



**ST JAMES' +  
ST EDMUND'S**  
LIFE + HOPE

# **Joint PCC Annual Report 2025 Summary**

**St Edmund's, Whalley Range  
and  
St James' with St Clement, Moss Side**

***Life + Hope for All***

**For the year ended 31st December 2025**

**The Joint Parochial Church Council is pleased to present this summary of our 2025 Annual Report. It reflects another year of faithful worship, growing mission, community service, and careful stewardship across both churches. Full copies of the report, accounts, and appendices are available online at <http://www.stedsandstjames.org.uk/apcm>**

### **Our Vision - Life and Hope for All**

We continue to seek to live God's calling to be a welcoming, intercultural, all-age Anglican church community sharing the love of Christ in Moss Side, Whalley Range, and beyond. During 2025 we also held a Benefice Vision Day, helping shape priorities for the future.

### **Worship & Church Life**

Across the year we offered a wide range of worship, prayer, and seasonal services for all ages and backgrounds. Highlights included:

- Launch of a new 9.30am service at St Edmund's
- Growth of monthly Café Church
- Baptisms, confirmations, funerals, memorial services, and wedding vow renewal
- Creative Holy Week and Easter worship
- Christmas witness in church, the park, and Piccadilly Station
- Continued Urdu and Marathi worship and ministry
- Young people actively involved in music and worship leadership

### **Community & Pastoral Care**

Our churches continued to serve local people practically and pastorally through:

- Home, hospital, and pastoral visiting
- Weekly Bereavement Café at St James'
- St James' Place of Welcome Café
- St Edmund's Coffee Morning
- Mothers' Union support and family ministry
- Youth clubs and sports activities
- Strong partnership with St Mary's CE Primary School
- Hosting Rainbows, Brownies, Guides, charities, and community groups

### **Mission & Partnerships**

We remained active in local and global mission through support for charities and mission partners including CMS, Pioneers, Christian Relief Uganda, and others. We also played a leading role in Churches Together across Hulme, Moss Side, and Whalley Range.

### **Buildings & Facilities**

Both churches continued serving the community well, while important maintenance needs remain.

### **St Edmund's**

Progress included glazing repairs, accessibility improvements, alarm servicing, and chair refurbishment. Main priorities now include roof leaks, damp, electrical testing, boundary walls, and internal decoration.

## **St James'**

The building remains in generally good condition. A major heating upgrade was completed in the extension area. Priorities include repainting, storage reorganisation, signage, security, and improving side pathway cleanliness and safety.

## **Financial Summary - full accounts in Appendix 1 below**

The JPCC continued careful stewardship during a challenging economic climate.

## **2025 Key Figures**

- General Income: £107,093
- General Expenditure: £113,897
- Net Movement in General Funds: -£6,804
- General Fund Balance: £63,754

## **Main Expenditure Areas**

- Parish Share: £64,301
- Church running costs and utilities
- Cleaner wages
- Building improvements including lighting and heating upgrades

## **Giving Away**

As part of our commitment to generosity, £6,905 was given to mission causes at home and overseas.

## **Safeguarding**

Safeguarding remains central to the life of our churches. Policies were reviewed and updated during the year, training requirements maintained, and safeguarding remains a standing item at every PCC meeting.

## **Thank You**

We give heartfelt thanks to all clergy, wardens, PCC members, volunteers, worship leaders, musicians, cleaners, administrators, and congregation members whose service makes church life possible.

## **Read the Full Report**

**For the complete Annual Report, full accounts, fabric reports, and appendices, please visit:**  
[www.stedsandstjames.org.uk/apcm](http://www.stedsandstjames.org.uk/apcm)



St.James' and St.Edmund's PCC Accounts for 2025

Balance Sheet as at 31/12/2025

Notes	Fixed Assets	<u>2025</u>	<u>2024</u>
	Investments:-		
	Miss Hunter Legacy	£246.45	£235.78
14	Poor Fund 1      CBF Investment Fund Shares	£1,934.14	£2,014.68
	RBS Shares	<u>£371.53</u>	<u>£229.20</u>
	Total Investments	£2,552.12	£2,479.66
1.5	Tangible Fixed Assets		
	Digital Piano - Yamaha CVP503	£0.00	£81.00
	Digital Organ - Johannus Opus 7	£0.00	£256.00
	Total Fixed Assets	£2,552.12	£2,816.66
	<b>Current Assets</b>		
	CAF Current Account	£27,285.77	£22,049.71
	RBS Current Account	£1,698.29	£1,477.24
	CCLA Account	£30,000.00	£30,000.00
	Unpresented items	£0.00	-£76.18
	Petty Cash	£300.00	£300.00
	<b>Debtors and Prepayments</b>		
	Owed by St. Margaret's	£0.00	£204.94
15	Owed by Inland Revenue for Gift Aid claims	£3,456.75	£2,430.75
	Hall rental due	£2,990.00	£1,695.00
	St. James' Kitchen refurbishment	£0.00	£0.00
	St. James' & St Edmund's LED lighting upgrade	£0.00	£4,000.00
	Other Payments in advance & Debtors	<u>£0.00</u>	<u>£0.00</u>
	<b>Total Current Assets</b>	£65,730.81	£62,081.46
	<b>Current Liabilities (Creditors)</b>		
	Clergy Expenses	£0.00	£0.00
	Staff Salaries (Tax & Insurance)	£0.00	£0.00
	Gas, Elec & Water for December paid the following year	£2,586.72	£1,752.02
12	Mission Giving	£450.00	£440.00
	Building Work	£0.00	£0.00
	Other creditors	<u>£199.00</u>	<u>£290.00</u>
	Total Current Liabilities	£3,235.72	£2,482.02
	<b>Net Current Assets</b>	<b>£62,495.09</b>	<b>£59,599.44</b>
	<b>Net Total Assets</b>	<b><u>£65,047.21</u></b>	<b><u>£62,416.10</u></b>
	<b>Represented By:</b>		
16	<b>General Fund</b>	<b>£63,753.71</b>	£70,558.10
17	Building Fund	-£1,937.95	-£11,938.67
18	Mother's Union Fund	£380.09	£675.74
	Specified funds	£0.00	£0.00
1.2	Mission funds	£33.20	£53.20
14	Poor Fund 2	£266.04	£251.07
	Fixed Assets & Investments	£2,552.12	£2,816.66
		<b><u>£65,047.21</u></b>	<b><u>£62,416.10</u></b>
	<b>Represented By:</b>		
	Accumulated funds at beginning of the year	£62,416.10	£105,445.30
	Net movement in funds	<b>£2,631.11</b>	
		<b><u>£65,047.21</u></b>	

# St. James' and St. Edmund's PCC      Accounts for 2025

## Note 1 to the accounts

<b>Note</b>	<b>Description</b>
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1.1	<u>Basis of preparation</u>
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These Accounts are prepared on an Accruals basis which means that Receipts and Payments have been adjusted for debtors and creditors at year-end, however 'commitment' (the concept of full payment being due when an order is placed, rather than on receipt of invoices) is not used in these accounts.

These Accounts conform with the Financial Reporting Standards for Smaller Entities (FRSSE) 2015, having been produced taking into account the guidelines in the Statement of Recommended Practice (SORP) for the FRSSE 2015.

1.2	<u>Fund accounting</u>
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General funds are those not subject to any restrictions regarding their use and available for the general purposes of the PCC.

Restricted funds are funds which are to be used in accordance with the specific restrictions imposed at the time of the gift, and include Gift Aid Tax recoverable where appropriate, and are noted in the accounts. These include Grants received for specific purposes and Poor funds.

Designated funds are funds that are set aside by the PCC for specific purposes, without being legally restricted, or money which has been given to the PCC to support a particular project but where the recipient has made it clear that this gift is unrestricted and the PCC is free to reallocate the money elsewhere.

Money which is given in church specifically for other causes, eg collections for specific charities, passes through the church bank account but does not form part of the Income and Expenditure. In order to reconcile these accounts with the cash in the bank the net movement in 'Giving to other missions' is shown as a single line entry on the Statement of Financial Activities.

These accounts include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of church groups that owe an affiliation to another body, nor those that are an informal gathering of church members, or other users of the buildings.

1.3	<u>Incoming Resources</u>
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These are recorded in the Statement of Financial Activities when the PCC receives the actual money as either cash, cheques or BACS transfers. Future income is not anticipated in the accounts.

1.4	<u>Resources Expended</u>
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Expenditure is recorded at the time of payment, with adjustment made for outstanding invoices at year end (creditors). It is church policy to ensure that all invoices are paid within 2 weeks for receipt or by their due date, whichever is sooner.

1.5	<u>Valuation, Capitalisation and Depreciation of Fixed Assets</u>
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Consecrated and beneficed property is excluded from the accounts by S96(2)c of the Charities Act 1993. No value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC, and which require a faculty for disposal, since the PCC considers this to be inalienable property. All expenditure incurred on the buildings whether maintenance or improvement is written off as incurred.

Expenditure on tangible moveable stand-alone fixed assets which cost less than £2,000 is written off as incurred. In December 2010 the digital organ and digital piano in St. Edmund's were purchased. These are moveable and sellable objects so they were put into the accounts as assets at full value in 2010 and depreciated by 20% each year to 2024. As the book-value of these assets at the end of 2024 was only £337 and they are 15 years old, they have been written off this year. In recent years repairs have been carried out on both the digital organ and digital piano and they remain in regular use, as does the digital piano in St. James.

# St.James' and St.Edmund's PCC      Accounts for 2025

## Notes to the accounts

### Note      Description

2	Planned Giving includes giving by Standing Order and through the envelope scheme. Income tax is recovered from the Inland Revenue from givers who have signed up for Gift Aid, and from all donations of less than £20 in envelopes and by standing order from those who have not signed up for Gift Aid, and all the loose collections at services, up to a maximum total of £8,000.	
3	One-off gifts from church members and visitors, including	
	Gift for chair refurbishment	£500.00
	Gift to support employment of an administrator	£5,000.00
	St. Edmund's Gift Day	£350.00
	St. James' Gift Boxes & Gifts	£330.00
	Other gifts through the year	£2,125.45
		£8,305.45
4	Building Fund Income	
	Diocesan Grant for lighting at St. Edmund's	£8,250.00
	Diocesan Grant for lighting at St. James	£7,885.00
	PCN Commission Parking	£381.66
	MRSN Hall Hire to March 2026	£12,000.00
		£28,516.66
5	Hall Income	
	Happy Cats	£1,040.00
	Guides, Brownies, Rainbows	£1,420.00   Inc £420 debtors
	Manchester Ladies Choir	£1,020.00
	Included Learning	£2,960.00   inc £1,120 debtors
	MSV - Ground Rent	£6,750.00
	MSV - Room Hire	£570.00
	MRSN - Office Hire (St. James' vestry)	£1,810.00   inc £1,350 debtors
	LMCP - Office Hire (St. James' large office)	£10,860.00
	Mount Zion Spiritual Baptist Church	£660.00
	Church of God Universal	£3,100.00
	Others including one-offs	£3,435.00   Inc £100 debtors
		£33,625.00
6	Fees and other income	
	Statutory fees retained by PCC	£273.00
	Interest on bank accounts	£1,375.56
	St. Margaret's share of shared costs	£1,714.42
	Sale of Honey	£6.00
	Poor Fund Dividends - see note 14	£135.97
		£3,504.95
7	Clergy expenses and Rectory costs	
	Council Tax on Rectory	£3,111.26
	Water Rates on Rectory	£655.02
	Rectory phone and internet	£819.08
	Clergy mobile phones	£0.00
	Open AI Chat GPT subscription	£140.00
	Travel	£791.39
	Dropbox - computer file storage & sharing	£95.88
	Other Clergy expenses	£155.27
		£5,767.90

8	Honoraria & Salaries		
	Church Cleaner (both churches)		£5,170.00
9	Church running costs		
	Mission and Evangelism (inc Training)		£1,363.05
	CCLI copyright licence - St. Edmund's		£511.86
	CCLI copyright licence - St. James		£525.86
	Church Database (iKnowChurch)		£429.00
	Church Giving Envelopes & Fundraising		£154.15
	Church running costs - St. Edmund's		£6,649.98
	Church running costs - St. James		£3,857.71
	Church utility bills - St. Edmund's		£2,191.29
	Church utility bills - St. James		£5,438.51
			<u>£21,121.41</u>
10	General costs of trading include half of all utility bills which are assigned as Hall costs.		
	Cost of Trading (inc. Hall Costs) - St. Edmund's		£3,282.78
	Cost of Trading (inc. Hall Costs) - St. James		£6,389.21
			<u>£9,671.99</u>
11	General Capital Expenditure - St. Edmund's		
	Replacement Windows		£365.00
	Ceiling tiles		£98.02
	General Capital Expenditure - St. James'		
	Plumbing repairs		£40.00
	Building Fund Expenditure - St. Edmund's		
	LED Lighting		£5,500.00
	Building Fund Expenditure - St. James'		
	LED Lighting		£5,170.50
	Heating in new hall		£7,640.00
	Kitchen equipment		£70.00
	Cushions for window seats		£135.44
	Total Capital Expenditure		<u>£19,018.96</u>
12	Mission Giving from PCC funds:		
	Overseas Church Mission Society (Marcia and Noemi)		£1,000.00
	Overseas House of Joshua in the Philippines (Mary & Ramil)		£1,000.00
	Overseas Tearfund		£1,000.00
	Overseas Christian Relief Uganda (Maria's care school)		£1,000.00
	Overseas Greenline (Chidinma) Hospital In Nigeria		£450.00
	Overseas St Monica's school in Pakistan		£450.00
	Overseas Mount Pleasant School, Jamaica		£450.00
	Overseas Indian Evangelical Mission		£450.00
	Home The Hideaway Youth Project Ltd.		£450.00
	Home Pioneers (Kaleem & Azra)		£655.00
			<u>£6,905.00</u>
13	Bank charges including foreign transactions fees		£157.00
	Independent Examination of 2025 accounts		£300.00
			<u>£457.00</u>
	Payments from Poor fund to help people in need		£121.00

- 14 Poor Fund 1 - an investment account containing historic assets, which pays quarterly dividends into Poor Fund 2 - our operating fund for receipt of dividends from Poor Fund 1 which are specified for the use of relief of poverty, and the grants from Diocesan and National hardship funds, for helping specific individuals. [Note this is just a fund within the accounts - not a separate bank account]  
At the start of the year there was £251.07 in Poor Fund 2. Payments of £121.00 were made and dividend income was £135.97. Total in Poor Fund 2 at the end of the year = £266.04  
The balance shown in Poor Fund 1 is the current value of the historic investments.
- 15 Gift Aid for Oct-Dec is treated as income for this year but actually received the following year.
- 16 The value of the General Fund is the money available for future spending across the two churches.
- 17 In 2024 the kitchen of St. James' was replaced at a total cost including appliances of £32,665.94 resulting in the building fund (which is only a fund within the accounts, not a separate bank account) going negative, to minus £11,933.68. This was reversed by the addition of £12,000 from MRSN for building hire 2025-2026 in March 2025.  
In 2025 grants totalling £16,135 were received from Manchester Diocese for installing LED lighting in both churches, and it was agreed we would use any surplus to fund heating improvements in the Life and Hope Hall at St. James. Total cost of the lighting improvements was £10,670.50 and the Heating was £7,640, which, with other building work expenditure (see note 11), resulted in the building fund ending the year still negative at minus £1,802.51. This will be reversed by the receipt of £12,000 from MRSN for building hire 2026-2027 due in May 2026.

18 Mothers Union Fund

Opening Balance	£675.74
Transfer to Manchester Diocese Mothers Union a/c	-£400.00
Income at Summer Fair	£130.00
Expenses for Summer Fair	<u>-£25.65</u>
Closing Balance	£380.09

## Independent examiner's report to St James' and St Edmund's Joint PCC

I report on the accounts for the year ended 31<sup>st</sup> December 2025, which are set out on the Statement of Financial Activities, Balance Sheet and accompanying notes, which have been prepared under the accounting policies set out under Note 1 to the accounts.

### Respective responsibilities of Trustees and Independent Examiner

As trustees of the charity, the members of the JPCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("The 2011 Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act); and
- state whether particular matters have come to my attention.

### Basis of Independent Examiner's Statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

### Independent Examiner's statement

In the course of my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in, any material respect, the requirements
  - to keep proper accounting records in accordance with s.130 of the 2011 Act);  
or
  - to prepare accounts which accord with these accounting records  
have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Name:

PETER BOARDMAN

Date:

25/3/2026 10

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