

ST MICHAEL AND ALL ANGELS CHURCH, COSBY

ANNUAL REPORT AND FINANCIAL STATEMENTS

OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2025

(Accounts on separate document)

**Bank:
Santander
Bootle
Merseyside
L30 4GB**

**Building Society:
Coventry Building Society
Coventry
CV3 2TQ**

**Independent Examiner:
Mrs Samantha Cox
11, The Paddocks
Littlethorpe
Leicester
LE9 5JP**

ANNUAL PAROCHIAL CHURCH MEETING REPORT

BACKGROUND

St Michael and All Angels Parochial Church Council (PCC) have the responsibility to promote in the ecclesiastical parish the whole mission of the Church - pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the church of St Michael and All Angels, Cosby and for the Bunning Memorial Hall, Main Street, Cosby. Cosby PCC is a charity and its members are trustees (charity number 1133983).

MEMBERSHIP

Members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting in accordance with the Church Representation Rules. During the year, the following served as members of the PCC.

Incumbent:

Interregnum

Readers:

Mr Eric Leese *
Mr Martin Stevenson

Representative on the Deanery Synod:

Mrs Janice Wyllie

***Elected members:**

Mrs Susan Lee - Vice Chairman
Mrs Hilary Cooper – PCC Secretary
Mr Brian Woodcock – PCC Treasurer
Mrs Joy Franklin – Electoral Roll Officer
Mrs Winifred Furborough
Mrs Jean Graham
Mrs Linda Stevenson
Mrs Christine Newton
Mrs Caroline Shepherd

In accordance with the Resolution passed at the Annual Parochial Church Meeting 2008 Parochial Church Members are elected on a three year cycle.

*** Lay Reader, Mr Eric Leese, did not wish to serve on the PCC**

Standing Committee – Susan Lee, Brian Woodcock, Hilary Cooper, Joy Franklin, Christine Newton.

Finance and Property Committee - Susan Lee, Brian Woodcock, Hilary Cooper, Joy Franklin.

COMMITTEES

The **Parochial Church Council** operates through several committees which meet as required between full meetings of the PCC. All recommendations from such committees are decided by the PCC.

During 2025, the Parochial Church Council met in March, June, August and November and Standing Committee met a few weeks before each PCC to set the agenda and discuss matters for ratification at PCC.

Finance and Property Meeting was held in November 2025. The Annual Parochial Church Meeting was held in April 2025.

Standing Committee: This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. It is a useful committee discussing items and shaping the agenda of the upcoming PCC meeting.

Finance and Property Committee:

The committee meets once a year to discuss fees and charitable giving and other financial matters. The PCC oversees the general financial dimension of the work of St. Michael and All Angels by monitoring income and expenditure, budgeting and regularly reviewing all matters relating to finance. It also oversees matters relating to the stewardship of plant, such as the Church and the Bunning Memorial Hall, and the fabric of both buildings.

Baptism, Wedding and Funeral Policies are reviewed annually, changes made as necessary and adopted by PCC.

Wedding and Funeral fees were reviewed in November 2025 and non-statutory charges revised.

Marriage registration requirements changed in May 2021 with Register offices now responsible for the registration of marriages and issuing of certificates.

Health and Safety Policy rewritten in 2024 is reviewed annually and changes made as necessary.

Safeguarding Policy is extremely important, covered at every PCC meeting and

reviewed annually in line with guidance from Leicester Diocese. Safeguarding comprises several policies.

Data Protection is covered at every PCC meeting and continually reviewed

ELECTORAL ROLL 2025

After a complete revision in 2025 as required every six years, there were 52 names on the Electoral Roll.

CHURCH ATTENDANCE 2025

Palm Sunday – 23, Good Friday – 24, Easter Sunday - 42, Harvest – 34, Remembrance – 90+, Advent Praise – 40, Nine Lessons & Carol – 100+, Christmas Eve carols – 88. Christmas Eve Eucharist – 11, Christmas Day – 16. Of the regular services during the rest of the year, average Sunday attendance was 26 attendees.

Wednesday morning services attracted an average of 8 attendees.

There were many funeral services in church, mostly conducted by Martin Stevenson, and two baptisms. No marriage services took place in church in 2025.

WORSHIP REPORT 2025

We have been extremely fortunate to be able to have a service every Sunday and to have communion regularly. We are very grateful to the Rev. David Faulks who, with his wife Ann, has made Whetstone and Cosby his places of worship on a Sunday morning. Chris Newton has arranged clergy to take services and, as well as David, we have also welcomed the Rev. Sue Frost, the Rev. David Jennings and the Rev. Carol Lacey to take our services when he was unavailable. We are also extremely fortunate to have Eric Leese who takes the All-age service once a month as well as the Remembrance Service and Martin Stevenson who takes the Wednesday morning service each week, Good Friday Hour at the Cross, and most of the funerals.

We enjoy having a variety of clergy/lay readers to give sermons and lead worship as all have different styles. But we do miss having an incumbent particularly to take on overall responsibility, to lead the church and parish community, and to give guidance.

We remain on very good terms with the other benefice churches of All Saints in Narborough and St. Peters in Whetstone and share details about services and events. Alongside our Team Services on the fifth Sunday, we try to support the various social fund-raising events that each church plans.

Musically, we are very thankful to have a choir led by Jon Scott, an organist, Martin Barstow and two pianists, Jan Wyllie and Liz Leese.

It has been very good to welcome the children from local schools to services during the year and we have had visits from Cosby School and Old Mill at Broughton

Astley. Cameron Wiltshire-Plant, assistant curate at Four Saints benefice led these services. The children seemed to enjoy it, were well-behaved and it was good to see many youngsters in the church.

Members of the congregation help as sidespersons, preparing the church before and after worship, reading lessons, praying intercessions and making drinks. The task of doing the rotas is carried out by Martin Stevenson. Jan Wylie produces the pew slips each week. Joy Franklin keeps the records for the Garden and Remembrance and has a knowledge going far back. Hilary Cooper carries out administrative tasks mainly relating to meetings.

We sometimes have services with the other churches in the village. Suzanne Thompson and Alison Norman are our reps on Cosby Churches Together.

The Minster Communities initiative to which churches in Leicester Diocese have been subjected, will impact us eventually. We are the last deanery to go through the process which may be to our advantage. Around seven of us from church have attended many meetings over the last couple of years and have had the chance to express our concerns and ask questions. Through no fault of the competent team who have conducted the process, we are unclear as to what the future holds, other than knowing that clergy will be few and we are unsure how much support we will get. The process has now reached the final stages so we should know more by the end of this year.

FINANCE AND PROPERTY COMMITTEE REPORT FOR 2025

Members of the Committee met on 13th October 2025 when the Fees, end-of-year donations and budget for 2026 were discussed. Their recommendations were considered by the PCC members in November and approved.

Table of Statutory Fees for 2026 came out at the end of 2025. The local fees for weddings and funerals for the vergers, organist, church bells, choir, and heating are discussed and added to the statutory fees. There is a table available in church detailing of the cost of a wedding in church, a funeral service in church, as well as a burial in a cemetery or cremation immediately preceding or following on from a service in church, and burial of ashes in the churchyard.

Charitable donations have been made to:- Children's Society, British Legion, Leicestershire Historic Churches Trust, Lutterworth and Villages Foodbank, Kimbilio, Water Aid and Salvation Army Toy Collection. Gifts of fruit and vegetables are given out at Harvest to those known to the church in the village who are having a difficult time.

FINANCIAL REPORT 2025

Brian Woodcock is the church treasurer, and we are very thankful for the work he

does to look after the church accounts.

In 2025 we reduced our parish contribution to Leicester Diocese to £12,000. This has helped our finances which are looking healthier.

A detailed, independently examined, breakdown of the church financial situation can be seen on the accompanying Financial Statement and Accounts.

We are very grateful to our congregation who give generously, and to those who support us through Friends of Cosby Church. There has been an appeal to boost the Garden of Remembrance fund and donations have come in steadily for this. There was a generous donation given to the Bunning Hall by the luncheon club, which folded in 2024. Bill and Elaine Stevens also kindly gave a donation to Bunning Hall funds from the quiz night they organised. Margaret Silk also raised much needed funds for church through the sale of quiz sheets.

BUILDINGS REPORT 2025

Upkeep of our ancient 13th century church building and Bunning Hall is and will always be a challenge. Susan Lee works very hard throughout the year to ensure that the building is kept well-maintained, as well as managing bookings for the Bunning Hall, and numerous other tasks. Alison Norman does a lovely job of keeping both buildings clean and visitors often comment on this. We have a gardener to keep the grounds up to scratch and the Garden of Remembrance has many visitors who just want to sit and absorb the peace and tranquillity.

In the Summer the architect came to church to help us prioritise the work that needs to be done most urgently following the 2024 Quinquennial Inspection, as well as suggesting whom should be approached regarding work and what repairs could be grouped together to be done at the same time.

Priority was an ongoing leak in the vestry roof – this was done but further work is needed.

The men's toilet in the Bunning Hall has been in a very poor state for some time. A grant from Blaby District Council to cover 50% of the cost of the work has been successfully obtained and the work will go ahead in Spring 2026.

Pruning work was carried out on the large tree at the end of the field behind the Bunning Hall.

DEANERY SYNOD REPORT 2025

Jan Wyllie attends Deanery Synod meetings and provides interesting reports to PCC.

Meeting in February 2025 was held at Dunton Bassett church. The venue was chosen because representatives wanted to see the nave which has been recently transformed. All the pews have been removed and replaced with modern wooden

chairs, The result makes an excellent and welcoming space.

Karen Rooms, Dean of Leicester Cathedral, who gave a very interesting question-and-answer session at this meeting on her role and that of the cathedral. The cathedral holds Junior Church and Messy Cathedral sessions and other outreach programmes to try to encourage more people to attend services.

There are around 30 people who have roles in the running of the cathedral and there are four paid clergy.

At the June 2025 meeting, as the speaker had failed to turn up, there was a discussion about the Minster Communities process, particularly a recent Discernment Day. There was much disquiet expressed by those who had attended.

At the October meeting, Gill Elliott from the Church Buildings Team gave a very interesting talk about Festival Churches. She explained that her role was to help parishes consider whether it was appropriate for them to become a Festival Church, and if so, to provide help to develop that. It would cover areas such as the care of the fabric of the building, making changes to the building, future sustainability and the care of churchyards. But the main points she made were that any church can become a Festival Church, and it does not mean that it leads to closure. It is also reversible, in that some churches find that they increase in such a way that they return to their original status. Peatling Magna is a local example of a Festival Church, where the whole community's become part of the development, which helped to make it a success.

SAFEGUARDING REPORT 2025

All relevant policies were reviewed and accepted by the PCC in November 2025, and displayed as required in the church, as was the information poster at the back of the church.

Janice Wyllie is the church Safeguarding Co-ordinator and does a great job ensuring all those who need to be are covered by safeguarding training.

Bellringers is a successful aspect of church life with many new ringers and is another area of safeguarding that has had to be considered. Jan has worked with the tower captain, Sarah Freer regarding this activity.

Hilary Cooper and Jan Wyllie undertook the Safeguarding Leadership Pathway (VSLT) in 2025. This was considered necessary by the Diocese because we have no incumbent. It is a lengthy course, consisting of an online workbook and two two-hour ZOOM meetings. The main content is to train people in the recognition and management of safeguarding in the church setting.

Basic, foundation and domestic abuse training will be required for all PCC members in 2026, as it will be three years since it was completed and must be renewed.

DATA PROTECTION REPORT 2025

Data Protection appears on the agenda at all PCC meetings during the year and

Hilary Cooper is the Data Protection officer. As new contacts come our way, they are given a copy of the Data Privacy Notice and a Data Collection Form as required by General Data Protection Regulation (GDPR).

PASTORAL REPORT 2025

Many members of the congregation do a wonderful job pastorally to ensure those in need are contacted by visits, phone calls and the taking round of gifts from the church when appropriate to do so. Linda Stevenson oversees Pastoral Care.

We continue to support Lutterworth and Villages Food Bank where people bring to church tins and packets throughout the year, with a special collection at Harvest.

Donations of money and food are always gratefully received by the charity.

At Christmas, Martin and Linda Stevenson collect toys for the children and gift sets for the teenagers for the Salvation Army Toy Collection. This enables children to have a toy or gift set who probably would not get a gift without our help. Salvation Army in Hinckley area was able to help 475 children, which represented 240 families. Each child was able to have 3-4 presents as well as stocking fillers to open on Christmas morning. The collection is well supported by the church and village.

During 2025, we sent out our usual Easter and Christmas cards, and at Harvest we sent out gifts to people who are housebound, ill, or bereaved.

Please let Linda or Martin know if you hear about people or families who need help in any way so we can possibly make a visit or send a card. We can offer transport to people who need a lift to church or appointments, and meals to those needing a bit of extra help after an operation for example.

CHOIR REPORT 2025

We are very fortunate to have a four-part church choir led by choirmaster, Jon Scott. There are very few church choirs left in the county of Leicestershire. The choir continues to rehearse every week and sings for the Communion services on the first Sunday of each month. We are also pleased to be able to sing for some of the special services, in particular Easter, Remembrance, Advent and Nine Lessons and Carols.

We have performed a wide range of music over those services, from the 13th to the 21st centuries, and not always in English.

There are only 11 of us singing regularly and, sopranos excepted, there are only two choristers in each of the other parts. We are grateful to Jon for his leadership and patience as we learn new pieces.

In October we put on an enjoyable and successful concert, 'Songs from the Shows' - a variety of choir pieces, solos and duets as well as enjoyable renditions from the recorder group. It was good to welcome a few members of Jon's choir to join us for this concert and at Nine Lessons and Carols. We were very grateful to Anne de Graeve who accompanied us on the piano.

The choir entered a tree into the Christmas Tree Festival on the theme of your favourite childhood book, and Diane Scott put this together.

Thanks are also due to Martin Barstow who plays the organ for our sung services working very hard to produce music to a high standard.

BELLRINGERS REPORT 2025

Bell Captain, Sarah Freer reports, "I'm delighted to say it has been a very successful year for the ringers.

We started 2025 with 4 learners who I was teaching at Cosby and Whetstone with the help of Sarah Catherall and our aim was to try and ring rounds for Easter Sunday. In March, we had another learner join us and yet another one in June. I'm pleased to say we rang for Easter Sunday and all 6 of our new learners have now achieved their Level 1 in ringing which means they can all now ring a bell independently. In November I was assessed and passed my Level 1 teaching qualification through the ART scheme and I attended the second course in January to enable me to help our learners progress from handling a bell to ringing more complicated things.

We rang for a couple of other services in the year including VE Day, remembrance Sunday and Christmas and most of our new ringers have also rung at other churches on their practice nights.

Enderby ringers have still been joining us on the first Monday of the month and have continued to be very supportive. There are also a couple of ringers who used to ring at Cosby who have come back to join us.

Since January we have committed to having a regular practice on Monday evenings from 6.30-8pm (slightly earlier than our old practice time due to having a young learner with us).

We are also aiming to ring for Sunday service as often as we can from 10.30-11am and have managed this most weeks since the middle of January.

With regards to the condition of the bells one of our new ringers, John, has become very interested in bell maintenance. We had a broken stay, which often happens with new ringers, which he replaced and fitted as well as fitting a new dingle box (which holds the wooden stay). He has inspected all the bells with me and noted a couple of things which we will undertake in the next few weeks, tightening bolts and possibly replacing another stay. He is already proving a great asset.

Here's to another good year!

SOCIAL AND FUNDRAISING REPORT 2025

Thanks to the Social Committee, and particularly to Alison Norman, we had many social and fundraising events which were very successful. As well as a means of raising money, we see social events as a form of outreach as many villagers come along to events. Not only is it an opportunity to chat to people, but we also get to know if there are people in particular need of help or prayer.

Pre-loved sale in January did well. Book and Puzzle sale organised by Ros Clark, was very successful again with loads of books and plenty of customers. Spring Fayre goes well, helped greatly by Eric's plant stall, and later in the year the Christmas coffee morning was enhanced by lots of lovely gifts as well as an enticing array of cakes. There was also an enjoyable VE Day celebration tea and a Harvest Supper. The church was open over Harvest weekend with beautiful flower displays arranged by Linda Stevenson and the flower arrangers, as well as tours of the church building.

In December, Helen Stevenson again organised a Christmas Tree Festival which was also a great success with lots of visitors to the church and the involvement of many groups from the village including the schools. This has become an annual event. There are only six members on the committee and it is hard work organising events. Without help from family and friends it would be hard to do what they do, and the team desperately needs some new volunteers to join them.

Supper evenings continue to be a success as we meet at one another's homes about six times a year for very enjoyable evenings of shared food and chat. At each meeting we collect £1 contributions from those present and when we have £50 we give it to a nominated charity.

Finally, we would love to see more people join us at church both to worship God and to become part of the life of our church. Whilst in many respects we are fortunate, we notice now how much we struggle to do what we used to do in the day-to-day running of the church, the putting on of events and in outreach to the community. A few people in church go 'above and beyond', and it would be very helpful to have more volunteers willing to take on tasks, however small.

Independent Examiner's Report to the PCC of St Michael & All Angels' Church, Cosby, Leicester

This report on the accounts of Cosby PCC (Charity No. 1133983) for the year ended 31st December, 2025 which are set out on pages 2 to 4,

Respective responsibilities of trustees and examiner

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

The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

Examine the accounts under section 145 of the Charities Act,

to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and

to state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission.

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

Independent examiner's statement

In connection with my examination, no material matters have come to my attention 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 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.

Mrs. Samantha J. Cox
11 The Paddocks
Littlethorpe
Leicester
LE19 5JP

Signed.....

Date.....

Samantha Cox
18/3/2026

Martin J. Stevenson
(CAF number)

Hilary Cooper
(PCC Secretary)

St Michael & All Angels' Church, Cosby, Leicester
Financial Statement for the year ended 31st December 2025

General Fund - Receipts and Payments Account

Receipts	2025		2024	
	£	£	£	£
Incoming Resources from Donors				
Stewardship envelopes, income under covenants & Gift Aid	22133		18662	
Bequests	0		0	
Church collections	1469		1939	
Income tax recovered (Gift Aid)	5405		5259	
Interest on Income tax recovered	46		36	
			29053	25896
Other Voluntary Incoming Resources				
Donations to Funds (see Note 3)	4498		2646	
Donations to Bunning Hall Upkeep	3655		270	
Donations for Good Causes	340		625	
Grants for Church Restoration	148		1121	
Grants for Bunning Hall	0		0	
			8641	4662
Activities for Generating Funds				
Book & Puzzle Sale	1763		1364	
Cook Books	115		0	
Ride or Stride	836		998	
Concerts/Hymnathon	457		106	
Coffee Mornings/Afternoon Tea	616		300	
Children's Society Box Opening/Christingle etc	0		321	
Christmas Coffee Morning	750		783	
Bills Quiz/Event Quiz/Christmas Quiz	501		580	
Christmas Tree event inc surprise presents	562		421	
Parish Breakfast/Soups & Puds etc	477		421	
Harvest Supper Quiz night	472		0	
Miscellaneous Fund raising	17		329	
Cards/Mugs/Church History etc (See Note 1)	22		44	
Spring Fayre	798		879	
Yarn Bomb event café	0		679	
			7384	7225
Income from Investments				
Building Society Interest	1128		1347	
Bank Deposit Account Interest	78		57	
Bunning Hall Fund Deposit Account Interest	14		13	
			1220	1416
Other ordinary Incoming Resources				
Printing	0		0	
Fees from Wedding and Funerals	1024		1499	
Insurance Claim	0		0	
			1024	1499
Church Hall				
Sundry Lettings	7220		9484	
			7220	9484
Total Receipts			54542	50182

St Michael and All Angels' Church, Cosby, Leicester - Financial Statement for the year ended 31st December 2025

General Fund - Receipts and Payments Account - Continued

Payments	2025	2024	
	£	£	£
Donations and Grants			
Donations to Missions and Relief Agencies & Other Charitable Organisations	1330	2268	
Other Charitable Giving (See Note 2)	235	35	
Grants			
		1565	2303
Activities Directly Relating to the Work of the Church			
Fund raising expenses	228	268	
Diocesan Parish Contribution	12000	16000	
Wedding and Funeral Expenses		0	
Ministry expenses - includes Travel, Telephone Charges & Internet Line	261	221	
Religious Education	103	45	
Out Reach	50	225	
Upkeep of Services	312	294	
Insurances including roof security	5073	5083	
Fabric Repairs and Maintenance inc Organ	2894	2240	
Church Grounds/Garden	894	888	
Electricity	5088	6214	
Fire/Quinquennial Inspection	1110	870	
		28013	32348
Church Management and Administration			
Books, printing and stationery	577	122	
Miscellaneous Expenses	1013	675	
Magazine Expenses	0	0	
Repographic Expenses	145	284	
New Printer	0	0	
		1734	1081
Church Hall			
Gas	1648	2158	
Electricity	794	1064	
Water Rates	0	208	
Insurances	1073	1081	
Furniture	0	0	
Repairs	527	1608	
Cleaning Expenses	1200	1200	
Miscellaneous Expenses	145	433	
Ground Maintenance	1568	800	
		6955	8551
Major Capital Expenditure			
Major repair costs to church building inc redecoration	408	6432	
Major repairs to church hall inc redecoration	0	3780	
		408	10212
Total Payments		38676	54495

St Michael & All Angels' Church, Cosby, Leicester - Financial Statement for the year ended 31st December 2025

	£	£
Excess of Receipts (Payments)	15866	-4312
Unaccounted funds		
Cash in Hand, Bank and Building Society accounts as at 1st January (see note 3)	49113	53426
Cash in Hand, Bank & Building Society accounts as at 31st December (see note 3)	64979	49113

Statement of Assets & Liabilities as at 31st December 2025

Statement of Assets & Liabilities as at 31st December 2025	2025	2024
	£	£
General Fund - Monetary Assets		
Floats/Cash in Hand	18 ✓	32
Santander Bank Accou :- Current Account	5757 ✓	2373
:- Business Deposit Account	9839 ✓	7771
:- Bunning Hall Fund	1308 ✓	758
	<u>48061 ✓</u>	<u>38181</u>
Coventry Building Society Investment Account	64982 :	49114

Debtors	0	0
Prepayments	0	0

Accruals - Liabilities		354	1233
Other Expenses		1041	878
Electricity		48	195
Gas		<u>1443</u>	<u>2306</u>

Notes to the Accounts for the year ended 31st December 2025

Note1

Sales in church via donations in offertory box amounted to £43.90

Note 2

Donations paid is made up as follows:

Donations paid is made up as follows:			
Restricted Giving		Other	
Kimbilio	180 ✓	LDG Bell Ringers	80 ✓
The Royal British Legion	164 ✓	Halo	40 ✓
Water Aid	50 ✓	Salvation Army	<u>115</u> ✓
Historic Churches	836 ✓		235 ✓
Lutterworth Food Bank	<u>100</u> ✓		
	1330 ✓		

Note 3

The figures stated include amounts which the PCC has earmarked for the following purpose 31.12.2025

Note 3	As at 31.12.2025	As at 31.12.2024
The figures stated include amounts which the PCC has earmarked for the following purpose	£	£
Fabric Repairs Fund (Major items)	23147	17525
Clock Fund	6256	6246
Toilet Fund	5791	5631
Choir Fund	261	254
Organ Fund	3468	3751
Flower Fund	132	151
Church Garden fund	1569	29
Hall Stage Curtains	545	531
Hall Renovation	3250	0
Other	-74	0
Reprographic fund	3715	4029
	<u>48061</u>	<u>38148</u>

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Basis of independent examiner's statement

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11 The Paddocks
Littlethorpe
Leicester
LE19 5JP

Signed.....

Date.....

Samantha Cox
18/3/2026

Martin J. Stevenson
(CAF number)

Hilary Cooper
(PCC Secretary)

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Book & Puzzle Sale	1763		1364	
Cook Books	115		0	
Ride or Stride	836		998	
Concerts/Hymnathon	457		106	
Coffee Mornings/Afternoon Tea	616		300	
Children's Society Box Opening/Christingle etc	0		321	
Christmas Coffee Morning	750		783	
Bills Quiz/Event Quiz/Christmas Quiz	501		580	
Christmas Tree event inc surprise presents	562		421	
Parish Breakfast/Soups & Puds etc	477		421	
Harvest Supper Quiz night	472		0	
Miscellaneous Fund raising	17		329	
Cards/Mugs/Church History etc (See Note 1)	22		44	
Spring Fayre	798		879	
Yarn Bomb event café	0		679	
			7384	7225
Income from Investments				
Building Society Interest	1128		1347	
Bank Deposit Account Interest	78		57	
Bunning Hall Fund Deposit Account Interest	14		13	
			1220	1416
Other ordinary Incoming Resources				
Printing	0		0	
Fees from Wedding and Funerals	1024		1499	
Insurance Claim	0		0	
			1024	1499
Church Hall				
Sundry Lettings	7220		9484	
			7220	9484
Total Receipts			54542	50182

St Michael and All Angels' Church, Cosby, Leicester - Financial Statement for the year ended 31st December 2025

General Fund - Receipts and Payments Account - Continued

Payments	2025	2024	
	£	£	£
Donations and Grants			
Donations to Missions and Relief Agencies & Other Charitable Organisations	1330	2268	
Other Charitable Giving (See Note 2)	235	35	
Grants			
		1565	2303
Activities Directly Relating to the Work of the Church			
Fund raising expenses	228	268	
Diocesan Parish Contribution	12000	16000	
Wedding and Funeral Expenses		0	
Ministry expenses - includes Travel, Telephone Charges & Internet Line	261	221	
Religious Education	103	45	
Out Reach	50	225	
Upkeep of Services	312	294	
Insurances including roof security	5073	5083	
Fabric Repairs and Maintenance inc Organ	2894	2240	
Church Grounds/Garden	894	888	
Electricity	5088	6214	
Fire/Quinquennial Inspection	1110	870	
		28013	32348
Church Management and Administration			
Books, printing and stationery	577	122	
Miscellaneous Expenses	1013	675	
Magazine Expenses	0	0	
Repographic Expenses	145	284	
New Printer	0	0	
		1734	1081
Church Hall			
Gas	1648	2158	
Electricity	794	1064	
Water Rates	0	208	
Insurances	1073	1081	
Furniture	0	0	
Repairs	527	1608	
Cleaning Expenses	1200	1200	
Miscellaneous Expenses	145	433	
Ground Maintenance	1568	800	
		6955	8551
Major Capital Expenditure			
Major repair costs to church building inc redecoration	408	6432	
Major repairs to church hall inc redecoration	0	3780	
		408	10212
Total Payments		38676	54495

St Michael & All Angels' Church, Cosby, Leicester - Financial Statement for the year ended 31st December 2025

	£	£
Excess of Receipts (Payments)	15866	-4312
Unaccounted funds		
Cash in Hand, Bank and Building Society accounts as at 1st January (see note 3)	49113	53426
Cash in Hand, Bank & Building Society accounts as at 31st December (see note 3)	64979	49113

Statement of Assets & Liabilities as at 31st December 2025

Statement of Assets & Liabilities as at 31st December 2025	2025	2024
	£	£
General Fund - Monetary Assets		
Floats/Cash in Hand	18 ✓	32
Santander Bank Accou :- Current Account	5757 ✓	2373
:- Business Deposit Account	9839 ✓	7771
:- Bunning Hall Fund	1308 ✓	758
	<u>48061 ✓</u>	<u>38181</u>
Coventry Building Society Investment Account	64982 :	49114

Debtors	0	0
Prepayments	0	0

Accruals - Liabilities		
Other Expenses	354	1233
Electricity	1041	878
Gas	48	195
	<u>1443</u>	<u>2306</u>

Notes to the Accounts for the year ended 31st December 2025

Note1

Sales in church via donations in offertory box amounted to £43.90

Note 2

Donations paid is made up as follows:

Donations paid is made up as follows:			
Restricted Giving		Other	
Kimbilio	180 ✓	LDG Bell Ringers	80 ✓
The Royal British Legion	164 ✓	Halo	40 ✓
Water Aid	50 ✓	Salvation Army	<u>115</u> ✓
Historic Churches	836 ✓		235 ✓
Lutterworth Food Bank	<u>100</u> ✓		
	1330 ✓		

Note 3

The figures stated include amounts which the PCC has earmarked for the following purpose 31.12.2025

Note 3	As at 31.12.2025	As at 31.12.2024
The figures stated include amounts which the PCC has earmarked for the following purpose	£	£
Fabric Repairs Fund (Major items)	23147	17525
Clock Fund	6256	6246
Toilet Fund	5791	5631
Choir Fund	261	254
Organ Fund	3468	3751
Flower Fund	132	151
Church Garden fund	1569	29
Hall Stage Curtains	545	531
Hall Renovation	3250	0
Other	-74	0
Reprographic fund	3715	4029
	<u>48061</u>	<u>38148</u>