



**St Mary's Church Stretton
with Claymills**

**Trustees Annual Report incorporating End of Year
Financial Statements**

Year ending 31 December 2025



The Parochial Church Council of the Ecclesiastical Parish of St Mary, Stretton with Claymills
St Mary's Church, Church Road, Stretton, Burton upon Trent DE13 0HD

01283 564216 parishoffice@stchadstmary.org.uk

Registered Charity No. 1130916

St Mary's Church has been in an interregnum since April 2024.

Introduction.

We are now completing our second year in vacancy. Thanks to a strong leadership team including an active PCC, the expected contraction seen in our first year has now begun to reverse with a net gain in attendances to services especially the Easter and Christmas events. This has translated into a stabilisation of income from giving and from fees. In addition, active marketing of our Church Hall has seen a small rise in income accelerating towards the year end.

We have been very fortunate in receiving a considerable non restricted donation from a Church member of £20,000 which provides financial stability. The PCC has included this as a designated fund for future developments. These may include development of the Church to improve our offer to the Stretton community and further reduce our carbon footprint.

Other significant income comes from the Thursday afternoon Cafe. This is steadily increasing its footfall and drawing in members of the community to our Church services.

We continue to increase our Mission work with two alpha courses this year one run by the Sunday School team and the other by the Church leadership which have both successfully attracted new members to our Church. A further alpha course is underway at the beginning of 2026.

Other outreach activities include a Men's munch and two In Our Back Yard (IOBY) events. The former welcomes men from Church and the wider community for social interaction, meeting once a month with approximately 12 attendees. The IOBY has run a very successful Easter egg hunt and light party event for families with young children, the latter attracting well over 50 children. We also held a summer party with picnic and live band.

The Church continues to be attractive for large funeral parties and has hosted two choir concerts successfully.

In terms of the Church fabric, the major activity of 2025 has been to install a new roof alarm system. This cost £7,000 and was supported by a grant from the Benefact trust received in 2024. We expect the residual cost of £5,000 to be balanced by reduced Insurance premiums over the next 3-5 years. It can be evidenced by the reduction of £800 shown in the accounts for this year 's premiums already. The other benefit is removal of the loss due to metal theft restriction previously applied by our insurers due to a non-approved alarm system.

Other activities such as Pastoral Care, Helping Hands, Sunday School, continue due to dedication of Church members.

An informative web site <https://stchadstmary.org.uk> streamed services, a YouTube channel and Facebook page continue our presence on social media.

We continue to give to other charities as part of our annual tithe amounting to £8270 for this year.

Reference and Administration details. Structure, governance and management

Governing Document

Parochial Church Council Power Measure (1956) as amended, and Church representation rules that came into effect on 2 January 1957.

How the Charity is constituted

Church Representation Rules 2 January 1957

Names of Charity Trustees - PCC Members

Revd Dennis Warner	Minister (Retired).
Mrs Karen Fearn	Licensed Reader (Resigned and Retired as reader Feb 2025).
Mrs Shirley Irons	Reader Emeritus.
Mrs Jenny Knopik	Licensed Reader.
Mrs Janet Royall	elected 3 years April 2024 Church Warden.
Dr Charles Pidsley	elected for three years April 2024. Chair/Treasurer.
Mrs Christine Budworth	Deanery Synod Representative – elected April 2023.
Mrs Laura Spencer	Deanery Synod Representative/Secretary-elected April 2023.
Mrs Mel Siner	Deanery Synod Representative elected for 3 years April 2024
Miss Ruth James.	elected for three years. April 2024.
Mrs Andrea Tabberer	elected for 3 years April 2023 resigned Jan 2025
Mrs Pauline Pidsley	elected for 3 years April 2024
Mr Paul Spencer	elected for 3 years April 2025.
Mrs Louise Burke	elected for 3 years April 2024.
Mr Paul Ward.	elected for 3 years April 2025.

Public Benefit Statement

The trustees of the Charity are aware and have regard of the Charity Commission's guidance on public benefit in their administration of the charity.

The Advancement of Religion for the Public Benefit.

Specifically: The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of St Mary's Stretton with Claymills it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively within the Ecclesiastical Parish.

In doing so it provides a benefit to the public by:

- Providing facilities for 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.
- Promoting Christian values, and service by members of the Church in and to our community to the benefit of individuals and society as a whole.

Objectives and Activities

The trustees are committed to enabling as many people as possible to worship at our Church and to become part of our parish community at Stretton with Claymills

The trustees maintain an overview of worship throughout the parish and make suggestions on how our services can involve the many groups that live within our parish.

Our services and worship put faith into practice through prayer and scripture, music and sacrament.

Achievements and Performance.

St Mary's, as a lively and outward looking Church, continues to put it's objectives into practice with good effect.

This is reviewed on a regular basis through it's bi-monthly trustee and other business meetings.

Future Plans.

Alongside, and a part of this Trustees Annual Report, an Annual Finance Report is produced giving more detail on the year's achievements and our future plans.

Financial reserves policy.

The trustees operate their finances on an unrestricted reserve equal to the anticipated highest expenditure within any one month.

Restricted funds

We operate a number of restricted funds where donors or grant making bodies have given money for a specific (restricted purpose). A number of designated but unrestricted funds operate to enable financial planning. Funds can be moved at the discretion of the Trustees if required. The full list is included in the financial statements that follow.

Funds materially in deficit.

There are no funds materially in deficit.

Investments

The day-to-day financial reserves of the charity are held in a CAF (Charities Aid Foundation) Bank cash account. All other reserves are held in a CAF Bank deposit account except that Standing Order donations and Cash Donations are directed to respective general accounts held with Lloyds Bank. All income into these Lloyds Bank accounts is transferred to either of the two CAF Bank accounts monthly.

Due to the minimal levels of these reserves no other form of investment is deemed necessary.

Financial risk management

Two persons *are* needed to authorise all mandate or online transactions on behalf of the charity. Three persons have online access to the CAF Bank accounts for authorisation and oversight purposes. This online access requires input of three levels of information, all unique to each person. In addition to this, a Debit card is held in the name of the Treasurer, and the Administrator. Cards are only used for small payments and when confirmed with another mandated person. The treasurer prepares a monthly report to the trustees for their information and oversight. This procedure helps to ensure that any unusual financial transactions are noted at the earliest opportunity and the day-to-day cash-flow is satisfactory.

Safeguarding

'Safeguarding is God's agenda & everyone's responsibility'.

The trustees will take all reasonable steps to work towards 'The protection of Children and Adults within the Diocese of Lichfield, its churches and parishes.'

The trustees will work towards adopting the recommendations of the House of Bishops as published in the Policy for Safeguarding Children Protecting All God's Children (2010) and Promoting a Safe Church (2006).

The trustees will work towards complying with: The Diocese of Lichfield Safeguarding Policy 2017 and the Safer Recruitment; application of DBS & Training Policy as relating to Safeguarding 2017. The trustees will ensure full compliance with Health and Safety Guidelines.

Copies of our latest Safeguarding, Lone Working and Health and Safety Policies are maintained on the website. <https://stchadstmary.org.uk/safeguarding-and-risk/> St Mary's Stretton is committed to Safeguarding and has adopted the National and Diocesan Safeguarding Policies. We take with the utmost seriousness the challenge of preventing abuse from happening and responding well where it has.

All trustees have updated training certification.

(From 'Promoting a Safer Church', The Church of England's Safeguarding Policy Statement.)

Independent Examiner’s report to the trustees/members of The PCC of Stretton with Claymills Registered charity number: 1130916

I report on the accounts for the year ended 31st December 2025 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

The charity’s trustees are responsible for the preparation of the accounts. The charity’s trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

- to examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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

The Parochial Church Council of Stretton with Claymills Financial Statements for the Year Ended 31st December 2025

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Accruals basis.

There may be minor discrepancies in the totals as the pence are not being shown.

Fixed Assets

Consecrated and benefice property is not included in 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.

Description of Funds

Financial Review

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

Restricted funds comprise of 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.

Endowment funds

There are no endowment funds which benefit St Mary's Church Stretton with Claymills.

Staff Costs

	2025	2024
Wages & Salaries	£ 23,370	£ 20,781
Average number of employees	3	2

During the year the PCC employed an Administrator, Hall Manager and Hall Cleaner and introduced a salaried Church cleaner . Some payments were large enough to attract social security costs.

Trustees' Remuneration & Expenses

Karen Fearn, a trustee of the PCC until February 2025, was paid £1,580 by the PCC during the year for her role as Administrator and Hall Manager.

Related Parties

No other expenses were paid to any other PCC member, persons closely connected to them, or related parties.

Debtors

	2025 £	2024 £
Gift aid recoverable	2,668	2,572
Other debtors	2,248	-
Total	4,915	2,572

Liabilities

	2025 £	2024 £
Accruals	9,216	10,083
Other creditors	-	-
Total	9,216	10,083

Previous year SOFA for comparison.

St Mary's Stretton with Claymills

For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endow ment funds	Total funds	Prior year total funds
Receipts						
Incoming resources from donors	54,840.64	2,105.50	-	-	56,946.14	61,911.18
Other voluntary incoming resources	5,870.27	65,475.00	-	-	71,345.27	9,755.06
Activities in furtherance of the councils objects	31,870.26	1,050.63	59.50	-	32,980.39	36,076.28
Income from investments	709.72	-	-	-	709.72	469.18
Total income	93,290.89	68,631.13	59.50	-	161,981.52	108,211.70
Payments						
Costs of generating funds	58.45	-	-	-	58.45	294.25
Grants	290.00	8,100.00	-	-	8,390.00	8,890.00
Activities relating to the work of the Church	87,696.67	56,840.21	180.00	-	144,716.88	84,641.59
Support costs						
Church management and administration	291.00	-	-	-	291.00	426.00
Total expenditure	88,336.12	64,940.21	180.00	-	153,456.33	94,251.84
Net income / (expenditure) resources before transfer	4,954.77	3,690.92	(120.50)	-	8,525.19	13,959.86
Transfers:						
Gross transfers between funds - in	28,936.39	61,607.17	1,306.00	-	91,849.56	-
Gross transfers between funds - out	(46,422.00)	(44,229.56)	(1,198.00)	-	(91,849.56)	-
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	(12,530.84)	21,068.53	(12.50)	-	8,525.19	13,959.86
Reconciliation of funds						
Total funds brought forward	22,391.39	7,916.62	10,195.87	-	40,503.88	26,544.02
Total funds carried forward	9,860.55	28,985.15	10,183.37	-	49,029.07	40,503.88

Statement of Financial Activities year ending 31st Dec 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Incoming resources from donors	75,713.35	-	-	75,713.35	56,946.14
Other voluntary incoming resources	1,178.00	-	-	1,178.00	71,345.27
Activities in furtherance of the councils objects	33,658.13	-	-	33,658.13	32,980.39
Income from investments	948.44	-	-	948.44	709.72
Total income	111,497.92	-	-	111,497.92	161,981.52
Payments					
Costs of generating funds	-	-	-	-	58.45
Grants	8,270.00	-	-	8,270.00	8,390.00
Activities relating to the work of the Church	91,414.72	-	-	91,414.72	144,716.88
Support costs	783.99	-	-	783.99	-
Church management and administration	15.00	-	-	15.00	291.00
Total expenditure	100,483.71	-	-	100,483.71	153,456.33
Net income / (expenditure) resources before transfer	11,014.21	-	-	11,014.21	8,525.19
Transfers					
Gross transfers between funds - in	52,107.76	500.00	-	52,607.76	91,849.56
Gross transfers between funds - out	(52,107.76)	(500.00)	-	(52,607.76)	(91,849.56)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	11,014.21	-	-	11,014.21	8,525.19
Total funds brought forward	38,845.70	10,183.37	-	49,029.07	40,503.88
Total funds carried forward	49,859.91	10,183.37	-	60,043.28	49,029.07
Represented by					
Unrestricted					
General fund	4,615.25	-	-	4,615.25	9,860.55
Designated					
Alpha Course Expenditure	1.84	-	-	1.84	-
Altar Frontal	-	-	-	-	-
Bell Tower Upkeep	567.17	-	-	567.17	559.02
Churchyard Upkeep	666.25	-	-	666.25	299.73
Designated Projects	40,855.33	-	-	40,855.33	19,220.06
Electricity Bill Provision	-	-	-	-	100.49
Font	-	-	-	-	-
Hall Car Park Project	-	-	-	-	-
Helping Hands Welfare	174.50	-	-	174.50	82.50
Holiday Club	355.63	-	-	355.63	355.63
In Our Back Yard Events	237.97	-	-	237.97	259.75
Marriage Preparation	-	-	-	-	-
Organ Maintenance	2,025.97	-	-	2,025.97	1,785.97
Roof Alarm	360.00	-	-	360.00	5,892.00
Roof Repairs	-	-	-	-	-
Tithe Fund	-	-	-	-	-
Worship Group	-	-	-	-	430.00
Restricted					
Agency collection	-	-	-	-	-
Bell Tower Upkeep	-	91.00	-	91.00	91.00
Church Hall Project	-	117.83	-	117.83	117.83
Churchyard Upkeep	-	-	-	-	-
Community Events (PCC)	-	-	-	-	-
Disabled Toilet Fund	-	9,974.54	-	9,974.54	9,974.54
Messy Church (PCC)	-	-	-	-	-
Organ Maintenance	-	-	-	-	-
Organ Restoration	-	-	-	-	-
Summer Club (PCC)	-	500.00	-	500.00	-
Worship Projects	-	-	-	-	-
Youth Project	-	(500.00)	-	(500.00)	-
Total funds	49,859.91	10,183.37	-	60,043.28	49,029.07

Balance Sheet detailed

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Current assets			
PCASH	PCC Cash in hand	47.47	41.58
PCCSH	PCC CAFCash	13,844.35	5,545.64
PGOLD	PCC CAF GOLD	50,451.94	47,802.17
PLLCash	PCC Lloyds Cash a/c	-	-
PLLOYDS	PCC Lloyds	-	-
VICDEC	Diocese Vicarage Decoration	-	-
Z05	Accounts Receivable	4,916.01	5,723.27
	Total Current assets	69,259.77	59,112.66
Liabilities			
6699	Agency collections	-	-
PUNCLEAR	PCC UnCleared Cheques/Banking	-	-
Z04	Accounts Payable	9,216.49	10,083.59
	Total Liabilities	9,216.49	10,083.59
	Net Asset surplus (deficit)	60,043.28	49,029.07
Reserves			
	Excess/(deficit) to date	11,014.21	22,140.88
Z01	Starting balances	49,029.07	26,888.19
	Total Reserves	60,043.28	49,029.07
	Represented by Funds		
	General (Unrestricted)	4,615.25	9,860.55
	Designated	45,244.66	28,985.15
	Restricted	10,183.37	10,183.37
	Total	60,043.28	49,029.07

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand						
PCASH: PCC Cash in hand	47.47	-	-	-	47.47	41.58
PCCSH: PCC CAFCash	9,212.35	4,632.00	-	-	13,844.35	5,545.64
PGOLD: PCC CAF GOLD	(344.09)	40,612.66	10,183.37	-	50,451.94	47,802.17
Total	8,915.73	45,244.66	10,183.37	-	64,343.76	53,389.39
Current Asset - Debtors						
Z05: Accounts Receivable	4,916.01	-	-	-	4,916.01	5,723.27
Total	4,916.01	-	-	-	4,916.01	5,723.27
Liability - Creditors: Amounts Falling Due In One Year						
Z04: Accounts Payable	9,216.49	-	-	-	9,216.49	10,083.59
Total	9,216.49	-	-	-	9,216.49	10,083.59
Net total assets	4,615.25	45,244.66	10,183.37	-	60,043.28	49,029.07
Represented by						
General (Unrestricted)	4,615.25	-	-	-	4,615.25	9,860.55
Designated - Alpha	-	1.84	-	-	1.84	-
Designated - Bells	-	567.17	-	-	567.17	559.02
Designated - Churchyard	-	666.25	-	-	666.25	299.73
Designated - DesProjects	-	40,855.33	-	-	40,855.33	19,220.06
Designated - Electricity	-	-	-	-	-	100.49
Designated - HHWelfare	-	174.50	-	-	174.50	82.50
Designated - HolClub	-	355.63	-	-	355.63	355.63
Designated - InOurBackYard	-	237.97	-	-	237.97	259.75
Designated - OrganMaint	-	2,025.97	-	-	2,025.97	1,785.97
Designated - Roof Alarm	-	360.00	-	-	360.00	5,892.00
Designated - Worship group	-	-	-	-	-	430.00
Restricted - Access	-	-	9,974.54	-	9,974.54	9,974.54
Restricted - Bells	-	-	91.00	-	91.00	91.00
Restricted - HallProjct	-	-	117.83	-	117.83	117.83
Restricted - ISummerClu	-	-	-	-	-	(500.00)
Restricted - IYouth	-	-	-	-	-	500.00
Total	4,615.25	45,244.66	10,183.37	-	60,043.28	49,029.07

Fund movement summary

	Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Alpha								
Designated		-	20.00	68.16	50.00	-	-	1.84
Sub-totals		-	20.00	68.16	50.00	-	-	1.84
Electricity								
Designated		100.49	-	-	(100.49)	-	-	-
Sub-totals		100.49	-	-	(100.49)	-	-	-
General								
Unrestricted		9,860.55	110,552.92	94,535.44	(21,262.78)	-	-	4,615.25
Sub-totals		9,860.55	110,552.92	94,535.44	(21,262.78)	-	-	4,615.25
HolClub								
Designated		355.63	-	-	-	-	-	355.63
Sub-totals		355.63	-	-	-	-	-	355.63
InOurBackYard								
Designated		259.75	-	21.78	-	-	-	237.97
Sub-totals		259.75	-	21.78	-	-	-	237.97
ISummerClu								
Restricted		(500.00)	-	-	500.00	-	-	-
Sub-totals		(500.00)	-	-	500.00	-	-	-
IYouth								
Restricted		500.00	-	-	(500.00)	-	-	-
Sub-totals		500.00	-	-	(500.00)	-	-	-
Roof Alarm								
Designated		5,892.00	-	5,640.00	108.00	-	-	360.00
Sub-totals		5,892.00	-	5,640.00	108.00	-	-	360.00
Worship group								
Designated		430.00	-	-	(430.00)	-	-	-
Sub-totals		430.00	-	-	(430.00)	-	-	-
Bells								
Designated		559.02	68.00	59.85	-	-	-	567.17
Restricted		91.00	-	-	-	-	-	91.00
Sub-totals		650.02	68.00	59.85	-	-	-	658.17
Churchyard								
Designated		299.73	525.00	158.48	-	-	-	666.25
Sub-totals		299.73	525.00	158.48	-	-	-	666.25
Access								
Restricted		9,974.54	-	-	-	-	-	9,974.54
Sub-totals		9,974.54	-	-	-	-	-	9,974.54
HHWelfare								
Designated		82.50	92.00	-	-	-	-	174.50
Sub-totals		82.50	92.00	-	-	-	-	174.50
OrganMaint								
Designated		1,785.97	240.00	-	-	-	-	2,025.97
Sub-totals		1,785.97	240.00	-	-	-	-	2,025.97
HallProjct								
Restricted		117.83	-	-	-	-	-	117.83
Sub-totals		117.83	-	-	-	-	-	117.83
DesProjects								
Designated		19,220.06	-	-	21,635.27	-	-	40,855.33
Sub-totals		19,220.06	-	-	21,635.27	-	-	40,855.33
Totals		49,029.07	111,497.92	100,483.71	-	-	-	60,043.28

Analysis of income and expenditure year ending 31st Dec 2025

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
RECEIPTS						
Incoming resources from donors						
01Env - GA Reg Envelopes	7,835.00	-	-	-	7,835.00	8,502.00
01EnvNGA - Non GA Reg Envelopes	2,019.65	-	-	-	2,019.65	1,878.15
01SO - GA Reg Bank SO	27,855.00	-	-	-	27,855.00	26,425.00
01SONGA - Non GA Bank SO	4,074.00	-	-	-	4,074.00	4,664.00
01VPG - PCC Voucher & Payroll Giving	289.60	-	-	-	289.60	400.00
03Card - Contactless Card Donations	125.22	-	-	-	125.22	-
03EnvGAS - Gift Aid envelopes at services (One Off)	255.55	-	-	-	255.55	165.00
03EnvNGAS - Non GA Envelopes at services	-	-	-	-	-	20.00
03Plate - Loose plate Donations	3,052.78	-	-	-	3,052.78	2,234.73
04CP - Donations to Church Project	15.00	38.00	-	-	53.00	2,095.50
04DP - Undesignated Donations to Projects	50.00	-	-	-	50.00	-
04GAYL - Give as you live donations	-	-	-	-	-	-
04Gen - Donations to General Fund	20,250.00	-	-	-	20,250.00	720.00
06BE - Tax Recovered on Bell Fund Income	-	-	-	-	-	-
06CP - Tax Recovered on Church Project	-	-	-	-	-	-
06DP - Tax recovered on Designated Projects	-	-	-	-	-	-
06Gen - PCC Tax Recovered on GA	9,853.55	-	-	-	9,853.55	9,841.76
Incoming resources from donors Totals	75,675.35	38.00	-	-	75,713.35	56,946.14
Other voluntary incoming resources						
07Leg - Legacies	-	-	-	-	-	25,000.00
08GLPW - VAT recovered Listed Places Worship	1,178.00	-	-	-	1,178.00	2,030.27
08GNR - Non-Recurring or One-Off Grants	-	-	-	-	-	44,315.00
08GR - Recurring Grants	-	-	-	-	-	-
Other voluntary incoming resources Totals	1,178.00	-	-	-	1,178.00	71,345.27
Activities in furtherance of the councils objects						
09Gentd - Generated Funds	331.10	-	-	-	331.10	1,080.63
11Fees - Fees Weddings Funerals	7,651.00	815.00	-	-	8,466.00	6,416.00
12CAFE - Cafe Income	1,715.00	-	-	-	1,715.00	2,150.00
12Hall - Hall Income	23,054.03	92.00	-	-	23,146.03	23,067.60
12Offinc - Office income Printing etc	-	-	-	-	-	-
12Reimb - Reimbursements to PCC	-	-	-	-	-	266.16
12Sale - PCC Sales Fund Raising	-	-	-	-	-	-
13DSyn - Reimbursement of expenses for Deanery Synod hosting.	-	-	-	-	-	-
13InsC - Insurance Claims Church	-	-	-	-	-	-
13InsCH - Insurance Claims Church Hall	-	-	-	-	-	-
13SaleFA - Sale of fixed assets	-	-	-	-	-	-
Activities in furtherance of the councils objects Totals	32,751.13	907.00	-	-	33,658.13	32,980.39
Income from investments						
10Bint - PCC Bank Interest	948.44	-	-	-	948.44	709.72
10VDSB - Vicarage Decoration Scheme Bonus	-	-	-	-	-	-
Income from investments Totals	948.44	-	-	-	948.44	709.72
Receipts Grand totals	110,552.92	945.00	-	-	111,497.92	161,981.52

PAYMENTS**Costs of generating funds**

17Env - Collection Envelopes	-	-	-	-	58.45
17FREv - Fundraising Events	-	-	-	-	-
17Stew/p - Contactless / Stewardship Costs	-	-	-	-	-

Costs of generating funds Totals

	-	-	-	-	58.45
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Grants

18CofEChS - Church of England Children's Society tithe	270.00	-	-	270.00	-
18NTONSec - Other Non-secular Grants (Non-tithe)	-	-	-	-	90.00
18NTOSec - Other Secular Grants (Non-tithe)	-	-	-	-	-
18NTTTrust - Transformation Trust(CiB)	-	-	-	-	200.00
18TBYFC - Burton YFC - (tithe)	2,000.00	-	-	2,000.00	2,000.00
18TCMS - CMS - (Tithe)	2,000.00	-	-	2,000.00	2,000.00
18TFoot - The Footprints Family (Tithe)	2,000.00	-	-	2,000.00	2,000.00
18TONSEc - Other Non-secular (Tithe)	-	-	-	-	100.00
18TOSec - Other Secular (tithe)	-	-	-	-	-
18TR&DA - Relief & Dev Agencies (tithe)	-	-	-	-	-
18TYMCA - Burton YMCA (tithe)	2,000.00	-	-	2,000.00	2,000.00

Grants Totals

	8,270.00	-	-	8,270.00	8,390.00
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Activities relating to the work of the Church

19Share - Common Fund (Purse)	34,527.00	-	-	34,527.00	33,852.00
20Admin - Administrator	12,430.46	-	-	12,430.46	13,634.99
20Clean - Cleaner	1,600.00	-	-	1,600.00	-
20DioAdmin - Diocese Salary Admin Charge	126.96	-	-	126.96	126.96
20VisMus - Visiting Organist/Buglar/Musician	-	-	-	-	110.00
20VisSp - Visiting Speakers	-	-	-	-	62.00
21CExp - Curate - Expenses	-	-	-	-	195.99
21Gift - Gifts (Flowers & 80+)	475.64	-	-	475.64	180.80
21OEquip - Office Equipment (Small)	87.06	-	-	87.06	50.16
21OS/W - Office Software Materials	276.28	-	-	276.28	414.50
21Post - Postage Stamps	257.75	-	-	257.75	136.42
21Print - Printers - Lease - Toner - Maint.	203.56	-	-	203.56	232.39
21SSExp - Sunday School Expenses	516.79	-	-	516.79	565.76
21Stat - Office Stationery	32.00	-	-	32.00	46.07
21VExp - Vicar - Expenses	-	-	-	-	166.99
21VHosp - Vicar - Hospitality	-	-	-	-	-
21Vicarage - Vicarage Costs	-	-	-	-	-
21VRes - Vicar - Resources Books/Software	-	-	-	-	-
21VTel - Vicar - Telephone	-	-	-	-	162.53
21VTrain - Vicar - Training	-	-	-	-	-
22Alpha - Alpha Course	69.49	68.16	-	137.65	-
22CHC - Children's Holiday Club	-	-	-	-	-
22Child - Other Children's Mission	-	-	-	-	3.19
22CYM - Children & Youth Mission & Training	-	-	-	-	-
22EvMat - Evangelism Materials	-	-	-	-	-
22Family - Family Church	-	-	-	-	-
22IOBY - In Our Back Yard events	62.31	21.78	-	84.09	47.39
22Messy - Messy Church	-	-	-	-	-
23ABankCh - Bank Charges	55.00	-	-	55.00	60.75
23ABells - Bells Belltower	-	59.85	-	59.85	-
23ACClean - Church Cleaning	110.22	-	-	110.22	103.39
23ACIns - Church Insurance	3,981.65	-	-	3,981.65	4,775.66
23ACInsRep - Insurance Repairs - Church	-	-	-	-	-
23ACSecu - Church Security	1,509.71	5,640.00	-	7,149.71	1,042.56
23ACYard - Churchyard Upkeep	962.63	158.48	-	1,121.11	3,828.38
23ADeanSub - Deanery Subscription	-	-	-	-	-
23AHMaint - Heating Maintenance	198.00	-	-	198.00	-
23AMinRep - Church Minor Repairs / Maint. / Equip.	184.46	-	-	184.46	376.66
23AOffTel - Office - Telephone; Broadband; Mobile	406.04	-	-	406.04	481.63
23APub - Publicity	404.92	-	-	404.92	239.68
23AQuin - Quinquennial	-	-	-	-	514.60
23AReimb - Reimbursible Expenditure	-	-	-	-	-
23ASubs - Subscriptions (General)	335.00	-	-	335.00	-
23AWeb - Website	81.00	-	-	81.00	81.00
23Chris - Christmas expenditure	653.96	-	-	653.96	554.98
23Fire - Fire protection expenditure	816.18	-	-	816.18	360.50
23PBapt - Baptism Confirmation Preparation	51.84	-	-	51.84	156.99
23PComm - Community Events	320.00	-	-	320.00	215.00
23PMPrep - Marriage Preparation	-	-	-	-	-
23PTrain - Training Courses Materials	12.00	-	-	12.00	-
23PVLC - Village Lunch Club	-	-	-	-	-
23WGEqu - Worship Equipment General	34.16	-	-	34.16	25.32

23WHosp - Services Hospitality	87.00	-	-	-	87.00	178.39
23WInst - Instrument Organ Piano Maintenance	-	-	-	-	-	808.28
23WLic - Licences - Copyright etc.	786.23	-	-	-	786.23	466.00
23WLitMus - Liturgy Books Music	9.70	-	-	-	9.70	9.74
23WMat - Services Materials	-	-	-	-	-	106.78
23WMEqu - Worship Equipment Major	-	-	-	-	-	-
23WSacr - Sacristry	25.00	-	-	-	25.00	276.82
23WSSRes - Sunday School Resources	-	-	-	-	-	-
24Elec - Church Electricity	1,014.28	-	-	-	1,014.28	1,068.08
24Gas - Church Gas	2,718.44	-	-	-	2,718.44	2,746.60
24Wat - Church Water	137.51	-	-	-	137.51	116.08
25Cafe - Cafe Costs	32.97	-	-	-	32.97	-
25Clean - Hall Cleaning materials	540.63	-	-	-	540.63	340.03
25Elec - Hall Electricity	895.03	-	-	-	895.03	1,047.12
25Equip - Hall Equipment Fittings	379.03	-	-	-	379.03	581.93
25Gas - Hall Gas	1,241.52	-	-	-	1,241.52	1,983.40
25Ins - Hall Insurance	2,273.71	-	-	-	2,273.71	2,351.46
25Insp - Hall inspection costs	-	-	-	-	-	-
25InsRep - Insurance Repairs - Church Hall	-	-	-	-	-	-
25Mow - Hall Field Mowing	820.00	-	-	-	820.00	630.00
25Rep - Hall Repairs etc	3,430.28	-	-	-	3,430.28	867.24
25SalCle - Hall Cleaner salary	4,284.74	-	-	-	4,284.74	2,435.51
25SalMan - Hall Manager salary	5,055.12	-	-	-	5,055.12	4,710.64
25Wat - Hall Water	953.19	-	-	-	953.19	534.04
27ChRep - Church Repair Redecorate (Major)	-	-	-	-	-	10,921.20
28HallRep - Hall Repair Redecorate (Major)	-	-	-	-	-	47,844.00
29CT - Church Toilets Project	-	-	-	-	-	-
99 - Other payments / Expenditure	-	-	-	-	-	1,888.30
Activities relating to the work of the Church						
Totals	85,466.45	5,948.27	-	-	91,414.72	144,716.88
Support costs						
99Comp - computer equipment	783.99	-	-	-	783.99	-
Support costs Totals	783.99	-	-	-	783.99	-
Church management and administration						
23AGov - PCC Governance - Hire Train APCM	15.00	-	-	-	15.00	-
Print	-	-	-	-	-	-
23AIndEx - Independent Examiner	-	-	-	-	-	75.00
23AInsp - Inspection fees	-	-	-	-	-	216.00
23AWard - Church Wardens Expenditure	-	-	-	-	-	-
Church management and administration						
Totals	15.00	-	-	-	15.00	291.00
Payments Grand totals	94,535.44	5,948.27	-	-	100,483.71	153,456.33

Notes to accounts.

Receipts.

- Incoming resources from donors remains steady with modest increase in payments by Standing order and gift aided.
- Loose plate donations have increased reflecting higher occasional attendance at Easter and Christmas.
- Donations to general fund consists mainly of a large individual donation which is unrestricted and so can be used for purposes agreed by the PCC.
- We continue to reclaim tax paid on gift aided donations using electronic links within My Giving on Line, claiming on a quarterly basis.

Other voluntary incoming resources.

- A Listed Place of Worship payment was received
- There were no grants applied for and no legacies received in 2025

Activities in furtherance of the council's objects.

- There has been a marginal increase in fees income. Hall hire income has levelled off after the previous year's decline.
- Generated funds include money from a clothes bank, surplus from the "men's munch" a garden plant sale and catering at a Church summer party.
- The Thursday afternoon café continues to provide a healthy sum to Church funds.
- Interest payments are significant due to higher prevailing BoE base rate but will likely reduce in the coming year.

Payments

- We continue to tithe significant sums to four chosen charities based on income from individual giving, and income from fees and Hall hire. Grants and significant individual donations are excluded from this calculation.
- Costs associated with activities relating to the work of the Church remain steady with the following noted:
 - Introduction of paid Church cleaner instead of Church volunteer.
 - Church insurance reduced due to fitting of approved roof alarm
 - Roof alarm fitted at one off cost of £7200 to be followed by annual service charge of £400.

- A number of repairs to improve the hall have been carried out in year including new curtains, and stage carpet together with a number of minor upgrades
- The Hall cleaner salary has risen reflecting cover for the hall manager and other additional work relating to laundry.
- There were no major repairs to Hall or Church in 2025 in contrast to 2024.
- There are no major changes to utility bill charges.
- A new computer was purchased for the Administrator (£599)

Funds

There are a number of different funds used within the accounts.

Restricted funds are made up of money donated for a specific purpose. The disabled toilet fund is to specifically fund the addition of a disabled toilet to the back of the Church. Significantly more funds and renewed faculty are required for this to proceed.

The designated funds are for specific regular activities within the Church and represent ring fenced funds similar to a budget for these.

The Designated projects fund is made up of an unrestricted legacy given in 2024 and an unrestricted gift of £20,000 given in 2025. Plans are in development for this fund's use and may include with PCC approval a fresh disabled toilet project with the above restricted funds.

Future plans

As indicated above future plans involve redevelopment of the back of Church to include a disabled toilet. In addition, creating an area for refreshments with table and chairs by removal of pews along the north side aisle. Also by removing pews from the South aisle and new children's area could be created. At the same time investigations are taking place to improve insulation, draught proofing and other carbon neutral interventions.

The Church members are keen to increase our Church mission work to extend into the local community and work with others who are keen to build the community spirit of Stretton.

We are hoping and praying for a suitable candidate to fill our vacancy of the newly formed combined benefice of St Chads and St Mary's

