

Independent examiner's report to the trustees of St Andrew's Church, Radcliffe

I report to the trustees on my examination of the accounts of St Andrew's Church for the year ended 31st December 2025.

Responsibilities and basis of report

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Signed:



Name: Gordon Clark

Relevant professional qualification or membership of professional bodies (if any):

Address: 5 Walshaw Brook Close, Walshaw, Bury BL8 3TB

Date: 20th April 2026

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2025

		31/12/2025		31/12/2024		31/12/2023	
		£		£		£	
Unrestricted Funds							
General Fund		£	23,954.64	£	13,989.54	£	29,221.80
	Current Account	£	728.09	£	700.14	£	538.71
	Deposit Account	£	23,226.55	£	13,289.40	£	28,683.09
	Cash	£	-	£	-	£	-
	Plus cheques received not yet banked	£	-	£	-	£	-
	Less Cheques issued not yet banked	£	-	£	-	£	-
	Less Outstanding Invoices/Commitments	£	-	£	-	£	-
Total Unrestricted Funds		£	23,954.64	£	13,989.54	£	29,221.80
Restricted Funds							
Central Board of Finance Fixed Interest Securities:-							
	Income Generating	£	1,804.21	£	1,761.11	£	1,613.36
	Building Fund	£	2,079.88	£	9,051.88	£	7,947.87
Total Restricted Funds excluding CAP Job Club		£	3,884.09	£	10,812.99	£	9,561.23
St Andrew's CAP Job Club		£	-	£	135.16	£	10,127.69
	Bank account	£	-	£	135.16	£	10,064.43
	Cash	£	-	£	-	£	63.26
	Less Outstanding Cheques	£	-	£	-	£	-
Total Restricted Funds		£	3,884.09	£	10,948.15	£	19,688.92
Designated Fund							
Central Board of Finance - Roof Fund Account		£	9,043.30	£	8,651.76	£	7,960.56
Total Net Assets		£	36,882.03	£	33,589.45	£	56,871.28
		2025		2024		2023	
Total Income and Expenditure		Income	Expenditure	Income	Expenditure	Income	Expenditure
	General Fund	£ 59,670.00	£ 49,705.00	£ 46,376.00	£ 61,608.00	£ 87,761.12	£ 76,650.41
	Building Fund	£ 1,044.00	£ 9,638.00	£ 1,104.01	-	£ 1,025.28	£ 4,680.00
	CAP Job Club	£ 50.00	£ 185.16	£ 5,704.16	£ 15,043.24	£ 6,988.00	£ 15,043.24
	Totals	£ 60,764.00	£ 59,528.16	£ 53,184.17	£ 76,651.24	£ 95,774.40	£ 96,373.65

Note - These figures exclude transfers between funds and capital growth of investments

General Fund Receipts and Payments Account

INCOME	2025 £	2024 £	2023 £
Direct Giving	45,012	43,409	64,046
Gift Aided planned giving	31,649	28,590	32,884
Income Tax Recovered	-	-	13,925
non-Gift Aided planned giving	4,417	4,160	4,683
Payroll Giving	1,900	1,680	1,995
Collections at Services	4,524	4,778	6,457
Other Services and General Gifts (including Oasis and Wiggle)	1,969	2,379	2,274
SumUp Credit/Debit Card Gifts	436	322	766
On-line Gifts	81	370	164
Gifts and Collections for Particular Causes	37	1,131	898
Investment Income	237	418	540.16
Dividends & Interest	237	418	540
Events & Activities	2,768	2,549	14,588
Bible Notes	-	-	(50)
Fund Raising events	-	-	4,264
Payments for New Wine fees	727	1,053	827
Parochial Fees due to Parish	637	274	682
Parochial Fees due to the Diocese	1,404	1,222	8,675
Collections by Other Organisations at Church	-	-	190
Other Income	3,637	0	4,293
Legacies and Grants	-	-	-
Utility Bills Refunds	-	-	540
Donations towards Vicarage Expenses	-	-	-
Donations for Refreshments & Event Food	-	-	-
None charitable trading	-	-	-
Loan short-term cash flow	-	-	-
Other income	3,637	-	3,753
Funds Transfer	8,016	0	4,680
Transfer from Building Fund	8,016	-	4,680
Transfer from Harry Taylor Account (discretionary fund)	-	-	-
Transfer from CAP job club	-	-	-
Transfer from Investments	-	-	-
Total Income	59,670	46,376	83,854

PAYMENTS	2025 £	2024 £	2023 £
Mission and Charitable Giving	2,753	2,810	2,400
Overseas Missionary Societies	1,853	2,400	2,400
Home Mission & Church Societies	900	50	-
Antlock Network	-	300	-
From Collections and Donations for Specified Causes	-	60	-
Vicar & Church Wardens Discretionary Fund	-	-	-

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2025

	2025	2024	2023
Income			
Standing orders	£ 50.00	£ 540.00	£ 485.00
Other Donations	£ -	£ 0.16	£ 503.00
Refund from CAP	£ -	£ 240.00	
Refund of bank charges	£ -	£ 24.00	
Fund-raising Income	£ -	£ -	£ -
Other Income	£ -	£ 4,000.00	£ 6,000.00
Net Income	£ 50.00	£ 4,804.16	£ 6,988.00
Transfer - support from Church PCC	£ -	£ 900.00	£ 1,200.00
Transfer from General Fund - Other gifts less expenses			
Total Income	£ 50	£ 5,704.16	£ 8,188.00
Expenditure			
Wages (from 8th October 2019)	£ -	£ 8,361.62	£ 11,836.28
HMRC	£ -	£ 322.60	£ 967.80
NEST Pensions	£ 40	£ 306.46	£ 508.53
Manager's personal expenses	£ -	£ -	£ 108.90
Bank charges	£ -	£ 24.00	
Admin Resources	£ -	£ -	£ 398.39
Publicity	£ -	£ -	£ 13.24
Refreshments	£ -	£ -	£ 48.84
Events	£ -	£ -	£ 44.26
Training and Regulations	£ -	£ -	£ -
Room Hire	£ -	£ -	£ 397.00
CAP head office	£ -	£ 240.00	£ 720.00
Transfer to Antioch	£ 145	£ 7,293.51	
Other Expenditure	£ -	£ -	
Total Expenditure	£ 185	£ 16,548.19	£ 15,043.24
Surplus / Deficit	Deficit £ (135)	Deficit £ (10,844.03)	Deficit £ (6,855.24)

Outstanding Liabilities

Outstanding invoices / commitments

Balance Sheet
for the year ended 31 December 2025

St Andrew's General Fund			
	2025	2024	2023
	£	£	£
Balance Brought Forward (from the previous year)	13,989.54	29,221.80	18,242.93
Add back outstanding invoices from previous balance sheet			
Annual Surplus / Deficit	£9,965.00	-£15,232.26	£6,003.75
Less Outstanding invoices/commitments at end of year	0	0	0
Balance carried forward	<u>23,954.54</u>	<u>13,989.54</u>	<u>24,246.68</u>

Building Fund Account - Receipts and Payments			
for the year ended 31 December			
(This is a Restricted Fund)			
	2025	2024	2023
	£	£	£
Balance Brought Forward (from the previous year)	9,051.88	7,947.87	11,602.59
Income			
Gift envelopes	365	320	45
Donations by Standing Order	600	640	850
Donations from Bookstall	0	0	0
Craft Sales and other fund-raising	0	0	0
Gift Day and Other Donations	0	0	0
Bank Interest	79	144.01	130.28
Transfers from General Fund	0	0	0
	<u>10,095.88</u>	<u>9,051.88</u>	<u>12,627.87</u>
Expenditure			
Building Maintenance	8016		
Transferred to General Fund	-	-	4,680
Balance carried forward	<u>2,079.88</u>	<u>9,051.88</u>	<u>7,947.87</u>

St Andrew's CAP Job Club			
for the year ended 31 December			
(This is a Restricted Fund)			
	2025	2024	2023
	£	£	£
Balance Brought Forward (from the previous year)	£ 135.16	£ 10,979.19	£ 17,420.31
Add back outstanding invoices from previous balance sheet	0.00	0.00	0.00
Operating Surplus (Deficit) for the year	-£ 135.16	-£ 10,844.03	-£ 6,377.08
Less Outstanding invoices at end of year	0	0	0
Balance carried forward	<u>0.00</u>	<u>135.16</u>	<u>11,043.23</u>

Saint Andrew, Radcliffe
Summary of Investments (Legacies and other accounts)
for the year ended 31 December 2025

	2025	2024	2023
	£	£	£
Invested with the Central Board of Finance			
Roof Fund Account (an unrestricted fund)			
124001633D B14742 Radcliffe PCC Roof Fund Account	9043.3	8651.76	7960.56
Other Fixed Interest Accounts (income generating) Restricted Funds			
124001392F Consolidated (H Rothwell) General Purposes	<u>1804.21</u>	<u>1761.11</u>	<u>1613.36</u>
	<u>10847.51</u>	<u>10412.87</u>	<u>9573.92</u>

Notes to the Accounts 2025

1. Parish Share: We originally agreed to pay £36,750 Parish Share in 2025. It became clear that paying this amount in full would lead to a significant budget deficit that would exhaust our reserves. Steph and Sandy had a meeting with the Diocese on 16th July 2025, at which point it was agreed that we would not make any further payments, and our revised parish share would be the total of the amount paid so far and any tax reclaimed in 2025.

The accounts show that we paid £11,800 in Parish Share, but the total accrued to our account with the Diocese also includes £6,438 tax reclaimed, £700 payment for the encouragement scheme for meeting the expected payment schedule the previous year, and an overpayment of £2,799 in 2024 credited to our account in 2025. Our total Parish Share contribution was therefore £21,737. Since the Diocese handles gift aid claims on our behalf, the tax reclaimed never passes through our bank account.

2. Building Fund: Payments were made as follows:

Boiler repairs: £5,798

Roof repairs: £1,440

Tree removal: £2,400

Total: £9,678

In 2026 a transfer has been made from the general fund to reimburse the £2,400 for tree removal and to transfer the receipt of £3,517.40 insurance claim following the flood.

3. Planned giving: This has increased following an appeal in light of the forecast deficit and a focus on giving and generosity around harvest. Thank you to everyone who has increased their regular giving. The total for 2025 was significantly above that for 2024, though still slightly below the 2023 level.
4. Charitable giving: Standing orders of £100 a month to CAP, Open Doors and Mission Direct were stopped at the end of September 2025 due to the forecast deficit. The new PCC will resume giving following a review of what we can afford to give and which charities to support.
5. Utilities: Spending on gas and electricity was £8,144, considerably less than the £14,755 we paid in 2024, but still more than the amount paid in 2023.