(1,138)	-	-	1,346
Choir								
Restricted		5,667	13,777	13,370	-	-	-	6,074
Sub-totals		5,667	13,777	13,370	-	-	-	6,074
Toddlers								
Restricted		854	1,340	1,136	(300)	-	-	757
Sub-totals		854	1,340	1,136	(300)	-	-	757
WEF								
Restricted		4,297	4,514	5,827	-	-	-	2,985
Sub-totals		4,297	4,514	5,827	-	-	-	2,985
Totals		419,277	217,500	208,240	-	-	(4,776)	423,761

6. FUND DETAILS

The PCC General Fund is unrestricted. Designated Funds are funds created by the PCC at its discretion.

Mellor Parish Centre (The Mellor Centre) is a designated fund.

The PCC has no endowment funds.

The restricted funds comprise:

Title of Fund	Purpose
Charity Fund	Charity Donations
Church Building Fund	Maintenance of Church
Churchyard Fund	Maintenance of Churchyard
Defibrillator Fund	Funding a Defibrillator
Friends of Mellor Parish Centre Fund	Maintenance and Running of Centre
Mellor Choir Fund	Furtherance of choir activities
Mellor Flower Group	Provision of floral displays
Mellor Rose Queen Fund	Nominated Charity
Mellor Toddler Group	Parent and baby group activities
Moor End Sunday School Income Fund	Furtherance of Education
Organ Fund	Maintenance of Organ
Organ Scholar	Grant for organ scholar
Parish Centre Building Fund	Parish Centre building
Ukraine Appeal Fund	Donations to Ukraine
Women's Evening Fellowship	General interest group

7. TRUSTEES REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025.

Trustees' expenses

Trustees are reimbursed for expense items incurred.