

Parochial Church Council of St Margaret, Burnage

Financial Statements for the Year Ended 31 December 2025

Charity Registration Number 1132549

Governing Document: The trustees are incorporated as a body

Incumbent: Revd. M Calladine
The Rectory
250 Burnage Lane
Burnage
Manchester

Trustees:

Mr A Foulkes
Mrs J Franklin
Mrs H Hardy
Mrs C Iddin
Mr P Miller
Mrs R Miller
Mr T Musgrove
Miss K Palmer (until April 2025)
Mr C Rogers (until April 2025)
Mrs A Stansfield
Mr D Stansfield
Mr M Stansfield

Bankers

CAF Bank
25 Kings Hill Ave, West Malling, Kent, ME19 4JQ

Barclays
Longsight Branch, Stockport Rd, Manchester

CBF Church of England Deposit Fund
80 Cheapside, London, EC2V 6DZ

Alliance & Leicester Commercial Bank
62 Hagley Rd, Birmingham, B16 8PE

Independent Examiner: Lauren Dawes ACA

Annual Report for the year ending 31st December 2025

BACKGROUND

St Margaret's Parochial Church Council has the responsibility in co-operation with the incumbent, Rev. Matt Calladine in promoting the following:

Together we aim to: "Worship God, grow in the Spirit, proclaim Jesus and serve the world."

It also has responsibility for the maintenance of St Margaret's Church, Parish Centre and grounds.

MEMBERSHIP

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During 2025 the following served as members of the PCC and attended as follows:

Incumbent

Rev. M Calladine	Jan to Dec	7 out of 7
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Wardens (elected annually)

J Franklin	Jan to Dec	6 out of 7
C Rogers	Jan to April	2 out of 2

Representatives of Deanery Synod

RA Foulkes	Jan to Dec	6 out of 7
M Stansfield	Jan to Dec	7 out of 7

Elected members for 3 years (1/3rd of membership elected each year)

From January to December 2025

H Hardy	Jan to Dec	7 out of 7
C Iddin	Jan to Dec	7 out of 7
PR Massey	Jan to Dec	6 out of 7
P Miller	Jan to Dec	7 out of 7
R Miller	Jan to Dec	6 out of 7
T Musgrove	Jan to Dec	5 out of 7
K Palmer	Jan to April	0 out of 2
A Stansfield	Jan to Dec	7 out of 7
D Stansfield	Jan to Dec	7 out of 7

Since April 2025, there has only been one Warden, Jane Franklin. At the APCM 2026, Jane will have completed 6 years as Warden and so, under the Church of England's rules will be unable to stand again as Warden.

Since the APCM in 2014 St Margaret's has been allocated 3 representatives on the Deanery Synod. Currently there is 1 vacancy on the Deanery Synod.

In accordance with the resolution passed at the AGM in 1996, each year the terms of office for 3 members of the PCC come to an end creating 3 vacancies on the PCC. At the APCM 2026, the terms of office for Ruth Miller, Peter Miller and Tom Musgrove come to an end; there is also one further vacancy on the PCC.

Martin Palmer resigned in 2025 having been the church's Independent Examiner for many years. The PCC are very grateful for his thorough approach and expert advice over these years. A new Independent Examiner, Lauren Dawes was appointed in January 2026.

Church Attendance

At the APCM in April 2025 there were 80 names on the Church Electoral Roll, of whom 16 were not resident within the Parish. In 2025, there was a full revision of the electoral roll. The average Sunday attendance in October 2025 (the period used for Parish Share statistics) was 65 (3 of whom were under 16). The services were also being live streamed and made available on Youtube. The average weekly views during October was 25; most of these were from England. However, it is not possible to know how many people each hit represents, if the same person accesses the service multiple times or if people who attend in person also access the service on Youtube.

The average Sunday attendance in October 2024 (the period used for Parish Share statistics) was 64 (5 of whom were under 16).

Review of the year

The full PCC met on 7 occasions during the year; there was an Extraordinary PCC Meeting in December to finalise the new church and Parish Centre hire charges. There was one Standing Committee meeting, held by email, to decide on the church's insurance policy. The PCC had an Away Day in October to pray about and discuss a new Mission Action Plan; a follow up time away was planned for early 2026. The level of attendance at meetings has been good.

Strategic mission outreach continues to be a priority of the PCC and was discussed at every meeting; events and special services for were planned and evaluated. There was a programme of events and services for the year as part of the church's 150th anniversary. At the launch event in January, a stained glass installation, created by the local stained glass group, was unveiled and Bishop Mark Davies preached at the Epiphany service. The main event of the year was the Consecration Celebration weekend in March when there was an exhibition of the church history, a party, a Parish lunch and a service where Bishop Mark Ashcroft preached, all of which were well attended. The church history Continuing His-Story (2000 – 2025) was published early in 2025.

There continues to be an emphasis on reaching out to families and young people in the parish, with Steph O'Hanlon, as the Children and Families Worker, co-ordinating this work. Children from some local schools visited the church during the year and attended the Experience Easter and Experience Christmas events, each run over a week. Both Experience Easter and Experience Christmas were visited by other groups, such as the abc, participants of the Alpha course and visitors to the Bud Garden Centre's Winter Warmer event. Over the summer holidays, a holiday club was organised, which was thoroughly enjoyed by the young people who attended.

The church continues to support several mission partners around the world. When the PCC reviewed the church's giving, they agreed to the following list: Barnabus,

Burnage Food Bank, Church Mission Society (CMS), Falconer Trust, India Evangelical Mission (IEM), Open Doors, Tearfund and The Message Trust.

Following a resolution at the APCM 2025, a letter was written to Deanery Synod, which expressed concern about the effectiveness of the new Deanery arrangements and included a motion that the Mission Communities are given legal status. The letter led to a lot of discussion at the Deanery Synod meeting in October 2025. It will be referred to the Diocesan Synod Arrangements Committee to see if there is any interest to pursue it further. For the Mission Communities to be given legal status a resolution would have to be passed at Deanery and Diocesan levels before being passed by General Synod and become part of Canon Law. At the February 2026 Deanery Synod meeting it was reported that the matter was presented to the Diocesan Synod Arrangements Committee and there was no Clergy or Lay consensus within the Diocese for this to be pursued and so the matter is now closed.

During the year, a small group led by Tony Hardy continued to work on the plans for building and equipping a workshop (The Shed) in the church car park with facilities to support a wide range of art and craft-based activities for the benefit of the community. Planning permission was granted at the end of 2025.

The church and Parish Centre continues to be used by a range of groups including other churches, Alcoholics Anonymous, guiding units, a local resident group and a dancing school.

The PCC continues to comply with its duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. The safeguarding report for 2024 was shared with PCC members at the March 2025 PCC meeting. Safeguarding is an agenda item at every PCC meeting.

Among the items for discussion by the PCC over the year were:

- Finance reports and the budget
- Property, including improving accessibility to the church and Parish Centre and the installation of new camera for live streaming
- The Shed
- Safeguarding
- Feedback from the Deanery Synod
- Follow up from the APCM 2025
- Appointment of a new Independent Examiner
- Appointment of a second Warden

Calendar of events including special or seasonal services

- Strategic Mission Outreach
- 150th anniversary events
- Children and families work

Church and Parish Centre hire agreements and charges

Review of giving to mission partners

Roles and responsibilities in the church

Extension of Children and Family Worker's contract

Correspondence from neighbours

Heritage Open Days

The PCC regularly reviewed and evaluated church events and services.

Committees

The Standing Committee is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The Standing Committee has met on one occasion during the year.

Other teams, which also met to support the work of St Margaret's include the Prayer Ministry team and the Home Group Leaders group.

The agendas and minutes of the PCC meetings are available on the notice board at the back of church.

Financial Review

Total receipts on unrestricted funds was £134,003 of which £78,201 was unrestricted planned giving. The unrestricted planned giving through envelopes, payroll giving and standing orders decreased by 4.7% which is a concern, but the church continues to be well supported by committed giving. Over the year total unrestricted expenditure exceeded unrestricted income by £8,242 (after a depreciation charge of £12,095).

Going Concern

The PCC have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions which might cast significant doubt on the ability of the charity to continue as a going concern. The PCC has made this assessment for a period of at least one year from the date of approval of the financial statements. The PCC has concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

Reserves Policy

It is PCC policy to try and maintain a balance on free reserves (unrestricted and undesignated current assets) that equates to six months income. The balance of the free reserves at 31 December 2025 was £88,281 which was 31.7% higher than six month's income of £67,001. Future plans including work on the quinquennial report will reduce this to closer to 6 months' income. It is our policy to invest the short term investment fund balances with the CCLA Church of England Deposit Fund or in a CAF deposit account.

Related Party Transactions

Mrs C Iddin received remuneration from the PCC for her role as verger as detailed in note 2, no other trustees or their connected persons received remuneration.

Trustee donations

During 2025 St Margarets PCC received £34,469 including gift aid (2024 £43,387) in donations from its PCC members. The donors did not attach any conditions to their gifts, which required the charity to significantly alter the nature of its existing activities.

Plans for the Future

The PCC sets an annual budget that incorporates their plans for the next 12 months. The quinquennial visit has taken place and the report has identified significant works to be carried out in the next five years. We continue to make changes to improve the energy efficiency of the buildings and significant work has been carried out to monitor energy usage to identify areas of concern. A small group has recently met to consider next steps in building work and includes improving disability access.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST MARGARET BURNAGE, PAROCHIAL CHURCH COUNCIL

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: *L. Dawes*

Date: 18 April 2026

Lauren Dawes
Flat 1, Vulcan Inn
Manchester Row
Newton-le-Willows
WA12 8SD

Statement of Financial Activities

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
Income and endowments from:				
Donations and legacies	110,583	17,207	127,790	139,278
Income from charitable activities	15,361	—	15,361	12,856
Investments	2,515	1,043	3,559	4,014
Other income	5,543	—	5,543	5,950
Total income	134,003	18,250	152,254	162,100
Expenditure on:				
Expenditure on charitable activities	128,543	29,326	157,869	151,169
Other expenditure	13,703	—	13,703	15,184
Total expenditure	142,246	29,326	171,572	166,353
Net income / (expenditure) resources before transfer	(8,242)	(11,075)	(19,317)	(4,252)
Transfers				
Gross transfers between funds - in	18,032	11,664	29,697	3,953
Gross transfers between funds - out	(18,032)	(11,664)	(29,697)	(3,953)
Other recognised gains / losses				
Net movement in funds	(8,242)	(11,075)	(19,317)	(4,252)
Total funds brought forward	539,899	43,672	583,571	587,824
Total funds carried forward	531,656	32,597	564,253	583,571
Represented by				
Unrestricted				
General fund	496,120	—	496,120	503,150
Designated				
Kids Club	50	—	50	38
Legacies	31,918	—	31,918	32,684
Live Streaming	—	—	—	402
Tuesday Group	2,368	—	2,368	2,320
YHA(Des)	270	—	270	270
abc	928	—	928	1,033
Restricted				
Alpha	—	—	—	4
Children & Family Worker	—	28,443	28,443	39,077
Christopher Roberts Memorial Fund	—	3,008	3,008	3,008
Grounds	—	562	562	562
Holiday at Home	—	583	583	631
Mission	—	—	—	378
SHED (Men in)	—	—	—	10

Balance sheet

	2025	2024
Fixed assets		
Tangible assets	407,839	419,934
	407,839	419,934
Current assets		
Debtors	3,755	5,074
Cash at bank and in hand	156,338	165,178
	160,094	170,252
Liabilities		
Provision for liabilities and charges due within one year	3,679	6,615
	3,679	6,615
Net current assets less current liabilities	156,414	163,637
Total assets less current liabilities	564,253	583,571
Total net assets less liabilities	564,253	583,571
Represented by		
Unrestricted		
General fund	496,120	503,150
Designated		
Live Streaming	—	402
abc	928	1,033
Kids Club	50	38
Legacies	31,918	32,684
Pathfinders	—	—
Tuesday Group	2,368	2,320
YHA(Des)	270	270
Restricted		
Grounds	562	562
Mission	—	378
SHED (Men in)	—	10
Alpha	—	4
Children & Family Worker	28,443	39,077
Christopher Roberts Memorial Fund	3,008	3,008
Holiday at Home	583	631
Funds of the church	564,253	583,571

Analysis of income and expenditure

INCOME AND ENDOWMENTS

	Unrestricted	Designated	Restricted	2025	2024
Donations and legacies					
Gift Aid - Bank	72,774	—	12,830	85,604	90,762
Other planned giving	5,427	—	—	5,427	6,175
Loose plate collections	8,790	—	—	8,790	8,946
One-off Gift Aid gifts	505	—	260	765	2,630
Donations appeals etc	1,350	—	100	1,450	2,659
Tax recoverable on Gift Aid	21,036	—	3,192	24,228	27,045
Legacies	350	—	—	350	—
Non-recurring one-off grants	350	—	500	850	850
Earmarked Donations	—	—	325	325	208
Total	110,583	—	17,207	127,790	139,278
Income from charitable activities					
Fees for weddings and funerals	4,109	—	—	4,109	3,075
Bookstall sales	972	—	—	972	—
Premises lettings	10,279	—	—	10,279	9,781
Total	15,361	—	—	15,361	12,856
Investments					
Bank and building society interest	2,515	—	1,043	3,559	4,014
Total	2,515	—	1,043	3,559	4,014
Other income					
abc income	—	210	—	210	465
Tuesday Group Income	—	5,320	—	5,320	5,484
Kids Club Income	—	12	—	12	—
Total	—	5,543	—	5,543	5,950
INCOME TOTAL	128,460	5,543	18,250	152,254	162,100

EXPENDITURE

	Unrestricted	Designated	Restricted	2025	2024
Expenditure on charitable activities					
Rectory Housing	4,047	—	—	4,047	3,751
Rector Expenses	597	—	—	597	572
C & F Worker Salary	—	—	27,684	27,684	26,141
C & F Worker Expenses	932	—	—	932	905
Administrator Salary	8,356	—	—	8,356	8,010
Staff Salaries (Verger/Cleaner)	6,057	—	—	6,057	5,867
Visiting Speakers	80	—	—	80	—
Parish share	47,735	—	—	47,735	46,301
Missionary Giving	12,772	1,143	700	14,615	14,284
Church Heat Light & Water	4,964	—	—	4,964	8,506
Insurance	5,245	—	—	5,245	5,046
Repairs-General	5,390	—	—	5,390	6,401
Churchyard	1,640	—	—	1,640	2,312
Cleaning Materials	997	—	—	997	532
Hall running - heating, lighting & water	7,126	—	—	7,126	6,545
Upkeep of Services	1,718	—	—	1,718	1,626
Organ Repair	840	—	—	840	1,536
ICT/Sound System	38	879	—	917	542
Flowers	395	—	—	395	627
Evangelism	1,114	—	383	1,498	766
The Shed	7,575	—	10	7,585	—
Under 18s	662	—	—	662	648
Administration	3,352	—	—	3,352	3,073
Bookstall costs	328	—	—	328	2,471
Training	241	—	—	241	151
Refreshments	789	—	—	789	464
Earmarked Expenditure	28	—	—	28	—
abc expenses	—	15	—	15	357
Kids Club Expenditure	—	20	—	20	—
Tuesday Group	—	3,167	—	3,167	3,224
Legacy Spending	—	289	—	289	25
Holiday at Home	—	—	547	547	472
Total	123,028	5,514	29,326	157,869	151,169
Other expenditure					
Depreciation	12,095	—	—	12,095	12,095
To other church groups	—	—	—	—	120
Fees to Diocese	1,608	—	—	1,608	2,969
Total	13,703	—	—	13,703	15,184
EXPENDITURE TOTAL	136,731	5,514	29,326	171,572	166,353
GRAND TOTAL	(8,270)	28	(11,075)	(19,317)	(4,252)

Notes to the accounts

1. Accounting policies

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, with reference made to the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102))

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Fund Accounting

Restricted funds comprise revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted funds are income funds which are to be spent on PCC's general purposes.

Designated funds are general funds set aside by PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

Incoming Resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resources to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Pensions - The PCC offers a stakeholder pension scheme to all employees. The insurers of the scheme hold the assets of the scheme separately from those of the PCC. The pension cost charge represents contributions payable by the church to the fund for qualifying staff. The PCC has no further liability to the pension funds beyond these contributions.

Operating Leases – Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011. Land is not depreciated. Until 2022 no depreciation had been provided on the parish centre which had been completed in September 2005. The PCC has decided to depreciate the building over the remainder of an estimated 50 year life (34 years including 2022).

Moveable church furnishings held by the Rector and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are inalienable property, listed in the church inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient

cost information available and therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over 20 years) on a straight line basis.

All expenditure incurred during the year on consecrated or beneficed buildings, individual items under £500 or on the repair of moveable church furnishings acquired before 1st January 2000 is written off. Other fixtures, fittings and office equipment, equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

Investments are valued at market value at 31st December

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

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

2. Staff Costs

	2025	2024
Wages and salaries	£42,097	£40,018

During the year the PCC employed a children & family worker, an administrator and contracted a verger and a cleaner on a contract for services. Mrs C Iddin who is a member of PCC was paid £2,237 as the church verger.

3. Missionary and Charitable Giving

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
Barnabus	1,000		1,000	741
Boaz Trust	0	0	0	600
Burnage Foodbank	1,000	411	1,411	1,419
Children in Need	0	0	0	21
CMS	2,155	0	2,155	1,704
Compassion	500	0	500	0
Dignity	0	0	0	600
Indian Evangelical Mission	2,156	0	2,156	1,704
Message Trust	1,000	0	1,000	1,704
MIND	0	0	0	9
Open Doors	1,000	234	1,234	1,704
St John'a Ghana	150	0	150	
Tear Fund	2,155	0	2,155	1,704
The Falconer Trust	2,155	55	2,210	1,704
Water Aid	644	0	644	672
	<u>13,915</u>	<u>700</u>	<u>14,615</u>	<u>14,284</u>

Note: Jane Franklin & Matt Calladine are PCC members and trustees of Burnage Foodbank. Duncan Stansfield is a PCC member, Duncan and Susan Stansfield are trustees of The Falconer Trust.

4. Financial Commitments

At 31 December 2025, the PCC has annual commitment under non-cancellable operating leases as follows:

	2025	2024
Expiry date:	£	£
Within one year	0	432
Between one and five years	<u>905</u>	<u>0</u>
	<u>905</u>	<u>432</u>