

**Annual Report  
and  
Statement of Financial Activities  
of the  
Parochial Church Council**

**St Michael and All Angels Church,  
Galleywood**

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

Incumbent:  
Rev. David Cattle

Charity Registration Number 1132183

Independent Examiner:  
Independent Examiners Ltd  
The Grain Store  
Hills Barns  
Appledram Lane South  
Chichester  
PO20 7EG

# ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD

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## ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD

### LEGAL AND ADMINISTRATIVE INFORMATION

**PAROCHIAL NAME** THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MICHAEL, GALLEYWOOD COMMON

**CORRESPONDENCE ADDRESS** Mr Jack Imrie  
c/o The Vicarage, 450 Beehive Lane,  
Galleywood, Chelmsford, Essex, CM2 8RN

#### **PCC MEMBERS OF THE CHURCH**

**INCUMBENT** Rev. David Cattle

**ASSISTANT PRIESTS** Rev. Stephanie Gillingham

**LICENSED LAY MINISTER** Travers Harpur

**CHURCHWARDENS** Mr Gavin Adlington

**DEPUTY CHURCHWARDENS** Mr Ekene Akotaobi  
Ms Sue Metcalfe  
Mr Richard Studd  
Mr Michael Tucker

**DEANERY SYNOD** Mr Gavin Adlington  
Mr Richard Hyland (PCC Treasurer)  
Mrs Ann Martin

**ELECTED MEMBERS** Mr Ekene Akataobi  
Mrs Clare Broome (Lay Chair)  
Mrs Janella Coates (Safeguarding Officer)  
Mr Colin Dawson  
Mrs Jane Dougan (Electoral Roll Officer)  
Ms Sue Metcalfe  
Mr Michael Tucker  
Mr Paul Wehren  
Mr Geoff Windus

**CHARITY NUMBER** 1132183

**OBJECTS** Promoting in the ecclesiastical parish the whole mission of the church.

**PRIMARY BANKERS** Barclays Bank plc  
2 High Street, Chelmsford, Essex CM1 1BG

**INDEPENDENT EXAMINER** K Gomes FCIE MAAT  
Independent Examiners Ltd. The Grain Store, Hills Barns,  
Appledram Lane South, Chichester, PO20 7EG

## ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD

### REVIEW OF THE YEAR FOR THE YEAR ENDED 31st DECEMBER 2025

#### Aims and objectives

St Michael's Parochial Church Council (PCC) has the responsibility of cooperating with the Incumbent, the Reverend David Cattle, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the church building and grounds.

#### Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. During 2025, the PCC met five times, in addition to a short PCC meeting immediately following the Annual Parochial Church Meeting (APCM) to appoint officers.

The Standing Committee of the PCC comprises the Vicar and Churchwardens (ex officio members), together with members of the PCC who are appointed by the PCC. At the beginning of 2025, Richard Hyland and Sue Metcalfe had been appointed members by the PCC. At the PCC meeting following the Annual Parochial Church Meeting on 18<sup>th</sup> May 2025, Richard Hyland, Sue Metcalfe and Travers Harpur were appointed. The PCC has decided that the Standing Committee would not have regular meetings, but would meet as and when needed, under the direction of the Churchwardens.

St Michael's aims to be a church of teams, covering everything from bell-ringing to the welcome team. Each team has its own leader who reports to the incumbent and the PCC. The main strategic teams are as follows:

**Clergy team:** The clergy team consists of the incumbent, Reverend David Cattle, and one Associate Minister, Reverend Stephanie Gillingham, who is also Rector of Widford and Priest in Charge of Moulsham, St Luke. This team works with another minister in the Southwest Chelmsford group of churches: Revd Suzanne McAllister (Associate Minister at Moulsham, St Luke).

**The Churchwardens' team:** At the beginning of 2025, Gavin Adlington and Anne Pepper were Churchwardens, and Michael Tucker was Deputy Churchwarden. At the Annual Meeting of Parishioners (AMP) on 18<sup>th</sup> May 2025, Gavin Adlington was re-elected as Churchwarden, and at the APCM that followed Michael Tucker, Ekene Akataobi, Sue Metcalfe and Richard Studd were elected as Deputy Churchwardens.

**Ministry leadership team (MLT):** The MLT meets monthly, and has delegated responsibility for mission, ministry and worship. During 2025, it consisted of the Incumbent, our two Licensed Lay Ministers (LLMs) (Travers Harpur (PTO) and Fiona Selden), and one of our Authorised Local Preachers (ALPs) (Geoff Windus); Geoff left the MLT for personal reasons just as 2025 was drawing to a close. The Churchwardens joined the MLT meeting every quarter.

**Worship planning team:** This team meets every two months to plan and prepare service themes, readings, preaching series, and rotas for leading and preaching. It consists of the Incumbent, our two LLMs, and our three Authorised Local Preachers (ALPs) (Chris Selden, Jane Harpur and Geoff Windus).

**Staff team:** At the beginning of 2025, the church had one paid staff member – Alice Loates, our Children, Youth and Families Leader in 2025. Alice left her post to further pursue her teaching career on 31<sup>st</sup> August 2025. A review is currently being carried out to decide whether we should employ a youth worker.

#### Wider church structures

St Michael's is part of the Southwest Chelmsford Churches (SWCC) group of churches, along with the parishes of Moulsham, St Luke, and Widford (consisting of St Mary and Church of the Holy Spirit). The clergy meet regularly for support, prayer and business. The churches hold joint services and other events. Of

particular note was the picnic and Forest Church service held in St Michael's Copse on 31<sup>st</sup> August 2025.

The Lynchpins group consists of representatives of all four churches, who are elected at the APCMs each year. It plans joint services and events. St Michael's representatives throughout 2025 were the Incumbent (ex officio), Dai Jones and Richard Hyland. The four churches are all part of the Chelmsford Deanery, in the Chelmsford Archdeaconry, in the Bradwell Episcopal Area.

### **Safeguarding**

St Michael's PCC has adopted the Safeguarding Policy of the Church of England ("Promoting a Safer Church") to create and maintain a safe and caring place for all. The PCC has appointed Janella Coates as Parish Safeguarding Officer.

### **Membership**

A complete revision of the Electoral Roll was undertaken in 2025, in accordance with the rules of the Church of England. At the APCM on 18<sup>th</sup> May 2025, there were 127 names on the roll. Five people have joined during the remainder of 2025, making the total 132 (80 of whom are resident in the parish and 52 non-resident). This compares with 133 people on the 2024 Electoral Roll (75 resident in the parish and 58 non-resident). The slight drop in membership between the two years obscures the fact that St Michael's is in a period of slow but steady growth, with around 100 people present at most Sunday services.

### **Vision, strategy and priorities**

In 2023, the PCC adopted the following "We are..." statement, which is still in use:

We are a friendly, joyful and relaxed Church where anyone can find a home, worshipping on the hill in the beautiful setting of Galleywood Common. Just as our spire is visible for miles around, we seek to be a sign of hope for all people by proclaiming God's love, sharing the good news about Jesus Christ, and drawing people to faith in him. As disciples of Jesus, we learn from the Bible, and we recognise the need for God's Holy Spirit to transform our lives. Following the example of Jesus, and strengthened by God, we serve our village and the wider world through love, prayer and action.

The PCC, MLT, ALPs, and some invited others took part in our annual Leadership Away Day on Saturday 8<sup>th</sup> March 2025 at the Octagon Room in Maldon. The group reviewed progress on the five priority areas set at the Away Day on 2<sup>nd</sup> March 2024, and set four new priorities for the coming year, beginning at the 2025 APCM. These were:

1. Plan a welcome strategy.
2. Review homegroups.
3. Look at vocation (God's calling on our lives) and apologetics (explaining and defending the faith).
4. Run a summer event for families.

### **Worship and discipleship**

#### **Services**

During 2025, the church continued to hold this pattern of Sunday services:

- 8.30am: Said Holy Communion (BCP), on every Sunday except when there is Holy Communion in the 10am service.
- 10am: Service of the Word every Sunday, except 2<sup>nd</sup> Sundays when Holy Communion is celebrated. This service includes the weekly "Sonlight" group for primary-aged children, and the "Mega" group for secondary-aged young people, which now runs every Sunday except when it is a Holy Communion Sunday. This service is livestreamed on our Facebook page every week.

We have run two preaching series during the year: An expository series on Colossians, and a preaching series on the Minor Prophets.

We held several themed Sundays: Mothering, Stewardship, Creation, Bible, Remembrance, Safeguarding. And we celebrated the following Festivals: Epiphany, Baptism of Christ, Pentecost, Trinity, Michaelmas, Harvest, All Saints, Christ the King, and Advent.

Our Holy Week and Easter services were: Palm Sunday, Compline on Monday and Tuesday, Way of the Cross on Wednesday, Holy Communion on Maundy Thursday (shared with SWCC), Meditation of the Cross on Good Friday, and two services on Easter Sunday (Dawn Service, shared with SWCC, and our 10am Communion service). Our Christmas services were: Nativity, Carol Service, Carols on the Common (at the Heritage Centre), Christingle on Christmas Eve, Midnight Communion, Christmas Day Communion. There were particularly large numbers of people attending the Christmas services this year.

Mega led two 10am services during the year, under the leadership of Clare Broome. The growth in numbers and depth of understanding of the members of Mega has been particularly encouraging for congregation members.

There were also some joint services, held with our partner churches in SWCC at varying locations, in addition to those just mentioned: Ash Wednesday, Ascension, and quarterly Sunday afternoon services.

The church also has Morning Prayer on Zoom every Tuesday at 9.30am, and an informal prayer meeting in church at 9am on the 2<sup>nd</sup> and 4<sup>th</sup> Wednesdays in each month.

### ***Bell ringing***

The church bells continue to be rung every Sunday morning, and for special occasions. Bell-ringing practice takes place every Monday evening.

### ***Sung worship***

Members of our singing group, on a rota basis, have continued to lead the singing in the 10am Sunday services, and a larger singing group lead the singing for Easter Sunday, Pentecost, Michaelmas and the Carol Service.

### ***Homegroups***

As at the end of 2025, there were eight homegroups. These are working well for those who attend. There has been one meeting of homegroup leaders during the year to discuss the strategy for homegroups and how they can best be supported and promoted. Martin and Vervan Wilson took over the role of Homegroup Co-ordinators from Travers Harpur during the year.

### ***Teaching***

Geoff Windus has pioneered a Saturday morning teaching session called "Know Why You Believe". It aims to equip Christians to answer difficult questions about our faith. After an introductory session in October, Geoff led a session on the reliability of the New Testament documents in November. The series will continue in 2026 with a variety of speakers, drawn from our preaching team.

### **Activities**

The PCC is committed to enabling the preaching of the Gospel to our community, so that as many people as possible will become followers of Jesus. It is also committed to serving our community in the name of Jesus. The PCC maintains an overview of everything that the church is and does. Here is a brief description of our activities:

***Make Lunch:*** This is a nation-wide initiative to provide a hot meal during school holidays for every child (and their family), who would qualify for free school meals. Alice Loates leads the project, which takes place at St Michael's school.

***Friendship+:*** This is a group for pre-school children and their parents/carers, held on Wednesday mornings at the Keene Hall in Galleywood during school term time. Peggy Adlington leads the project.

***Youth work:*** Due to Alice Loates leaving the post of Children, Youth and Families Leader on 31<sup>st</sup> August 2025, the "Ignite" lunch-time club in St Michael's School has stopped for the time being. The Upwards youth

group for Years 6 to 8 stopped meeting shortly before Alice left her post, due to some difficulties in how the group was running leading to the need to re-think the structure of the group.

Alice has continued to volunteer for the church and led a Family BBQ at the Heritage Centre in September.

Volunteers from the church have started a new youth group called "Big Church" for Years 9 and upwards, and this runs twice a month on Saturday nights.

**Schools work:** The church provides Foundation Governors for St Michael's School. The Incumbent leads weekly assemblies in school and special services in church for Harvest, Christmas, Easter and End-of-Year. The Incumbent also leads special services in school and church for Galleywood Infant School at Christmas and Easter, and hosts Thriftwood School for ad hoc occasions.

**Prayer support for individuals:** St Michael's has a Prayer Chain, administered by Jane Windus, which is a group of people who receive confidential e-mails to pray for people and situations as needs arise. Prayer ministry is also offered after every 10am service. Intercession is also said during the 10am service, at Morning Prayer on Tuesdays, at the prayer meeting on Wednesday mornings, in homegroups, and by families and individuals at home.

**Pastoral care:** During the year, Jane Windus took on the role of Pastoral Care Leader and now supervises a team of people who visit those who are ill or who cannot come to church for whatever reason. The Incumbent also visits those who cannot come to church and takes Holy Communion to those who would like that.

**Wednesday Fellowship:** This is an informal gathering, to which anyone is welcome, which meets in the church on the first Wednesday of each month for a hymn, prayer, tea and biscuits, entertainment and crafts, including a spring afternoon tea party and a Harvest lunch. It is led by a team of women from the church.

**Marriage Day:** The Incumbent and Fiona Selden offered a Marriage Day in May to those couples about to be married or who had just been married. We were not able to run the course this year due to a lack of people being free to attend.

**Eco Church:** The church has been awarded the status of Silver Eco Church. To achieve Gold is a long-term project, and will probably involve the installation of an expensive new heating system. Richard Hyland leads this project.

**Fundraising:** Beryl Moss and the Fundraising Team have organised many coffee mornings and other fundraising events in 2025, including a Country Evening, a concert by People of the Green, a Cream Tea, a Quiz Night, a Craft Fayre, and a Christmas Tree Festival. As well as raising much-needed funds for our Building Fund, these events have also had the effect of bringing more people into the church building, which has led in turn to more people joining our Sunday morning worshipping congregation.

**Occasional offices:** In 2025, 15 people were baptised (4 of whom were adults), 2 adults affirmed their baptismal faith, and 6 people were confirmed (3 of whom were adults); there were 4 weddings; and there were 15 funeral services in church, 9 burials and 16 ashes burials in our churchyard, 1 burial elsewhere, 11 funeral services at the Crematorium, and 5 committals at the Crematorium before or after a service in church.

**Churchyard:** The care of the churchyard is overseen by the Churchyard Care Team, comprising of Sexton Anne Pepper, Travers Harpur, and the Incumbent. Anne supervises our paid contractors who are also our gravediggers, and leads a team of volunteers to do various work in the churchyard. The Team continues to use the Policy for caring for the churchyard which was approved by the PCC in 2024, and continues to give out information leaflets summarising the churchyard rules to families with loved ones buried here. Work to regularise the churchyard, including asking families to remove items from graves which are not allowed under the rules, is a long-term project and will remain ongoing.

**Mission support:** St Michael's gives away approximately 10% of its planned giving receipts. In 2025, we supported the Bible Society, International Ministry to Jewish People (Bogi Kozma), Overseas Missionary Fellowship (Steve and Anna Griffiths), Made for More, 1000 Hills Community in South Africa, our sister

church in Piotrkow, Poland, Crosslinks (Sena and Jane Ounate-Lare), St Michael's Junior School (purchasing Bibles for the children), CPAS (our Patron), the Leprosy Mission, and the Good Friday event run in Chelmsford city centre by Christians Together in Chelmsford. The Mission Team is led by Jane Harpur.

During 2025, two of our mission partners were able to visit the church and talk about their work: Sena and Jane Ounate-Lare from Crosslinks visited on 13<sup>th</sup> July and Bogi Kozma from International Ministry to Jewish People on 19<sup>th</sup> October.

It was decided that for this year's Harvest Project the church would collect money for Emmanuel Clinic in Moldova – a charity which uses Christian doctors and nurses who give their time to provide corruption-free and accessible medical care across the poorest country in Europe. We raised £2,758.75. Also, at collection at the Christingle service raised £305.07 for The Children's Society.

### **Building, communication and technology**

**Major expenditure:** At the end of 2025, plans are underway to repair the north roof, and to install a new visual system comprising of one large central projection screen, a long-throw projector, 2 large TV screens on the front pillars, and a monitor screen that can be seen by the service leader.

**Building rental:** During 2025, our church building was used for concerts by the New City Voices choir, the Chelmsford Singers, and Lumos Live. 1<sup>st</sup> Galleywood Guides meet on Tuesday evenings during school term time, and a women's wellness group have recently started to meet regularly on Monday evenings in the Upper Room.

**Open church:** The church building is open every day from approximately 10am to 4pm (times vary depending on the seasons and other factors). Anyone is welcome to pop in to sit and rest, think, pray, or just to use the toilet. Lots of prayer requests have been left, and we have had lots of appreciative comments in our visitors' book.

**Communications and technology:** The project to update the church website has made huge progress and is ongoing. The monthly newsletter called What's On continues to be issued each month, with a devotional Thought for the Month written by one of our preachers. Our e-mail distribution list continues to expand, so more and more people are informed of church events and receive service sheets for watching services on Facebook. The church continues to send out messages on Facebook and occasionally on Instagram.

The church continues to expand its use of our new communication and filing system, using Office 365. Many church officers now have a church-based e-mail account (e.g. [vicar@stmichaelsgalleywood.org.uk](mailto:vicar@stmichaelsgalleywood.org.uk)), and many confidential documents are now being stored in the Sharepoint system, so that documents are stored securely online rather than on individual people's computers.

### **Thanks**

St Michael's PCC would like to thank the many volunteers who work so hard for the church.

### **Statement of Responsibilities**

The PCC members are responsible for preparing the PCC members' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the PCC members to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the PCC members are required to:

- select suitable accounting policies and then apply them consistently,

- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The PCC members are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The PCC members are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the PCC members of the charity on 12<sup>th</sup> March 2026 and signed on its behalf by:

Trustee.....   
Printed Name..... REVD DAVID JAMES CATTLE

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

I report to the charity Trustees on my examination of the accounts of St Michael and All Angels Church PCC for the year ended 31 December 2025 which are set out on pages 10 to 18.

### Respective responsibilities of Trustees and examiner

As the charity's Trustees of St Michael and All Angels Church PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of St Michael and All Angels Church PCC are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

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

1. accounting records were not kept in respect of St Michael and All Angels Church PCC as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

K Gomes FCIE MAAT  
The Grain Store  
Hills Barns  
Appledram Lane South  
Chichester  
PO20 7EG

Dated.....

**ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31st DECEMBER 2025**

	Notes	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
		£	£	£	£
<b>INCOMING RESOURCES</b>					
Donations & Legacies	3a	109,710	2,111	111,821	120,200
Activities for Generating Funds	3b	3,465	5,770	9,235	7,923
Income from Investments	3c	2,338	-	2,338	2,484
Income from Charitable Activities	3d	11,934	-	11,934	12,167
Other Income	3e	4,896	-	4,896	107
<b>TOTAL INCOMING RESOURCES</b>		<b>132,343</b>	<b>7,881</b>	<b>140,224</b>	<b>142,881</b>
<b>RESOURCES USED</b>					
Expenditure on Raising Funds	4a	564	-	564	15
Cost of Charitable Activities	4b	136,519	-	136,519	125,836
Governance Costs	4c	720	-	720	690
<b>TOTAL RESOURCES USED</b>		<b>137,803</b>	<b>-</b>	<b>137,803</b>	<b>126,541</b>
<b>NET INCOMING RESOURCES</b>		<b>( 5,460 )</b>	<b>7,881</b>	<b>2,421</b>	<b>16,340</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>( 5,460 )</b>	<b>7,881</b>	<b>2,421</b>	<b>16,340</b>
Balances Brought Forward		102,097	20,913	123,009	106,669
Transfer Between Funds		-	-	-	-
<b>TOTAL FUNDS CARRIED FORWARD.</b>		<b>96,637</b>	<b>28,794</b>	<b>125,430</b>	<b>123,009</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 11 to 17 form part of these financial statements.

ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD

BALANCE SHEET  
AS AT 31st DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024
<b>Fixed Assets</b>					
Tangible Assets	2	-	-	-	-
<b>Current Assets</b>					
Debtors & Prepayments	7	9,644	-	9,644	13,282
Cash at Bank and in Hand	6	88,511	29,447	117,958	121,375
<b>Total Current Assets</b>		<b>98,155</b>	<b>29,447</b>	<b>127,602</b>	<b>134,656</b>
<b>Creditors: Due Within One Year</b>	8	1,519	653	2,172	11,647
<b>NET CURRENT ASSETS</b>		96,637	28,794	125,430	123,009.38
<b>TOTAL ASSETS Less Current Liabilities</b>		<b>96,637</b>	<b>28,794</b>	<b>125,430</b>	<b>123,009</b>
<b>Creditors: Due in More Than One Year</b>	9	-	-	-	-
<b>NET ASSETS</b>		<b>96,637</b>	<b>28,794</b>	<b>125,430</b>	<b>123,009</b>
<b>Funds of the Charity</b>					
Unrestricted Funds		96,637		96,637	102,097
Restricted Funds	5		28,794	28,794	20,913
		96,637	28,794	125,430	123,009

Approved by the Trustees on 12<sup>th</sup> March 2026 and

Signed on their behalf by  David Cattle, Chairman

## ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

#### 1. ACCOUNTING POLICIES

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. 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.

#### FUNDS

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted Funds represent (a) income from trusts or endowments which may be extended only on those restricted objects provided in the terms of the trust or the bequest, and (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.

Unrestricted Funds are general funds, which can be used for PCC ordinary purposes.

#### Incoming Resources

Planned giving/ collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate are received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

#### Resources Expended

Grants and donations are accounted for when paid over or when awarded/ if that award creates a binding obligation on the PCC. The diocesan quota or parish share is 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 excluded from the accounts by s.10 (2) of the Charities Act 2011

No Value is placed on movable church furnishings held by the church wardens 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 during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Equipment used within the church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of £1000 or less are written off when the asset is acquired.

Investments are valued at market value at 31st December

**ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31st DECEMBER 2025**

**Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

**Support Costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Changes in Accounting policies and previous accounts**

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts.

**Basis of preparation:**

These Financial Statements have been prepared under the historical cost basis of accounting in accordance with the Charities Act 2011. The accounts have been prepared in accordance with: the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)2nd edition issued on 1 January 2019. The charity meets the definition of a public benefit entity under FRS102. No restatement was required in making the transition to FRS102.

**2. TANGIBLE FIXED ASSETS**

**a) The Church of St Michael and All Angels, Galleywood**

Consecrated and Beneficed property is excluded from the accounts by s.10 (2) of the Charities Act 2011.

No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property.

The value of The Church of St Michael and All Angels, Galleywood (Building and Contents) at 31st December 2025 is £14,630,000.

**ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31st DECEMBER 2025**

<b>3. INCOMING RESOURCES</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b>a) Donations &amp; Legacies</b>				
Collections	8,062	-	8,062	6,295
Gifts & Donations	6,558	2,011	8,570	4,745
Gift Aid Donations	75,957	100	76,057	87,638
Gift Aid Tax Recoverable	18,901	-	18,901	21,483
Legacies	231	-	231	39
	<u>109,710</u>	<u>2,111</u>	<u>111,821</u>	<u>120,200</u>
<b>b) Activities for Generating Funds</b>				
Fundraising Events	-	5,770	5,770	6,175
Room Hire	1,547	-	1,547	928
Other Generated Funds	1,919	-	1,919	820
	<u>3,465</u>	<u>5,770</u>	<u>9,235</u>	<u>7,923</u>
<b>c) Investment Income</b>				
Bank Interest	2,338	-	2,338	2,484
	<u>2,338</u>	<u>-</u>	<u>2,338</u>	<u>2,484</u>
<b>d) Charitable Activities</b>				
Statutory Fees (Weddings, Funerals)	11,934	-	11,934	12,167
	<u>11,934</u>	<u>-</u>	<u>11,934</u>	<u>12,167</u>
<b>e) Other Incoming Resources</b>				
One Off Grants	-	-	-	-
Refunds Utilities	4,896	-	4,896	107
	<u>4,896</u>	<u>-</u>	<u>4,896</u>	<u>107</u>

**ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2025**

<b>4. RESOURCES EXPENDED</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
	£	£	£	£
<b>a) Expenditure on Raising Funds</b>				
Cost of Events	564	-	564	15
	<u>564</u>	<u>-</u>	<u>564</u>	<u>15</u>
<b>b) Cost of Charitable Activities</b>				
Church Running & Maintenance	15,198	-	15,198	16,165
Churchyard Running Costs	6,485	-	6,485	7,737
Diocesan Parish Share	75,641	-	75,641	72,693
Family Hour/Sonlight/Youth	100	-	100	100
Major Repairs	-	-	-	-
Missionary & Charitable Giving	9,716	-	9,716	9,353
Organist Fees	35	-	35	35
Ministry Costs	2,879	-	2,879	3,255
Printing, Stationery & Postage	797	-	797	1,023
Service Costs	21,249	-	21,249	9,437
Sundry Expenses	20	-	20	480
Children & Family Worker Wages	4,046	-	4,046	5,246
Caretaker Wages	-	-	-	-
Bank Charges	353	-	353	312
	<u>136,519</u>	<u>-</u>	<u>136,519</u>	<u>125,836</u>
<b>c) Governance Costs</b>				
Independent Examiners Fees	720	-	720	690
	<u>720</u>	<u>-</u>	<u>720</u>	<u>690</u>

**ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31st DECEMBER 2025**

**5. RESTRICTED FUNDS**

**CURRENT FINANCIAL YEAR**

	<b>Balance 01-Jan-25</b>	Income	Expenditure	Transfers	<b>Balance 31-Dec-25</b>
	£	£	£	£	£
Church Building	20,081	7,881	-	-	27,962
Race Runners & Galleywood Children	42	-	-	-	42
Wednesday Fellowship	389	-	-	-	389
Youth Group Events	401	-	-	-	401
	<b>20,913</b>	<b>7,881</b>	<b>-</b>	<b>-</b>	<b>28,794</b>

**PREVIOUS FINANCIAL YEAR**

	<b>Balance 01-Jan-24</b>	Income	Expenditure	Transfers	<b>Balance 31-Dec-24</b>
	£	£	£	£	£
Church Building	13,522	6,559	-	-	20,081
Race Runners & Galleywood Children	42	-	-	-	42
Wednesday Fellowship	389	-	-	-	389
Youth Group Events	401	-	-	-	401
	<b>14,354</b>	<b>6,559</b>	<b>-</b>	<b>-</b>	<b>20,913</b>

**Church Building** – funds used to pay for maintenance of the church building.

**Racerunners & Galleywood Children** – funds used for outreach to Children in the Parish.

**Wednesday Fellowship** – funds used to pay for a “social club” for those over 50 years of age.

**Youth Group Events** - funds raised to provide financial support for youth to attend events.

The Restricted Funds held are represented by the Charity’s cash reserves and are to be expended as specified above.

**ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31st DECEMBER 2025**

**6. CASH AT BANK AND IN HAND**

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Dec-25 £</b>	<b>Total 31-Dec-24 £</b>
Cash at Bank and in Hand	88,511	29,447	117,958	121,375
	<u>88,511</u>	<u>29,447</u>	<u>117,958</u>	<u>121,375</u>

**7. DEBTORS AND PREPAYMENTS**

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Dec-25 £</b>	<b>Total 31 Dec 24 £</b>
Gift Aid Tax Recoverable	4,777	-	4,777	6,552
Sundry Debtors	4,867	-	4,867	6,729
	<u>9,644</u>	<u>-</u>	<u>9,644</u>	<u>13,282</u>

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Dec-25 £</b>	<b>Total 31-Dec-24 £</b>
Independent Examiner's Fees	720	-	720	690
Sundry Creditors	799	653	1,452	10,957
	<u>1,519</u>	<u>653</u>	<u>2,172</u>	<u>11,647</u>

**9. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR**

The Charity held no long-term liabilities during this or the previous financial year.

**ST MICHAEL AND ALL ANGELS CHURCH, GALLEYWOOD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31st DECEMBER 2025**

**10. ANALYSIS OF NET ASSETS BY FUND**

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Dec-25 £</b>	<b>Total 31-Dec-24 £</b>
Fixed Assets and Investments	-	-	-	-
Current Assets	96,637	28,794	125,430	123,009
Liabilities (due in more than one year)	-	-	-	-
	<b>96,637</b>	<b>28,794</b>	<b>125,430</b>	<b>123,009</b>

**11. STAFF COSTS AND NUMBERS**

	<b>2025 £</b>	<b>2024 £</b>
Gross Wages and Salaries	4,014	5,246
Employer's National Insurance Costs	32	-
Pension Contributions	-	-
	<b>4,046</b>	<b>5,246</b>

Employees who were engaged in each of the following activities:

	<b>2025</b>	<b>2024</b>
Activities in furtherance of organisation's objectives	1	1

The organisation operates a PAYE scheme to pay all employed members of staff. No staff received emoluments in excess of £60,000. (2023: None)

**12. PAYMENTS TO PCC MEMBERS**

	<b>2025</b>	<b>2024</b>
Number of Trustees who were paid expenses	4	5
Total Amount paid.	<b>3,724</b>	<b>4,348</b>

Expenses were paid to Vicar, one Church Warden, one elected PCC member and one Ex Officio member to reimburse costs incurred in relation to their work for the church, such as travel, printing, stationary, telephone costs.

No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or person connected with them.