

St. Andrew's Church in the Westlands, Newcastle-under-Lyme
in the Diocese of Lichfield



www.churchinthewestlands.org.uk

**ANNUAL REPORT AND 2025 ANNUAL ACCOUNTS OF THE
PAROCHIAL CHURCH COUNCIL**

CHARITY COMMISSION REFERENCE 1132163

**For presentation to the Annual Parochial Church Meeting on
Sunday 10th May 2026**

Incumbent:

Revd Andrew Dawswell
The Vicarage
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Newcastle-under-Lyme
ST5 3PU

Bank:

National Westminster Bank plc
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Independent Examiner:

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Welcome

Welcome to the Annual Report and Accounts of St. Andrew's Church, Westlands and welcome to our Church, whether you are a regular or a newcomer just paying us a visit. Please come back soon!



A special welcome to any who have joined us for the first time this year, it is good to have new people with us as we try and grow together as part of God's Church here in the Westlands.

The Annual Report should provide you with all the legally required information, but hopefully it will also provide you with a flavour of what has taken place at St. Andrew's over the last year.

This will also be supplemented by verbal reports at the Annual

Parochial Church Meeting (APCM) on Sunday 10th May at 6.30pm, 2026. Please feel free to join us then if you can.

If you would like to know more about our work then please ask the Vicar, Churchwardens or any other members of the Parochial Church Council (PCC).

Administrative Information

St. Andrew's is situated at the top of Pilkington Avenue in the heart of the Westlands.

St. Andrews is registered as a Charity with the Charity Commission, reference 1132163, as *The Parochial Church Council of the Ecclesiastical Parish of St. Andrew, the Westlands*. Its working name is *St. Andrew's PCC, Westlands* and further details of our registration can be found on the Charity Commission website, along with Annual Reports from previous years, which can also be found on the Church website.

The Correspondence address for the Charity is that of the Vicarage: 50, Kingsway West, Newcastle-under-Lyme, Staffordshire, ST5 3PU



Trustees

The Trustees of the Charity are the members of the PCC of St. Andrew's Church, Westlands. Members of the PCC are either ex officio or elected by the APCM in accordance with the Church Representation Rules.

PCC members who have served from 1 January 2025 until the APCM in 2026 are as follows:

Ex-officio Members

Vicar: Revd Andrew Dawswell (Chair)
Churchwardens: Marie Bateman (from May 2025)
Margaret Hollins (to May 2025)
Sam Jones

Elected to other bodies

Representatives to Deanery Synod:
Glenys Gill
Alan Swanborough
Helen Swanborough

Member of General Synod:

Chris Gill (Treasurer)

Elected Members

Tania Arnold
Marie Bateman (to May 2025)
Bob Bell
Helen Collins (Secretary)
Steve Forrester
Sara Frogatt (to May 2025)
Karen Gallagher
Irene Hardacre
Margaret Hollins (from May 2025,
Vice Chair)
Stuart Jackson
David Leech
Jane Machin
Sue Maddison
Helen McGarry
Gillian Moss
Stuart Rushton
Neil Thompson (from May 2025)

Structure, governance and management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956), as amended, and the Church Representation Rules.

The PCC has oversight of the general finances of the Church, and ultimate responsibility for a wide range of matters affecting the Parish. It endeavours to keep itself abreast of current information on such issues as Child Protection, Health and Safety, and Disability Discrimination legislation either through "local" guidance or through wider Diocesan advice, or often a mixture of both.

Apart from the Standing Committee of the PCC, the Church has three significant ongoing committees to consider its important areas of work – Worship; Mission Partners; and Facilities. PCC members generally each serve on at least one committee along with others who have a keen interest in the particular area covered by the committee. These committees will bring recommendations to the PCC for consideration. Each has a delegated authority to spend up to £200. Non-routine expenditure above this sum requires two quotations and Standing Committee authorisation.

Objectives and Activities

The primary objective of the PCC is to promote the Gospel of our Lord Jesus Christ and in accordance with the Parochial Church Council Powers Measure (1956), as amended, it co-operates with the minister in promoting within the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

We continue to use the mission statement of the Church in the Westlands local ecumenical partnership that we shared with St Peters 'we are committed in the power of the Holy Spirit that our worship, service and witness will demonstrate to everyone the love of Jesus Christ', and the 'welcome message' agreed in September 2024



Public Benefit

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity.

The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Saint Andrew, the Westlands, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities 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; and
- Promoting Christian values, and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Volunteer Input

In all of this, we are immensely grateful for all those who willingly give of their time to contribute to the charitable activities of the PCC or in providing funds. The extensive nature of all our volunteers is such that it would be almost impossible to quantify the contribution in terms of hours or an indicative value of this contribution.

Many of those on our Electoral Roll are willing volunteers in one form or another and the work undertaken in meeting our objectives simply could not happen without the considerable contribution of many people within the Parish and beyond.

Achievements and Performance

Worship & Bible study

Three regular Sunday worship services have continued in the established pattern along with Thursday monthly Communion. Wednesday Morning Prayer and Friday Compline have also continued, both being held online. Monthly meetings have been held to pray for the work of the church, our community, country and world. Various special services have also been arranged, including:

- Daily gatherings during Holy Week
- Annual memorial & thanksgiving service in November
- Remembrance Service in November
- Christmas services including Christingle, all age carols, candlelit carols, crib service and midnight communion
- A confirmation service conducted by Assistant Bishop, Rt Rev Alistair Magowan

- A thanksgiving service for the new hall in September with Archdeacon, The Ven. Dr Megan Smith

Audio recordings of most morning sermons continue to be made available on the church website.

St Andrews welcomed worshippers from other local churches for a united service in January 2025. Several members of St Andrews joined congregations gathering in the town centre for Good Friday and Christmas services, also arranged by Newcastle Churches Together.

A day of Bible teaching, worship and fellowship was held in June at Rudyard Lake Activity Centre – about 25 adults and 5 children participated.

Four different homegroup Bible study groups met during the year, three in person and one online. A series of studies in the book of Acts was concluded and a new series entitled 'Meeting God' commenced.

Andrew produced a Lent course titled 'Asking aright – Biblical priorities in prayer', our readers leading two of the weeks

Irene led the 7-week 'Identity' course based on John's gospel with 8 participants.

Pastoral visiting, bereavement visits and home communions continue, and a small group did some door-to-door introductions in the summer. Plans for local carol singing were not enacted due to an unfavourable weather forecast.

The flower team led by Diana keep the church building decorated with fresh displays, and our cleaner, Debi's invaluable work helps keep the space looking its best.

Children & families ministry

A number of volunteers continued to run a range of activities for children and families, including:

- Sunday Club for children age 3-10 and Sunday Squad for 10-15 year olds during 10:45am services
- Xcite – a weekly club currently for children in school years 5-8
- Little Sparklers – a weekly group for parents & children age 0-3
- Monthly Messy Church
- Weekly primary school assemblies in Westlands and Langdale and twice-termly at Friarswood
- Stepping Stones – a weekly primary school based club
- Carol services for The Coppice, Friarswood, Langdale, Seabridge and Westlands schools

Four applicants for the advertised Children's Worker post were interviewed but no appointment was able to be made. The children's worker management committee met several times to discuss recruitment.

Social & Community activities

The weekly Renew Westlands Café continued, offering refreshments, company, activities and an optional prayer time, aiming to be a safe space for all, including those who may not feel OK.

Monthly craft & chat, afternoon tea, book club and the Forget-me-not bereavement café continued. The Events Working Group also arranged:

- An evening at the Regent restaurant to celebrate Chinese new year.
- Jigsaw festival and children's art competition to celebrate the completion of the new church hall.
- Beetle drive and fish & chip supper
- Pre-Christmas concert with Newcastle under Lyme community orchestra and school choirs
- Christmas table centrepiece making workshop
- Christmas fun evening including food and hand bell ringing

6 editions of the Link leaflet were distributed to around 2500 homes in the parish, publicising the church's activities and offering a welcome to anyone wishing to participate.

As well as being used by several of the groups listed above, a number of regular external groups began meeting in the new church hall, with activities including bowling, seated dance and after school tuition. The Women's Institute and Lyme Trefoil Guild also used the hall monthly. The PCC agreed that not-for-profit groups can be offered the use of the premises on a donation basis, which enables more use to be made of the hall than might otherwise be possible.

Charity & Fundraising

Support for our 6 main Mission Partners continued: Katia Rocks ministering in Brazil with the Church Mission Society (CMS), Bible Society, Open Doors, Tearfund, Scripture Union and The Lyme Trust. A representative from Lyme Trust and the founder of Renew Wellbeing both visited to speak about their work. The usual Open Café and Big Quiz this year together raised over £1400 for Tearfund.

Simon Wright continued to pass on donations for the foodbank, as well as collecting Christmas shoeboxes to be distributed in Eastern Europe by the Link to Hope charity. He also coordinated the delivery of fundraising envelopes during Christian Aid week. Toys and toiletries donated at the all age carol service were passed on to Find the Glow refuge. Harvest donations were distributed locally to those in need and given to Arch women's refuge. The collection at the Christingle service was passed on to The Children's Society, and the Remembrance Sunday collection went to the Royal British Legion.

Business & Governance

The Annual Parochial Church Meeting was held on the 11th May 2025. 15 PCC members were elected. Marie Bateman was elected as churchwarden and Sam Jones re-elected. The PCC met 6 times during the year, taking numerous decisions, notably this year in relation to the completion and operation of the new church hall.

Sam Jones, Churchwarden

2025/26 Mission Action Plan & Feb 2026 progress report

Our Mission

A couple of reminders of the mission that has been entrusted to us are:

The four major priorities of the early church as described in Acts 2:42 '**And they devoted themselves to the apostles' teaching and the fellowship, to the breaking of bread and the prayers.**' i.e. the aims to be: a learning church, a caring church, a worshipping church, and evangelizing church.

Our 'welcome message', agreed in 2023:



Welcoming the whole community



Discovering God's love



Following Jesus' teaching

Our Vision

The PCC discussion of our vision over the next couple of years began by recognising a number of self-evident existing commitments, needs & priorities. There were a wide variety of other aspects of church life we would have liked to develop too, but it was agreed that we need to agree on a limited number of additional focusses:

- Families and 0-12's
- Supporting Community Needs
- Growing in Faith

Our Plan

Our specific goals for 2025/6 are as follows; Feb 2026 comments on progress in italics

Existing commitments, needs & priorities...

- Developing a new pattern for provision of music. ***New pattern working well***
- New Hall project - during the build period, launch events, settling in, getting activities up & running. ***Good transition***
- Continuing programme being developed by Events Group ***Variety of events have been appreciated***
- Aiming to develop team for door-to-door introductions in summer evenings. ***One extra recruit – room for more!***

Focus on families and 0-12's...

- Continuing to try and recruit new children & families worker; ongoing funding for post. ***Several interviews held***
- Actively encouraging and supporting those continuing our ministry with children and families, offering input and assistance whenever possible. ***Valuable ministry continuing***
- Developing and establishing Sunday Squad for 10-15's to complement the Monday afternoon Xcite group. ***Small group well established***
- ***New team to maintain contact with those who have brought children for baptism. Small team have agreed revised plan***



Supporting Community Needs... (including those of church members)



- Possibility of some activities relocating to new hall to give more capacity ***Most have relocated***
- Explore feasibility of bowling group, ***re-started***; and maybe other church-run activities in new hall. ***None yet***
- Advertising & management of external hirers ***Work on policies, publicity & booking procedure has led to several regular external bookings already***

Growing in Faith...

- Encouragement of personal bible reading. ***Promotion in church both of printed notes & online aids***
- Irene to offer introductory study course. ***Group worked well***
- Explore day or weekend for fellowship and teaching. ***2025 Rudyard awayday; 2026 Cloverley Hall day planned***



St Andrew's Westlands PCC

2025 Report on the Fabric of the Church

The Facilities Committee, consisting of 7 members, has taken on a substantial amount of the co-ordination of the work on our buildings led by Marie Bateman, (although the PCC still has responsible for the maintenance of the church buildings). It has met six times in 2025.

Church Building

In January, Simon Smith from Cruciform conducted the Quinquennial inspection of the church buildings. We received the report in June, and the Facilities Committee are currently working on developing a programme of repairs identified in the report together with costings to be approved by the PCC.

The routine maintenance plan, set up in 2022, includes inspection tasks, both inside and outside the church, and these are followed up on a quarterly basis by members of the Facilities Committee. These include the annual checks for the fire extinguishers, boiler and oil tank. Completed checks are recorded.

Numerous tasks have been undertaken by members of the Facilities Committee for which we are immensely grateful. These include:

- Varnishing of the front external and internal doors
- Repairs to the base of the front doors to prevent jamming
- Handles, rails and a laptop stand made for the pulpit and lectern
- Creation of a new level floor in the lectern
- Re-varnishing of a prayer desk and umbrella stand
- Dummy cameras fitted to the outside of the church building
- Repair of the handrail on the stairs leading down to the Parish Room
- Release of the fire exit door furniture in the porch by the Vestry

A new projector screen was fitted to replace the old, damaged one but the quality of the picture was not as good as the old one. After much deliberation and experimenting, the PCC agreed to fund a more powerful projector too. This has proved to be much more successful and is now being put to good use.

The lightning conductor had its four-yearly check by PTSG and has passed. Following recommendation from the company, Andrew has fitted a surge protector to offer some protection to the new projector.

In the downstairs area, Cripwells have made repairs and replacements to the outside tap, water heaters, a tap and plug in the Parish Room and the lights in the office. Many thanks to Stuart Jackson for coordinating this.

As a result of a generous donation, the pew cushions in the church have been replaced. In September, we received a visit from Stephanie Norton-Henson from Ecclesiastical Insurance to complete a Risk Management Survey following the merging of the insurance for the church and the church hall. This was a successful visit.

This year, we had a lighted outdoor display of the nativity scene at Christmas which was well-received by all. Many thanks to Robin Dawson and Bob Bell for their work on this and also for the building of a new stable for the Crib Service.

The hire fees and heating charges for the church and parish room have been reviewed during the year.

Church hall

The church hall was completed in July last year and an opening community event was held on 19th July which was attended by lots of members of the community. The building was officially opened in September by Archdeacon, The Ven. Dr Megan Smith following a thanksgiving service. As would be expected, several small snagging issues have appeared: guttering, turfing, toilet heating & a plumbing fault have already been reasonably promptly rectified. We are currently discussing visits for: relocation of heat pump thermostat/controls, repair of lobby air curtain and condensation onto lobby spandrel panels.

Helen Dodds has taken on the job of hall bookings. Most church groups have now relocated to the church hall and are benefitting from the space. Work on policies, publicity and the booking procedure has led to several external bookings including after-school tuition, a seated dance class and bowling.

Church Grounds:

The church lawns are cut every three weeks from spring to autumn, which helps to maintain a tidy appearance. Two gardening days were held in March, June and November. We are very grateful to those church members who came along to help the Committee with maintaining the grounds on these days. Thanks also to Diana Cotes for her service in providing refreshments on our maintenance days. Diana has now stepped down from this role. Particular thanks go to all those who undertook the watering of the new grass and borders around the church hall following its completion and to Simon Wright for his work and advice on removing the gel from the new grass.

Health & Safety:

We are grateful to Robin Dawson for his hard work in this area. Work this year:

- Review of the risk assessment for all church groups. These have been completed by group leaders and filed on the G-Drive
- First Aid training for 12 people.
- PAT testing of all portable equipment as per the maintenance plan schedule.
- Revision of the assembly points for fire evacuation followed by a Fire Drill in the church on September 28th. Church was evacuated in 2 minutes.

Looking Ahead:

The main priority for the church in 2026 is in completing tasks identified in the Quinquennial Report, in particular, repair to some of the roof verges, repairs to the emergency evacuation steps and railings on the south side of the church and having wall ties checked. We are also ambitious to improve the accessibility of the church and to improve the church car park should finances allow.

The church is indeed blessed with the membership of the Facilities Committee, who continue to undertake a large number of maintenance and repair tasks. May I express my grateful thanks to Alan Swanborough, Bob Bell, Stuart Jackson, Stuart Rushton, Robin Dawson and David Leech for their hard work and support.

Marie Bateman, Churchwarden

Safeguarding

I can report that since I was appointed in September 2024 there have been no safeguarding issues reported.

Andrew and I continue to work through the requirements of the Lichfield Diocesan Safeguarding dashboard.

The required training of church personnel is as up to date as it can be.

I have (with much help from Marie Bateman) delivered two in person modules – Basic and Foundation safeguarding training.

Domestic Abuse training is required in a number of roles, and we are still awaiting the Diocesan safeguarding training team to provide the face-to-face training materials. As soon as we have them, I will arrange a date with Marie and those on my list for in person training.

Once all these are completed, we will report to the Diocese and move on to further stages of the dashboard.

Any safeguarding issues that you notice should be reported to myself or Andrew.

Sue Maddison, Parish Safeguarding Officer

Email: susanne.maddison@outlook.com

Safeguarding mobile: 07596 913092

Newcastle under-Lyme Deanery Synod

There were 3 meetings of the Newcastle Deanery Synod in 2025 and a further meeting in January 2026

The first meeting of the year was held on the 15th January 2025, when the decision to have winter meetings “on-line” enabled us to connect up with Bishop Alan Smith, who helped Synod look at the subject of Gambling and its impact on communities – something that he has championed both in the Church and in the House of Lords.

The second meeting of Synod was a joint meeting held with Stoke Deanery on the 20th May 2025, when Revd. James Lawrence of the Church Pastoral Aid Society (CPAS) spoke on how to nurture a faith sharing culture in our churches.

The third meeting of the year was on the 13th October in our new Church Hall, where the Lay Chair spoke on “Funding the local Church” with a primary focus on Stewardship campaigns.

On the 15th January 2026, Fiona North, the Diocesan Project Support and Church Buildings Officer, led our annual online meeting with an extensive presentation on Planning and Funding work to Church buildings.

Most Deanery Synod meetings are now “open” meetings to which all are invited. Members of St. Andrew’s are more than welcome to join in with any or all of the meetings.

However, thanks are due to our elected Deanery Synod members – Helen, Alan and Glenys who come to the end of their term of office at the Annual Meeting. They are eligible to stand for election again, as are other members of the Church on the electoral role

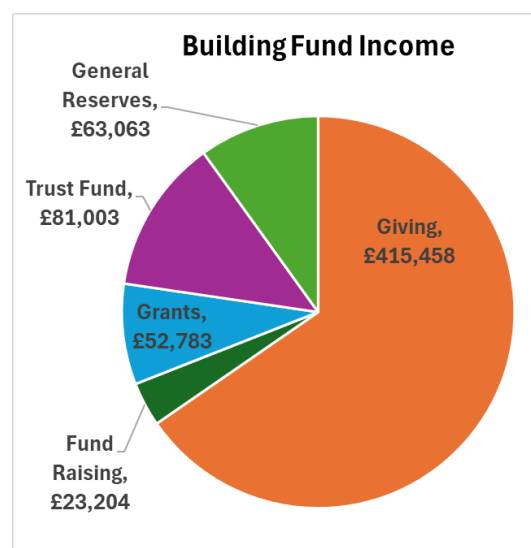
Chris Gill, Deanery Lay chair

Financial Review

The financial accounts for 2025 are set out in their required form in the following pages. However, they are complicated and difficult to follow for many who will be reading this report. Probably even more so this year with the capitalisation of expenditure on the new Church Hall. Like the Church of England, the finances are broad and cover many different aspects and whilst the number of different funds brings complexity, it also provides an opportunity to manage each type of expenditure separately.

The best summary is probably that in Note 9a of the accounts on page 22, but trying to analyse the financial transaction of the Church together in one set of accounts blurs any quick interpretation of the figures and this review will pick out a few highlights in key areas.

Firstly, **the New Building Fund**, which is a restricted fund where income and funds have been received for a specific object and may only be expended on that object. Over time £491,445 has been raised towards the new building, a magnificent effort for which thanks are due to God and his people for their generosity. This has been supplemented by the transfer of funds from the Trust Fund (£81,003) and the Church's general unrestricted reserves (£63,063) to meet the total cost of £635,511. The graph to the right shows the final breakdown of the various sources of income for this fund.



As the costs of building and equipping the new hall have been “capitalised”, accounting convention dictates that they appear as an asset in the balance sheet on page 16 and not as expenditure in note 9a. The asset is then depreciated as shown in note 6a on page 21 with a net balance of £622,790 (the latest “value” of the new Church Hall building). It is this depreciation that will show each year as expenditure against the new building fund in note 9a. The fund closing balance matches the value of the asset and, over time, these will reduce together. The balance is not available to spend!

Another key area within restricted funds is **the Children's Worker Fund**. The Church has not been able to make an appointment during the year and consequently the balance on the fund has risen from £10,306 to £33,190. Although it is disappointing that an appointment has not been made, this helps with funding the post further into the future.

Note 9a shows the income received for the Children's Worker fund in 2025 as £23,501, all of which is regular giving. Without having a particular person in post, it is difficult to say what the annual costs are, but these are likely to be in the region of £36,500 currently, £13,000 more than the annual income. The difference has to be found either from additional income, the existing balance in the fund, the annual expenditure of the general Church account (by way of a transfer) or the existing balances within the General Unrestricted Funds. The existence of a balance of £33,190 at the end of 2025 would cover a £13,000 shortfall for just over 30 months before other funding mechanisms would need to contribute.

Within the **General Unrestricted Funds** there are three accounts, two of which are currently key in the financial considerations of the PCC. The third account is the Hall Account which collects the day-to-day income and expenditure of activities taking place in the hall. It is too early to say whether the slight deficit in the account is a concern, but the PCC will be continuing to look at this through 2026 as external use increases.

The **Designated Quinquennial Repairs account** is an account by which the PCC sets aside a contribution each year to accumulate funds over a 5-year period for its future quinquennial inspection and subsequent repairs. The latest Quinquennial report arrived towards the end of 2025 and at that stage the account had a balance of £20,777. The Business Committee are still working through the costings and priorities for the work required, but the initial information provided by the architect suggest that the cost could be more than the current balance. Any additional cost could be funded from the other balances within the General Unrestricted Funds or, once costs are known, the PCC could decide to limit work to the funds available at the time of the report.

For 2025 and future years the PCC has decided to increase the annual contribution to £7,000 per annum, but as this is a designated fund the PCC can withdraw or increase the funds placed into the account at any stage.

The other key area in General Unrestricted Funds is the **Church account**. The finances within the Church account are often influenced by one-off items of income and expenditure and the analysis in the table below helps compare the regular (on-going) finances for 2025 to the previous year.

<u>Church Account</u>	2024	2025
	£	
<i>Opening Balance</i>	158,592	175,463
ON-GOING INCOME		
Regular Giving	77,939	79,576
Income Tax recoverable	17,546	18,091
Other Income	30,805	27,298
Total on-going income	126,290	124,965
ON-GOING EXPENDITURE		
Diocesan Common Fund contribution	-67,704	-69,055
Missionary and Charitable Giving	-7,535	-7,535
Other Expenditure	-29,430	-33,293
Contribution to Quinquennial repairs	-5,000	-7,000
Total on-going expenditure	-109,669	-116,883
ON-GOING SURPLUS / (DEFICIT)	16,621	8,082
ONE-OFF TRANSACTIONS		
Legacies	250	1,500
Support for New Building Fund	0	-63,063
TOTAL SURPLUS / (DEFICIT)	16,871	(53,481)
<i>Closing Balance</i>	175,463	121,982

The main reasons for the reduction in the on-going surplus are broadly the increase in the contribution to Quinquennial Repairs (£2,000), a reduction in investment income (£6,791) the potential for which had been identified in the 2024 Annual report, and the cost of the replacement projector (£3,402), all offset by additional one-off income (£2,460).

However, the on-going position is still one of surplus after providing for the contribution to the Quinquennial Repair Fund, which is good news.

The contribution of £63,063 to the New Building Fund is less than had been originally planned for by the PCC, leaving a balance of £121,982 in the church account.

Looking forward, the financial position for the church account is still a little un-certain. Potentially income from Investments could reduce by a further £8,000 in 2026 and future years, the Diocesan Common fund contribution is to increase by £2,082 in 2026 and other expenditure is likely to increase by inflation. The PCC is planning to have a stewardship campaign, and it is pleasing to note that a number of those who give regularly to the Church have already increased their giving in recent months. If there is a deficit in 2026 then this will reduce the amount in the church account reserves and the PCC will be keeping a close eye on this during the year.

Once any balance in the Children's Worker Fund has been spent up, it is likely that the continuing employment of a children's worker will be dependent on the church account for funding (from reserves or by an annual contribution) and the PCC, at its meeting in September 2025, has already explored the impact that this might have on the finances of the church account (in broad terms) over the period to 2030. It will need to revisit this medium-term financial exercise and the competing resource priorities, once the outcome of the stewardship campaign is known.

Reserves Policy

The Charity Commission requires trustees of each Charity to:

- develop a reserves policy that:
 - fully justifies and clearly explains keeping or not keeping reserves
 - identifies and plans for the maintenance of essential services for beneficiaries
 - reflects the risks of unplanned closure associated with the charity's business model, spending commitments, potential liabilities and financial forecasts
 - helps to address the risks of unplanned closure on their beneficiaries (in particular, vulnerable beneficiaries), staff and volunteers
- publish the reserves policy (even if not required to by law) and ensure it is tailored to the charity's circumstances – it should not be just a standard form of wording. It should explain to funders, beneficiaries, the public and the commission exactly what reserves are kept (or not kept) for and when they are to be used
- make sure that their reserves policy is put in place and operated
- regularly monitor and review the effectiveness of the policy in the light of the changing funding and financial climate and other risks

The PCC briefly reviewed its unrestricted reserves policy and its application, when approving the 2024 accounts on 27th January 2025 and, as in previous years, it considered four main elements. These elements are set out again below, with an updated commentary, which the PCC agreed to when considering and approving the accounts on the 26th January 2026.

- *The first element of Unrestricted Reserves be set aside to cover two months of day-to-day routine expenditure (£20,000) to cover any unforeseen expenditure or loss of income*
- *A second element of Unrestricted Reserves be set aside to provide annual contributions towards £25,000 of Quinquennial costs (inspection and repairs) every 5 years – In light of the anticipated costs indicated by the Quinquennial Architect the PCC have agreed to increase the annual contribution to £7,000 per annum in order to provide for £35,000 for the Quinquennial costs over the 5-year period.*

- *A third element of Unrestricted Funds to provide for the impact of any annual deficit in general / unrestricted income and expenditure – As the potential financial position for 2026 is still a little unclear, there is not yet a need to make provision in this area. It is anticipated that this will continue to be reviewed as part of the medium-term financial exercise.*
- *A fourth element of Unrestricted Funds to provide for the impact of any annual deficit in the Children and Families Worker Fund, so as to enable that work to continue – with the post currently vacant it is difficult to know when support is needed, but the PCC is keen to see this continue in future years and consequently it will also be reviewed as part of the medium-term financial exercise.*

At the 31st December 2025 free unrestricted funds amount to £101,484.

<u>Church Account</u>	2024	2025
<i>Closing Balance</i>	175,463	121,982
<u>Hall Account</u>		
<i>Closing Balance</i>	-22	-498
<u>Designated Quinquennial Fund</u>		
<i>Closing Balance</i>	21,711	27,777
Set-aside		
2 months routine expenditure	(20,000)	(20,000)
Contribution to Quinquennial Repairs	(21,711)	(27,777)
Long term stability for on-going deficit	0	0
Provision for Children's Worker post	0	0
Free Reserves at 31 December	155,441	101,484

Going Concern

The PCC considered its financial circumstances for the 2024 annual report and again in September 2025. With regular monitoring and by adopting a flexible approach to this Reserves Policy, it has concluded that the Church's position could be considered as a going concern for the medium term, potentially to the end of 2030. However, it was noted that this may be at risk from changes in giving levels and the PCC would need to continue to monitor this closely as well as encouraging church members to review their giving on a regular basis.

This position will be reviewed once the outcome of the stewardship campaign is known.

Independent Examiner's Report to the Trustees of St Andrews Church in the Westlands Parochial Church Council

I report to the trustees on my examination of the accounts of St Andrews Church in the Westlands for the year ended 31 December 2025 which are set out on pages 15 to 24.

Responsibilities and basis of report

As Trustees of St Andrews Church in the Westlands, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of St Andrews Church in the Westlands 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 which gives me cause to believe that 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.

Richard Booth

Richard Booth ACA
117 Dartmouth Avenue
Westlands
Newcastle-u-Lyme
Staffordshire
ST5 3NR

21 April 2026

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted	Restricted	TOTAL FUNDS	
		Funds	Funds	2025	2024
		£	£	£	£
Income and Endowments					
Voluntary Income	2a	106,763	45,822	152,585	249,872
Activities for Generating Funds	2b	336	3,364	3,700	6,137
Income from Investments	2c	10,366	-	10,366	17,157
Church Activities	2d	10,706	590	11,296	10,006
Other incoming resources	2e	-	-	-	-
Total Income		<u>128,171</u>	<u>49,776</u>	<u>177,947</u>	<u>283,172</u>
Expenditure					
Church Activities	3a	112,902	13,465	126,367	140,079
Costs of generating voluntary income	3b	97	-	97	113
Fund-raising trading costs	3c	-	-	-	-
Total Expenditure		<u>112,999</u>	<u>13,465</u>	<u>126,464</u>	<u>140,192</u>
Net Income / (Expenditure)					
Before Investment Gains		15,172	36,311	51,483	142,980
Gains/(Losses) on investment assets	6b	-	-	-	2,768
Net Income / (Expenditure)		<u>15,172</u>	<u>36,311</u>	<u>51,483</u>	<u>145,748</u>
Transfer Between Funds	9b	(63,063)	63,063	-	-
Net Movement in Funds		<u>(47,891)</u>	<u>99,374</u>	<u>51,483</u>	<u>145,748</u>
Balances Brought Forward at 1 January		197,152	562,086	759,238	613,490
Balances Carried Forward at 31 December		<u>149,261</u>	<u>661,460</u>	<u>810,721</u>	<u>759,238</u>

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

BALANCE SHEET AS AT 31 DECEMBER 2025

		TOTAL FUNDS	
		2025	2024
		£	£
Fixed Assets	Note		
Tangible (value of Church Hall building)	6a	622,790	-
Investments	6b	-	-
		<u>622,790</u>	<u>-</u>
 Current Assets			
Debtors	7	6,679	5,786
Short Term Deposits		-	-
Cash at Bank and in Hand		200,344	755,670
		<u>207,023</u>	<u>761,456</u>
 Liabilities			
Creditors - amounts falling due in one year	8	19,092	2,218
		<u>187,931</u>	<u>759,238</u>
 Net Current Assets / (Liabilities)			
		<u>187,931</u>	<u>759,238</u>
 Total assets less current liabilities		810,721	759,238
Creditors - amounts falling due after one year		-	-
		<u>810,721</u>	<u>759,238</u>
 Total net assets			
		<u>810,721</u>	<u>759,238</u>
 Parish Funds			
Unrestricted	9a	149,261	197,152
Restricted	9a	661,460	562,086
		<u>810,721</u>	<u>759,238</u>

Approved by the Parochial Church Council on 26th January 2026 and signed on its behalf by Revd Andrew Dawswell (PCC Chairman)

Andrew Dawswell

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The notes on pages 17 to 24 below form part of these accounts

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. They have also been prepared in accordance with the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities SORP ((FRS 102)).

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a Cash flow statement on the grounds that income does not exceed £500,000.

Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period.

Fund Accounting

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 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 has not invested separately for each fund and interest is therefore taken to the General Unrestricted Fund.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Other Grants and Legacies are accounted for when the PCC is legally entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. All other income is recognised when it is received.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan common fund payments are accounted for when due. Amounts received specifically for mission are

dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and beneficed property is not included in the accounts in accordance with 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). All inalienable property assets are not valued in the financial statements and as such expenditure on any acquisitions are written off when incurred.

Tangible fixed assets of significant value, which can be used for more than one year, such as the new Hall, are capitalised and initially valued at cost. Depreciation is calculated to write off the capitalised cost of the Hall over the estimated useful life of the Hall, which the PCC believes to be 50 years.

Investments

There are currently no investments to be valued.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash expected to be received.

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

2 INCOME AND ENDOWMENTS

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2025 £	2024 £
2a Voluntary Income				
Planned giving:				
Eligible for Gift Aid	74,330	18,106	92,436	113,439
Tax recoverable	18,591	4,527	23,118	28,121
Other	7,246	7,610	14,856	17,166
Collections (open plate)	3,990	1,912	5,902	5,382
Grants	1,106	1,767	2,873	46,809
Other Donations, appeals etc.	-	9,520	9,520	33,246
Tax recoverable	-	2,380	2,380	5,459
Legacies	1,500	-	1,500	250
	<u>106,763</u>	<u>45,822</u>	<u>152,585</u>	<u>249,872</u>
2b Activities for Generating Funds				
Fund-raising (coffee mornings etc.)	336	3,364	3,700	6,137
	<u>336</u>	<u>3,364</u>	<u>3,700</u>	<u>6,137</u>
2c Income from Investments				
Interest from CBF Investment Account	-	-	-	2,175
Interest from Bank Accounts	10,366	-	10,366	14,982
	<u>10,366</u>	<u>-</u>	<u>10,366</u>	<u>17,157</u>
2d Income from Church Activities				
Church Hall Lettings	451	-	451	1,099
PCC Fees	1,833	590	2,423	2,854
Use of Church & Parish Room	2,368	-	2,368	3,016
Other income	6,054	-	6,054	3,037
	<u>10,706</u>	<u>590</u>	<u>11,296</u>	<u>10,006</u>
2e Other income	-	-	-	-
Total Income and Endowments	<u>128,171</u>	<u>49,776</u>	<u>177,947</u>	<u>283,172</u>

3 EXPENDITURE

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	Note	£	£	2025 £	2024 £
3a Church Activities					
Missionary and charitable giving:	10				
Church overseas:					
Missionary societies		4,840	-	4,840	4,840
Relief and development agencies		820	1,563	2,383	2,178
Home missions and other Church Societies		1,055	85	1,140	1,144
Secular Charities		820	439	1,259	973
		<u>7,535</u>	<u>2,087</u>	<u>9,622</u>	<u>9,135</u>
Ministry					
Diocesan Common Fund Contributions		69,055	-	69,055	67,704
Staff Pay	4	8,891	-	8,891	28,231
Other Ministry Costs		950	617	1,567	1,511
Church Running Expenses		7,907	1,724	9,631	12,881
Church Utility Costs		5,676	-	5,676	6,748
Printing, stationery and office expenses		1,880	-	1,880	1,378
Church grounds		462	-	462	517
Major Repairs		-	-	-	1,118
Building Development		3,402	(5,400)	(1,998)	5,880
Depreciation on Church Hall		-	12,721	12,721	-
Training, development & nurture Link		5,346	1,716	7,062	2,789
Other Church Hall running costs		815	-	815	1,117
		<u>983</u>	<u>-</u>	<u>983</u>	<u>1,070</u>
		<u>112,902</u>	<u>13,465</u>	<u>126,367</u>	<u>140,079</u>
3b Generation of voluntary income					
Cost of Stewardship		97	-	97	113
		<u>97</u>	<u>-</u>	<u>97</u>	<u>113</u>
3c Fund-raising costs					
		-	-	-	-
Total Expenditure		<u>112,999</u>	<u>13,465</u>	<u>126,464</u>	<u>140,192</u>

4 STAFF COSTS

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	£	£	2025 £	2024 £
Gross Wages and salaries	8,694	-	8,694	25,913
National Insurance Costs	-	-	-	1,710
Pension Costs	197	-	197	608
	<u>8,891</u>	<u>-</u>	<u>8,891</u>	<u>28,231</u>

During the year the PCC employed a secretary and church cleaner (both part-time). In 2024 the PCC also paid the Children's and Families Worker from a Restricted Fund until her resignation. The Church was not able to appoint to this post in 2025.

5 PAYMENTS TO PCC MEMBERS

There were no payments to PCC members during 2025, other than for the reimbursement of purchases or travel expenses incurred on behalf of the Church. No PCC member, persons closely connected to them or related parties received remuneration or benefit.

6 FIXED ASSETS

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2025	2024
	£	£	£	£
6a Tangible - Value of Church Hall building				
Cost of Valuation				
at 1 January			-	-
Disposal			-	-
Additions at Cost		635,511	635,511	-
	-	635,511	635,511	-
Depreciation				
at 1 January			-	-
Withdrawn on disposals			-	-
Charge for the year		12,721	12,721	-
	-	12,721	12,721	-
Net book value				
at 31 December	-	622,790	622,790	-
at 1 January	-	-	-	-
6b Investments				
Market value - 1 January	-	-	-	78,235
Gain at point of disposal	-	-	-	2,768
Sale proceeds	-	-	-	(81,003)
	-	-	-	-

The holding of 3466.86 units in the Church of England's Central Board of Finance Investment Fund was disposed of on the 30th December 2024

7 DEBTORS

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2025	2024
	£	£	£	£
Income tax recoverable	4,727	1,487	6,214	5,786
Owed by others	209	256	465	-
	4,936	1,743	6,679	5,786

8 CREDITORS AND ACCRUALS

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2025	2024
	£	£	£	£
Organist	29	-	29	-
Owed to Missions	-	-	-	-
Owed to Others	2,587	16,116	18,703	2,218
Receipts in Advance	360	-	360	-
	<u>2,976</u>	<u>16,116</u>	<u>19,092</u>	<u>2,218</u>

9 FUNDS

9a Summary of Fund Movements

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
	£	£	£	£	£
General Unrestricted Funds					
Church	175,463	126,465	109,883	(70,063)	121,982
Hall	(22)	1,706	2,182	-	(498)
Designated Quinquennial Repairs	21,711	-	934	7,000	27,777
	<u>197,152</u>	<u>128,171</u>	<u>112,999</u>	<u>(63,063)</u>	<u>149,261</u>
Restricted Funds					
Children's Worker	10,306	23,501	617	-	33,190
Flower Fund	2,731	1,007	884	-	2,854
Missionary & Charitable Giving	-	2,087	2,087	-	-
New Building Fund	465,229	20,816	7,321	144,066	622,790
Organ Fund	2,006	590	840	-	1,756
The Puppet Ministry	67	-	-	-	67
Renew Cafe Fund	744	1,775	1,716	-	803
Trust Fund	81,003	-	-	(81,003)	-
	<u>759,238</u>	<u>177,947</u>	<u>126,464</u>	<u>-</u>	<u>810,721</u>

9b Analysis of Transfers between Funds

	Church Unrestricted Funds	Designated Quinquennial Repairs	Restricted New Building Fund	Restricted Trust Fund
	£	£	£	£
Annual Sum set aside towards quinquennial repairs	(7,000)	7,000		
Use of Trust Fund towards new Building Fund			81,003	(81,003)
Contribution from General Reserves to new Building Fund	(63,063)		63,063	
	<u>(70,063)</u>	<u>7,000</u>	<u>144,066</u>	<u>(81,003)</u>

10 MISSIONARY AND CHARITABLE GIVING

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2025	2024
	£	£	£	£
Church Overseas - Missionary Societies				
Bible Society	820		820	820
Church Missionary Society	3,200		3,200	3,200
Open Doors	820		820	820
	<u>4,840</u>	<u>-</u>	<u>4,840</u>	<u>4,840</u>
Church Overseas - Relief and Development Agencies				
Tearfund	820	1,563	2,383	2,178
	<u>820</u>	<u>1,563</u>	<u>2,383</u>	<u>2,178</u>
Home Missions and Other Church Societies				
Childrens' Society		85	85	89
Scripture Union	820		820	820
Messy Church			-	-
Churches Together in Newcastle Town	35		35	35
Simeons Trustees	200		200	200
Deanery Synod			-	-
	<u>1,055</u>	<u>85</u>	<u>1,140</u>	<u>1,144</u>
Secular Charities				
The Lyme Trust	820	165	985	820
Poppy Fund Appeal		189	189	153
Honeycomb Charitable Services (Glow)		85	85	-
	<u>820</u>	<u>439</u>	<u>1,259</u>	<u>973</u>
Total Missionary and Charitable Giving	<u><u>7,535</u></u>	<u><u>2,087</u></u>	<u><u>9,622</u></u>	<u><u>9,135</u></u>

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2024

	Unrestricted Funds	Restricted Funds	TOTAL 2024
	£	£	£
Income and Endowments			
Voluntary Income	101,735	148,137	249,872
Activities for Generating Funds	580	5,557	6,137
Income from Investments	17,157	-	17,157
Church Activities	9,401	605	10,006
Other incoming resources	-	-	-
Total Income	128,873	154,299	283,172
Expenditure			
Church Activities	110,200	29,879	140,079
Costs of generating voluntary income	113	-	113
Fund-raising trading costs	-	-	-
Total Expenditure	110,313	29,879	140,192
Net Income / (Expenditure)	18,560	124,420	142,980
Gains/(Losses) on investment assets	-	2,768	2,768
Net Movement in Funds	18,560	127,188	145,748
Balances Brought Forward at 1 January	178,592	434,898	613,490
Balances Carried Forward at 31 December	197,152	562,086	759,238

AGENDA OF THE 2026 ANNUAL PAROCHIAL CHURCH MEETING

Sunday 10th May 2026 at 6.30pm in the context of Worship

Annual Vestry Meeting

- Election of Wardens for the next year

Annual Parochial Church Meeting

- Minutes of the Annual Meetings on 11th May 2025
- Electoral roll report
- Election of 3 Deanery Synod Representatives
- Election of up to 15 people who will serve for the next year on the Parochial Church Council
- Presentation of accounts for 2025 & report on the general finances of St. Andrew's - *Chris Gill*
- Appointment of Hon Independent Examiner
- Highlights of written reports - *Sam Jones & Marie Bateman*
- Safeguarding report – *Sue Maddison*
- To consider briefly any matters of General Church interest to be referred to the newly elected Council