

Report of Accounts for 2025

Good morning. Maintaining the Church Accounts is very much a team effort and I extend my thanks to Tracy Coburn for helping me collate monies and bank them. Can I also thank John and Derek who so carefully count the collections for us every Sunday. And not forgetting Stuart Jones who inspects our accounts so diligently.

The bottom line with our financial position is that our income exceeds our outgoings by £13,876 (after allowance for monies held for the Blue Cross Appeal). Our regular giving is up by £3,151 which includes the plate collections.

- Planned Giving with Gift Aid £29,216 (£30,225)
- Other envelopes £13,887 (£15,769)
- Plate collections £2,203 (£2,511)
- Income tax recovered from Gift Aid £11,256 (£11,083)

Our other voluntary income is up from £18,020 to £33,100 which included a legacy of £10,000. The takings on the Digital Collection Plate have increased from £850 to £1,588 and donations from £1350 to £5808.

Within voluntary income our fundraising over the past two years is holding up well with the Fair, Raffle, 100 Club, Bake Sale and Community Café all continuing to be successful and new initiatives boosting income – Strawberry Tea and Harvest Hot Pot.

- Fair & raffle £5,607 (£5,136)
- 100 Club £5,222 (£4,525)
- Bake Sale ££256 (£205)
- Café £3,500 (£3,300)
- Strawberry Tea and Harvest Hot Pot £1,117

The overall running of the church (Church Upkeep, Services costs, Upkeep of Grounds, Organist/Clergy Fees, Clergy Expenses and Admin costs) is down by £1,299.

We have continued to have the relief of a reduced Parish Share of £4000pm.

Income from Church Hall lettings continue to cover our outgoings.

In conclusion -:

- Our financial position is still serious.
- We did receive a continued reprieve in 2025 for our Parish Share from Chester with a reduction to £4000 p.m. (from £6,328 p.m.)
- If we are to continue as an independent church, we must maintain the increased income streams generated in 2024 and 2025.
- Your PCC will continue to monitor the position closely and take what initiatives they feel appropriate.

Roger Salt
Hon Treasurer

The Parish of St Saviour, Great Moor, Stockport

Statement of Assets & Liabilities as at 31st December 2025

Balance as at 1st January 2025	22,831
Receipts 2025	104,835
Payments 2025	90,027
Excess of receipts/payments	14,808
Balance as at 31st December 2025	<u>37,639</u>

Represented by	Unrestricted	Restricted	Total
Bank balances			
Current account	22,496	932	23,428
Deposit accounts	202		202
CBF	14,009		14,009
Total Balance	36,707		<u>37,639</u>

Roger E Salt
Honorary Treasurer to the
Parochial Church Council

Church Accounts - Receipts

	2025			2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Incoming Resources from Donors						
Planned giving						
Gift Aid	29,216	29,216		30,225	30,225	
Other envelopes	13,887	13,887		15,769	15,769	
Collections	2,203	2,203		2,511	2,511	
Income Tax recovered	8,418	<u>8,418</u>	53,724	11,256	<u>11,256</u>	59,761
Other Voluntary Income						
Fair & fundraising	4,450	4,450		4,518	4,518	
Craft Event	2	2		195	195	
Bake Sale	256	256		205	205	
Strawberry Tea	688	688				
Harvest Hot Pot	429	429				
90th Celebrations				1,536	1,536	
Raffle	1,157	1,157		620	620	
100 Club	5,222	5,222		4,525	4,525	
Donations	5,808	5,808		1,350	1,350	
Digital Collection Plate	1,588	1,588		850	850	
Legacies	10,000	10,000		921	921	
Community Café	3,500	<u>3,500</u>	33,100	3,300	<u>3,300</u>	18,020
Bank Interest	672	<u>672</u>	672	522	<u>522</u>	522
Income from Trading						
Magazine Sales/Adverts	1,052	1,052		1,429	1,429	
Hall & Church use	11,811	11,811		11,812	11,812	
PCC fees rec'd	780	780		1,227	1,227	
Sale of Candles & Cards	227	<u>227</u>	13,870	268	<u>268</u>	14,736
Income for Specific Purposes						
Children's Society:						
Boxes/Candles & Christingle		1,025	1,025		400	400
Ex Servicemen (Combat)					60	60
Royal British Legion		53	53		40	40
Church Mission Society		153	153		100	100
Christian Aid		401	401		388	388
FRESH		1,837	1,837		1,004	1,004
Blue Cross Appeal					932	932
Signature - Book of Remembrance					10	10
Organist for funeral		<u> </u>	2,444		<u>90</u>	2,624
TOTAL RECEIPTS			104,835			96,063

Church Accounts - Payments

	2025			2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Grants to Charities						
Overseas						
World Vision		311	311		274	274
Church Mission Society		153	153		100	100
Christian Aid		401	401		388	388
Friends of The Holy Land		300	<u>300</u>		300	<u>300</u>
			1,165			1,062
Home						
Children's Society		1,025	1,025		400	400
Ex Servicemen (Combat)					60	60
Royal British Legion		53	53		40	40
Wellspring		365	365		365	365
Parish Nursing Ministries UK		650	650		595	595
FRESH		1,837	<u>1,837</u>		1060	<u>1060</u>
			3,930			2,520
Other Gifts/Donations						
Gifts	230		<u>230</u>	410		<u>410</u>
			230			410
Parish Share						
Chester Diocese	48,000		<u>48,000</u>	48,000		<u>48,000</u>
			48,000			48,000
Upkeep of the Church						
Insurance	3942		3942	3856		3856
Gas & Electric	7074		7074	6025		6025
Water	296		296	217		217
Telephone + Digital Collection						
Plate	2445		2445	2102		2102
Fire Extinguishers	183		183	77		77
Maintenance	532		532	4249		4249
Website				261		261
Heating Maintenance	99		99			
Electrical Inspection			<u> </u>	44		<u>44</u>
			14,571			16,831

Church Account - Payments (Continued)

	2025			2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Upkeep of Services						
Performing Rights/ Music licence	485	485		607	607	
Hymnal	76	76				
Flowers etc						
Service requisites	1,383	<u>1,383</u>	1,944	649	<u>649</u>	1,256
Upkeep of Church Grounds						
Garden Maintenance	3,771	<u>3,771</u>	3,771	2,461	<u>2,461</u>	2,461
Salaries & Support Costs						
Organist & Clergy Fees	203	<u>203</u>	203	1,240	<u>1,240</u>	1,240
Administration Costs	2,362	<u>2,362</u>	2,362	3,208	<u>3,208</u>	3,208
Clergy Expenses						
The Vicar				29	<u>29</u>	29
100 Club						
Monthly Prizes	2,040	<u>2,040</u>	2,040	1,680	<u>1,680</u>	1,680
Trading						
Hall expenses	11,811	<u>11,811</u>	11,811	10,062	<u>10,062</u>	10,062
TOTAL PAYMENTS			90,027			88,759

Appendix to General Accounts 2025

Church Hall

Receipts	2025		2024	
Organisations				
Scouts, Cubs, Beavers Group	400		1,080	
Explorer Scouts	200		350	
2nd Woodsmoor Brownies/Rainbows	<u>400</u>	1,000	<u>700</u>	2,130
General Lettings				
Miscellaneous	50			
IAIDO/Martial Arts	2574		2,622	
Karate + Kids Karate	634		820	
SMBC Elections			500	
Shape Yourself (Keep Fit)	1848		1,540	
Parties	2415		2,200	
Tiny Talk	2660		1,520	
MAS Dance	630		340	
NHS	<u></u>	10,811	<u>140</u>	9,682
Total Receipts for Hall		11,811		11,812
Payments				
Gas & Electric	3715		3,904	
Management & Cleaning	2965		3,332	
Water	446		558	
Insurance	1151		1,126	
Maintenance	1075		104	
Fire Extinguisher inspection	183		77	
Heating Maintenance (inc New Boiler)	2376		85	
MU contribution to New Boiler	-100			
Books, cards for sale			16	
Electrical Inspection			44	
Outlay for Fairs	<u></u>	11,811	<u>816</u>	10,062
Total Payments for Hall		11,811		10,062

Appendix to Church Accounts for 2025

Community Café 2025

Income		Expenditure		
Balance at 31 12 2024		Expenses	1,436	
Cash in hand	<u>52</u>	Paid to Treasurer	<u>3,500</u>	
	52			4,936
Kitchen	4,292	Balance at 31 12 2025		
Raffle	<u>631</u>	Cash in hand	<u>39</u>	
	4,923			39
Total	4,975	Total		4,975

**Independent Examiner's Report to the PCC
of St. Saviour's Great Moor, Stockport.
Charity no. 1132539**

I report to the charity trustees on my examination of the consolidated accounts of the Group comprising the PCC of St Saviours and its subsidiary undertakings for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the Trust, you are responsible for the preparation of the consolidated accounts of the Group in accordance with the requirements of the Charities Act 2011 ('the Act')

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records, with respect to the Trust, were not kept as required by section 130 of the 2011 Act and, with respect to its subsidiaries, were not kept as required by section 386 of the Companies Act 2006; or
2. the accounts do not accord with those records

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

Signed.....

Name.....

Address.....

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Date.....