



**TRUSTEES ANNUAL REPORT &
FINANCIAL STATEMENTS**

FOR

**THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL
PARISH OF CAVERSWALL
STOKE-ON-TRENT**

Charity Reference Number 1142709

**FOR THE YEAR ENDED
31ST DECEMBER 2025**

The PCC of the Ecclesiastical Parish of Caverswall

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INTRODUCTION: The Parochial Church Council of the Ecclesiastical Parish of Caverswall is responsible for the whole mission of its two Churches; St. Peter's and St. Andrew's.

St. Peter's Church is situated in the village of Caverswall in the Staffordshire Moorlands. It is a pretty, medieval Church building, enlarged and adapted over the centuries, with a written record of Incumbents dating back to 1230. It is popular for Weddings and Baptisms, seats approximately 160 people, and has a small kitchen and toilet area and a bell tower that was restored in 2008.

St. Andrew's Church is located in Weston Coyney, Stoke-on-Trent and was built and dedicated in 1984, with the aim of serving the communities there, within whose boundaries the Church is situated. It is a modern building, with a seating capacity of approximately 200 people. Within the building is also a Centre which comprises a hall, large kitchen, toilet facilities and a smaller kitchen, plus a number of smaller rooms and office space. The Parish Office is based there, and the Centre and small rooms are hired by local Community groups and are in almost constant use throughout the week.

St. Peter's have fortnightly services and St. Andrew's, weekly on Sunday mornings, but they operate closely as a Parish Community with many shared events, activities and administrative arrangements. They work together with All Saints Church (the Parish of Dilhorne) as a United Benefice, with one Incumbent for the three Churches. The Benefice is in the Cheadle Deanery, the Archdeaconry of Stoke-upon-Trent, and the Diocese of Lichfield (Church of England).

TAR Vicars' Report 2025

Who would have thought at the last APCM that life would have changed so dramatically for Ali and myself, as well as for the church family. Although we were looking for a home to retire to at some stage, using most days off on a Thursday to look at houses for sale in Shrewsbury, it seemed that an appropriate house would never be found, until walking in to the house on Mount Pleasant Road that is now our home. It was very much a God moment, and both Ali and I realised that this was down to divine provision. Since October 2025, we have had builders, plumbers, electricians, plasterers, and carpet fitters in and got on with decorating as much as was possible before moving in on 6th March this year! So I am no longer Vicar of All Saints, St. Peter's and St Andrews, and am trying to find our way in retirement, but this report gives me an opportunity to look back at an amazing Church family we have had the privilege of being part of, and an amazing year we have spent together seeking to honour the Lord in ALL we do!

SO - I start with a few HUGE THANK YOU's...

THANK YOU... for your exceptional church wardens, for their support and love...!!

THANK 'YOU'... that there is a heart for worship here in our churches...

... Where God is honoured and there is a desire to grow into all that God intends for us...

THANK YOU... for all those who are new to our Churches - who are NOW part of the Church family, and seeking to grow *with us* as disciples of the Lord Jesus!!

THANK YOU... that there is a desire to struggle with the things of God - because the teaching from His Word is important to you; that sermons are listened to, and responded to so so wonderfully!

So it has been a privilege to struggle with preparing messages, and a privilege to share in that teaching ministry with Josie, Dave, Terry, and Katie!

THANK YOU... to Gemma in the office, who is again working so hard to keep the busy-ness of our Churches, especially things during the week with funerals etc, under control, and see the right people in the right place at the right time!! Gemma now works mornings for our parishes, and then afternoons for Forsbrook, so her amazing skill set is being shared with another Church family.

THANK YOU... to Jerry and the team.. for all they do to encourage our growing SUNDAY CLUB, and for all the incredible creations JERRY manufactures. Now at the front of Church is a cross created from off-cuts of wood from all around the world, glued in place by all at St. Andrew's church, sharing the idea that 'together' our churches honour the wonder of Salvation seen in the cross.

THANK YOU... that YOU are so sacrificial with your giving and your support (especially your financial support) for all of Church life in our churches. We are not only able to pay our bills - but still give resources into the mission of the Church around the world. And '**that**' THANK YOU must include the team that look after the Church finances from both Parishes...

And then THANK 'YOU'... that most of our Church family are involved to a greater or lesser degree in making Church, and Church events, happen week by week. And if people are unable to be involved physically, they are working as prayer warriors, lifting the life of our Churches to the Lord 'IN PRAYER'...!

SO - **THANK YOU** for being **YOU**!!

But this year has been very full on a number of levels.

Open Doors Events at St. Peter's... A number of events through the summer, and a one-off running up to Christmas were full of community members as well as Church members. So much joy-filled energy goes into making these the success they are and I am so grateful to the teams and individuals that make them happen.

Morning Coffee... Continue to be an ongoing success. A good number of people are now regulars from both within the Church family, and from the broader community. I still thrill at the number of people committed to making these gatherings a success, and especially the cake makers who make sure there is plenty of choice.

Sermon Series... Again I am immensely thrilled with the effort our four Reader's put into preparing to lead services, and especially to preach. We work for most of the year with sermon series, but cut back into the Lectionary Readings for Lent and Advent. The Church family here respond so powerfully to sermons, and that encourages us as preachers to struggle with the Word to give a prayerful, and hopefully inspired, message.

Alpha Course... The last Alpha Course in my time as Vicar has again been a real success both numerically, but more importantly through peoples' response to the course material! We had people who had attended the previous year's Alpha, and a good number of new people as well, and it leads to a great interaction of debate, conversation and mutual support.

Open the Book... We now have an Open the Book team taking Bible stories into schools in a creative way. This stunning initiative has been around my ministry since my Curacy in Bedford, and I know just how successfully Open the Book communicates with the children, and the way they remember the stories and the 'God Truth' within the stories!

Music Group... Over my years in these two parishes, I had sought to encourage faith-filled musicians to lead the worship and bring us into the presence of God in our regular services. That certainly is true of our organists who cover Sundays and funerals and weddings, Then the band at All Saints are such a consistent force, and lead with such joy, even leading us for a Ceilidh at the Dilhorne village hall; a great night! And thank you to Mary who leads the music at St Peter's with such skill and sensitivity. The music group at St. Andrew's has grown and now, under the leading of Jayne and Dave, is powerful at leading worship inspired by the Spirit.

New Service Leaders... Again, we have sought to encourage new leaders of the services and church activities as God calls. And that includes some of our young people reading and leading the prayers. It is vital to encourage the leaders of the future, alongside those that have been sharing their gifts for many decades. And this last year has been a real encouragement to me to see new people exploring their calling to lead and speak at the front of Church.

Church Activities... As well as the regular life of the Church, we have organised a number of events to draw people into the buildings, and to rub shoulders with us as a Church family. Fifth Sundays have been a special opportunity to do something different, with All Saints faithfully organising Ketchup Breakfasts, whilst others have gone off for services on a train, walks around a reservoir with a service and picnic to follow.

We had a full church for the visit of Paul and Fiona Jones. Paul from Manfred Mann, and his wife were so entertaining, but shared an evening full of Gospel challenge. They spoke again at the 11.00am service, and it was great!

We had a second visit from Andy Kind, the Christian comedian, and again ribs ached from a beautiful evening of gentle humour.

So what a year!? God has been honoured! People have wanted to go deeper into the things of God, and we have grown as disciples and grown new disciples with new members of our Church coming week by week.

Ali and I are trying to settle into life in Shrewsbury, but have thus far not found a church that compares to All Saints, St. Peter's and St. Andrew's for being a church of love and support.

Welcome is a corporate responsibility, by which I mean that it is not down to a couple of 'welcomers' at the door to make new people welcome! It is down to the whole church family to spot the newcomers, and to help them find their place in the worship, and in the life, of these churches. You do that so well, please, please keep that up all of you!

Worship is also a corporate responsibility, in that it is not down to the worship leaders and musicians to drag you into the presence of God, but down to the whole church family to arrive 'ripe' for worship!? So please, please, pray on for those that will lead the service, those that will preach, those that will play any part in the regular worship life of the Church! And especially now, pray for Joe, Beth and the family as they prepare to join the benefice. Joe is a great man of God, and an awesome preacher. Pray on that, for all the differences in style, God will use him to be a blessing and to be blessed by serving a great church family, to see it grow from what it is, to all that God seeks it to be into the years ahead.

God bless you all!

Revd Mike Newbon

Trustees' Annual Report For the Year ended 31st December 2025

The Parochial Church Council of the Ecclesiastical Parish of Caverswall, Stoke-on-Trent Charity Reference Number 1142709

1. REFERENCE AND ADMINISTRATION DETAILS

- a) **Charity Name:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall, Stoke-on-Trent, Charity Reference Number 1142709

(Registered July 2011).

- b) **Key Contacts and Address:** Revd Mike Newbon, Mrs Christine Lomax and Mrs Elizabeth Beardmore, Churchwardens, C/o The Parish Office, St. Andrew's Church & Centre, 375 Weston Road, Weston Coyney, Stoke-on-Trent, ST3 6HB

Parish Office: Tel.: 01782 312570. Email: caverswall382@btinternet.com.

Web-site: www.allsaintsstandrewsstpeters.chessck.co.uk

- c) **Current PCC Members:**

	Trustee name	Office (if any)	Dates acted if not for whole year
1	Revd Mike Newbon	Vicar (Ex officio)	
2	Elizabeth Beardmore	Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
3	Christine Lomax	Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
4	David Beardmore	Local Lay Minister (Permission to Officiate) Elected Lay Representative	
5	Terry Bagguley	Local Lay Minister (Permission to Officiate), Deanery Synod Representative (Ex-officio)	
6	Janette Wilkinson	Deanery Synod Representative (Ex-officio)	
7	Yvonne Bagguley	Elected Lay Representative, Treasurer, Standing Committee Member, Gift Aid Secretary	
8	Trevor Barnacle	Elected Lay Representative, Treasurer Assistant, Standing Committee Member	
9	Helen Cartlidge	Elected Lay Representative	
10	June Bunn	Elected Lay Representative	

11	Maureen Virgo	Deanery Synod Representative (Ex-Officio)	
12	Gillian Fullwood	Elected Lay Representative Safeguarding Coordinator	
13	Katrina Fitzpatrick	Elected Lay Representative	
14	Joy Hall	Elected Lay Representative Safeguarding Assistant	
15	Alan Hawkins	Elected Lay Representative	
16	Mary Hull	Elected Lay Representative	
17	Mike Lomax	Elected Lay Representative	
18	Josie Podmore	Local lay Minister and Ex-Officio	
19	Vanessa Collis	Elected Lay Representative PCC Secretary	

d) Name and Address of Bankers & Independent Examiner: Caverswall PCC holds its business current account with Lloyds Bank plc, Fountain Square, Hanley, Stoke-on-Trent. A holding business current account is also held with Natwest Bank, Market Street, Longton, Stoke-on-Trent, which is used for the receipt of wedding, funeral and burial fees, which are then allocated monthly to the relevant parties (Lichfield Diocesan Board of Finance, Caverswall PCC or Dilhorne PCC). Two investment accounts are also held with the Church of England Central Board of Finance (CBF). The Independent Examiner for Caverswall PCC is BK Plus Chartered Certified Accountants, Stoke-on-Trent.

e) Name of Incumbent in Charge: The Reverend Mike Newbon was licensed as Vicar in February 2022.

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

a) PCC's Constitution: The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended, and Church Representation Rules that came into effect on 2 January 1957.

b) Public Benefit Statement: Trustees (PCC Members) of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Caverswall, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities of public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

- c) **How trustees (PCC members) are appointed:** Trustees are elected or appointed, in accordance with the Church Representation Rules 2011.
- d) **How we induct and train new trustees:** New members are normally supported by the Vicar, Churchwardens and PCC members.
- e) **Sub-committees:** Two finance meetings took place in 2025, monthly management accounts were prepared and reviewed by members of the Finance Team throughout the year. The full PCC met 6 times during the year. The required Standing Committee, for emergency decisions, is in place and comprises of the Vicar, the two Churchwardens, and two other members from the PCC. This group did not meet but liaised 5 times in 2025.
- f) **Risk Management:** Risk Management is an item that is continually under review, and matters which are regularly considered and for which policies are in place, include:
- First Aid
 - Fire Safety and Evacuation (including fire drills)
 - Food Hygiene
 - Health and Safety
 - Lone Working
 - PAT Testing and Electrical Inspection
 - Quinquennial Inspection
 - Risk Assessment (for Church activities and events)
 - Safeguarding
 - Security
 - Condition of Hire for St Andrews Church Centre
 - Data Protection (GDPR)

The Parish of Caverswall is insured with Ecclesiastical Insurance Office PLC, which provides full cover for the two Churches.

In terms of the management of risk, a CCTV System is in place and maintained at St. Andrew's Church, and the building has annual inspections of fire extinguishers. A security alarm system is also in place.

St. Peter's Church also has annual inspections of fire extinguishers, and has a security alarm system, which includes an independent roof alarm.

Safeguarding is under constant review, and Confidential Declarations and Disclosure and Barring Service (DBS) applications were made for volunteers who required these as part of their role. Safeguarding training (to the appropriate level) is also required where necessary. Decisions on who should complete a Confidential Declaration, have a DBS check or undertake safeguarding training and at what level, are made in accordance with the Churches' Safeguarding Policy, which is based on guidelines issued by the Diocese of Lichfield. The Benefice Safeguarding Policy was reviewed

and updated in September 2019, and adopted across the Benefice. The PCC believe that they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

3. OBJECTIVES AND ACTIVITIES

- a) **Summary of the Objects of the Charity:** The PCC is committed to enabling as many people as possible to worship in our churches, and to become part of our parish communities in Caverswall and Weston Coyney. The PCC maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within our Parish. In our services and worship, we aim to put faith into practice through prayer and scripture, music and sacrament, word and deed.
- b) **Vision Statement, Vision Aims & Mission Action Plan:** Vision Statement, Vision Aims & Mission Action Plan: The Vision Statement for the Benefice is 'Attracting the Community to Jesus', which we consider in the context of the diocesan (Lichfield) focus on the three themes of Discipleship, Vocation and Evangelism.
- c) **Employees:** A Parish Administrator Mrs Gemma Gwynne(15 hours/week) and a cleaner, Mrs Brenda Colclough (12 hours/week) are employed by the Parish.
- d) **Contribution of volunteers:** The Churches are served by a large team of volunteers who are vital to the mission and activities. These include:
 - Bereavement Friendship Group Leader
 - Bible Readers
 - Buildings Maintenance Team
 - Cards made by Pauline Powell and Gill Till, sales of which go to church funds
 - Cemetery Working Party
 - Churchwardens
 - Flower Arrangers
 - 'Foodbank' Team
 - Intercessors
 - Lay Eucharistic Ministers
 - Lay Service Leaders
 - Licensed Lay Readers
 - Life-group leaders
 - Musicians
 - 'Open Doors' Team
 - PCC Members, including Treasurer and Secretary
 - Prayer Team

- Refreshments Teams
- Service Facilitators
- Sidespersons
- St Peter's Church School Foundation Governors and volunteers
- Welcomers
- Voluntary Vergers

The Churches are also reliant upon the generosity of the Church community, in financially supporting the Churches and their activities.

4. **ACHIEVEMENTS AND PERFORMANCE**

a) **Regular Worship Services and Average Sunday Attendance:**

The service pattern for the year is shown below:

1 st Sunday	9.30am St Peter's Holy Communion	11.00am St Andrew's Morning Praise
2 nd Sunday	9.30am All Saints Holy Communion	11.00am St Andrew's Morning Praise
3 rd Sunday	9.30am St Peter's Holy Communion	11.00am St Andrew's Morning Praise
4 th Sunday	9.30am All Saints Morning Praise	11.00am St Andrew's Holy Communion
5 th Sunday	Individual churches decide upon service/initiative	

There were also fortnightly Holy Communion services on Wednesdays at 10.00am alternating between St Peter's and All Saints.

ST PETER'S CHURCH	Adult	Child Under 16
Average Sunday Attendance 2025	32	2
	Adult	Child Under 16
Worshipping Community 2025	31	2

Services at both St Peter's and St Andrew's included Holy Communion and Service of the Word, with All-Age services at the latter.

ST ANDREW'S CHURCH	Adult	Child Under 16
Average Sunday Attendance 2025	55	10
	Adult	Child Under 16
Worshipping Community 2025	52	13

On Good Friday there was an Hour at the Cross at St Peter's, and on Easter Sunday, a 11.00am Easter Communion service at St Andrew's.

St Andrew's hosted a Remembrance Service which was incorporated into the 11.00am service.

Attendance at key seasonal services included:

EASTER	St Peter's	St Andrew's
Easter Eve/Day Attendance	46	77
Easter Eve/Day Communicants	43	69
CHRISTMAS	St Peter's	St Andrew's
Christmas Eve/Day Attendance	98	36
Christmas Eve/Day Communicants	93	0
Carol Service Attendance	162A 24C	54A 16C
School Carol Service	74A 158C	34A 352C

The St Peter's Carol Service was, as ever, very well received and children from St Peter's School, together with a large community choir, made it a joyous occasion. Mulled wine and mince pies were as welcome as ever!

On Christmas eve St Peter's held a midnight Holy Communion which was very well attended.

On Christmas day there was an 10.00am Christmas Praise service at St Andrew's. Both churches hosted School Carol Services which were very well received.

St Andrew's hosted a lovely Christingle service.

- b) Life Events - Policies and Statistics:** The Occasional Offices (Baptisms, Marriages and Funerals) are a significant part of the ministry of the Churches, especially St Peter's, and they are an important way in which the Church serves its community. Our policies with regard to access to occasional offices are:

Baptism: We welcome baptism requests from parent's resident within the Ecclesiastical Parish, or who have a connection with St Peter's or St Andrew's Church, and adults who wish themselves to be baptised. All candidates (or their parents in the case of a child) are required to attend Baptism Preparation, which is usually one session. Dates for Thanksgiving (in the case of a child) and Baptism are offered during Preparation, and confirmed after completion. Child candidates are required to have at least two Godparents, who must themselves have been baptised. Adult candidates may wish to have a Sponsor. In the case of baptism for a child or young person under the age of 18, consent is required from all those with parental responsibility.

Marriages: In order to qualify for marriage by Banns in the Parish, and in accordance with the legal requirements for marriage in the Church of England, both bride and groom must be British or EEA citizens. In addition, at least one must have an existing connection with Caverswall (or Dilhorne Parish, combined due to its operating as a United Benefice with a Bishop's Instrument in place for the three Churches) under the Marriage Measures Act 2008. If the couple are not resident in the Parish, a certificate of banns reading will also be required from their local Parish Church. Further advice is sought from Church of England guidelines and the Diocese with regard to other legalities, for instance, where a common or special licence may be required. If either of the couple have been previously married, they must complete and return the Church of England's 'Marriage in Church after Divorce' document, for the Vicar's consideration.

Funerals: Funerals at the Churches, Crematorium or graveside are usually referred to the Parish by the Funeral Directors assisting the family, at which point the details regarding the deceased are confirmed with the Benefice Office.

At the heart of all of this was the need to support mourners at the most challenging of times, and the loving care of Reverend Mike Newbon and our Lay Ministers Terry Bagguley and David Beardmore.

Burials: The Parish has an open Churchyard in Caverswall, which also contains a Garden of Remembrance section. If a person lived outside the Parish at the date of death and is not on the Electoral Role, they can be buried into an existing family grave if there is space, but not into a new space in either the Churchyard or Garden of Remembrance. The only exception is if the person was resident in a care or nursing home outside of the Parish at the date of death, but immediately prior to moving there, they were resident in the Parish.

The Summary Statistics for Occasional Offices during 2025 were as follows:

2025 Statistics Summary	St. Peter's	St. Andrew's
Baptisms	11	2
Thanksgivings	0	0
Confirmations	0	0
Marriages	8	0
Funerals in Church	18	1
Full Funeral at Crematorium or Cemetery	2	0
Civic Service	0	0

c) Mission through community activities, groups and events:

‘Caverswall Bell Ringers’ at St Peter’s: a weekly practice and fellowship group for bell ringers of all ages and abilities, from Caverswall and elsewhere; St. Peter’s also usually hosts a number of Bell Ringing events and visitors during the year. Our very experienced member Bernie, is training our new ringers for which we are very grateful.

‘Foodbank Distribution Centre’ at St. Andrew’s: the twelfth year of working with Stoke on Trent Foodbank, as a Distribution Centre operating on Friday afternoons throughout the year. The Distribution Centre normally feeds approximately 1300 people each year which equates to feeding 25 people each week. We currently have 18 active volunteers who work on a rota basis. While most of the volunteers are drawn from across the three churches in the United Benefice, some are non-church goers from the surrounding area.

‘Open Doors’ at St Peter’s: Summer 2025 marked the twelfth season of Open Doors at St. Peter’s. We had lots of wonderful comments from visitors. The cakes and refreshments were plentiful and delicious. We offered “proper” coffee from the coffee machine. It is impossible to count the number of visitors at these events, but they proved extremely popular. Visitors gave generously. The Christmas fayre was stunning and raised over £2000.

‘Bereavement Friendship Group’: Meets at St Andrew’s on the first Monday of the month 10.30-12.00pm. A friendly and caring support group for those who have been bereaved.

'Railway Club' at St Andrew's: meeting Monday night's 7.30 - 9.30pm, a social group for train enthusiasts with two club layouts in 'n' and '00' gauge. Contact Phil Hull or the Church Wardens for further information. The annual open event was very successful, they also always help with any fair which takes place within St Andrew's Church when raising funds. Youngsters usually come earlier in the evening.

- d) **Courses, study groups etc.:** The Church has four 'Life Groups' in which members of the Church Community meet throughout the year in small groups in people's homes, or at St Andrew's Church. These fellowship groups, feature Bible study and prayer and are an encouragement to those who attend.

An Alpha Course started in the Autumn and attracted 25 plus people on some occasions.

- e) **School links:** There is a particularly strong link between the Parish of Caverswall, and St Peter's (CofE) Primary School, which is located in Caverswall Village. The Vicar, plus several members of the Church community are Foundation Governors at the school, and they hold a majority of votes on the Governing Body. Several other members of the Church community (from both St Peter's and St Andrew's) go into the school to help including listening to the children read. The pupils at the school enjoy leading special services at the church.

St Andrew's Church has good links with the four local primary schools in Weston Coyney (Parkhall Academy, Crescent Academy, Weston Coyney (Infant and Junior) Academy), who all visit St Andrew's for occasional end-of-term services, Special events and educational visits. Kemball School also visit.

Volunteers from all three Churches three churches, and others, visit local schools for Open the Book. The children enjoy drama, music and are actively involved in the worship.

- f) **Centre Lettings:** St Andrew's with St Peter's Pre-School use the building on weekdays during term time. Weight Watchers, Rainbows and the Model Railway Club continued to meet throughout the year. Parent & Toddler Group, run by Hazel Beardmore and Josie Podmore on behalf of St Andrew's on a Wednesday afternoon 1-2pm.

g) **Other External Contacts**

The Parish Office maintains links with local funeral directors, and with memorial masons. The Caverswall Bell Ringers have strong links with the local and National Association of Change Ringers. Gemma is also Rector's Administrator for Forsbrook and Draycott Churches, working from Monday-Thursday from 1.00pm to 3.00pm in the office.

- h) **Communication:** Communication regarding the Churches and their events and services take place mainly through weekly notice sheets, monthly and periodic posters, and flyers which are displayed in and around the church Buildings. Notifications of upcoming services and events are also regularly Posted on our Church Facebook pages and on our newly updated website.

5. FINANCIAL REVIEW

The Treasury team (Yvonne Bagguley, Treasurer and Trevor Barnacle, Treasurer Assistant) ensure that the charity keeps proper accounts and they review its financial performance. They draw up and review budget and monthly management accounts to ensure robust and effective financial controls. They regularly report the state of financial matters to the Finance Committee and at PCC meetings, and liaise with the Independent Examiner in producing the End-of-Year Accounts.

a) **Account Summary and Reference** The detailed results for the year are disclosed in the Statement of Financial Activities.

The total unrestricted Incoming resources for the year were £99,095 (2024: £95,746). Of this, income from planned giving was £40,733 (2024: £43,792).

Collections made at all services (open plate) totalled £8,679(2024: £6,924)

Various donations totalled £751 (2024: £1,909) There was no gift day appeal during 2025 or 2024. The gift aid tax recoverable on all applicable receipts totalled £10,302 (2024: £9,907). Fees retained by the parish from weddings and funerals amounted to £17,737 (2024: £16,350). Special events income £1,102 consists of Christmas greetings £110 and £992 receipts from the Andy Kidd concerts. The gross amount of income from centre lettings was £13,147 (2024: £10,293)

The total resources expended from Unrestricted Funds was £95,433 (2024: £94,548), of which the Diocesan Common Fund contribution amounted to £30,560 (2024: £29,962). The church property costs include the allocated expense of the centre which totalled £9,996 (2024: £9,043) The total of the Churchyard expenses was £9,606 (2024: £9,293)

The Parish's giving for the year to Christian Charitable Works amounted to £3,056 (2024: £2,996). In addition to this amount, £458 (2024: £995) was paid from special collections and appeals.

The net incoming funds for the year on Unrestricted Funds totalled £3,662 (2024: £1,198) increasing the balance carried forward at 31 December 2025 to £77,471 (2024: £73,809).

Restricted incoming resources totalled £11,103(2024: £8,877) and are analysed in the notes to the accounts, Note 2. Special Events income £3,940 (2024: £2,529) includes Christmas Fayre £2,195 Easter Fayre £328, Open Doors £1,173 and sale of Cards £244. Sundry Donations £385 include £75 from the Trussell Trust for the benefit of the Food Bank volunteers. The volunteers donated this amount to the purchase of goods for the benefit of the guests of the Food Bank sessions.

Restricted outgoing resources totalled £7,945 (2024: £13,292) and are analysed in the notes to the accounts, Note 3. The repairs and maintenance total £5,830 Includes - St Andrew's Flat roof repairs £4,650. Spiral staircase £900 (to replace the old loft ladder)

All restricted incoming and outgoing resources allocated to the various restricted funds are disclosed in the notes to the accounts, Note 8.

- b) **Policy on Reserves:** The PCC wish to maintain a balance of unrestricted funds which equates to at least one month's unrestricted payments, or at least £10,000, to cover emergency situations that may arise from time to time.

It is the policy of the PCC to invest surplus funds as they see fit.

- c) **Members' Responsibility for the Financial Statements:** Charity law requires members to prepare financial statements for each financial period, which give a true and fair view of the state of affairs of the PCC and of the surplus or deficit for that period. In preparing those financial statements, the members are required to:

- i. Select suitable accounting policies and apply them consistently;
- ii. Observe the methods and principles in the Charities Statement of Recommended Particulars (SORP);
- iii. Make judgements and estimates that are reasonable and prudent;
- iv. State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- v. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The members are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

6. TRUSTEES DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Mrs Christine Lomax
Mrs Elizabeth Beardmore
Churchwardens
Dated: 26th April 2026

**Independent Examiner's Report to the trustees of
The PCC of the Ecclesiastical Parish of Caverswall**

I report to the trustees on my examination of the accounts of The PCC of the Ecclesiastical Parish of Caverswall (the Trust) for the year ended 31 December 2025, which are set out on pages 18 to 26.

Responsibilities and basis of report

As the charity trustees of the Trust 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

K R Salt (FCCA)
BK Plus Limited
Chartered Certified Accountants
Adventure Place
Hanley
Stoke on Trent
ST1 3AF

Dated : 28th April 2026

The PCC of the Ecclesiastical Parish of Caverswall
Statement of Financial Activities
for the year ended 31 December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Incoming resources					
Donations & Legacies	2a	60,465	5,623	66,088	67,135
Charitable Activities	2b	17,737	-	17,737	16,350
Other Trading Activities	2c	14,485	3,940	18,425	13,022
Income from Investments	2d	2,070	1,477	3,547	3,997
Other Income Resources	2e	4,338	63	4,401	4,119
<i>Total incoming resources</i>		<u>99,095</u>	<u>11,103</u>	<u>110,198</u>	<u>104,623</u>
Resources expended					
Fundraising Costs		900	267	1,167	200
Mission Giving & Donations		3,056	458	3,514	3,991
Church Activities	3a	33,330	-	33,330	33,788
Church Expenses	3b	39,966	6,919	46,885	51,783
Management & Administration	3c	18,181	301	18,482	16,542
Church Building Facility Improvements	3d	-	-	-	1,536
<i>Total resources expended</i>		<u>95,433</u>	<u>7,945</u>	<u>103,378</u>	<u>107,840</u>
<i>Net (outgoing) / incoming resources before transfers</i>		3,662	3,158	6,820	(3,217)
Transfers					
Gross transfers between funds	8	-	-	-	-
<i>Net movement in funds</i>		<u>3,662</u>	<u>3,158</u>	<u>6,820</u>	<u>(3,217)</u>
Reconciliation of funds					
Total funds brought forward		73,809	53,613	127,422	130,639
<i>Total funds carried forward</i>		<u>77,471</u>	<u>56,771</u>	<u>134,242</u>	<u>127,422</u>

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 20 to 26 form part of these accounts.

The PCC of the Ecclesiastical Parish of Caverswall
Balance Sheet
as at 31 December 2025

	Notes	2025 £	2024 £
Fixed assets for use by the charity			
Tangible assets	5	1,570	1,826
<i>Total fixed assets</i>		<u>1,570</u>	<u>1,826</u>
Current assets			
Stock of goods for resale		-	-
Debtors and prepayments	6	5,902	5,322
Balance at bank		50,403	46,581
Balances at Central Board of Finance		84,321	80,671
Cash in hand		105	275
<i>Total current assets</i>		<u>140,731</u>	<u>132,849</u>
Liabilities			
Creditors: amounts falling due within one year	7	8,059	7,253
<i>Net current assets</i>		<u>132,672</u>	<u>125,596</u>
<i>Total assets less current liabilities</i>		<u>134,242</u>	<u>127,422</u>
Creditors: amounts falling due after more than one year		<u>-</u>	<u>-</u>
<i>Net assets</i>		<u><u>134,242</u></u>	<u><u>127,422</u></u>
The funds of the charity:			
Restricted income funds	8	56,771	53,613
Unrestricted income funds			
General funds	9	77,471	73,809
<i>Total charity funds</i>		<u><u>134,242</u></u>	<u><u>127,422</u></u>

The financial statements were approved by the Church Wardens on the date shown below and signed on their behalf by:

Mrs C Lomax

Mrs E Beardmore

Date: 26th April 2026

The PCC of the Ecclesiastical Parish of Caverswall
Notes to the Financial Statements
for the year ended 31 December 2025

1 Accounting policies

Basis of preparation of accounts

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102

Fund accounting

Restricted funds comprise two elements:-

- a) Income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
- b) Donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

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

Incoming resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

The PCC of the Ecclesiastical Parish of Caverswall
Notes to the Financial Statements
for the year ended 31 December 2025

Tangible fixed assets

Consecrated and benefice property of any kind is excluded from the accounts by S.10(2)(a)&(c) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful life on a straight-line basis at the following rates.

Church Equipment	20% straight line basis
Office Equipment	20% straight line basis
Furniture & Fittings	15% straight line basis
Garden Equipment	15% straight line basis

The PCC of the Ecclesiastical Parish of Caverswall
Notes to the Financial Statements
for the year ended 31 December 2025

2 Incoming resources

2a Donations and Legacies	Unrestricted	Restricted	2025	2024
	£	£	£	£
Planned giving:				
Gift aid donations	29,478	2,910	32,388	32,666
Other planned giving	11,255	-	11,255	13,901
Collections (open plate) at all services	8,679	1,093	9,772	7,150
Sundry donations	751	385	1,136	2,762
Gift aid recoverable	10,302	765	11,067	10,473
Grants	-	-	-	-
Legacies	-	-	-	-
Other voluntary receipts including special appeals	-	470	470	183
	<u>60,465</u>	<u>5,623</u>	<u>66,088</u>	<u>67,135</u>
2b Charitable Activities	Unrestricted	Restricted	2025	2024
	£	£	£	£
Fees received	20,593	-	20,593	18,471
Less: paid out	(2,856)	-	(2,856)	(2,121)
	<u>17,737</u>	<u>-</u>	<u>17,737</u>	<u>16,350</u>
Church course receipts	-	-	-	-
	<u>17,737</u>	<u>-</u>	<u>17,737</u>	<u>16,350</u>
2c Other Trading Activities	Unrestricted	Restricted	2025	2024
	£	£	£	£
Special events	1,102	3,940	5,042	2,659
Printing and photocopying	236	-	236	70
Centre lettings	13,147	-	13,147	10,293
	<u>14,485</u>	<u>3,940</u>	<u>18,425</u>	<u>13,022</u>
2d Income from Investments	Unrestricted	Restricted	2025	2024
	£	£	£	£
CBF interest	<u>2,070</u>	<u>1,477</u>	<u>3,547</u>	<u>3,997</u>
2e Other incoming resources	Unrestricted	Restricted	2025	2024
	£	£	£	£
Contribution to parish expenses:				
All Saints Dilhome	4,183	-	4,183	4,045
Miscellaneous	155	63	218	74
	<u>4,338</u>	<u>63</u>	<u>4,401</u>	<u>4,119</u>

The PCC of the Ecclesiastical Parish of Caverswall
Notes to the Financial Statements
for the year ended 31 December 2025

3 Resources Expended

3a Church Activities	Unrestricted	Restricted	2025	2024
	£	£	£	£
Diocesan common fund	30,560	-	30,560	29,962
Clergy expenses	2,770	-	2,770	3,370
Training	-	-	-	456
	<u>33,330</u>	<u>-</u>	<u>33,330</u>	<u>33,788</u>
3b Church Expenses	Unrestricted	Restricted	2025	2024
	£	£	£	£
Youth & children's activities	-	620	620	172
Church celebration expenses	594	-	594	1,774
Church courses	-	204	204	196
Outreach & community expenses	-	265	265	233
Upkeep of services	269	-	269	282
Advertising	119	-	119	567
Church property costs:				
Insurances	4,501	-	4,501	4,377
Repairs and maintenance	5,884	5,830	11,714	18,515
Gas and electricity	7,711	-	7,711	5,744
Cleaning materials	2,038	-	2,038	2,268
Cleaner's wages	7,956	-	7,956	7,332
Sundries	710	-	710	517
Depreciation	578	-	578	513
Churchyard expenses	9,606	-	9,606	9,293
	<u>39,966</u>	<u>6,919</u>	<u>46,885</u>	<u>51,783</u>
3c Management and Administration	Unrestricted	Restricted	2025	2024
	£	£	£	£
Secretarial salary and pension	10,860	-	10,860	10,090
Telephone and internet costs	1,309	-	1,309	1,061
Bank charges	596	-	596	482
Equipment leasing	1,123	-	1,123	1,051
Printing, stationery and postages	1,748	-	1,748	1,962
Payroll fees	254	-	254	232
Accountancy fees	1,135	-	1,135	1,098
Gifts	236	301	537	75
Sundries	259	-	259	28
Subscriptions	661	-	661	463
	<u>18,181</u>	<u>301</u>	<u>18,482</u>	<u>16,542</u>
3d Church building facility improvements	Unrestricted	Restricted	2025	2024
	£	£	£	£
Disabled toilet	-	-	-	991
Food bank store room	-	-	-	545
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,536</u>

The PCC of the Ecclesiastical Parish of Caverswall
Notes to the Financial Statements
for the year ended 31 December 2025

4 Staff Costs

	2025	2024
	£	£
Salaries:		
Cleaner	7,956	7,332
Secretarial	10,681	9,978
Employers Pension Contributions	179	112

5 Tangible fixed assets

	Church Equipment	Office Equipment	Furniture & Fittings	Garden Equipment	Total
	£	£	£	£	£
Cost					
As at 1 January 2025	41,841	13,059	3,705	465	59,070
Additions	149	173	-	-	322
Disposals	(115)	-	-	-	(115)
At 31 December 2025	<u>41,875</u>	<u>13,232</u>	<u>3,705</u>	<u>465</u>	<u>59,277</u>
Accumulated depreciation					
As at 1 January 2025	40,570	12,628	3,581	465	57,244
Disposals	(115)	-	-	-	(115)
Charge for the year	414	142	22	-	578
At 31 December 2025	<u>40,869</u>	<u>12,770</u>	<u>3,603</u>	<u>465</u>	<u>57,707</u>
Net book value					
At 31 December 2025	<u>1,006</u>	<u>462</u>	<u>102</u>	<u>-</u>	<u>1,570</u>
As at 1 January 2025	<u>1,271</u>	<u>431</u>	<u>124</u>	<u>-</u>	<u>1,826</u>

6 Debtors: amounts falling due within one year

	2025	2024
	£	£
Gift Aid - General Fund	1,914	1,797
Gift Aid - Restricted Funds	589	474
Lettings	500	468
LDBF Vicarage Decorating Account	1,870	1,558
Tax & National Insurance recoverable	-	-
CBF Interest Due	854	958
Other debtors	102	-
Prepayments	73	67
	<u>5,902</u>	<u>5,322</u>

7 Creditors: amounts falling due within one year

	2025	2024
	£	£
Parish expenses and accruals	7,546	6,073
Fees received in advance	433	1,100
Lettings received in advance	80	80
	<u>8,059</u>	<u>7,253</u>

The PCC of the Ecclesiastical Parish of Caverswall
Notes to the Financial Statements
for the year ended 31 December 2025

8 Restricted funds

The movements on the restricted funds of the charity were as follows:

	2024 Balance £	Incoming resources £	Resources expended £	Transfers £	2025 Balance £
Specific Donations	-	470	470	-	-
Lay Worker Fund	2,785	219	620	-	2,384
Building Fund - St.Andrew's	2,112	5,144	5,578	-	1,678
Caverswall Parish Outreach & Community Fund	4,070	104	469	-	3,705
Restoration Fund - St.Peter's	30,377	820	252	-	30,945
Clock Winder & Kitchen					
Alterations Fund	13,226	4,161	267		17,120
Vicarage Fund	634	81	-	-	715
Food Bank Fund	409	104	289	-	224
	<u>53,613</u>	<u>11,103</u>	<u>7,945</u>	<u>-</u>	<u>56,771</u>

Transfers

No transfers between funds were made during the year.

9 Unrestricted funds

	2024 Balance £	Incoming resources £	Resources expended £	Transfers £	2025 Balance £
General fund	73,809	99,095	95,433	-	77,471
Total unrestricted funds	<u>73,809</u>	<u>99,095</u>	<u>95,433</u>	<u>-</u>	<u>77,471</u>

All funds are considered adequate to meet their intended purposes.

10 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances as at 31 December 2025 are represented by:			
Tangible fixed assets	1,570	-	1,570
Stocks on hand	-	-	-
Debtors and prepayments	5,902	-	5,902
Bank Balances & CBF Deposits	77,953	56,771	134,724
Cash in Hand	105	-	105
Creditors:			
Amounts falling due within one year	(8,059)	-	(8,059)
Amounts falling due in more than one year	-	-	-
Total net assets	<u>77,471</u>	<u>56,771</u>	<u>134,242</u>

The PCC of the Ecclesiastical Parish of Caverswall
Notes to the Financial Statements
for the year ended 31 December 2025

11 Commitments

There were no commitments for capital expenditure at the year end.

At the year end the charity was committed to making the following payment under non-cancellable operating leases in the year to 31 December 2025. The future minimum lease payments are as follows:

	Plant & Other	
	2025	2024
	£	£
Not later than one year	1,195	1,051
Later than one year and not later than five years	4,482	1,577
Later than five years	-	-
	<u>5,677</u>	<u>2,628</u>