



St Margaret's Church Wolston, Brandon and Bretford

Annual Report and Financial Statements of the Parochial Church Council

**For the financial year ended
31 December 2025**

and the PCC year to the end of April 2026

**APCM to be held on
Thursday 21 May 2026 @ 19.30**

Vicar:	Revd. Malcolm Ingham
Associate Minister:	Revd. Paul Simmonds
Church Administrator:	Mrs Jenny Lumsden
Family's Worker:	Mrs Ellie Gallant
Safeguarding Officer:	Mrs Josie Gadsby

Bank:	HSBC Bank, Church Street, Rugby
Independent Examiner:	Mr Keith Francis
Church Architect:	Mr Simon Bird

PCC Members:

Members of the PCC are either ex-officio, elected by the Annual Church Parochial Meeting (APCM), co-opted in accordance with the Church Representation Rules or represent the parish on a Synod.

Incumbent:	Revd. Malcolm Ingham [Chair]
Wardens:	Mrs Ruth McCartney Mr Simon Mulley

Elected Members:

Miss Naomi Brown, Mr Graham Clark, Mrs Elizabeth Egan, Mrs Josie Gadsby, Mrs Dawn Webb, Mr Derek Leaf, Mrs Jenny Lumsden, Mr John Marlow, Mr Robert Thompson

Co-opted members :

Ex officio:	Revd Paul Simmonds
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Representatives on the Diocesan Synod:
Mrs Helen Simmonds

Representatives on the Deanery Synod:
Revd. Malcolm Ingham, Mr David Gadsby ,
Mrs Jayne Hayward, Mrs Melissa Ralph &
Mrs Helen Simmonds [Lay Dean]

Officers:	Mr David Gadsby (Church Secretary & Lay Chair) Dr Stephen Wigmore (Treasurer, for part of the year) Mr Simon Mulley (Treasurer since January 2026) Mrs Jayne Hayward [Electoral Roll Officer & minute secretary]
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Mission Statement

We, as the Parish church of Wolston, Brandon and Bretford, exist to:-
Worship God.
Be and make disciples.
Serve and care for those around us.

Vision Statement

We have a vision to see: -
A people who are encountering God in their day to day lives.
A people that are being set free by the power of the Holy Spirit.
A people who are learning and are equipped to live Jesus' way.
A people who are courageous, who take risks for Jesus.
A people who are reaching out to a new generation.
A people who will serve and care for those around them (at home, in the street, at work, and in the wider world).

Church Organisation

At the centre of the church leadership structure is the two way organisational link of the Vicar and the PCC all ably supported by the church office.

However, we believe that everyone should be involved in different aspects of ministry, in whatever way suits their skills, gifts and temperaments, both inside and outside the church building itself.

Each Anglican church has in place a series of groups and processes which enable the safe and smooth running of a church within the Church of England.

Other groups exist which are individual to each church. Here at St Margaret's these groups have been in existence for many years, to enable the church to meet its aims.

For the sake of clarity, we will deal with these different reports in two different sections:- Church Organisation and Structure, and St Margaret's Group reports.

Vicar's Report 2025

At the end of 2024 St. Leonard's, Ryton-on-Dunsmore joined the benefice, but it wasn't until the start of 2025 that this became more of a reality with a new benefice pattern of services that allowed me, as vicar to get round to all the churches every week.

It has been a real labour of love to draw the three fellowships together as we followed shared preaching series, enjoyed United Benefice Services that have moved around the churches on the fifth Sundays and spent time with each other at various social events as well a joint Lent Group and a Christianity Explored course as well as looking ahead to Christmas with an Advent Carol service together.

Our verse for the year was "I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now" which comes from Philippians 1:3-5. As 2025 progressed it felt more and more as if that partnership in the Gospel – working prayerfully together to spread the Good News of Jesus was becoming a reality.

One of the great helps has been to have members from all three fellowships on the rota planning meetings so that we can work together in partnership and shared ministry as we put together our plans for the week-by-week services, seeking to serve and equip each other.

It has also been lovely to share in the diversity of worship styles across the benefice recognising that no one church has it right, but that together

we grow in our spirituality as we learn from one another and become deeper in our relationship with God as we worship him in diverse ways rooted in Scripture and empowered by his Holy Spirit.

Having recently announced that I will be moving on in the late summer, my hope and prayer is that the benefice will fix their eyes on Jesus, stand firm in the Gospel, love one another more deeply and bless their communities by proclaiming the Good News of Jesus as they serve those in need, but I especially long for the fellowships to continue to grow together, to have a unity of mind and purpose and encourage and build one another up in the faith. As we look forwards as well as backwards, may St. Leonard's, St. Peter's and St. Margaret's truly be partners together in the Gospel.

Malcolm Ingham

PCC Report 2025/26

Since the APCM in May last year the PCC has met 11 times. Regular items have been:

Monitoring all aspects of Church finances and agreeing actions to improve them.

Regular updates on safeguarding policy and procedures to ensure our culture and practice are compliant with what is needed.

Agreeing and monitoring of Church maintenance as outlined in the fabric report.

Consideration of Deanery Synod issues particularly the parish share.

Specific items which the PCC have discussed, approved and subsequently supported include:

- Production of a Holy Communion booklet for use in the benefice.
- Development and increased frequency of Messy Church.
- Changes to the management of finances.
- Changes to Avon Grapevine under its new team.
- Expenditure on roadway repairs.

In addition we have received reports on all the ongoing ministries of the church and discussed/agreed action to support them.

Thanks to all members who have contributed to discussions and decisions this year.

David Gadsby, Lay Vice Chair

Treasurer's Report year ending 31st Dec 2025

In 2025, we maintained three types of funds - the General Fund (covering regular income and expenditure of the Church), Designated Funds (which the PCC has set aside for specific purposes) and Restricted Funds (where the donor has specified the purpose on which the funds must be spent).

2025 saw the Church record a general fund surplus of £6,717, compared to a deficit of £4708 in 2024.

Expenditure decreased by around £9,000 due to a one-off cost of £5,000 in 2024 to settle a historic underpayment of electricity costs, and a reduction in our quota to the Diocese as our benefice has increased from 2 to 3 churches so some costs are now shared.

Income rose by £3,300 which was mainly due to an increase in fees as there were a large number of funerals and internments and also an increase in generous donations from the congregation.

Maggie's café continues to provide a very valuable source of income for the church with over £9,000 raised. Many thanks to all the volunteers and cake makers who help to keep the café running.

Our grants to support other Christian ministries and needs in the local community and abroad were £3,710; with regular donations made to Coventry Youth for Christ, Interface Uganda, OMF International, Scripture Union, Coventry Foodbanks and Eco Church. Following a review by the PCC, the list of organisations we will be supporting with grants will now be: Open Doors, Church Mission Society, Mercy Ships, Scripture Union, Rugby Youth for Christ, Coventry Foodbank and Eco Church, and the overall total increased to £4,760 per year. This was due to take place in 2025 but was unfortunately missed and will now start in 2026.

The net result of the above is that we now have £33,435 in the General Fund and £22,741 in Designated/Restricted funds. The policy of the PCC

is to keep at least 3 months' running costs in the General Fund and this is currently being met.

Our Children's work Team Leader, Ellie Gallant, has been part funded by the Youth and Children's fund. This fund has now run out and the PCC has agreed to draw this money from the Legacy fund from 2026 onwards. To make the accounts easier to understand, it has been decided to close the Church (Maggie's) Café fund and make the café a straight income and expenditure account as is already done for the Parish magazine.

The 2026 forecast is for the church to see a small surplus of £100. Of course, this is only our best estimate. It is entirely dependent on the continuing generosity of our community, successful fundraising from operations, and the development of our ministry in the coming year.

On a personal note, I would like to thank Stephen Wigmore for continuing in his role as Treasurer for most of 2025 despite wanting to resign after last year's AGM, to Chris Carter for handling the Gift Aid claims, David Gadsby for banking the cash, Kevin Payne for helping me understand the church accounts, Keith Francis for providing an independent examination and to Jenny Lumsden with all the office admin.

Treasurer - Simon Mulley

Fabric Report & Church Maintenance Group 2025/26

The major work last year was the retiling of the tower roof including installing felt under the tiles. This should keep the tower water proof for many years. We had to have a bat survey undertaken and bat friendly felt installed which did increase the cost slightly. We were fortunate in receiving a £2000 grant from the Diocese which covered just under half of the costs.

We have also had a section of the access road tarmacked to a professional standard so this should last a lot longer than the had hoc repairs. This is very expensive and there is fundraising in progress to enable us to progress down the drive. Any contribution vert welcome! Lots of small jobs have been completed to keep the church buildings and the church in good repair and to ensure that our services run smoothly. A few of the activities that have taken place over the last year

- Boundary wall near Brandon gate repaired after a section was damaged by cattle.
- 2 blinds replaced in the Church rooms.

- New exterior motion detector lights installed
- New radio microphones for church services
- Wifi extender installed in church rooms
- Post box installed by Main gate

Larger jobs that need to be planned and funds raised for long term improvements are the repairs to stonework on the outside and inside of the church building.

Thanks to all those who have helped keep the church safe and fit for all our services, and a special thanks to Keith Hayward who gives so much of his time to helping with the upkeep of the church, and to Jake Huddleston for donating lights and microphones.

Simon Mulley & Ruth McCartney - Churchwardens

Electoral Roll 2025/26

There are currently 80 people on the Church Electoral Roll, of these 19 live outside the parish.

Jayne Hayward - Electoral Roll officer.

Safeguarding 2025/26

The care and protection of children, young people and adults is the responsibility of the whole church. The PCC plays a key role and receives a safeguarding report each month. We use the Parish Dashboard which is an excellent tool to help us review documents shown on the Mandatory Actions at the appropriate time and keep us up to date with the National Safeguarding Standards. We have used worksheets to assist our discussions on various topics so that our church has a safe and healthy culture, and to put plans in place to make sure that everyone is treated in an appropriate way.

All those who work with children, young people and vulnerable adults are safely recruited and are required to undertake training. Some roles also require a DBS check.

In the summer our church hosted a course run by the diocese Raising the Awareness of Domestic Abuse. Nineteen people from our church attended and found it extremely useful. This year the Diocese of Coventry is having a Safeguarding Audit and as part of that there is a Safeguarding Survey. This survey is for everyone in the diocese clergy, officers, congregations, young people and children. We hope many from our church will take part.

We are fortunate that our church family understands why we need DBS certificates and undertake training and the majority of those who need this are up to date so that activities for children, young people and vulnerable adults can take place.

During the past year there have been no safeguarding issues.

Our grateful thanks to all those who give their time to nurture and support children, young people, vulnerable adults and all in our church.

Josie Gadsby – Parish Safeguarding Officer

Rugby Deanery Synod 2025/26

Area Dean Revd Edmund Newey

Lay Dean Helen Simmonds

St Margaret's representatives Malcolm Ingham, David Gadsby, Jayne Hayward, Melissa Ralph, Helen Simmonds – but in 2026/7 we will only have 3 lay reps

Our church is part of Rugby Deanery. 11 clergy look after 27 church communities but at Easter 3 of them retired. That is a lot all at once. We all know the extra pressures this puts on those churches as they continue their ministry and look for a new vicar and a bit more work for Edmund and me as we have meeting to support them and discussions with the diocese and more work for some wonderful, retired clergy.

The clergy meet in regular Chapter meetings.

To keep an overall eye on the delights and challenges in the deanery, 4 clergy and 4 laity meet as the Deanery Leadership Team. As Lay Dean, Helen Simmonds is part of the team which at times is a challenging job. We plan the 3 synod meetings each year aiming to make them interesting and informative for all who come. In June we heard about 'Racial justice developments in Coventry Diocese & beyond'. In June it was "Going to Prison" some insights from our Prison Chaplains Rosemary Lowden and Charles Ndigirwa and in March John Witcombe the Dean of Coventry

Cathedral joined us shortly before he retired. As that is also the last meeting for some lay reps we're wondering how to celebrate.

The Deanery Leadership Team recommend the Parish Share each year then this is verified at the last synod of the year once Diocesan Synod has met and we are certain of the amount we need to pay. As some of you are aware, not all churches are able to pay for their clergy so the deanery works together to try to pay the full amount. This is becoming more difficult. The Area and Lay Deans often work with churches to encourage them to allocate their money wisely and generously.

Helen Simmonds on behalf of our Deanery Reps

St Margaret's School, Governors Report 2024/25*

Jenny Lumsden has recently finished her current term with the board and has decided not to renew her membership. We thank Jenny for the service she has given, especially to the EYFS part of the school. The board is now looking for a new Foundation Governor to replace Jenny, so anyone interested should talk to Malcolm.

We recently had a SIAMS inspection of the school and received a glowing report, which reflects the hard work of the school staff and celebrates the Christian distinctiveness of the school. We are very proud of this.

The school is now looking to the next OFSTED inspection, which is likely to be around April 2027 and many of the conversations at board meetings are centred around preparing for this.

Sam Gallant - on behalf of the Foundation Governors

St Margaret's School Chaplaincy 2025/26

During the past year we have continued our close links with the school. Weekly assemblies have been led by our team of Josie Gadsby, Ellie Gallant, Malcolm Ingham, Chris Mulley and Eva Leaf (until Christmas). We have been using bible stories from both the Old Testament and the New Testament and linking these to the school values and their commitment to 'Let your light shine'. The second half of the spring term we introduced stories about love and forgiveness. Now we are finding famous Christians from the past leading to present day famous Christians. It is a pleasure for all of us as the children are so responsive, remembering previous stories and even linking Old Testament to New

Testament. They are amazing. Church Chat in the school's newsletter Brookside is hosted by Malcolm Ingham, Chris Mulley, Jenny Lumsden and Josie Gadsby. Our thanks to Eva Leaf, Helen Simmonds and Paul Simmonds for their contribution to Chaplain's Chat over many years. Ellie assisted by Jayne Hayward now leads 'Rooted', a lunchtime group for Key Stage 2 with stories, games and activities.

Josie spent time with Year 6 children towards the end of the summer term using Scripture Union's It's Your Move to support them as they prepared to move to secondary school. It was a truly rewarding afternoon as they shared their concerns and hopes and realising how much they cared about their time at school in Wolston. The school has held Harvest, Christmas and Easter services in church which are mainly led by the children. In February the church was the venue for a Faith Festival where the children shared their experiences of spending time with Emma Kenyon of iSingPOP with comments, songs, action and dancing. At these services the church is full of children, staff and parents. The school had a SIAMS inspection in February where Ellie and Josie represented the church and were able share what we do and how we feel about our links with the school.

We are all grateful for the opportunity to share our time with the children as they learn more about Christianity.

Josie Gadsby on behalf of the Chaplaincy Team.

Sunday Morning Children's Groups 2025/26

We have seen a decrease in the number of leaders for children's work this year, which now means that there are two teams that lead the Sparklers group for pre-school and primary aged children: Sam and Ellie Gallant, and Dawn Webb and Simon Jones. The youth group is still run by Chris Mulley and another helper.

Sparklers takes place twice a month on a Sunday morning alongside the service and the youth group takes place one Sunday a month. The sessions for both are usually planned around the reading for that week's service. These both include bible teaching, with Sparklers including games and crafts along the same theme, whilst the youth group is more discussion based. Sparklers tends to have between 3-5 children attending every week and the youth group is attended by 1-2 young people. Special services, such as Remembrance Day and Easter, have seen numbers between 10-30 for these groups.

One Sunday a month the children are all in the church service for a Family Service and one Sunday a month, activities are planned for children to do in church during the service. The aim is to recruit a few more leaders for children's groups so that we can run more sessions during the month.

Ellie Gallant – on behalf of the Children's Work Team

Arise! Men's Breakfast 2025/26 This group continues to flourish and currently has 62 men on its active contact list and we are regularly getting attendance figures in the high thirties with the men coming from a wide area, centered on Wolston, we reach out as far as Nuneaton and to Kenilworth and Leamington.

Our speakers are recruited by Paul Bowes who this year has brought us Rev Owens speaking about Jesus in the Old Testament, Roger Berrie on Lighthouse and Star of India. Malcolm Ingham spoke to us in November, followed in December by our own in-house celebration with contributions from the men. January saw an innovation which we named 'Been there, got the T shirt'; the men were encouraged to wear the shirt of an association to which they belonged, and be prepared to give a short presentation about it. We have also had talks about Mercy Ships and raised a significant sum as a donation to bless this ministry. Then there was a talk from a representative of Christian Firefighters

Our cooks are principally Phil Scullion and George Browning, ably assisted by Gordon Gore. Bob Grainger is in charge of logistics for the meetings.

Nigel Malka writes a regular contribution in the Avon Grapevine.

We make a charge of £5 per person, from which we donate £1 to St Ms PCC, for the use of the rooms, as of February we have given £330 into St Margaret's funds. In addition, we have funded the cost of replacing one of the overhead blackout blinds in the church rooms at a cost of £87. In October we contributed £50, in response to a local appeal, towards the purchase of an airline ticket to Hong Kong for a lady who, for medical reasons, needed to return there. After the February talk about Mercy Ships we donated £200 to them. In March the men were entertained by singer, songwriter Wes Finch. Our guest speaker for April was Simon Hewitt presenting the work of Firefighter for Christ.

Any men are welcome to join us irrespective of his belief, or indeed absence of one. Our aim is to offer a platform where men can establish friendships, and offer each other mutual support and encouragement.

Avon Grapevine 2024/25*

There have now been two editions of the Avon Grapevine published by a new team and in a new format.

There is a new feature in the introduction of articles at the front of the magazine to increase interest for readers.

We are trialling selling the Avon Grapevine in locations in the village. The Village Green Fish Bar has taken a stand and all five that were left there have gone. We will have more copies available in months to come.

There has been a smooth transfer between the two teams for the Avon Grapevine. My thanks to Brenda and Jayne for all their work in facilitating the hand over and thanks to them for the great work they have done in past years.

Thanks to Hannah Leaf for a great design. The new format has gained a lot of very positive feedback. There was an issue concerning the lightness of the text. This is currently being addressed.

We have had a celebration meal. The new team – Derek, Chris Mulley and Jenny – were able to thank Brenda and Jayne for their labour of love on the Avon Grapevine over the past years. We will also thank Hannah for her design.

The advertising slots are basically taken and largely paid for. Most have gone for colour, with one page of Black and White adverts. This extra has paid for the magazine going to roughly half colour content. This has been appreciated.

Derek Leaf on behalf of the AG Team

Bells Report 2025/26

The bells were rung on the following dates by visitors.

25/1/25 Coventry Diocesan Guild of Bellringers
22/2/25 Coventry Diocesan Guild of Bellringers
29/3/25 Ladies Guild of Bellringers
12/4/25 Wedding
31/5/25 Coventry Diocesan Guild of Bellringers
28/6/25 Coventry Diocesan Guild of Bellringers
26/7/25 Coventry Diocesan Guild of Bellringers
27/9/25 Coventry Diocesan Guild of Bellringers
25/10/25 Coventry Diocesan Guild of Bellringers

There was no ringing in the latter months of the year due to the projected tower roof repairs which after some delays has now been completed. It now remains for the bells to be given their annual service in the near future by members of the Coventry DG bellringers bells maintenance group to check that nuts and bolts are kept tight and also greasing of moving parts.

The bells are booked for 5 occasions in 2026 and no doubt there will be more as the year progresses,

Tower Captain - Keith Chambers

Caleb Cinema Club 2025/26

The Caleb Cinema Club continues to attract a regular audience of about 15 to 20 people, including many regulars who enjoy the film and the social companionship, especially the informal chats over tea and cake after the film.

We show a wide variety of films and try to meet requests for specific titles but are constrained by the film length, type of content and licence conditions.

We meet on the second Friday of every month at 1.30 pm in the church rooms. Cost is £2 each to cover the cost of the tea and biscuits etc..

Do come and join us !

Bob Grainger

Foodbank 2025/26

St Margaret's continues to deliver food, personal hygiene, laundry & baby items etc to the food bank in Willenhall, in Coventry, every week.

We now have two different sites which are established as drop off points, the St Margaret's church in Wolston & "Fourways", Station Rd, Brandon.

Very sadly the amount of food etc items being dropped off has reduced considerably, with nothing at all to take away on some weeks.

Some people who struggle to get out to shop have also supported the food bank financially and the PCC on the church's behalf are committed to making a regular monthly donation.

Thank you to everyone, you does make donations or your incredible generosity during the past year, and I hope it will continue during the year to come.

Keith Hayward

Little Stars - 2025/26

Sadly, after Christmas last year a decision was made to suspend Little Stars. Eva, after many years of faithful service had decided to step back and Ellie planned to take over; but other commitments within church and school made her workload too heavy. Also, at this time the numbers of children & carers attending reduced significantly.

A celebratory end of 'season' party took place, which was a fitting end to something that had been such a blessing to the community.

Maggie's Café 2025/26

The café will have been running for 5 years in June and the team have continued to provide coffee and cakes to around 60 plus members of the community who turn up regularly every week.

One or two extra volunteers have been added to the regulars, and we are very grateful for their support, serving drinks, taking the payments on the till and providing cakes. We are still be happy to have others join us as it all helps to cover holidays etc and if you can offer cakes, a one-off day in the café, or are happy to go on the rota once a month, it all helps.

Who let the Dads Out (WLTDO) 2025/26

Who Let The Dads Out runs on the second Saturday of the months and is a group for dads/male carers and their children. We provide tea/coffee/squash and bacon batches and biscuits, as well as toys for the children to play with. The aim of this ministry is to bring dads together to encourage bonds to grow between them so that they can create lasting friendships both at and away from the church. In the last year we have seen attendance grow further, with around 15 dad's attending on average each week, with nearly 50 now having attended at least once. Many of the dads also attend Messy Church with their partners and children and we are planning a BBQ alongside Messy Church in June 2026.

Sam Gallant on behalf of WLTDO team.

Pastoral Care 2025/26

The Pastoral Care group continues to support lots of people in many ways. By visiting, phoning, meeting up for coffee and taking to appointments. There are people that we are unable to meet, these we hold in our prayers.

We meet every couple of months to support each other and share news. We have a good relationship with St Margaret's school and the school invites us to join them for celebrations throughout the year. When possible the school children will take part in the socials that we organise. We try to arrange at least two socials a year, which is always well attended.

We are happy to receive the names of anyone who needs a bit of support, a friendly visit or prayer. We always ask the person first if they want us to be involved.

Sue Burdett on behalf of the Pastoral group.

THE PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S WOLSTON

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st DECEMBER 2025**

	Note	<u>Unrestricted Funds</u>		Restricted Funds	TOTAL FUNDS	
		General	Designated		2025	2024
		£	£	£	£	£
INCOME FROM:						
Donations and legacies	2(a)	72,817	-	-	72,817	90,812
Other voluntary income	2(b)	2,936	-	100	3,036	5,859
Investments	2(c)	1,240	972	14	2,226	2,083
Income earned from operating activities	2(d)	22,139	-	-	22,139	21,204
Total Income		99,133	972	114	100,219	119,958
EXPENDITURE ON:						
Grants	3(a)	3,710	-	-	3,710	3,930
Charitable activities: directly relating to the work of the Church	3(b)	78,846	5,014	100	83,959	97,182
Church management & administration	3(c)	9,860	-	-	9,860	9,413
Total Expenditure		92,416	5,014	100	97,530	110,524
Net Income/(Expenditure)		6,717	-4,042	14	2,689	9,433
Transfers between Funds		1,063	-1,063	-	-	0
Net movement in funds		7,781	-5,105	14	2,689	9,433
Reconciliation of funds:						
Total funds brought forward		25,655	27,509	323	53,487	44,054
Total funds carried forward		33,435	22,404	337	56,176	53,487

THE PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S WOLSTON

NOTES TO THE FINANCIAL STATEMENTS

31st DECEMBER 2025

2) INCOME:-	<u>Unrestricted Funds</u>		Restricted Funds	<u>TOTAL FUNDS</u>	
	<u>General</u>	<u>Designated</u>		<u>2025</u>	<u>2024</u>
	£	£		£	£
2(a) Donations and legacies					
Planned giving	56,556			56,556	57,209
Collections	8,009		-	8,009	7,710
Gift Aid recovered	6,012		-	6,012	6,052
Sundry donations	2,005		-	2,005	394
Gift Aid recovered	235		-	235	3
Legacies	-	-	-	-	19,443
	<u>72,817</u>	<u>-</u>	<u>-</u>	<u>72,817</u>	<u>90,812</u>
2(b) Other voluntary income					
Grants - Clerks Close Charity	2,936			2,936	2,859
Building Fund			100	100	3,000
	<u>2,936</u>	<u>-</u>	<u>100</u>	<u>3,036</u>	<u>5,859</u>
2(c) Income from investments					
Interest on CCCLA deposit account	1,240	972	14	2,226	2,083
	<u>1,240</u>	<u>972</u>	<u>14</u>	<u>2,226</u>	<u>2,083</u>
2(d) Income from operating activities					
Church (Maggie's) Café	10,575	-	-	10,575	10,649
Sale of magazine	2,992	-	-	2,992	3,306
Fundraising Events	2,298	-	-	2,298	2,942
Fees	4,161	-	-	4,161	1,923
Contribution for use of Church Room	1,896	-	-	1,896	2,304
Garden of Remembrance deposits written off	216	-	-	216	80
	<u>22,139</u>	<u>-</u>	<u>-</u>	<u>22,139</u>	<u>21,204</u>
TOTAL INCOME	<u>99,133</u>	<u>972</u>	<u>114</u>	<u>100,218</u>	<u>119,958</u>

THE PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S WOLSTON

NOTES TO THE FINANCIAL STATEMENTS

31st DECEMBER 2025

3) EXPENDITURE:-

	TOTAL FUNDS				
	Unrestricted Funds		Restricted	2025	2024
	General £	Designated £	Funds £	£	£
3(a) Donations to Charities	3,710	-	-	3,710	3,930
3(b) Activities directly relating to the work of the Church					
Ministry : diocesan quota	54,000	-	-	54,000	58,600
: clergy expenses	3,596	-	-	3,596	2,007
Church - running expenses	10,175	-	-	10,175	16,692
Church - maintenance	351	-	-	351	712
Buildings and equipment	3,010	1,381	100	4,492	3,000
Magazine Printing	2,102	-	-	2,102	2,292
Ministry Consumables	2,536	-	-	2,536	3,875
Youth & Children Work	1,766	3,632	-	5,398	4,209
Church (Maggie's) Café	1,309	-	-	1,309	694
Building Fund				-	4,950
	78,846	5,014	100	83,959	97,182
3(c) Church management & administration					
Administration					
Printing and stationery	1,220	-	-	1,220	327
Consumables and IT Contracts	1,271	-	-	1,271	2,098
Staff costs - Administrators	6,434	-	-	6,434	6,568
Cleaning	935	-	-	935	420
	9,860	0	0	9,860	9,413
TOTAL EXPENDITURE	92,416	5,014	100	97,529	110,524



The Parochial Church Council
of
St. Margaret's Wolston

Financial Accounts
Year ended 31st December 2025

Registered as a charity in England and Wales (No. 1130693)

THE PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S WOLSTON

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31st DECEMBER 2025

	Note	<u>Unrestricted Funds</u>		<u>Restricted Funds</u>	<u>TOTAL FUNDS</u>	
		<u>General</u>	<u>Designated</u>		<u>2025</u>	<u>2024</u>
		£	£	£	£	£
INCOME FROM:						
Donations and legacies	2(a)	72,817	-	-	72,817	90,812
Other voluntary income	2(b)	2,936	-	100	3,036	5,859
Investments	2(c)	1,240	972	14	2,226	2,083
Income earned from operating activities	2(d)	22,139	-	-	22,139	21,204
Total Income		99,133	972	114	100,219	119,958
EXPENDITURE ON:						
Grants	3(a)	3,710	-	-	3,710	3,930
Charitable activities: directly relating to the work of the Church	3(b)	78,846	5,014	100	83,959	97,182
Church management & administration	3(c)	9,860	-	-	9,860	9,413
Total Expenditure		92,416	5,014	100	97,530	110,524
Net Income/(Expenditure)		6,717	-4,042	14	2,689	9,433
Transfers between Funds		1,063	-1,063	-	-	0
Net movement in funds		7,781	-5,105	14	2,689	9,433
Reconciliation of funds:						
Total funds brought forward		25,655	27,509	323	53,487	44,054
Total funds carried forward		33,435	22,404	337	56,176	53,487

THE PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S WOLSTON

BALANCE SHEET AT 31st DECEMBER 2025

	Note	TOTAL FUNDS	
		2025	2024
		£	£
Debtors	6	11,510	4,716
Short term deposits		50,000	50,000
Cash at bank		2,763	2,407
Current Assets		64,273	57,122
Liabilities: Amounts due within one year	7	8,096	3,635
Net Current Assets		56,176	53,487
Funds	8		
Unrestricted		55,839	53,164
Restricted		337	323
Total		56,176	53,487

Approved by the Parochial Church Council on 16th April 2026 and signed on its behalf by:

M.Ingham

The notes on pages 3 to 8 form part of these accounts.

THE PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S WOLSTON

NOTES TO THE FINANCIAL STATEMENTS

31st DECEMBER 2025

2) INCOME:-	<u>Unrestricted Funds</u>		Restricted Funds	TOTAL FUNDS	
	General	Designated		2025	2024
	£	£		£	£
2(a) Donations and legacies					
Planned giving	56,556			56,556	57,209
Collections	8,009		-	8,009	7,710
Gift Aid recovered	6,012		-	6,012	6,052
Sundry donations	2,005		-	2,005	394
Gift Aid recovered	235		-	235	3
Legacies	-	-	-	-	19,443
	<u>72,817</u>	<u>-</u>	<u>-</u>	<u>72,817</u>	<u>90,812</u>
2(b) Other voluntary income					
Grants - Clerks Close Charity	2,936			2,936	2,859
Building Fund			100	100	3,000
	<u>2,936</u>	<u>-</u>	<u>100</u>	<u>3,036</u>	<u>5,859</u>
2(c) Income from investments					
Interest on CCCLA deposit account	1,240	972	14	2,226	2,083
	<u>1,240</u>	<u>972</u>	<u>14</u>	<u>2,226</u>	<u>2,083</u>
2(d) Income from operating activities					
Church (Maggie's) Café	10,575	-	-	10,575	10,649
Sale of magazine	2,992	-	-	2,992	3,306
Fundraising Events	2,298	-	-	2,298	2,942
Fees	4,161	-	-	4,161	1,923
Contribution for use of Church Room	1,896	-	-	1,896	2,304
Garden of Remembrance deposits written off	216	-	-	216	80
	<u>22,139</u>	<u>-</u>	<u>-</u>	<u>22,139</u>	<u>21,204</u>
TOTAL INCOME	<u>99,133</u>	<u>972</u>	<u>114</u>	<u>100,218</u>	<u>119,958</u>

THE PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S WOLSTON

NOTES TO THE FINANCIAL STATEMENTS

31st DECEMBER 2025

3) EXPENDITURE:-

	TOTAL FUNDS				
	<u>Unrestricted Funds</u>		Restricted	2025	2024
	General	Designated	Funds		
	£	£	£	£	£
3(a) Donations to Charities	3,710	-	-	3,710	3,930
3(b) Activities directly relating to the work of the Church					
Ministry : diocesan quota	54,000	-	-	54,000	58,600
: clergy expenses	3,596	-	-	3,596	2,007
Church - running expenses	10,175	-	-	10,175	16,692
Church - maintenance	351	-	-	351	712
Buildings and equipment	3,010	1,381	100	4,492	3,000
Magazine Printing	2,102	-	-	2,102	2,292
Ministry Consumables	2,536	-	-	2,536	3,875
Youth & Children Work	1,766	3,632	-	5,398	4,209
Church (Maggie's) Café	1,309	-	-	1,309	694
Building Fund				-	4,950
	78,846	5,014	100	83,959	97,182
3(c) Church management & administration					
Administration					
Printing and stationery	1,220	-	-	1,220	327
Consumables and IT Contracts	1,271	-	-	1,271	2,098
Staff costs - Administrators	6,434	-	-	6,434	6,568
Cleaning	935	-	-	935	420
	9,860	0	0	9,860	9,413
TOTAL EXPENDITURE	92,416	5,014	100	97,529	110,524

THE PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S WOLSTON

NOTES TO THE FINANCIAL STATEMENTS

31st DECEMBER 2025

4) STATEMENT OF FINANCIAL ACTIVITIES - Year ended 31st December 2024

	<u>Unrestricted Funds</u>		Restricted	Total
	General	Designated	Funds	£
	£	£		
INCOME FROM:				
Donations and legacies	71,369	19,443	-	90,812
Other voluntary income	2,859	3,000	-	5,859
Investments	1,229	840	14	2,083
Income earned from operating activities	10,555	10,649	-	21,204
Other				-
Total Income	<u>86,012</u>	<u>33,931</u>	<u>14</u>	<u>119,958</u>
EXPENDITURE ON:				
Grants	3,930	-	-	3,930
Charitable activities: directly relating to the work of the Church	87,178	7,372	2,632	97,182
Church management & administration	9,413	-	-	9,413
Total Expenditure	<u>100,521</u>	<u>7,372</u>	<u>2,632</u>	<u>110,524</u>
Net Income/(Expenditure)	- 14,508	26,560	- 2,618	9,433
Transfers between Funds	9,800	- 9,800	-	-
Net movement in funds	- 4,708	16,760	- 2,618	9,433
Reconciliation of funds:				
Total funds brought forward	30,363	10,750	2,941	44,054
Total funds carried forward	<u>25,655</u>	<u>27,509</u>	<u>323</u>	<u>53,487</u>

	2025	2024
	£	£
5) Staff Costs		
Wages & Salaries	11,655	9,050
National Insurance	0	0
	<u>11,655</u>	<u>9,050</u>

The PCC employed 1 (2024: 1) part time administrator throughout the year,
and 1 (2024: 1) part-time children and families team leader

	2025	2024
	£	£
6) Debtors		
Gift Aid Accrual - unrestricted	9,510	3,262
Gift Aid Accrual - restricted	-	0
CAF donation received, not yet banked	-	500
Diocese grant towards Tower Roof repairs	2,000	
Church Lawford wages & expenses contribution		953
	<u>11,510</u>	<u>4,716</u>

THE PAROCHIAL CHURCH COUNCIL OF ST MARGARET'S WOLSTON

NOTES TO THE FINANCIAL STATEMENTS

31st DECEMBER 2025

7) Liabilities (Creditors)

	2025	2024
	£	£
Diocesan Quota and Fees outstanding	4,678	55
Electricity and Gas Bills outstanding	0	1,400
Invoices and expenses not paid in December	1,288	
Deposits - Garden of Remembrance	2,130	2,180
	<u>8,096</u>	<u>3,635</u>

8) Fund Details

Movements in Funds

	Opening Balance	Receipts	Payments	Transfers	Interest	Closing Balance
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	25,655	97,893	92,416	1,063	1,240	33,435
	<u>25,655</u>	<u>97,893</u>	<u>92,416</u>	<u>1,063</u>	<u>1,240</u>	<u>33,435</u>
Designated funds:						
Building Fund	1,353	0	1,381	0	28	0
Parish Weekend	1,603	0	0	0	69	1,672
Maggie's Café	1,042	0	0	-1,063	22	0
Youth & Children	3,632	0	3,632	0	0	0
Legacy	19,879	0	0	0	852	20,732
Total Designated Funds	<u>27,509</u>	<u>0</u>	<u>5,014</u>	<u>-1,063</u>	<u>972</u>	<u>22,404</u>
Total unrestricted funds	<u>53,164</u>	<u>97,893</u>	<u>97,429</u>	<u>0</u>	<u>2,212</u>	<u>55,839</u>
Restricted Funds						
Bible Fund	323	0	0	0	14	337
Building Fund	0	100	100	0	0	0
Total Restricted Funds	<u>323</u>	<u>100</u>	<u>100</u>	<u>0</u>	<u>14</u>	<u>337</u>
Total Funds	<u>53,487</u>	<u>97,993</u>	<u>97,529</u>	<u>0</u>	<u>2,226</u>	<u>56,176</u>

9) PCC Expenses and Remuneration

Under the Statement of Recommended Practice for Charities, it is now required to report certain information relating to remuneration and expenses paid to members of the PCC and their immediate families.

In accordance with this requirement, it is reported that expenses of £3,596 (2024: £2007 for 8 months) were paid to Malcolm Ingham during the year.

Of the wages referred to in note 5, £3,227 were paid to Jayne Hayward, and £3224 to Jenny Lumsden, who are both PCC members, for their work as Church Administrator.

THE PAROCHIAL CHURCH COUNCIL OF ST. MARGARET'S WOLSTON

NOTES TO THE FINANCIAL STATEMENTS 2025

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP (FRS 102).

The financial statement has been prepared under the historic cost convention except for the valuation of any investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups 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, but are shown separately in the accounts.

Restricted funds are those that must be spent on restricted purposes and details of these funds are shown in note 9 to the accounts.

Income

Voluntary income and capital sources

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

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

Grants and legacies to the PCC are accounted for when received.

Funds raised by garden parties, the church café and similar events, or by sales of books and magazines, are accounted for gross.

Investment and other income

Rental income from the letting of church premises is recognised when the rental income is paid. Interest from investments or deposits are accounted for when received.

Expenditure

Grants

Grants and donations are accounted for when paid over.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31st December is provided for in the accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

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 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 1st January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £5,000, or on the repair of moveable church furnishings acquired before 1 January 2000 is written off.

Current assets

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

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

Independent Examiner's Report to the PCC of St Margaret's Church, Wolston.

I report on the financial statements for the year ended 31 December 2025 which are set out on pages 1 to 8.

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the financial statements, you consider that an audit is not required for this year under the regulations of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

This report, including my statement, has been prepared for and only for the PCC as a body. My work has been undertaken so that I might state to the PCC those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC as a body for my examination work, for this report, or for the statements I have made.

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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustee 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me 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 financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met, or to which in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Mr Keith Francis B.Sc., FCMA, CGMA, MCT
50B Main Street
Wolston
CV8 3HJ



14 April 2026