

The Parochial Church Council of
St Michael and All Angels, Bramhall

Financial Statements

Year ending 31 December 2025

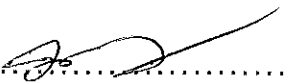
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We hereby certify that the Financial Statements for the year ending 31 December 2025, as set out on pages 5 to 15, were approved at the Parochial Church Council meeting held on 2nd March 2026

Vicar.....

Churchwarden.....

Churchwarden.....



Report to the trustees

Charity Name

St Michael and All Angels, Bramhall Parochial Church Council

**On accounts for the year
ended**

31st December 2025

**Charity no
(if any)**

1133883

Set out on pages

4-16

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

**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:

Date:

Name:

Stephen D Burt

Relevant professional
qualification(s) or body (if
any):

FCCA

Address:

3 Hobart Close, Bramhall, Cheshire SK7 1NW

Statement of Financial Activities
For the period from 01 January to 31 December 2025

	Unrestricted funds	Restricted funds	Total funds	2024 total funds
Receipts				
Donations and legacies	156,858	0	156,858	193,536
Other trading activities	39,976		39,976	47,269
Investments	15,841	522	16,363	18,144
Income from charitable activities	21,574		21,574	13,556
Other income	0		0	3,284
Total income	234,250	522	234,772	275,788
Payments				
Raising funds	1,200		1,200	5,738
Expenditure on charitable activities	206,826	21,305	228,131	242,926
Other expenditure	37,260	(18,964)	18,296	16,803
Total expenditure	245,286	2,341	247,627	265,468
Net income / (expenditure) resources before transfer	(11,036)	(1820)	(12,856)	10,320
Transfers:				
Gross transfers between funds - in	77,122	32,751	109,873	27,648
Gross transfers between funds - out	(54,135)	(55,738)	(109,873)	(27,648)
Other recognised gains / losses				
Gains/losses on investment asset	(6,265)		(6,265)	4,567
Gains on revaluation, fixed assets, charity's own use	85,000		85,000	0
Net movement in funds	90,685	(24,806)	65,879	14,887
Reconciliation of funds				
Total funds brought forward	600,628	60,595	661,223	646,336
Total funds carried forward	691,313	35,789	727,102	661,223

Balance Sheet as at 31 December 2025

	Note	2025	2024
Fixed assets			
Tangible Assets	9	464,309	354,962
		464,309	354,962
Current assets			
Debtors	10	10,636	18,712
Investments	11	126,723	132,988
Cash At Bank And In Hand		150,769	166,444
		288,128	318,145
Liabilities			
Creditors: Amounts Falling Due In One Year	12	25,335	11,884
Net current assets less current liabilities		262,793	306,261
Total assets less current liabilities		727,102	661,223
Represented by			
Unrestricted			
General		677,146	586,702
Designated			
Church Projects		0	11,114
Legacy		9,649	
Gardening		683	0
Spirit Of Art		2,811	2,811
ACE		444	0
Flower Club		580	0
Restricted			
Lawn Mower		701	3,000
Micah Grant		32,247	54,137
Organ Maintenance		889	1,506
Screens		1,952	1,952
Fund Totals		727,102	661,223

Notes to the financial statements

1) Accounting policies

1.a Basis of preparation

The financial statements have been prepared under the Charities Act 2011 and in accordance with Church Accounting Regulations 2006 together with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

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

The PCC meets the definition of a public benefit entity under FRS 102. The financial statements are prepared in sterling, which is the functional currency of the PCC.

1.b Going concern

The financial statements have been prepared on the going-concern basis. There are no material uncertainties related to events or conditions that may cast significant doubts upon the PCC's ability to continue as a going concern.

1.c Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application for the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also not restricted.

Restricted funds are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

1.d Income

Donations and legacies

Planned giving, collections and general donations are recognized only when received.

Gift aid recoverable on donations is recognized when the donation is received.

Grants and legacies to the PCC are recognized as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Charitable activities

Income from church fee income is recognized when the fee is due.

Income from activities is accounted for gross.

Other trading activities

Rental income is recognized when the rent is due. Where income is received in advance, it is recognized in the year in which the event takes place that it relates to.

Investments

Interest entitlements are accounted for as they accrue.

1.e Expenditure

Raising funds

Expenditure on raising funds is accounted for on the accruals basis

Charitable activities

Expenditure on charitable activities is accounted for on the accruals basis.

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

2. Tangible fixed assets

Consecrated land and buildings and moveable church furnishing

Consecrated and beneficed property is excluded from the accounts by s10(2)(a) of the Charities Act 2011.

Freehold property

Freehold property is valued at purchase price. In the opinion of the PCC, depreciation of freehold properties would be immaterial and has not been charged. The PCC carries out an annual impairment review, and in their opinion no provision is necessary in respect of the value at which freehold properties are included in the financial statements.

Other fixed assets

Other fixed assets are recognized at cost. Individual assets with a purchase price less than £1,000 are written off when the asset is acquired.

Depreciation has been provided on other fixed assets on a straight-line basis in order to write off the cost of the assets over the following estimated useful lives:

Parish centre refurbishment	- 50 years
Kitchen refurbishment	- 10 years
Dawlish refurbishment	- 5 years
Chairs	- 10 years
Equipment	- 5 years

3. Investments

Investments are a form of basic financial instrument and are initially recognized at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. The SOFA includes net gains and losses arising on revaluations and disposals throughout the year. Our short-term deposits are managed by CCLA as a long-term investment. The funds can be available at short notice, which may result in a loss due to the valuation of the shares at the time of disposal. Dividends on the funds are paid 4 times a year and only accounted for when received.

4. Debtors

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for any amounts that may prove uncollectable. These are recognized initially at the settlement amount. Prepayments are valued at the amount prepaid, net of any trade discounts due.

5. Creditors

Creditors are recognized when the PCC has an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors are recognized at the amount that the PCC anticipates it will pay to settle the debt or the amount it has received as advanced payment for the goods or services it must provide.

6. Staff costs

	2025	2024
	£	£
Wages and salaries	38,382	36,303
Employer's pension contributions	602	585
	<u>38,984</u>	<u>36,888</u>

2025	2024
5	5

Average number of employees

During the year the PCC did not employ anyone who earned £60,000 per annum or more (2024: none).

Total employee benefits (including pension) were £38,984 (2024: £36,888).

The children's minister is paid from the Micah project which is a restricted fund.

7. Related party transactions

David Taylor is an employee of the PCC and is also an elected member of the PCC. He is paid services fees for funerals, weddings and burials of ashes. During the 2025 year he received a gross salary of £840. (2024: £995)

Jenny Gallimore is employed as the children's minister and is also a co-opted member of the PCC. She received a gross salary of £20,085 (2024: £19,500) and employer's pension contributions of £602 (2024: £585).

During the year to 31 December 2025, the charity received £14,000 (2024: £3,000) in donations from the PCC members, key management personnel and persons closely connected to them. The donors did not attach any conditions to their gifts that required the charity to significantly alter the nature of its existing activities.

Clergy and staff claimed expenses of £1,372 (2024: £1,068) during the year for travel, subsistence, office supplies and the computer costs. No other transactions were undertaken with any other PCC member; persons closely connected to them or related parties.

8. Missionary and charitable giving

	2025	2024
	£	£
Church Army		1,000
Message Trust		1,000
Oasis Centre		1,000
Wellspring		<u>1,000</u>
	<u>0</u>	<u>4,000</u>
Newala	<u>0</u>	<u>5,047</u>

9.

**Tangible
fixed assets**

	<u>33 Dawlish Close</u>	<u>Dawlish Refurb.</u>	<u>Hall Refurb.</u>	<u>Kitchen Refurb.</u>	<u>Equipment</u>	<u>Chairs</u>	<u>Total</u>
<u>Cost</u>							
At 01.01.25	225,000		167,624		93,044	55,136	540,804
Additions		8,568		21,118	2,299		31,985
Revaluations	85,000						85,000
At 31.12.25	310,000	8,568	167,624	21,118	95,343	55,136	657,789
<u>Depreciation</u>		<u>5 yrs SL</u>	<u>50 yrs SL</u>	<u>10 yrs SL</u>	<u>5 yrs SL</u>	<u>10yrs SL</u>	
At 01.01.25			37,663		93,043	55,135	185,841
Depreciation charge		1,714	3,353	2,112	460		7,638
At 31.12.25	0	1,714	41,016	2,112	93,503	55,135	193,479
<u>NBV 31.12.25</u>	310,000	6,854	126,608	19,006	1,840	1	464,309
<u>NBV 31.12.24</u>	225,000		129,961		1	1	354,963

In 1984 Dawlish Close was bought at a cost of £24,950. The revaluations brought forward and held within the unrestricted funds were £200,050. At the 2025 year-end Leighton Snow valued the property at £310,000.

The revaluation property reserve now stands at £285,050 and is being carried forward within the general unrestricted funds as an unrealised gain.

10. Investments

	<u>£</u>
Market value brought forward	132,988
Net loss on revaluation	(6,265)
Market value carried forward	<u>126,723</u>

The original cost of the investments bought in 2014 were £75,000.

In 2025 it was decided to close the worst performing investment and split the balance between the remaining two funds. This was done to improve investment performance. The revaluation unrealised gain or loss on investments is held within the general unrestricted funds.

	<u>£</u>
The revaluation on investments brought forward	57,988
Net loss for this year	(6,265)
Total revaluation carried forward	<u>51,723</u>

11. Debtors and prepayments

	2025	2024
	£	£
Tax recoverable	5,872	6,915
Prepayments	3,945	3,370
Other debtors	819	1,207
Grant monies re VAT recoverable	0	7,221
	<u>10,636</u>	<u>18,713</u>

12. Creditors and accruals

	2025	2024
	£	£
Accruals	22,963	7,587
Deferred income	520	1,740
Other creditors	1,852	2,557
	<u>25,335</u>	<u>11,885</u>

13. Bank Charges

	2025	2024
	£	£
Bank charges	<u>586</u>	<u>717</u>

The PCC incur bank charges on the bank current accounts and when the card reader is used. Where these relate to a charitable donation, the gross amount is sent to the charity and the church suffers the bank charges.

14. Unrestricted funds

Charitable Giving

In 2025, weekly donations in kind continued to be taken to the Chelwood Food Bank. At Christmas, the monies collected at the Chringle services are sent to the Children's Society. At the end of the year, £1,355.75 was due to them.

15. Parish share

Bramhall parish church receives a discount on its parish share payments to reflect that the vicarage is being habited by two vicars, one from St Michael and All Angels church and the other from St Saviours parish church in Great Moor.

16. Fund movement summary

<u>Fund</u>	<u>Brought forward</u>	<u>Incoming resources</u>	<u>Outgoing resources</u>	<u>Transfers</u>	<u>Gains Losses</u>	<u>Journal entry</u>	<u>Carried forward</u>
<u>Unrestricted</u>							
General	586,702	210,465	241,253	42,497	85,000	(6,265)	677,146
<u>Designated</u>							
Church projects	11,114	6,182	1,200	(16,096)			0
Gardening		642	398	439			683
Legacy		14,000		(4,351)			9,649
Spirit of Art	2,811						2,811
ACE		254	233	423			444
Flower Club		2,707	2,202	75			580
<u>Restricted</u>							
Lawn Mower	3,000			(2,299)			701
Micah grant	54,137	522	1724	(20,688)			32,247
Organ Maintenance	1,506		617				889
Screen fund	1,952						1,952
Total	661,223	234,772	247,627	0	85,000	(6,265)	727,102

Analysis of income and expenditure
01 January 2025 to 31 December 2025

	General	Designated	Restrict'd	2025	2024
Receipts					
Donations and legacies					
0101 - Planned Giving	109,855	0	0	109,855	105,577
0301 - Loose plate collections	2,943	0	0	2,943	2,454
0501-One-off Gift Aid gifts	500	0	0	500	0
0550 - Donations appeals etc	0	0	0	0	42,499
0601 - Tax recoverable on Gift Aid	25,470	0	0	25,470	22,302
0701 - Legacies	0	14,000	0	14,000	10,760
08A1 - VAT recoverable	0	0	0	0	7,221
0901 - Other funds generated	4,090	0	0	4,090	2,722
Donations and legacies totals	142,858	14,000	0	156,858	193,536
Other trading activities					
0910 - Fund raising for church projects	0	6,182	0	6,182	12,557
0912 - Spirit of Art Festival - Income	0	0	0	0	7,107
0915 - Parish groups income	1,351	0	0	1,351	1,261
0916 - Gardening income	0	643	0	643	956
0917 - ACE income	0	254	0	254	202
0918 - Flower Club	0	2,707	0	2,707	1,048
1240 - Church hall lettings - fund raising	28,780	0	0	28,780	23,614
1250 - Newala Diocese Tanzania Project	0	0	0	0	374
1255 - Music Income	60	0	0	60	150
Other trading activities Totals	30,191	9,785	0	39,976	47,269
Investments					
1020 - Bank and building society interest	5,676	0	0	5,676	6,432
1025 - Micah grant interest (restricted)	0	0	522	522	670
1030 - Rent from lands or buildings	10,165	0	0	10,165	11,042
Investments Totals	15,841	0	522	16,363	18,144
Income from charitable activities					
1101 - Fees for weddings and funerals	4,926	0	0	4,926	4,229
1105 - Children's Ministry - Income	6,225	0	0	6,225	3,460
1210 - Produce Stall	120	0	0	120	210
1230 - Church hall lettings - objectives	1,500	0	0	1,500	880
1245 - Hire of Church	8,803	0	0	8,803	4,778
Income from charitable activities Totals	21,574	0	0	21,574	13,556
Other income					
Adjustments code -9999	0	0	0	0	3,284
Receipts grand totals	210,465	23,785	522	234,772	275,788

Payments

Raising funds

	General	Designated	Restrict'd	2025	2024
1730 - Costs for church fundraising projects	0	1,200	0	1,200	1,442
1735 - Spirit of Art Festival - Expenditure	0	0	0	0	4,296
Raising funds Totals	0	1,200	0	1,200	5,738

Expenditure on charitable activities

1801 - Charitable funds distribution	0	0	0	0	4,000
1830 - Newala Diocese Tanzania Project-expenditure	0	0	0	0	5,047
1910 - Ministry parish share etc	101,810	0	0	101,810	98,845
2120 - Council tax	4,925	0	0	4,925	4,671
2140 - Water rates - vicarage	701	0	0	701	616
2150 - Vicar's telephone	184	0	0	184	173
2151 - Vicar's mileage & car parking	312	0	0	312	183
2153 - Vicar's books and stationery	55	0	0	55	20
2154 - Vicar's sundries	50	0	0	50	0
2155 - Vicar's computer hardware	468	0	0	468	199
2156 - Vicar's computer software	486	0	0	486	660
2170 - Education	0	0	0	0	6
2301 - Church running - insurance	6,186	0	0	6,186	4,180
2310 - Church office - telephone	1,241	0	0	1,241	1,151
2320 - Church maintenance - organ / piano tuning	0	0	617	617	34,708
2330 - Church maintenance-buildings	15,409	0	0	15,409	21,536
2331 - Hall cleaning	4,661	0	0	4,661	3,729
2332 - Church maintenance - fire	9,277	0	0	9,277	4,081
2340 - Altar requisites	578	0	0	578	508
2341 - Liturgical Sundries	388	0	0	388	125
2342 - Music expenses	1,892	0	0	1,892	981
2350 - Upkeep of grounds	921	0	0	921	72
2360-Administration	71	0	0	71	0
2361 - Admin printing and postage	1,968	0	0	1,968	1,814
2362 - Publicity and display materials	535	0	0	535	245
2363 - Stationery	687	0	0	687	560
2363A - Thanksgiving Sunday	0	0	0	0	89
2364 - Computer software	111	0	0	111	111
2365 - Admin other	787	0	0	787	127

2368 - Bank charges	586	0	0	586	717
2369 - Hall - Refreshments	468	0	0	468	302
2370 - Visiting speakers / locums	695	0	0	695	387
2401 - Church running - electric	3,418	0	0	3,418	3,315
2410 - Church running - gas	16,048	0	0	16,048	12,300
2420 - Water rates	1,428	0	0	1,428	1,951
2510 - Children's ministry expenditure	1,560	0	0	1,560	1,800
2520 - Micah expenditure (restricted)	0	0	20,688	20,688	20,245
2560 - Hall running - maintenance	0	0	0	0	273
2610 - Parish Events	737	0	0	737	1,037
2611 - ACE expenditure	0	233	0	233	155
2612 - Flower Club	0	2,202	0	2,202	1,945
2613 - Gardening Club Expenditure	0	398	0	398	419
2730 - Depreciation P&M	7,639	0	0	7,639	7,604
2840 - Other PCC property upkeep	15,585	0	0	15,585	652
2841 - Dawlish Close Insurance	530	0	0	530	189
2842 - Property Management	1,593	0	0	1,593	1,197
Expenditure on charitable activities Totals	203,993	2,833	21,305	228,131	242,926
Other expenditure					
SHP1 - Net salary payment	37,260	0	(18,964)	18,296	16,803
Other expenditure Totals	37,260	0	(18,964)	18,296	16,803
Payments Grand totals	241,253	4,033	2,341	247,627	265,468



St Michael and All Angels Bramhall Parish Church

Annual Report from the PCC for 2025

**Prepared for
presentation at
The Annual Parochial Church Meeting
11.30am on Sunday 17th May 2026
in the Parish Centre**



St Michael & All Angels Parish Church

COMMUNITY | INCLUSION | DISCIPLESHIP
"PUTTING JESUS AT THE HEART OF OUR COMMUNITY"

St Michael and All Angels Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC also has responsibility for maintaining the site and buildings that comprise St Michael and All Angels Church and Parish Centre, together with the land and grounds of the church and all other properties owned by the PCC.

The Parochial Church Council of St Michael and All Angels Bramhall is registered with the Charity Commissioners (Registration No. 1133883).



Bramhall High Choir sing at Carols by Candlelight

2025



Incumbent:

Reverend Calum Piper

Parish Office:

St Michael's Parish Centre
St Michael's Avenue
Bramhall
Stockport
SK7 2PG

Bankers:

National Westminster Bank
The Vernon Building Society

Independent Examiner:

Mr Stephen Burt
3 Hobart Close
Bramhall
Stockport
SK7 1NW

Charity Number:

1133883

Website

www.bramhall.church

Front Cover Image:

Easter Crosses made by Schools
who attended Experience
Easter

Vicar's Introduction



2025 was a year that seemed to happen at pace, so much happened but it feels like the year went by incredibly quickly. Throughout 2025 we continued to be the Parish Church of Bramhall. A place where people could come to be part of community, to meet with God, to celebrate, remember and discover more of who they are and more of who God is.

There is much in 2025 to celebrate whilst also recognising that the year wasn't all plain sailing. As I have reflected on the year, I found myself led to Proverbs 3:5-6:

⁵Trust in the Lord with all your heart
and lean not on your own understanding;
⁶in all your ways submit to him,
and he will make your paths straight.

From my perspective and that of PCC, without specifically mentioning it, I think this has always been our aim. To faithfully trust in God, to be guided by him in all things, whether it's worship, outreach activities, pastoral care, building management or even charity governance and to seek the growth of his kingdom through our actions.

It's been a real joy to see the church community grow with several families and older individuals join the church and either express faith for the first time or see their faith re-kindled. It's been hard to say goodbye to a number of much-loved church family members, but the goodbye has been made slightly easier resting in the resurrection hope that we share.

Some of the challenges we have faced this year, particularly with the buildings we manage, have felt immense at times. I am so grateful for those who have served on PCC in the last year as we have climbed those mountains together but particularly Sue Howgego and Julie Sweeting who have on most occasions been leading the charge. Other challenges haven't been quite as large but still required great effort, like how to stage a massed choir with limited space and staging or running out of chairs with people queuing out the door for our carol service.

What we have seen in our shared life together in 2025 is fruit of faithful walking with the Lord and bountiful provision from God in his straightening our paths. To each and every member of the church family, young or old, thank you for being part of the family and bringing all of who you are to it.

I particularly want to say thank you to the staff team who do so much behind the scenes to enable our shared life and mission and also to the Churchwarden who do as much but as volunteers.

May we continue to trust in God together, to lean on him, and walk in the paths he has laid for us.

Revd Calum Piper
Vicar

Churchwardens' Message

It is fair to say that 2025 has been the most challenging year we have had as a team.

Who knew that two wardens could project manage two major refurbishments simultaneously, whilst juggling the everyday duties, staff sickness/holiday cover and two grandchildren?

The kitchen refurbishment took much longer than anticipated. It saw us demanding that things were re-done, battling with suppliers over how much we should pay them and juggling alternative arrangements for hirers who expected to use our kitchen.

We are delighted to say it is complete.

Dawlish Close needed a major refurbishment when our tenant left the property. We are thankful to everyone who helped to clear the garden, rip up carpets, clean the property, do minor repairs (the majority was done by Hazeldines) and do tip runs. As wardens we learnt to lay turf in the pouring rain and are happy to say the grass is still alive.

We now have a new family living there who are delighted with the property.

We continue to step in as verger for weddings and funerals as required, with the occasional welcoming duty thrown in for good measure.

It is always a privilege to lay a wreath at the cenotaph and this year it was carried out by Julie.

Sharing our premises with others is always good. This year has seen the Diocese use our hall for a Deanery Episcopal visit, finance training event and for foundations for ministry meetings.

As volunteers we continue to encourage people to visit church through our fundraising events. This year has seen a Cluedo quiz night, an afternoon tea, a May Fair, a fashion show, plant sales and a November Craft Fair. All the money that we raised in this and previous years was used to help pay for the kitchen refurbishment. In 2026, we will be raising money for new church projects.

We enjoy participating in the noisy sections of Experience Easter and Christmas. Encouraging children to be comfortable in church is great fun. All the school groups are different and there is always at least one character amongst them.

This year we also helped with holiday club. It was an exhausting pleasure.

Sue continues to act as treasurer. Please pray for a solution, it is too much work to act as treasurer and warden.

All the things in our report are part of a busy church life. They are not all warden duties but things we can all enjoy as a church family.

We are grateful to have supportive families and teams around us.

Our thanks, must go to Calum for his leadership and support this year when we were stretched to the limits of our capabilities.

Sue Howgego and Julie Sweeting

Churchwardens

Review of the Church's Year 2025

People

The church was led through the year by a dedicated team – Vicar Calum Piper, Reader Mark Hackney, Ordinand Jo Oughton, Children's Minister Jenny Gallimore, Director of Music Alex Walker, Communications Officer Karen Elsey, Church Administrator Julie (Jules) Elkington.

The year saw the sad loss of several members of the congregation. Among those who died and will be sorely missed were Russell Lewis, Julie Hackney, Anthony Leather, Hilda Robinson, June Malam, Judy Franks, Sheila Middleton and Graham Knight. We were delighted to welcome several new members to each of our four regular congregations.

Worship

Our worship life remained committed to ensuring that there was a range of worship styles and to making the worship of God as accessible as possible to all. Three services continued to be offered on Sundays, at 8.00 a.m., 10.00 a.m. and 6.30 p.m., along with a Wednesday morning service of Holy Communion, at 10.30 a.m. The 10.00 a.m. Sunday service is live-streamed when possible to allow people at home to join in. These **"Church at Home"** remote services are attended by an average of 95 people each week.

St Michael's Voices, under the leadership of our Director of Music Alex Walker, continued to grow and expand its repertoire. They sang monthly at the 10.00 Sunday service, as well as for Maundy Thursday and Easter Sunday, and at the service of Lessons and Carols before Christmas, when they were joined by the Meraki Choir.

On **Easter** Sunday, with the inclusion of the Easter Vigil service, attendance was 284, with 237 communicants. During Holy Week services included a Meditation evening, a Taize service, and a sung service of Compline, along with a Maundy Thursday Eucharist, Good Friday observance, and an Easter Vigil on Holy Saturday.

A survey of attendance over all services in **October** showed an average midweek attendance of 20, with an average Sunday attendance of 118 adults and 13 children which is a slight increase on 2024.

Overall **Advent** attendance from Advent Sunday to 23 December was 624 for the congregation and local community, plus 1560 attending school carol services. Total attendance on **Christmas** Eve and Christmas Day, including two Christingle services, was 1125. There were 170 communicants at the Christmas Midnight Communion along with the morning Christmas Day service.



The illuminated **JOY** artwork outside the east wall of the church was once again admired as a way of focusing attention for passers-by during Advent and Christmas. A further art installation of **HOPE**, created for Easter in 2022, was appreciated both by churchgoers and by passers-by.

Over the year there were 11 baptisms, 5 weddings, 14 funerals in church, 14 funeral services at the crematorium, and 8 burials of ashes or simple committals.

In 2025 we also commissioned 3 of our members as Occasional Worship Leaders having been trained and authorised by the Diocese. Phil Wadsworth, Brian Gordon and Tricia Munn have joined Mark Hackney and Jo Oughton in leading worship which has been not just a blessing to the rotas but to the wider church family. Alex Walker also attended the Occasional Worship Leader training in 2025.

The **Flower Club** have welcomed new members during 2025 bringing their number to 16 flowers arrangers and one very important lady to make tea and coffee. Flower arrangements were done for Easter, Dedication, Patronal and Harvest and Christmas. They also provided arrangements for four weddings and a funeral. The flower club also arrange flowers throughout the year in memory of loved ones.

A weekly collection of food and toiletry items continued to be made for **Chelwood Food Bank** in Stockport during 2025. The congregation continues to give generously.

Discipleship

Three specifically focussed discipleship groups continued to operate in 2025 which were:

- The Monday **Life Doorway** group, led fortnightly by Tricia and Bob Munn, has continued and seen new members join the group.
- The **Tuesday Fellowship** meets monthly in the afternoon, *and* is led by Pauline D'Souza. Members take turns reading suggested passages from the Bible and the commentary from the study notes before launching into related discussions, often bringing in personal experiences and interests. Thoughtful participation is so good that progress with the study material is sometimes slower than intended!
- **Life Ladybrook** has been a really positive and encouraging space over the years, drawing people together each time for honest conversation, shared questions, and the chance to explore and deepen their own faith journeys in a relaxed and welcoming setting. It's been especially good to see how people have grown in confidence talking about faith, and how relationships have formed along the way.

During Lent members of the congregation shared what Hope meant to them on social media as a way of encouraging people to reflect on one of the key themes of Easter. During Advent recordings were made and posted on social media for each day with reflections around the theme of Joy.

A Bible Study group led by the Vicar meets fortnightly.

The Library, based in the Lounge, has continued to resource the congregation, and is overseen by librarian Dorothy Wright.

Ministry to Younger Generations

2025 has been a year of growth, encouragement, and increasing opportunity within children's ministry at St Michael's. Across all areas of ministry, we have seen steady attendance, strong engagement from families, and increasing connections with our local community through schools and outreach events.

At the same time, this growth has highlighted the need to develop and expand our provision, particularly in our Sunday groups, as we seek to better serve children of different ages and stages.

Buds

"Buds" continued to thrive throughout 2025, with average weekly attendance growing from around 10–12 children at the start of the year to consistently 15–16 children as new families joined, including those connected to recent baptisms. Encouragingly, we have welcomed additional volunteers during the year, which has helped to sustain the rota and support the growing number of children.

The group remained lively, joyful, and well-attended, with children engaging well in teaching and activities. However, as the year progressed, it became increasingly clear that the wide age range within Buds presented challenges. Older children began to outgrow the structure and content of the group.

In response to this growth, plans were developed to restructure our Sunday children's ministry into age-appropriate groups:

- **Juniors** (ages 0 - 3)
- **Explorers** (ages 4 - 8)
- **Tribe** (ages 9 - 14)

The aim of these groups is to provide more age-appropriate teaching and discipleship, to better support children as they grow in faith and to create a clearer pathway for children to progress into youth discipleship.

Admission to Communion

It has been a particular joy this year to prepare a number of our children for admission to communion. Walking alongside them as they explored the meaning of the Eucharist and what it means to belong to God's family has been a real privilege.

We were delighted to see these children receive their first communion in September, a significant and joyful milestone in their faith journey, and a wonderful encouragement to the whole church family.

Midweek Ministry - Active Angels

Active Angels continues to be a key point of contact with local families and remains extremely well-attended. New families have joined consistently throughout the year, with word-of-mouth recommendations continuing to drive growth. Feedback from parents and carers has been overwhelmingly positive!

Seasonal highlights included:

- A well-attended Christmas party (61 children plus adults)
- A summer party to mark the end of term

Schools Work

Our links with local schools have continued to strengthen over the past year. Jenny gave regular assemblies at Nevill Road Primary School and Ladybrook Primary School over the course of the year. These assemblies are consistently well received, with children engaging positively. We held Experience Easter and Experience Christmas events for all the primary schools in Bramhall in 2025. These interactive events remain a key part of our schools ministry, offering children a memorable and engaging encounter with the Christian story. Feedback from schools has been very positive. 324 children attended Experience Easter and 270 children attended Experience Christmas.

Holiday Clubs

This year we joined with Churches Together in hosting two school holiday clubs for the young people of Bramhall. 54 children attended the Easter holiday club, and it was a joyful albeit exhausting day for the leaders! There was strongly positive feedback from both children and parents. During the first week of August we hosted a 4-day Summer Holiday Club in collaboration with Churches Together. This was a huge undertaking and required a lot of work co-ordinating volunteers and preparing resources. It was a resounding success, with 40 children attending, many of whom don't usually attend church.

Uniformed Organisations

We have continued to build encouraging links with local uniformed organisations. Jenny visited both 4th Bramhall Cubs and 4th Bramhall Beavers to deliver sessions on Lent and Christmas, which were well received. These relationships provide valuable opportunities for outreach and discipleship beyond Sunday services.

Baptisms and Families

It has been a joy to meet with several families for baptism preparation this year. Encouragingly, a number of these families have gone on to engage with Buds and other areas of church life.

This ongoing connection between baptism ministry and children's ministry is an important area for continued growth.

Conclusion

We give thanks for all that God has been doing in and through the children's ministry at St Michael's this year. It has been a year of growth, both in numbers and in depth of engagement.

With this growth comes both opportunity and challenge, particularly in terms of capacity and structure. As we look ahead, the development of new groups and the recruitment of volunteers will be crucial in enabling us to continue nurturing children and families in faith.



Fellowship and Community

2025 saw continued fellowship within church activities and organisations. The monthly breakfast after the 8.00 a.m. Sunday service continued.

The programme of Friday fundraising events, set up to raise funds for church projects but also for everyone to enjoy, continued throughout the year. During 2025 there were 5 events. They were:

- Afternoon Tea
- May Fair
- Cluedo Quiz
- Fashion Show
- Craft & Gift fair including a Willow Weaving Workshop

These events would not be possible without the help from volunteers, so a big thank you to them for all that they have done.

Reader Mark Hackney has continued leading worship in four care homes in the community, Abbeyfield, Meadway, Bramhall Manor and Ladybrook Manor. A growing number of congregants who are currently unable to attend church have received monthly visits for a service of Holy Communion.

In September we took part in our first Heritage Open Weekend, following the church's new status as a listed building. We offered a range of resources and activities to help visitors explore the building's history, although poor weather meant overall visitor numbers were lower than we had hoped. On the Sunday we combined the programme with an organ event, partnering with the Royal College of Organists; with five organs in the building, the event was very well attended and proved a real highlight of the weekend.

The Field of Light event just before Christmas for people to light a candle in memory of a loved one returned to being held outside this year with the weather holding throughout the evening.

The Mothers' Union

Mothers' Union continued with our theme 'Faith, Fun and Fellowship', enjoying a variety of interesting talks and demonstrations this year.

Members are encouraged to follow the daily prayers in the MU Prayer Diary, and participated in the World Day of Prayer service in March, and Worldwide Wave of Prayer in May. MU supported the 16 Days of Activism Against Gender Violence awareness by prayer and distributing orange ribbons to members of the church congregation.

Collections and fundraising have supported the MU overseas work; MU diocesan fund; Prison Ministry gifts for new mothers at HMP Styal, and Bags for Education containing student supplies for underprivileged children in the Ukraine.

ACE (Arts and Craft Experience) has met on the first, third and fifth Thursdays of most months. On the latter occasions the extended session includes the sharing of a Faith Lunch.

TGiM (Thank God it's Monday) fellowship lunches for retired people held on the second Monday of the month continued to be well attended during 2025. Often guest speakers have given presentations which have proven to be very enjoyable, interesting and thought-provoking.

Buildings and Grounds

(incorporating fabric and ornaments report)

The churchwardens have carried out their annual inspection of the buildings, furniture and fittings of St Michael and All Angels and have reported back to the PCC on their findings.

In 2025, quite a few things have been bought or replaced.

We bought a new lawnmower with the donation we had received for its purchase. The old lawn mower is waiting to be sold.

We have not only renovated the kitchen units, but also bought a water boiler, fridge freezer and dishwasher as well as new flooring for that area.

In June we had the lighting in the hall updated which cost just over £8,000. This took quite a while to get right as some of the units didn't always come on or stay on. The bargeboards were replaced in August costing £3,216. In addition we bought a new laptop, had the organ serviced and the security alarm board repaired because it was faulty.

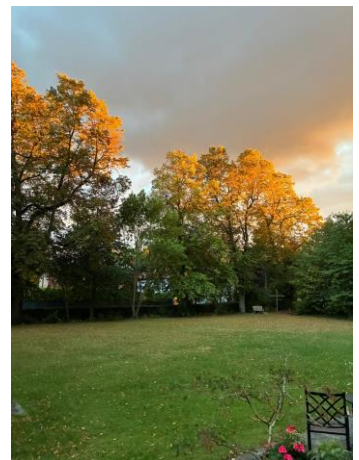
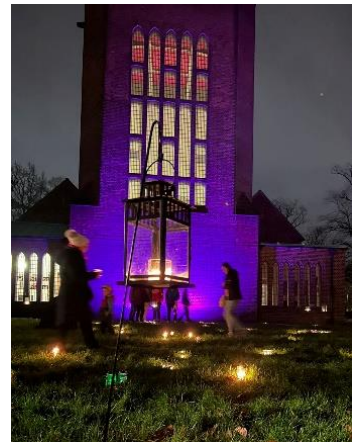
The grounds continue to be maintained by a small group of volunteers. This is not a closed group, anyone is welcome to come along and help and you do not need to be a parishioner.

A Monday morning is the usual gardening slot with a break for tea and biscuits.

Safeguarding

We are committed to high standards of safeguarding practice at St Michael and All Angels. The Safeguarding team (Louise Sell, Sue Taylor, Sheila Collins) continue to meet regularly with Calum Piper and Jenny Gallimore, the Children's Minister. They liaise regularly with the Churchwardens Julie Sweeting and Sue Howgego. The meetings are an opportunity to check that our systems and processes are fit for purpose, to review safeguarding elements of church policies and risk assessments, to discuss any formal and informal safeguarding concerns, and to respond to diocesan communication.

The support provided by the diocese to safeguarding in the parish has continued to evolve. Louise, Sue and Sheila have regularly attended network meetings for safeguarding officers across the diocese, facilitated by the diocesan safeguarding team. These events are an opportunity to discuss updates from the national and diocesan team, to discuss a range of topics related to safeguarding, and to share local approaches to enhancing safeguarding in every parish. The administrative system continues to evolve and we use the Parish Dashboard. A brief report is generated by the system for each



Parochial Church Council meeting, with a full report annually. The reports give the Parochial Church Council assurance about what actions have been undertaken and what still needs to be done. Since the requirements are continually evolving no parish is expected to be in a position where everything is marked as green and up to date. Alongside the dashboard, there is also a Parish Hub. The safeguarding team use this as a place to list and define all our church staff and volunteer roles, with DBS and training requirements and compliance for each person. The Hub and the dashboard contain convenient links to relevant safeguarding policies, documents and support, principally contained within the electronic safeguarding manual.

During the year the team have reviewed and contributed to the risk assessments for Active Angels, and events including Holiday Clubs, Experience Christmas and Easter, Pancake Day, Parish Lunches and fund raising / outreach events. The safeguarding team have liaised regularly with the pastoral care team.



*Supporting Light up
Bramhall*



*Newly Married
Mr and Mrs Sperry*



Carols by Candlelight



Easter Vigil



*Occasional Worship Leaders
(Phil W, Tricia M, Brian G)*



4th Bramhall (St Michaels) Scout Leaders

Vision 2030

During 2022 the PCC had spent a considerable time working to draw together a vision for the church for seven years ahead. When completed it stated:

In 2030 St Michael's will be a church where:

- **We proclaim our faith confidently**
- **We embrace a mixed ecology of worship**
- **Our membership is reflective of the wider Parish**
- **Our resources are used sustainably**
- **We serve our community actively**

Working through of this vision remained a priority in 2025, as the PCC developed its ideas on how to implement the vision most effectively. Over the last year we have achieved the following under each of the statements:

We proclaim our faith confidently

- A wider variety of church members engaged with the social media outreach around Hope and Joy
- We ran The Bible Society Bible Course with over 25 people attending each week.

We embrace a mixed ecology of worship

- We have continued to value the diversity of worship across our four services. Work has been done to broaden the style of music used at joint services throughout the year

Our membership is reflective of the wider Parish

- A number of families have joined the church widening our diversity as a church. With the growth in our children's ministry several new members have commented on the richness of the church being a family of all ages.

Our resources are used sustainably

- We continue to review energy usage and attempt to reduce the amount spent particularly on heating the building. During the winter months the 8am and Midweek Services take place in the Church Lounge.
- The finance team continue to monitor what is spent in the church and reductions in spend are made where possible.
- A number of people have stepped down from roles over the last few months and a real focus going into 2026 is to encourage more people to serve within the church community releasing some individuals from what has become a greater burden.

We serve our community actively

- We were present at the Light up Bramhall and Summer Festival in the village centre this year, being a visible presence and engaging with the local population. A number of our members helped in the organising of each festival.
- We continue to support the foodbank.
- Conversations have started with the local high school around building a relationship between the church and school to work more closely together.
- The Vicar is a governor at Moss Hey Primary School as well as being the Chair of Trustees of Ladybrook Valley Scout District.
- A relationship began to form at the end of the year with a new Men in Sheds group that hope to use the site in future years building a group specifically for men to help overcome issues of isolation and loneliness.

The PCC

Membership

Members of the PCC either hold office *ex officio* or are elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. A small number of members may also be co-opted. Commencing from the 2024 APCM, elections to the PCC confer membership for three years, with a maximum service of six consecutive years, after which members must stand down for at least one year. During 2025 the following served as members of the PCC.

Ex-officio Members

Clergy	The Reverend Calum Piper (Vicar & Chairman)	
Churchwardens	Sue Howgego	Julie Sweeting
Reader	Mark Hackney	
Pastoral Worker	John Baker	
Deanery Synod Representatives from APCM 2023 (elected for 3 years- to 2026)		
	Sheila Collins	Phil Wadsworth
	Janet Ketteringham	David Walker
	Bob Munn	

Elected Members

Lay representatives

Elected for 3 years (to 2028):

Brian Gordon
Bob Laing
Shirley Smith

Elected for 3 years (to 2027):

Rachel Chadwick
Doreen Donnan
George Foot
Phil Ketteringham
Brenda Knight
Sheila Newbon
Louise Sell

Elected for 2 years (to 2026):

Peter Driver (elected Sept. 2024)
Michael Holmes
Tricia Munn
David Taylor
Sue Taylor
Ann Walker

Co-opted member

Jenny Gallimore

Committees

The PCC operates with two permanent committees, and with working groups reporting to them about any special projects or tasks. These committees and working groups meet and report as necessary to the PCC.

Standing Committee

Membership: Vicar, Churchwardens, PCC Vice-Chairman, PCC Secretary, PCC Treasurer

This Committee is required by church law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. It met six times during 2025, primarily to set agendas for PCC meetings.

Finance and Buildings Committee

Membership: Bob Munn (Chairman), Vicar, Churchwardens, George Foot, Mike Holmes, Janet Ketteringham, Louise Sell, Hedley Smith (PCC Health, Safety & Environmental Officer), David Taylor

Remit: The overall aim of this committee is to provide and maintain the material and other resources needed to carry out God's work at St. Michael's. It is responsible for finance; care of buildings and grounds; health, safety and environmental issues; and personnel matters. It has powers delegated from the PCC to deal with smaller and more detailed matters, and it provides advice and makes recommendations to the PCC on more substantial ones, including the annual budget and reserves. It met six times during 2025.

Treasurer: We have not been able to appoint a new Treasurer, so Sue Howgego has continued acting as Treasurer. The committee is enormously grateful for all the work this entails in addition to her duties as Warden, and for the work of the rest of the finance team. We still look to appoint a substantive Treasurer as soon as possible.

Planned giving: Thanksgiving Sunday was again held in the autumn to inform the budget for 2026. We have joined the national Parish Giving Scheme to make donations easier to handle and tax relief easier to claim.

Banking arrangements: We closed our fee-bearing accounts with HSBC and opened two interest-bearing charity accounts with the Vernon Building Society, which has a branch in Bramhall. We consolidated three investment accounts (managed by CCLA on behalf of the Church of England Board of Finance) into two by closing the worst performing one.

Health, Safety & Environment: The Health, Safety & Environmental Officer provided regular updates across the site and buildings, which the committee reported on to the PCC. He reported no serious issues. However, the fire alarm system proved unreliable, failing frequently and incurring costly call-out fees for repair work that failed to solve the problems. We therefore cancelled our contract with the equipment suppliers in favour of simpler and cheaper arrangements (approved by our insurers) that will now also cover the church itself.

Work on the **Parish Centre kitchen** and **33 Dawlish Close** took up significant time, especially for the Wardens. The parish property at 33 Dawlish Close was extensively refurbished and then let to new tenants through a new lettings management company at an increased rental. Income from letting the Parish Centre made a valuable contribution to our running costs, as did literary and musical events in the church.

Eco Action Group

Membership: Hamida Adkins, Frances Beards, Peter Crossen, Robert Cryer, Doreen Donnan, George Foot, Bryan Goodwin, Sheila Newbon, Calum Piper, Louise Richardson, Helen Russ, Phil Wadsworth (Chairperson), Jonathan Worne

Parish Development Group (Finance)

Current Membership: Louise Richardson, Sue Taylor, Stuart Villard, Phil Wadsworth, Michael Holmes.

Membership (Electoral) Roll Report

Under the Church Representation Rules, The membership Roll for the Parish must be renewed every six years and revised each year thereafter for presentation at the church's APCM. 2025 marked the year in which we renewed the Roll, effectively starting from scratch. The new Roll, which began after the APCM, has been revised and updated before each PCC. The figures presented below are those up to March 2026, because the rules stipulate when we must pause and collate final figures, and in our case, that is March 2026.

The Parish therefore currently comprises 209 members, of whom 157 reside within the parish boundary and 52 are outside it.

Policies

As a registered charity, every year St Michael's has to send the Charity Commission a report and our accounts. For 2023 the Charity Commission asked charities to report whether they had a number of specific policies to manage risks to the charity's continuing operations. Checking showed that we had most of the expected policies, with one or two still under development, but some were not clearly set out. This prompted a review of our policies during 2024. The outcome was a new overall policy statement on how we manage different risks through our various policies; a new Serious Incident Policy (which we hope never to have to use); and new policies on Social Media and on activities for which we will not hire our premises (basically if they contradict the values of the Church of England, may cause distress, or are party political – private room hire and hustings open to all parties are not excluded).

All policies have been brought to a common format, headed by a summary of the scope and main provisions of the policy. The policies are listed with their summaries on our website.



Everyday Faith Podcast Recording



Watoto Concert

Deanery Synod

Cheadle Deanery Synod met three times in 2025. The first meeting took place on 26th February at Emmanuel Cheadle Hulme where updates were invited from parishes sharing what God was doing around the deanery. The 2nd meeting was held on the 20th May at St Catherine's Heald Green where Claire Ratcliffe from the Diocesan Safeguarding Team gave a presentation. The final meeting of the year took place on 8th October at St Georges Poynton where Rebecca Holland gave a presentation on the new Strategic Programme for the diocese.

The deanery also hosted all three Bishops for a 2 day visitation in March where Bishops visited churches, schools and other organisations where partnerships were being formed.

Churches Together in Bramhall and Woodford

The work of Churches Together in Bramhall and Woodford grew in 2025 with the Churches coming together not just for the annual Good Friday procession and act of worship but for a number of missional outreach events. These included hosting the Watoto Choir for a concert whilst on their tour of the UK, 2 school holiday clubs and a mission week with young people working with The Message. Through Fords Lane Church, Churches Together has also developed a youth drop in which has links with Bramhall High School.



Christingle



Churches Together Village Nativity



Wedding

Public Benefit

The Charity Commission requires charities to report on how their activities carried out their aims for the public benefit. In reporting, the PCC has had regard to the Commission's guidance on public benefit.

Worship

Services are open to all, and the church is open for private prayer and meditation on weekdays. Services of worship take place each Sunday and Wednesday in the parish church.

Occasional Offices

The church is normally used for baptisms, weddings and funerals. During 2025 there were 11 baptisms, 5 weddings, 14 funerals in church, 14 funeral services at the crematorium, and 8 burials of ashes or other committals.

Education

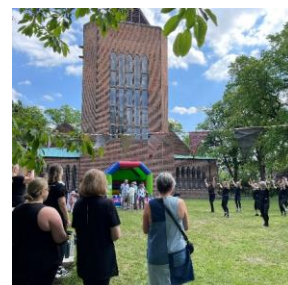
Contacts have been made with some local schools, and links are maintained with uniformed organisations. Learning about the Christian faith is fostered by sermons, by all-age services, by short study programmes, and by a variety of house groups, sometimes meeting digitally. Parties of local school children visit the church as part of their curriculum and are introduced to the building and the activities that go on in it. A local school sometimes borrows equipment. This work takes place in the context of our Strategy for Children and Young People.

Concerts

The church building is available for booking by organisations that present concerts and literary events.

Pastoral Care

The church leads worship in four care homes in the community, Abbeyfield, Meadway, Bramhall Manor and Ladybrook Manor. A growing number of congregants who are currently unable to attend church have received monthly visits for a service of Holy Communion. The clergy have visited and ministered to those in hospital or hospice. A new Pastoral Care team visits ill or elderly parishioners.



Scouts and Guides

St Michael's sponsors the 4th Bramhall Scout Group and 4th Bramhall Guides and Brownies, each of which has a policy of open recruitment. The Scouts have their own premises, but the Guides meet in the Church Hall. Both organizations use the church grounds for outdoor activities such as games and cooking.

Active Angels

Active Angels provides activities for pre-school children with their mothers or other carers.

Parish Centre

The Parish Centre is available for hiring when not required for church use. It is often the venue for meetings of charities and other bodies, and various special events and parties.

Giving to Missions and Charities

The PCC gives to missions and charities from any surplus voluntary income. Missions and charities also benefit from funds raised by special collections and fund-raising activities such as

The Watoto children's choir who visited us in March and the event raised £1959.94 for them.

The Children's Society for whom we raised £1355.75 at the Christingle services.

Oasis Centre: We donated clothes to the Oasis centre in Gorton. Calum, Julie and Sue also went to see the centre along with other vicars and wardens *and all went away impressed at God's work.*

Chelwood Foodbank: A collection of food and toiletry items is made every week, normally at both morning services, and donated to this Food Bank in Stockport the following day.

Financial Review *from the acting Treasurer*

for the year ended 31st December 2025

The total income for the year was £234,772 and expenditure was £247,627 giving a deficit of £12,856. Although we had budgeted for a deficit of £20,145, we were on track to make a profit in 2025, but then we had unexpected major refurbishment on Dawlish Close after the termination of the lease in October 2025. The amount incurred on Dawlish in 2025 totalled £23,027.

Some of these expenses have been capitalised and are being depreciated over 5 years. The balance of £14,459 has been charged to the income and expenditure account.

We also carried out the refurbishment of the kitchen at a cost of £21,118. The monies for this had been raised with the various events we had run over the last couple of years and totalled £16,096. The difference between the amounts raised and the final cost, £5,022 being funded by the legacies that we have received, one of which was specifically for the kitchen.

A one-off payment that we incurred in 2025 was the termination payment we made to our alarm supplier, Securitas. We originally had a 10 year contract with them and the costs and charges were being increased to the point where it was becoming onerous. The termination payment we had to pay was £5,519 which is cheaper than the quarterly charges that we would have incurred if the contract had continued to the termination date.

In summary, the additional, unanticipated charges to the income and expenditure account were:

Dawlish	£14,459
Securitas	£5,519
<i>Total</i>	<i>£19,978</i>

Loss for 2025	£12,856
Gain if the above had not been incurred	£7,122

A budget has been set for 2026 so we will continue to monitor our actual expenditure against income and hopefully 2026 will be an improvement.

At this point, I think it is important to acknowledge the finance team who work quietly and efficiently in the background. Thank you for all your hard work.