

**ANNUAL REPORT & ACCOUNTS**  
**of**  
**THE PAROCHIAL CHURCH COUNCIL of the**  
**ECCLESIASTICAL PARISH of CHEADLE**  
**ALL HALLOWS**

For the year ended 31 December 2025

**REPORT OF THE PCC TO THE MEMBERS OF ALL HALLOWS CHURCH  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**REFERENCE AND ADMINISTRATIVE INFORMATION:**

<b>Full Charity Name:</b>	The Parochial Church Council of the Ecclesiastical Parish of Cheadle All Hallows
<b>Working Name</b>	The Parish of Cheadle All Hallows
<b>Incumbent:</b>	Rev Paul Cumming
<b>Associate Ministers:</b>	Rev Catherine Johnson Rev Gillian Hall
<b>Parish Office:</b>	All Hallows Church 222 Councillor Lane Cheadle Cheshire SK8 2JG
<b>Bankers:</b>	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ  CCLA Investment Management Ltd Senator House 85 Queen Victoria Street London EC4V 4ET
<b>Independent Examiner:</b>	P G H Wells FCA 6 Hulme Hall Avenue Cheadle Hulme Cheadle SK8 6LN
<b>Charity Number</b>	1171084 (First registered 12 <sup>th</sup> January 2017)

## REPORT OF THE PCC TO THE MEMBERS OF ALL HALLOWS CHURCH FOR THE YEAR ENDED 31 DECEMBER 2025

### INTRODUCTION

The Parochial Church Council (PCC) of the Parish of Cheadle, All Hallows presents its reports and financial statements for the year ended 31 December 2025. The Parish is a part of the Church of England, in the Diocese of Chester, Parish number 1202 and is located in the Deanery of Cheadle. The legal and administrative information set out on page 2 forms part of this report. These financial statements comply with the current statutory requirements and Church Accounting Regulations. Note is also made of the recommendations of "PCC Accountability - The Charities Act 2011 and the PCC" 5<sup>th</sup> edition published by Church House in 2017. These accounts have been prepared on an "accruals basis" as the income of the PCC in a previous year was in excess of £250,000 as a result of the sale of property.

### 1. REFERENCE AND ADMINISTRATIVE INFORMATION

See page 2 for this information

### 2. STRUCTURE GOVERNANCE AND MANAGEMENT

#### CONSTITUTION

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure 1956. The PCC registered with the Charity Commission on 12<sup>th</sup> January 2017, having been previously exempted from registration by virtue of its income. The appointment of PCC members is governed by and set out in the Church Representation Rules.

#### MEMBERSHIP OF THE PAROCHIAL CHURCH COUNCIL

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The following served as members of the PCC for the whole of the period from 1 January 2025 to the date of this report, unless otherwise stated:

<b>The Incumbent</b>	Revd Paul Cumming
<b>Associate Ministers</b>	Revd Catherine Johnson, Revd Gilly Hall
<b>Wardens</b>	Graham Holt, Helen Turner (From April 2025)
<b>Deanery Synod</b>	Tony Mason, Anne Godfrey, Tony Priest
<b>PCC Elected</b>	Liz Harrison (Also Warden until April 2025), Michael Wilson, Paul Miles, Rachel Miles (until March 2025), Shirley Bailey, Diane Eaton, Mark Hewitt, , Richard Markham (Treasurer), Andrew Brook (Asst. Treasurer), Howard Davenport (From April 2025), Mel Ludford (From April 2025)
<b>Ex officio (Readers)</b>	Heidi Theophanous, Barbara Forest

#### RECRUITMENT, TRAINING AND INDUCTION OF PCC MEMBERS

The PCC is made up of individuals voted by the Annual Parish General Meeting for a three-year term and ex-officio members, comprising clergy, licensed workers and Diocesan and Deanery Synod representatives.

## REPORT OF THE PCC TO THE MEMBERS OF ALL HALLOWS CHURCH FOR THE YEAR ENDED 31 DECEMBER 2025

### ORGANISATION AND COMMITTEE STRUCTURE

#### ***Finance & Standing Committee***

This is the only committee required by law. It has power to transact the business of the PCC between these meetings, subject to any directions given by the Council. It oversees the general financial dimension of the work of All Hallows. Membership is the Vicar, the Wardens, Treasurer and two representatives from the PCC.

#### ***Other Committees***

In addition to the Finance committee there are other working groups who report to PCC regularly:

- Mission Committee – reviewing and planning our mission giving
- Maintenance Team – responsible for building upkeep
- CAP team – overseeing the strategy and work of the Debt Centre
- Safeguarding Team – implementing and monitoring safeguarding policy
- Various Ministry teams for planning & development of other ministry activities

#### ***Key Roles***

In addition to the roles on the PCC (Secretary & Treasurer), there are other individuals who are responsible for specific areas of compliance who report directly to the PCC on their area of responsibility:

- Safeguarding Officer
- Health and Safety Officer
- Fire Safety Officer

### **3. OBJECTIVES AND ACTIVITIES OF THE PCC**

The primary object of all PCCs is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. In particular and under the PCC (Powers) Measure 1956 the PCC is to co-operate with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It carries out its objectives through the work of the Church of All Hallows Cheadle, carrying out regular services for public worship, as well as baptisms, weddings and funerals and activities geared to children and young persons and particular adult groups.

**REPORT OF THE PCC TO THE MEMBERS OF ALL HALLOWS CHURCH  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**4. REVIEW OF ACHIEVEMENTS AND PERFORMANCE**

**CHURCH MEMBERSHIP**

As at 31<sup>st</sup> Dec. 2025 there were 99 parishioners on the church electoral roll (2024 – 101).

**CHURCH SERVICES**

The Parish Church of All Hallows normally provides the following services each Sunday:

- 10.00am, Morning Worship: an informal family friendly Service of the Word which normally includes activities for children. One a month this service includes Holy Communion
- 6.30pm, Evening worship

A service of Holy Communion is held monthly on Wednesday afternoons.

All services include a sermon and follow the principles of Anglican worship as set out in the Book of Common Prayer and Common Worship.

The morning services are broadcast through the internet on the Church's YouTube Channel, where a recording is also available

<https://www.youtube.com/@allhallowschurch9080/streams>

In addition, the church carries out baptisms, weddings, confirmations etc. Reports of the activities of individual groups within the parish are produced in a separate booklet and is available from the Parish office.

**HIGHLIGHTS FROM CHURCH ACTIVITIES IN 2025**

2025 was a year of consolidation, after a few difficult years for All Hallows. We were able to update various processes properly, including in the areas of Finance and of Safeguarding. Various works were completed in the main church worship area, including the installation of new visual and audio equipment, and the installation of a curtain behind the dais. We also talked together about some longer term ideas, in the hope of establishing a 10 year plan for our buildings and infrastructure and how they can best support the mission and ministry of the church going forward.

We continued to see the benefit of our various ministry activities for people in the wider community. The Light Café, Youth Club, Messy Toddlers and Christians Against Poverty all serve people well, and one off events such as our Fun Day again attracted many people to the church in order to have a bit of fun together.

Again, our worship services continue to be the most important part of our work and ministry, and we saw new people join the church through these services in 2025.

**REPORT OF THE PCC TO THE MEMBERS OF ALL HALLOWS CHURCH  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**5. FINANCIAL REVIEW**

**INCOME AND EXPENDITURE**

The small decrease in voluntary income disguises significant differences between 2024 and 2025. In 2025, regular giving and plate collections increased slightly (2.9% to £59,459) – which represents 40% of the total income. One-off donations included a legacy of £12,400, £10,000 towards a new sound system and thanksgiving collection of approx. £2,000. Gift Aid recovery and grants were both reduced as there were significant one-off items in 2024, which have not recurred.

There was a reduction in the income from the curatage as the property has been empty since June whilst it is being sold. The sale of the curatage is expected to be completed in early 2026. The proceeds will be invested to generate a long-term income to replace the rental income.

Room Hire income was lower as there were fewer one-off bookings – the income of £18,000 represents a stable income from regular users.

Major expenditure this year has been the purchase of a new sound system (funded by specific donation), and new curtain in the church (funded from the legacy received). Both these costs are capitalised and so appear as assets in the balance sheet rather than as a direct expenditure.

Maintenance costs appear much lower as they do not include the church heating and disabled toilet refurbishment, which were one-off costs in 2024.

Other costs were broadly the same as 2024, and apart from increases for inflation are expected to be similar in the coming year.

Mission giving, at £11,755 is in line with the PCC objective of giving 10% of our net unrestricted income.

Considering just the unrestricted general fund – there was a small deficit of £118 (including the cost of the church curtain). This compares with a surplus of £4,130 in 2024.

General Income in 2025 :	£121,838	
General Income in 2024 :	£123,958	(Excluding retrospective gift aid)
General Expenditure in 2025 :	£120,378	(Including church curtain cost)
General Expenditure in 2024 :	£119,828	(Excluding New Heating)

The CAP project had a deficit in 2025 of £15,646. This was funded by £10,444 remaining of the grant received in 2024, and a transfer from the social action fund of £5,201

CAP Income 2025 :	£4,648	(£25,977 in 2024)
CAP Expenditure in 2025 :	£20,294	(£22,059 in 2024)

With the current income and expenditure, the remaining monies in the social action fund are expected to support the CAP project until January 2027. Further grants are being sought in order extend CAP support beyond this date.

At the end of 2025, £2,632 remained in the restricted fund.

Restricted Fund Income 2025 :	£21,189	
Restricted Fund Expenditure 2025 :	£18,557	(Including System)

The remaining amount is the unspent monies from the sound system donation, thanksgiving and a communities grant from OMDC. Expenditure for these is planned for the Garden of Remembrance, and additional microphones for use in the church.

**REPORT OF THE PCC TO THE MEMBERS OF ALL HALLOWS CHURCH  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**RESERVES POLICY**

The PCC aims to hold reserves amounting to at least 3 months expenditure, to ensure that commitments to pay staff, standing charges and to undertake essential repairs to the buildings can be defrayed.

Free reserves at 31st December 2025 remain higher than this level following the receipt of the proceeds of the sale of St Philips Church building in 2019. and the receipt of a legacy of £60,000 in 2020. This legacy was designated to a Social Action fund to support Christians Against Poverty.

At 31st December 2025, the PCC had £18,398 remaining in the Social Action Fund. In addition, £137,306 of the funds of the PCC are tied up in property and equipment, leaving a balance of £107,297 (2024 - £107,415) of free, undesignated funds at the year end.

The PCC will continue to use the reserves in excess of the minimum level of three months regular expenditure to support ministry in the parish. A breakdown of funds is given in Note 9 to the accounts.

**6. PLANS FOR FUTURE PERIODS**

In 2025 the PCC made good steps towards establishing a 10-year strategic plan for our facilities and resources, and how we can expand our ministry endeavours. These steps included a PCC away day, considering various possible building plans that we had our architect draw up for us and including the wider congregation in a process called Church & Community Transformation. A number of potential projects were established over this time, including the setting up of a Garden of Remembrance, which permission has very recently been granted for. A smaller team is being developed to establish further proposals to bring to the PCC and to draw up the 10-year strategic plan. Our hope is that the plan can be drawn up, discussed and agreed by the PCC in 2026. We are also exploring how our ministry activities might need to adapt in order to better reach and support the people who live in the parish. The PCC are also undertaking a review of the impact of changes in our socio-economic environment, with the objective of developing a 10-year strategic plan to cover the enhancement of our facilities and expansion and focus of our ministry activities.

**7. INDEPENDENT EXAMINER**

A resolution to reappoint PGH Wells FCA as honorary Independent Examiner to the PCC will be proposed at the Annual General meeting.

Approved by the PCC and signed on its behalf by

Rev P Cumming



Date 17-03-26

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<b>Incoming resources</b>					
Voluntary income	2a	88,981	25,340	114,321	116,730
Income from investments	2b	6,133	498	6,631	12,302
Income from church activities	2c	26,724	-	26,724	31,507
<b>Total incoming resources</b>		<b>121,838</b>	<b>25,838</b>	<b>147,676</b>	<b>160,539</b>
<b>Resources used</b>					
Costs of generating voluntary income		-	-	-	-
Church activities	3	126,280	27,047	153,327	173,615
Governance costs		-	-	-	-
<b>Total outgoing resources</b>		<b>126,280</b>	<b>27,047</b>	<b>153,327</b>	<b>173,615</b>
Net (outgoing)/incoming resources		(4,442)	(1,209)	(5,651)	(13,076)
Transfers between funds		6,603	(6,603)	-	-
Net movement in funds		2,161	(7,812)	(5,651)	(13,076)
Balances brought forward at 1 January 2025		260,841	10,444	271,285	284,361
<b>Balances carried forward at 31 December 2025</b>		<b>263,002</b>	<b>2,632</b>	<b>265,634</b>	<b>271,285</b>



BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	2025 Total £	2024 Total £
<b>Fixed Assets</b>	6	137,306	129,825
<b>Current Assets</b>			
Debtors + Prepayments	7	16,106	8,832
Short term deposits		57,864	55,358
Cash at bank & in hand		58,856	80,765
		132,826	144,955
<b>Liabilities:</b>			
Creditors - amounts falling due within one year	8	(4,498)	(3,495)
<b>Net Current Assets/(Liabilities)</b>		128,328	141,460
<b>Total Assets less liabilities</b>		265,364	271,285
<b>Funds</b>	9		
Unrestricted		263,002	260,841 <sup>2</sup>
Restricted		2,632	10,444
		265,634	271,285

Approved by the PCC and signed on its behalf by:



Rev P Cumming (Vicar)



Mr G Holt (Churchwarden)

Date: 17-03-26

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025**

**1. ACCOUNTING POLICIES**

**1.1. Regulation and convention**

The financial statements have been prepared in accordance with the Church Accounting Regulations together with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention.

**1.2. Church groups**

These accounts only recognise transactions, assets and liabilities for which the Parochial Church Council is responsible in law. This includes the activities of recognised church groups, but they do not include the accounts of church groups that owe their main allegiance to any other body nor of those that are informal gatherings of church members.

**1.3. Funds**

Funds are classified as unrestricted or restricted.

Unrestricted funds are all those funds of the parish that are not subjected to any restrictions regarding their use in connection with the general purposes of the PCC. Some unrestricted funds are designated for particular purposes by the PCC but remain as unrestricted funds for all accounting purposes.

Restricted funds are those given for specific purposes of the PCC or for specific external beneficiaries and remitted to them.

**1.4. Incoming resources**

Incoming Resources are shown gross and when received by or on behalf of the Parish Council. Covenanted income is recognised only when received. Grants and legacies are recognised when the Parish Council is legally notified of the entitlement and amount due.

**1.5. Investment income**

Investment income is recognised in the funds to which it accrues as it becomes receivable and may be recognised as unrestricted or restricted in accordance with the directions of the donor or the trust deed.

**1.6. Tangible fixed assets**

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011. Items of property and other tangible fixed assets that cost in excess of £1,000 are capitalised at cost or at a value attributed by the Council when originally capitalised and depreciated over their expected useful lives. Items that cost less than £1,000 are written off as an expense when acquired. No information is available for the cost of the Curate's house, so it is included at a deemed cost being its estimated value when it was first included in the balance sheet. Depreciation is not provided on the basis that it would be immaterial in the accounts.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

2. INCOMING RESOURCES

	Unrestricted	Restricted	2025 Total	2024
	£	£	£	£
<b>2a Voluntary income</b>				
Giving:				
Planned Giving	53,464	0	53,464	52,244
Donations & special collections	14,311	12,331	26,642	7,333
Other giving	5,995	0	5,995	5,522
CAP Donations	0	3,820	3,820	3,870
Income tax recovered	14,211	3,291	17,502	23,817
Grants (see below)	1,000	5,898	6,898	23,944
	<b>88,981</b>	<b>25,340</b>	<b>114,321</b>	<b>116,730</b>
<b>2b Income from investments</b>				
Bank interest receivable	3,248	498	3,746	4,202
Property Letting (Curatage)	2,885	0	2,885	8,100
	<b>6,133</b>	<b>498</b>	<b>6,631</b>	<b>12,302</b>
<b>2c Income from charitable activities</b>				
Fees (Weddings & Funerals)	939	0	939	1,089
Room Hire	18,191	0	18,191	21,421
Church Activities & Events	394	0	394	220
Catering (Light Café, Youth Tuck...)	7,195	0	7,195	6,580
Other	5	0	5	2,197
	<b>26,724</b>	<b>0</b>	<b>26,724</b>	<b>31,507</b>
<b>TOTAL INCOMING RESOURCES</b>	<b>121,838</b>	<b>25,838</b>	<b>147,676</b>	<b>160,539</b>

Additional Notes relating to the Incoming Resources :

- Other giving includes: Collection Plate at Services, Online (Website), Card machine in church
- Breakdown of grants received :

	Unrestricted	Restricted
SMBC – Warm Spaces (Café Heating)	£ 1,000	-
SMBC - Defibrillator	-	£ 1,800
Manchester Airport – Cookers/café Equipment	-	£ 1,098
SMBC Community Grant	-	£ 3,000
	<b>£ 1,000</b>	<b>£ 5,898</b>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

3. CHARITABLE ACTIVITIES

This includes activities directly undertaken by the Church together with grants and donations paid to other organisations.

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
<b>Staff:</b>				
Parish share	69,844	0	69,844	68,169
Clergy expenses	1,343	0	1,343	1,287
Vicarage maintenance	3,481	0	3,481	2,854
CAP (Manager + Admin)	0	14,566	14,566	13,546
	<b>74,668</b>	<b>14,566</b>	<b>89,234</b>	<b>85,856</b>
<b>Maintenance:</b>				
Heat, Light, Water	8,877	0	8,877	9,074
Insurance	2,057	0	2,057	2,027
Repairs and Maintenance	2,214	0	2,214	7,551
Cleaning & Gardening	5,045	0	5,045	4,702
New Church Heating				25,777
Remembrance Garden & Plans	300	1,959	2,259	
Depreciation of Church Fixtures	318	0	318	
	<b>18,811</b>	<b>1,959</b>	<b>20,770</b>	<b>49,131</b>
<b>Sunday Ministry:</b>				
Children and Youth	67	0	67	86
Service costs	429	0	429	168
Depreciation of sound system	7,186	0	7,186	4,827
Music	877	258	1,135	20
	<b>8,559</b>	<b>258</b>	<b>8,817</b>	<b>5,101</b>
<b>Other Ministries:</b>				
Mission Giving	11,366	388	11,755	13,306
Church Activities	897	3,048	3,945	1,186
Christians Against Poverty (CAP) Costs	0	5,436	5,436	8,513
Catering (mainly Café)	4,830	1,099	5,929	4,138
Miscellaneous	46	0	46	654
	<b>17,139</b>	<b>9,971</b>	<b>27,110</b>	<b>27,797</b>
<b>Administration</b>				
Photocopying	1,659	0	1,659	1,938
Telephone, Internet, IT	780	93	873	658
Miscellaneous	1,429	200	1,629	1,224
	<b>3,868</b>	<b>293</b>	<b>4,161</b>	<b>3,820</b>
<b>Other</b>				
Curatage costs	3,235	0	3,235	1,910
<b>TOTAL CHARITABLE ACTIVITIES</b>	<b>126,280</b>	<b>27,047</b>	<b>153,327</b>	<b>173,615</b>

Additional Notes relating to the Outgoing Resources :

- Miscellaneous Admin includes the replacement of the Office PC.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

4. STAFF COSTS

	2025	2024
	£	£
Wages and Salaries (including admin support)	14,214	13,099
Employers National Insurance	-	-
Employer's Pension Costs	351	327
<b>Total</b>	<b>14,565</b>	<b>13,426</b>

One member of staff was employed during the year (2024 - one).

In addition, there is administrative support, which is not liable for pension or national insurance costs.

The Vicar is paid by Chester Diocesan Board of Finance for their services rendered to the parish at standard clergy pay scales. Such remuneration is funded indirectly by the PCC through the Parish share.

5. MISSIONARY AND CHARITABLE GIVING

	2025	2024
	£	£
Manga Project	1,800	1,800
Christians in Schools Trust	1,200	1,200
Bible Encounter Trust	1,500	1,500
The Message Trust	1,475	1,500
Tear Fund	750	1,000
Barnabus Trust	750	1,000
Kintsugi Hope	600	600
Children's Society	400	906
Kairos Video Trust (support for Gilly & Nick Hall)	1,500	1,500
Press Red	750	1,000
Prison Fellowship (Angel Tree)	750	-
Ladybridge School (Support for free meals)	-	300
St Martin's Heaton (Building Fund)	-	1,000
	<b>11,475</b>	<b>13,306</b>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

6. FIXED ASSETS FOR USE BY THE PCC

	Freehold land & buildings £	Equipment and furniture £	Total £
Cost as at 1st January 2025	125,000	24,133	149,133
Additions	-	14,985	11,805
<b>Cost as at 31<sup>st</sup> December 2025</b>	<b>125,000</b>	<b>39,118</b>	<b>164,118</b>
Depreciation as at 1 <sup>st</sup> January 2025	-	19,308	19,308
Charge for year	-	7,504	7,504
<b>Depreciation as at 31<sup>st</sup> December 2025</b>	<b>-</b>	<b>26,812</b>	<b>26,812</b>
<b>Net book value as at 31<sup>st</sup> December 2025</b>	<b>125,000</b>	<b>12,306</b>	<b>137,306</b>
Net book value as at 31 <sup>st</sup> December 2024	125,000	4,825	129,825
Depreciation rate - Sound Equipment	20% Straight line basis		
- Church fittings	10% Straight line basis		

The gross book value of land and buildings represents the value estimated by the committee of the Curatage when it was first capitalised. No other fixed assets held by the parish were considered to have any significant residual value at the balance sheet date.

The curatage is in the process of being sold and is expected to yield £220,000 net of costs.

7. DEBTORS

	2024 £	2024 £
Income tax recoverable: General Fund	3,715	3,324
Income tax recoverable: Restricted Funds	83	203
Other Debtor's (Hall rental, interest)	2,186	2,253
Prepayments (CCLI License 2026, Wix Web License, curatage insurance & repairs pending sale, Parish Share Refund)	10,122	1,489
	<u>16,106</u>	<u>8,832</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2024
	£	£
Creditors		
Missionary giving paid after year end	356	1,956
Accruals for utilities, and other costs	4,142	1,539
	<u>4,498</u>	<u>3,495</u>

9. FUND BALANCES

	As at 1 <sup>st</sup> Jan 2025	Incoming Resources	Outgoing Resource	Transfer	As at 31 <sup>st</sup> Dec 2025
	£	£	£	£	£
<b>Restricted Funds</b>					
CAP	10,444	4648	(20,294)	5,202	-
Specific Donations/Projects	-	21,190	(6,753)	(11,805)	2,632
Total Restricted Funds	<u>10,444</u>	<u>25,838</u>	<u>(27,047)</u>	<u>(6,603)</u>	<u>2,632</u>
<b>Unrestricted Funds</b>					
Designated – book value of property and equipment	129,825	-	(7,504)	14,985	137,306
Designated – Social Action	23,600	-	-	(5,202)	18,398
General Funds	107,416	121,838	(118,776)	(3,180)	107,298
Total Unrestricted Funds	<u>260,841</u>	<u>121,838</u>	<u>(126,280)</u>	<u>6,603</u>	<u>263,002</u>
<b>TOTAL FUNDS</b>	<u>271,285</u>	<u>147,676</u>	<u>(153,327)</u>	<u>-</u>	<u>265,634</u>

**Purpose of major funds:**

The restricted funds have been created to manage Grants & Gifts made for a specific purpose, or for donations in response to a specific appeal.

Designated funds represent unrestricted funds the PCC has chosen to designate for a purpose, or funds that have been applied for the purchase of fixed assets and are therefore unable to be used by the PCC for other purposes.

The CAP fund is to support the work of the Stockport Debt Centre. (Christians Against Poverty)

The Social Action Fund was established, to support work in our community, from a Legacy of £60,000 received in 2020. Since then, the fund has received further giving but has also been applied to some activities. The expected use of the fund in the future is to continue to support the CAP debt centre.

The property fund represents the proportion of funds represented by the Curatage and other equipment held by the PCC.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

10. FUNDS

Analysis of net assets by fund as at 31 December	Unrestricted	Restricted	2025 Total	2024
Fixed Assets	137,306	-	137,306	129,825
Net Current Assets	125,686	2,632	128,328	141,460
<b>Total Assets</b>	<b>263,002</b>	<b>2,632</b>	<b>265,634</b>	<b>271,285</b>

11. CONTINGENT LIABILITIES AND COMMITMENTS

**Capital Commitments**

The last quinquennial inspection was carried out during 2020 and reported to the PCC in 2022. No significant works on the Church building were identified as a result of the inspection. The next inspection is planned for later in 2026.

There are no other planned capital commitments, or contingent liabilities.

12. REMUNERATION OF PCC MEMBERS

No members of the PCC received any remuneration for services rendered as members of the PCC. No expenses were reimbursed to PCC members during the year. Some members of the PCC that had purchased goods or services for the use of the Church, as agents of the church were reimbursed for those costs.

Mr Paul Miles (Green Miles Gardening Services) – provided paid for cleaning and gardening services during the year.

The Vicar, and any stipendiary curate in post are paid by Chester Diocesan Board of Finance for their services rendered to the parish at standard clergy pay scales.

13. RELATED PARTY TRANSACTIONS.

As reported under Missionary Giving, a total of £1,500 was paid to Kairos Video Trust – Mrs Gilly Hall is a Trustee of this Trust.

Mrs R Cumming, the wife of the Vicar continued to be employed as the CAP (Christians Against Poverty) manager during the year. (She was appointed in 2023). The Rev Paul Cumming was not involved appointment process. Her remuneration is included in note 4 – it is benchmarked as comparable with other CAP Debt Centre Managers.



## **Independent Examiner's Report to the Members of the Parochial Church Council (PCC) of the Ecclesiastical Parish of Cheadle All Hallows**

I report to the trustees on my examination of accounts of the Parochial Church Council (PCC) of the Ecclesiastical Parish of Cheadle All Hallows for the year ended 31 December 2025, which are set out on pages 8 to 16

### **Responsibilities and Basis of Report**

As members of the PCC you are trustees of the charity and are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ('the Act').

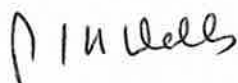
I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **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 in any material respect:

1. accounting records were not kept in respect of the PCC 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.



**P.G.H. Wells FCA**  
6 Hulme Hall Avenue  
Cheadle Hulme  
Cheadle  
Cheshire SK8 6LN

18<sup>th</sup> March 2026