



The Parochial Church Council of the Ecclesiastical
Parish of Chester Saint Peter

**Annual Report and Financial Statements
for the twelve months ended 31st December 2025**

Charity No: 1174067

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Administrative Information

In post at 31st December 2025:

Vicar	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson Tim Passey
Elected Members	Darren Andrews Julian Annison Jane Brocklehurst Jo-Patsy Coates Peter Coates Ann Hughes Nev Kite
Secretary	Bridget Hobson
Electoral Roll Secretary	Bridget Hobson
Treasurer	Nev Kite
Deanery Synod	John Lancaster Tim Passey Lizzie Wiffen
Independent Examiner	Robert Pearl BEng BSc ACA Xeinadin North West Limited Chartered Accountants The Foundation Herons Way Chester Business Park Chester CH4 9GB
Principal Address	St Peter's Church Watergate Street Chester CH1 2LA

Annual Report

Background

The Parish of Chester, Saint Peter was created by a Pastoral Scheme of the Church Commissioners dated the 25th June 2015 and signed by the Bishop of Chester. The Scheme came into operation from the 1st July 2015. Before then, St Peter's was part of the benefice of Chester, Saint Peter with Saint John and operated as an Ecumenical Centre.

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Chester, Saint Peter, was therefore a completely new organisation and charity on the 1st of July 2015 and the first annual report and financial statements were prepared for the six months to 31st December 2015. This is the tenth full year annual report and financial statements and covers the twelve months to 31st December 2025. The charity has been registered with The Charity Commission since 1 August 2017.

The PCC of Chester, Saint Peter has the responsibility of co-operating with the incumbent in promoting in the parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for St Peter's Church. The PCC operates under the Parochial Church Council (Powers) Measure 1956.

Membership

Membership of the PCC is ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. These can be found in Synodical Measure 1969 (No 2) in the Office of Public Sector Information database.

During the year the following served as members throughout the whole twelve months (unless otherwise stated):

Ex-officio members:

Vicar	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson Tim Passey
Deanery Synod Reps	John Lancaster (from 24 April 2023) Tim Passey (from 24 September 2024) Lizzie Wiffen (from 24 April 2023)

Elected members

Darren Andrews
Julian Annison
Jane Brocklehurst
Jo-Patsy Coates
Peter Coates
Ann Hughes
Nev Kite (resigned end of Feb 2026)

Committees

The PCC met seven times during 2025, five meetings were held in St Peter's and one meeting was online, using Teams. There was also an extraordinary meeting held on Teams in December.

Regular reports are received from the Vicar on Ministry and Mission, including updates on Mission Beyond our Borders, and the Advocating for Justice and Care for Creation groups. In addition, there are regular reports on Finance, including discussions on the Budget and St Peter's Café, the Café Subcommittee, the Building Development Project Team, Night Church and Street Angels, reports on Safeguarding and Inclusivity, and from the Deanery Synod. Other business has included reviewing our policies. All PCC members have had a DBS check, as required by the Diocese, and all new members are safely recruited under the St Peter's volunteer policy. All members are aware of the need for up-to-date Safeguarding training. In June several members of the PCC attended an online training event, PCC Tonight,

Sub-committees:

Standing Committee

This is the only committee required by law, consisting of Vicar, Wardens and Treasurer. Peter Coates joined this committee in 2025. It has the power to transact the business of the PCC between its meetings, subject to directions given by the council. During 2025 the Standing Committee met when needed.

Finance Committee

The Finance Committee consists of Nev Kite, Tim Passey, and David Hobson. Most finance business was conducted by email or ad-hoc discussions as required.

Building Development Project Team:

David Hobson(chair) Jonathan Phillips, Julian Annison, Peter Coates, Jonathan Price, Nev Kite (until November 2025)

Café Committee

Tim Passey (Chair) Jonathan Phillips, Darren Andrews, Ann Hughes, Nev Kite (until November 2025)

We are also grateful to Bridget Hobson for acting as **Electoral Roll Officer** through the year.

Objectives and Activities

St Peter's has a vision to see the city of Chester transformed by God's love.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship and makes suggestions on how our services can involve the different groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people and businesses in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of St Peter's Church.

Building Project

Following the appointment of architects in 2021 to help develop plans for the conservation and sensitive reordering of the church building, the Building Development Project Team continued to meet regularly in 2025. Since March the focus has shifted to re-focusing on the Feasibility Study drafted in 2024 and researching a new architect team to take this forward.

A detailed structural survey of the building was commissioned in readiness for the building project and this revealed, in early 2023, a significant issue with the east wall. The permanent repair proposed by the Conservation Engineer and supported by the church architect was carried out by PCC appointed contractors in February and March 2025. The building was closed for eight weeks whilst these repairs were undertaken. The PCC is grateful for the funding for this work provided by the UK Shared Prosperity Fund (£110,860) and the National Churches Trust (£40,000) and the Ursula Keyes Trust (£19,000)

Achievements and Performance of our Core Mission (Communities, Outreach, Relationships, and Events for Unity)

- Communities of Worship and Prayer

Our Sunday worshipping communities continue to meet at the 9.15 am and 10.45 am services. We have been encouraged seeing the positive impact on people's lives by the welcome, the refreshments, the teaching, the sung worship, the times of discussion, and the informal style and layout. Our Tuesday worshipping community attracts 15+ people for the act of worship and café customers who regularly stay. This gives us the opportunity to communicate our vision and objectives to hundreds of guests who come to our café, and who may stay and listen to the short time of reflection each Tuesday.

The PCC decided to reduce our live-streaming offer last year so that we could focus on live streaming our intergenerational 10.45 am service. This has allowed us to continue our commitment to enable those people who are unable to join services in the building but appreciate being able to join services online. We also continue to reach out to new people through using our new YouTube channel as our online platform.

All are welcome to attend our regular services. At present there are 57 people on the Church Electoral Roll (2025: 56). There are no members resident in the parish. A new roll was prepared in April 2025. The average weekly adult attendance on Sunday mornings during 2025 was 45 (2024:50).

- *Outreach to the Community*

St Peter's Café

During the enforced closure for building works the café was prepared for a re-launch in April 2025 under the guidance of Tim and Charis Passey. Denise Beech decided to step down and we remain very grateful for all the work Denise put in to keep the café running over the seven years she was employed. We have continued with all our present partnerships in the city (i.e. Dial House) but we are developing new ones and are delivering a new menu, adapted according to the season.

During the course of the year new managers and staff have been recruited.

At the end of December the new café management team was set up and Charis handed over her operational role to the two new managers. We are so grateful for the vision, expertise, time and energy that both Charis and Tim have brought to the project.

The new management team is: Jonathan Phillips, Clare Millichap (Café Manager), Sam Sneider (Café Manager) and Cath Jones.

During 2025, as the scale and commercial nature of the café's activities increased, the PCC reviewed its structure and resolved in principle to establish a separate limited company in 2026 to ensure appropriate governance, risk management and financial transparency.

The café remained open throughout 2025 and is currently open to welcome customers from 10.30 am to 2.30 pm each day from Monday to Saturday, offering a place of welcome and refreshment to people living in the parish as well as the many visitors who come into the centre of Chester. We continue to be very grateful to the new staff and to the volunteers who regularly come to serve, clear tables and generally enable us to keep the café open. We are also grateful to the café chaplains who are on hand to provide a listening ear or comforting words for anyone in need of them.

Our big give-away projects continue to be received with enthusiasm, and the support of the local community through chaplaincy and other resident-focussed events continues to open up new opportunities for how we facilitate transformation in the city.

- *Relationships both local and further afield*

City Relationships

The Rev'd Jonathan Phillips, the St Peter's Café team and several volunteers work hard to maintain our relationships with different groups in the city: the Council, the local residents, the shops etc. We host local resident lunches, CRAG (Chester Residents' Association Group), Christmas services for the City Club, Night Church, Street Angels, and art and wellbeing workshops. Our relationship with the Freeman and Guilds is growing and we have run community-enriching fundraising events together in 2025/2026. Night Church and Street Angels are cited as part of the reason Chester has been successful in retaining its Purple Flag status.

Deanery and Diocesan Synod

The incumbent, the Rev'd Jonathan Phillips, John Lancaster, Lizzie Wiffen and Tim Passey sit on the Deanery Synod. Rev'd Jonathan and John Lancaster also sit on the Diocesan Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Mission Beyond Our Borders

A small group called Mission Beyond Our Borders was set up in 2022 to identify missionaries and others who were already being supported by members of the church, and to make proposals for mission giving by the PCC. In December 2022, six recipients, a combination of organisations and individuals, were proposed and donations totalling £2,000 were made. We continue to support these people through prayer, correspondence and inviting them to speak. This group has continued to meet and promote our mission partners but the PCC felt it was appropriate that no more finance should be directed through this group until our finances allowed.

- *Events for Unity: Ecumenical Relationships*

St Peter's is a member of Churches Together, and Link Up in Chester. Under the banner of Unity at the Cross, St Peter's hosts three ecumenical prayer gatherings throughout the year for Church leaders, and hosts three ecumenical services and outreaches: Resurrection at the Cross, Pentecost at the Cross, and Nativity at the Cross.

St Peter's vision, 'to see the city of Chester transformed by God's love', is a big one and is appreciated by many across the city. Our charitable status and support we receive owing to being a charity is invaluable to us and a great support. We look forward to a fruitful and exciting 2026 as our café continues to go from strength to strength and as we embark on the next stage of the development of our building.

Financial Review of the year

The finance team has consisted of two members, a treasurer (Nev Kite) and, for the café, an assistant treasurer (Fred Warren).

This is the PCC's tenth full year of operation. The financial statements contained in this report cover the period of twelve months to 31st December 2025.

The PCC operated with the following funds in 2025:

- General Fund – unrestricted and for the general upkeep and running of the church
- Café Fund – unrestricted but designated for budgeting and financial control purposes. This is for the café and shop income and direct expenses. A proportion of overhead costs, such as utilities, cleaning, and clergy costs, are also allocated to this fund.
- Parish Investment Fund – this designated fund was created following a gift of just over £100,000 from the Diocese in May 2021. This sum came from the sale of covenants at a former church in the parish and was gifted by the Diocese to the PCC of Chester, St Peter with the suggestion, but not an obligation, that it could be used towards building improvements at St Peter's.
- Development Fund – this restricted fund was inherited from the Ecumenical Centre and is to be used for significant development of the missional activities within St Peter's, including expenditure on ministry, and significant changes to the fabric or facilities of St Peter's in support of such activities, but not including the payment of parish share.
- 3rd Space Fund – restricted for 3rd Space (WellBart) grants, donations and direct costs.
- Mission Fund – restricted to supporting mission outside the parish. This fund had a nil balance at 31 December 2025.

- Stained-glass Windows Fund – this designated fund was created following the receipt of an insurance claim (£15,634) in 2022 for damage to the stained-glass windows. Approximately half was spent in 2023 and the remainder was spent in 2025 following the completion of the permanent repairs to the east wall. The fund had a nil balance at 31st December 2025.
- A Meal For Everyone Fund – this restricted fund was created following a fund-raising event organised by The Mitchell Group in December 2022 with the proceeds to be used for putting on evenings, once per week during the darkest months of the year, where people come together at St Peter's to help prepare a meal, eat together and enjoy community. Owing to the issue with the east wall, these meals have been suspended since February 2023.
- Save The Planet Fund – this fund was created in 2023 following receipt of grant funding jointly with Chester Cathedral, to run children's activities in the summer holiday on the theme of "Save The Planet".
- Friends of the Building – this fund was set up to encourage local individuals and organisations who value St Peter's church as a building to be able to contribute towards its maintenance, repair and development.

Financial controls and financial management policies have been kept under review during the year. A budget for 2026 was presented to the PCC in March 2026 and approved.

Excluding grants, the main sources of income during the year were voluntary donations and Gift Aid from the congregation (£92,838) together with income from the café and shop (£79,462). Anonymous cash donations into the offertory boxes were also received from visitors to the church and the prayer room. Total voluntary donations were 11% lower than in the previous year, which had included a legacy gift of £10,000. Grant income in 2025 amounted to £213,342, of which over £185,000 related to the east wall repairs and over £24,000 related to stained-glass window repairs. The charity is very grateful to the UK Shared Prosperity Fund, National Churches Trust, and the Ursula Keyes Trust for their support.

All expenditure in the twelve months has been to support the mission of the church: pastoral, evangelistic, social and ecumenical and a detailed breakdown is given in note 2f to the financial statements.

Investment policy and objectives: cash balances are held between two CAF Bank accounts and a deposit account at Charity Bank. CAF Bank is owned and operated by a charity and is exclusively for charities and not-for-profit organisations. It claims to have high ethical values and is a member of the Financial Services Compensation Scheme. Charity Bank is also an ethical bank set up to support charities and social enterprises. The PCC takes a cautious approach to investment as any of these funds could be needed at fairly short notice.

All funds, other than the Stained Glass Windows Fund, Mission Fund, and Save The Planet Fund (nil balances), ended the year with positive reserves. The unrestricted/designated funds had a combined deficit in 2025 of £5,022 (2024 deficit: £12,898). Reasons for the 2025 deficit were the costs involved in the relaunch of the café and the loss of income during two months while the east wall repair works were being carried out. Following the relaunch, the café is in a much stronger position financially.

Reserve Policy

The PCC is aware of the need to maintain adequate reserves and cash balances to ensure the ongoing normal operation of the café and church. A minimum of three months operating costs will be kept in the combined General and Café funds. At 31st December 2025 this was:

	3 months expenditure	Actual reserve (excluding Fixed Assets)
General:	£25,940	£71,471
Café:	£30,400	£ 7,770
Total:	£56,340	£79,241

St Peter's Church is an old and historic building and the PCC is aware of a number of fabric issues which require attention and finance. The process of re-ordering the inside of the church and café to make it better suited to the vision of the PCC started in 2016 and is expected to require significant funds in 2026 and beyond. For this reason, no maximum reserve has been set at this point.

Statement of Parochial Church Council's Responsibilities

The PCC recognises its responsibility under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:

- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud;
- ensuring the PCC complies with relevant laws and regulations including Health and Safety, Safeguarding, Employment and Charity legislation.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland amended 1 January 2019.

**This report was approved by the PCC on 23 March 2026
And Signed On Their Behalf By:**



Name: Rev Jonathan Phillips
Position: Vicar

Date: 26 March 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PCC OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

I report to the trustees on my examination of the accounts of the charity for the year ended 31st December 2025, which are set out on pages 11 to 19.

Responsibilities and basis of report

As the charity trustees, you 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 Charity'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 can confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe in, any material respect,:

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

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



Robert Pearl BEng BSc ACA
Xeinadin North West Limited
Chartered Accountants
The Foundation
Herons Way
Chester Business Park
CHESTER
CH4 9QP

27 March 2026

Statement of Financial Activities for the 12 months ended 31st December 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Prior Year
Income and endowments from:						
Donations and legacies	2a	92,538	-	300	92,838	104,442
Income from charitable activities	2b	10,255	289,217	851	300,323	77,790
Other trading activities	2c	-	1,667	-	1,667	337
Investments	2d	3,451	-	-	3,451	4,266
Other income	2e	5,866	459	-	6,325	62
Total income		112,110	291,343	1,151	404,604	186,897
Expenditure on:						
Raising funds	2f	-	1,182	-	1,182	152
Expenditure on charitable activities	2g	96,991	309,618	33	406,642	198,931
Other expenditure	2g	265	419	-	684	721
Total expenditure		97,256	311,219	33	408,508	199,804
Gains / losses on investment assets		-	-	-	-	—
Net income / (expenditure) before transfers		14,854	(19,876)	1,118	(3,904)	(12,907)
Transfers						
Gross transfers between funds - in			20,570		20,570	10,000
Gross transfers between funds - out		(20,570)			(20,570)	(10,000)
Net movement in funds		(5,716)	694	1,118	(3,904)	(12,907)
Reconciliation of funds						
Total funds brought forward at 1 st January 2025		88,547	67,725	6,886	163,158	176,065
Total funds carried forward		82,831	68,419	8,004	159,254	163,158

Balance sheet as at 31st December 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Prior Year £
Fixed assets						
Fixtures & Fittings	5	11,360	-	-	11,360	14,606
Equipment		-	-	-	-	1,455
		11,360	-	-	11,360	16,061
Current assets						
Debtors	6	6,094	242	15	6,351	5,031
Cash at bank and in hand		66,757	72,730	8,147	147,634	147,250
		72,851	72,972	8,162	153,985	152,281
Liabilities						
Creditors: Amounts falling due in one year	7	(1,380)	(4,553)	(158)	(6,091)	(5,184)
Net current assets less current liabilities		71,471	68,419	8,004	147,894	147,097
Total assets less current liabilities		82,831	68,419	8,004	159,254	163,158
Total net assets less liabilities		82,831	68,419	8,004	159,254	163,158
Represented by						
Unrestricted : General fund		82,831	-	-	82,831	88,547
Designated : Café fund		-	7,770	-	7,770	9,596
: Parish Investment		-	60,649	-	60,649	50,791
: Stained-glass windows		-	-	-	-	7,338
Restricted : 3 rd Space fund		-	-	61	61	95
Development fund		-	-	1,386	1,386	1,386
Friends of the Building		-	-	1,112	1,112	811
Save The Planet		-	-	851	851	-
A Meal For Everyone		-	-	4,594	4,594	4,594
Total funds of the church	8	82,831	68,419	8,004	159,254	163,158

The financial statements were approved by the trustees on 23 March 2026.



Signed on behalf of the PCC by:

Name Rev Jonathan Phillips

Date: 26 March 2026

Notes to the accounts

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared under current Church Accounting Regulations and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Preparation of the accounts is on a going concern basis:

The charity recorded a deficit of £3,904 in the twelve months to 31st December 2025. However, total reserves at the end of the year amounted to £159,254 and net current assets were £147,894. The trustees are of the view that on this basis the charity is a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations and collections are recognised when received by or on the behalf of the PCC. Income tax recoverable (Gift Aid) is accounted for once the donation to which it relates has been received by the PCC. Café and shop sales are primarily in cash and are accounted for when received by the PCC. Income from government and other grants, whether “capital” grants or “revenue” grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

d) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

e) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose or for budgeting and reporting accuracy. Restricted funds are donations which the donor, or grant maker, has specified are to be solely used for particular areas of the PCC's activities.

f) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. The charity is not registered for VAT and all VAT is charged as a cost against the activity for which the expenditure was incurred.

g) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include administration and other office costs, and governance costs. The bases on which support and other overhead costs have been apportioned are set out in note 3.

h) Operating leases

The charity classifies the lease of printing, equipment as an operating lease; the title to the equipment remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

i) Tangible fixed assets

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis. Fixtures and Fittings are depreciated at 10% per annum and Equipment at 25% per annum.

j) Stock

Café purchases of food and drink supplies are taken as a cafe expenses. Purchases are on a regular basis to keep stored items to a minimum. There is no stock on the balance sheet. The church has a small shop selling mainly Christianity related items but also some Chester and surrounding area items that may be of interest to tourists who visit the church. Purchases are taken as a shop expense and again there is no stock on the balance sheet.

k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Analysis of income and expenditure

2a Donations and legacies

	Unrestricted (General) £	Designated £	Restricted Funds £	Total 2025 £	<i>Total 2024 £</i>
Donations	71,447	—	240	71,687	79,893
Fundraising income	418	—	—	418	717
Church boxes	4,708	—	—	4,708	7,419
Gift Aid	15,965	—	60	16,025	16,413
Total	92,538	—	300	92,838	104,442

2b Income from charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	Total 2025 £	<i>Total 2024 £</i>
Grants	1,069	211,422	851	213,342	6,974
Payments for church events	5,678	—	—	5,678	7,491
PCC fees	703	—	—	703	—
Hire of church	1,485	—	—	1,485	910
Cafe sales	—	77,795	—	77,795	61,095
Night Church contribution	1,320	—	—	1,320	1,320
Total	10,255	289,217	851	300,323	77,790

2c Other trading activities

	Unrestricted (General) £	Designated £	Restricted Funds £	Total 2025 £	<i>Total 2024 £</i>
Shop sales	—	1,667	—	1,667	337
Total	—	1,667	—	1,667	337

2d Investments

	Unrestricted (General) £	Designated £	Restricted Funds £	Total 2025 £	<i>Total 2024 £</i>
Bank Interest	3,451	—	—	3,451	4,266
Total	3,451	—	—	3,451	4,266

2e Other income

	Unrestricted (General) £	Designated £	Restricted Funds £	Total 2025 £	<i>Total 2024 £</i>
Emmanuel Theological College	5,866	—	—	5,866	—
Profit on sale of coffee machine	—	459	—	459	—
Commission on Fairtrade sales	—	—	—	—	62
Total	5,866	459	—	6,325	62
INCOME GRAND TOTAL	112,110	291,343	1,151	404,604	186,897

2f Raising funds

	Unrestricted (General) £	Designated £	Restricted Funds £	Total 2025 £	<i>Total 2024 £</i>
Shop purchases	—	1,182	—	1,182	122
Fundraising costs	—	—	—	—	30
Total	—	1,182	—	1,182	152

2g Expenditure on charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	Total 2025 £	<i>Total 2024 £</i>
Parish Share	62,083	15,521	—	77,604	75,344
Link Up	144	36	—	180	180
Clergy Travel	36	7	—	43	224
Clergy other	683	123	—	806	845
Clergy housing	3,680	920	—	4,600	4,230
Church utilities	1,410	5,642	—	7,052	9,010
Church repairs and maintenance	2,323	184,596	—	186,919	672
Church cleaning	876	1,343	—	2,219	3,227
Insurance	3,362	593	—	3,955	3,875
Cost of Services	1,546	—	—	1,546	1,204
Church outreach	1,100	49	—	1,149	963
Children & Youth	17	—	—	17	551
Church Mission	—	—	—	—	—
Church events	4,968	—	—	4,968	7,435
Photocopier and printing	337	63	—	400	235
Computer and IT	761	125	—	886	1,649
Other office costs	188	—	—	188	238
Cafe food purchases	53	19,846	—	19,899	16,118
Cafe drinks purchases	—	4,381	—	4,381	3,417
Cafe equipment purchases	63	4,887	—	4,950	682
Café equipment lease costs	—	2,191	—	2,191	—
Cafe other direct costs	—	3,021	—	3,021	3,190
Café consultancy fees	—	9,271	—	9,271	—
Salaries	7,060	29,344	—	36,404	33,872
3rd Space	—	—	33	33	18
Professional Fees	2,668	26,559	—	29,227	26,121
Depreciation	3,245	725	—	3,970	4,927
Governance costs	388	375	—	763	704
Expenditure on charitable activities	96,991	309,618	33	406,642	198,931
Other expenditure – bank charges	265	419	—	684	721
EXPENDITURE GRAND TOTAL	97,256	311,219	33	408,508	199,804

3 Support costs

Where possible, costs have been allocated directly to the fund for which they were incurred. It is not always possible to do this so support costs have been allocated to the Funds as follows:

	Unrestricted (General) %	Designated (Café) %	Restricted Funds %	Total 2024 %	<i>Total 2023 %</i>
Parish Share	80%	20%	0%	100%	<i>100%</i>
Clergy costs, excluding training	80%	20%	0%	100%	<i>100%</i>
Church utilities	20%	80%	0%	100%	<i>100%</i>
Church cleaning	25%	75%	0%	100%	<i>100%</i>
Insurance	85%	15%	0%	100%	<i>100%</i>
Governance	50%	50%	0%	100%	<i>100%</i>

4 Analysis of staff costs, trustee remuneration and expenses

	2025	<i>Total 2024</i>
	£	£
Wages and salaries:	35,527	32,952
Social security costs:	—	-
Pension costs:	877	920
Total staff costs:	36,404	33,872
Average number of employees in the period:	2.3	2.0
Full time equivalent	1.4	1.3

One trustee and the wife of another trustee received payments in 2025 for services and products supplied to the café. These are detailed in Note 9 below.

Total expenses reimbursed to trustees for expenses incurred on behalf of the Charity amounted to £10,908 in the year. Over £8,000 of this expenditure was for café purchases: consumables and equipment. Other expenses included materials for services, teaching materials, books, equipment and food purchased for outreach events, vicar's mobile phone costs as well as items for children and youth and for the café. 5 trustees received reimbursement of expenses.

5 Fixed Assets

	Equipment (£)	Fixtures & Fittings (£)	Total (£)
Cost			
As at 01/01/25	17,218	32,460	49,678
Additions	—	—	—
Disposals	(2,062)	—	(2,062)
As at 31/12/25	15,156	32,460	47,616
Depreciation			
As at 01/01/25	15,762	17,855	33,617
Disposals	(1,331)	—	(1,331)
Charge for the year	725	3,245	3,970
As at 31/12/25	15,156	21,100	36,256
Net Book Value as at 31/12/25	—	11,360	11,360
Net Book Value as at 31/12/24	1,456	14,605	16,061

6 Debtors

	Unrestricted (General) £	Designated £	Restricted Funds £	Total 2025	<i>Total 2024</i> £
Income tax recoverable	4,570	—	15	4,585	3,775
Pre-paid Council Tax	681	170	—	851	810
Pre-paid water bills	18	72	—	90	74
Prepayment to Cloverley Hall	300	—	—	300	300
Dial West Cheshire Dec recharge	—	—	—	—	72
City Club Dec donations, banked Feb	525	—	—	525	—
Total	6,094	242	15	6,351	5,031

7 Liabilities falling due in less than 1 year

	Unrestricted (General) £	Designated £	Restricted Funds £	Total 2025 £	<i>Total 2024</i> £
Trade Creditors	127	2,859	—	2,986	2,693
Accrued Utility Costs	238	954	—	1,192	955
Accrued Clergy Housing Costs	334	83	—	417	405
Accrued Bank Charges	71	—	—	71	41
Independent Examiner Fee	350	350	—	700	600
Deposits received for Cloverley 2026	60	—	—	60	—
HMRC for PAYE	—	307	—	307	273
Agency Collections	—	—	158	158	16
Street Angels (Jan-Feb 2026 paid in advance)	200	—	—	200	200
Total	1,380	4,553	158	6,091	5,184

8 Fund movement by type

	Opening £	Incoming £	Outgoing £	Transfers £	Closing £
GEN - General					
Unrestricted	88,547	112,110	(97,256)	(20,570)	82,831
CAFE - Cafe					
Designated	9,596	79,922	(101,748)	20,000	7,770
PI – Parish Investment					
Designated	50,792	187,040	(177,182)	—	60,650
SGW – Stained-glass windows					
Designated	7,338	24,381	(32,289)	570	—
3rd – 3rd Space					
Restricted	94	—	(33)	—	61
AMFE – A Meal For Everyone					
Restricted	4,594	—	—	—	4,594
FRIENDS – Friends of the Building					
Restricted	811	300	—	—	1,111
SPCC – Save Planet					
Restricted	—	851	—	—	851
DEV - Development Fund					
Restricted	1,386	—	—	—	1,386
Grand total	163,158	404,604	(408,508)	—	159,254

9 Related party transactions

During 2025, Tim Passey's wife received a total of £9,271.47 in respect of consultancy fees related to revamping and improving the café operations. She also received a total of £2,825 in respect of cakes supplied to the café. Jo Coates received a total of £1,089 in respect of cakes supplied to the café. Ann Hughes received £183.40 in her role as Café Manager cover. There were no other related party transactions in 2025.