

# INCOME AND EXPENDITURE MONTH ENDED OCTOBER 2025

| INCOME              | £        |  | EXPENDITURE      | £        |
|---------------------|----------|--|------------------|----------|
| G/A Envelopes       | 3130.04  |  | Parish Share     | 4500.00  |
| NG/A Envelopes      | 2106.81  |  | Clergy expenses  | 3443.68  |
| Plate               | 2633.35  |  | Upkeep Ch/gdn    | 12210.19 |
| HMRC                | 2943.25  |  | Utilities        | 3663.12  |
| Refreshments        |          |  | Governance ***   | 4726.00  |
| Donations *         | 2563.97  |  | Salaries         | 120.00   |
| Contactless         | 958.00   |  | Church repairs   |          |
| Grants              | 10286.75 |  | PCC Property     |          |
| Fund Raising        | 269.00   |  | Trading          |          |
| Investments         | 5600.00  |  | DBF Loan         |          |
| PCC Fees            | 1281.00  |  | DBF Fees         | 1575.00  |
| DBF Fees            | 1575.00  |  | Transfers        | 20748.56 |
| Sales/Trading       | 37.30    |  | To Charity ***** | 582.61   |
| Sundry Income **    | 473.11   |  | Fees/Charges     | 10.90    |
| Restricted income   |          |  |                  |          |
| Grants - restricted |          |  |                  |          |
| From other a/cs     | 17886.12 |  |                  |          |
| TOTAL               | 51743.70 |  | TOTAL            | 51580.06 |
|                     |          |  |                  |          |

\*£273.75 EFR Recurring Donation, £2290.22 Non Rec Don

\*\*£100,£100,£45 Hire Narthex, £160 Hire Church, £65 Refund dup Garden payment, £3.11 B Gas D/D refund Claimed in error,£65 Donations Flower Fund after theft(£50+£15)

\*\*\* Governance Incl £2100 Quinquennial Inspection

\*\*\*\*£94.10 Christingle, £488.51 GMPMVC Concert

## TREASURERS REPORT AS AT 31<sup>st</sup> OCTOBER 2025 FOR PCC MEET NOV 2025

Opening Balance 2025 £10187.85Cr, Income £51492.32 Expenditure £51373.68, Closing Balance as at 31<sup>st</sup> October £10306.49 Cr

### INCOME

Sept. £160 Use of Church for 4 days for their rehearsals.

Oct. £110.40 Grant VAT Refund on Invoices Paid

## **EXPENDITURE**

Sept. £1200, for clearance of overgrowth and removal of diseased Ash tree..

Oct. -

## **OTHER ITEMS**

Contactless payments received Sept £136 and Oct £136, Total to date £958, less concert £42 raffle & £25 Donations

EFR. Quarterly Donations to date for 2025 £273.75. Donations since 2021 Commencement £1245.11. Donations including amounts still to be paid £1655.86

A Grant application for VAT refund on invoices paid has been submitted, unfortunately 2 have been rejected as they do not come under the scheme, resulting in us only receiving £110.40

As a result from the Treasurer's workshop, I am arranging for a No3 account to be opened at Barclays Bank, this will hold any Flower Fund monies we receive, rather than cash. Additionally, the petty cash will not be reinstated, settlement of purchases will be by online payments.

See separate attachment re Treasurer and Software Workshops.

Budget 2026. See separate attachment for expected shortfall and approx deficit for 2025.

## **WORKSHOPS FOR TREASURER ROLE AND DATA DEVELOPMENT**

I recently attended 2 Workshops at the Diocese Offices in Bury. The Treasurer Role was a full day, it's open to anyone whether a Treasurer or wanting to get an idea what is involved in the Role, it was really interesting and done in a very informal and friendly way.

As I am looking at resigning from Treasurer at the end of 2027, it would be ideal for anyone who may think they would like to take over.

The Second Workshop was a half day covering Software to record the Income and Expenditure, which has been produced for our Churches.

To go into more detail for things highlighted.

Treasurer Role:

PCC to authorise that the Treasurer can make purchases up to a certain value without referring. I do already purchase items for the smooth running of the Church, ie Candles, Hosts, Housekeeping items etc which don't need to be authorised. But it may be helpful to have this in place in case of an emergency, if this authorisation is not already in place.

Giving - Annual Review. It was mentioned to suggest Standing Order so we receive regular giving, it also makes it a simpler method to use, especially with Banks closing and the reduction with what can be done at the Post Offices. This just confirms what we are suggesting we want to do at All Saints.

General Banking Account. Suggests it holds 3 months monies. We try to keep our account with a balance of approx £7500 which would cover the regular outgoings.

Budget/Planning. Budget to be discussed at Nov PCC Meeting, have a periodic review to take into account any significant changes. If at any time short of funds, make this known. Determine level of reserves, future liabilities ie Roof/Kitchen, even is recently replaced, should start budgeting for replacement now. Therefore, I have attached an extra document for this PCC Meeting, which shows our expected loss for 2025, and what we think 2026 may be.

Reserves Policy. What we are aiming towards. Suggested order of spending: Restricted then Designated then General.

Audit. Independent Examination required. Not sure if our usual examiner is able to complete the Audit for 2025, but I will get in touch shortly with her, if she's not able to do them, I can ask if she is able to suggest anyone, or do we know of anyone else that could do it for us? It has been suggested that Churches could do each others to avoid charges, but it would need to be 3 churches involved not just a 2. The only thing with this route is the length of time it would take to check their churches Accounts, as I don't feel I would have time to do them myself, as well as completing our own for the time scale we have to work to.

There was obviously a lot more discussed, but these were the main items I think that concerned us.

Myfund Accounting by Data Developments.

I attended this out of curiosity, to see what differs with the software to our spreadsheet.

On a positive the Income/Expenditure report for PCC Meetings, Annual Finance return to the Diocese and the info needed for the Accounts would be printed with a click of the button, rather than manually formulated. You can issue Invoices and when settled automatically updates the software from outstanding. Multi access to the software, and able to put restrictions in place if certain people only require access to part, ie if you had a church hall that someone was responsible for bookings/settlement of fees etc, they could have access to just that part.

On a negative, when logging items onto the software you only enter pre set reference numbers, ie if paying by standing order you see the £ but not the name just a reference relating to gift aid/non gift aid or plate, the same with utilities, in fact all entries. To me this could mean mistakes, in that the wrong reference number is used against a transaction, and the need to refer back to the bank statement for full details. You would have to record all the relevant transaction codes, so you can easily see what they are.

The initial set up would be onerous, in fact they suggested back tracking a previous year, to make it simpler for the coming year. Once recorded it can recognize details and automatically put it in the correct column. But if you want to look for a certain item I'm not convinced it would be easy to locate.

Personally, I think this is geared towards a Church that is bigger in numbers than ours/has a church hall that is hired out/has other churches linked together. For us my opinion is that the spreadsheet is sufficient for our needs at this time.

Nobody asked about cost, but I did!!! It's free for the first year whilst you trial it, if after that you continue with the software and you go via the Diocese rather than the software company it's £5 a month.

## **7. Rector's report to include**

### **a) PCC Governance**

See also under item 10 Safeguarding

By the time of the meeting I will have checked whether all the Fit and Proper Persons forms are in.

### **b) Worship**

#### *Rota review*

I've invited a couple of adult members to join the readers' rota,

By the time of the meeting we may well have had a junior member substitute for an adult member on the rota, the adult member having been there in case of an unforeseen.

#### *Midweek groups and worship*

##### **i) adult**

No further progress on this thanks to pressures caused by other matters. However, since September I have been providing resources for and leading a weekly Bible Study at St Agnes, Longsight which has been without a parish priest for four years. This would easily translate to here. The format is a cuppa and a catch up, the sharing of the prayer service (office) for the time of day; some teaching and then a study of the reading in the office using 'Lectio Divina' which I can explain at the meeting. The session draws to a close with some more prayer, the saying of the Grace holding hands, and a final benediction.

Weekly may be too much for us, but what about monthly?

##### **ii) young people**

progress is being made with a servers, and integration of young people into the reading rota (see above).

We are not in a position yet to offer a bespoke provision to our junior members from our own resources just yet.

The Rector is in discussion with Ken Peden, Man Dio Growing Faith Deanery Enabler, in an initiative to bring young Christians together, buddying up with Miles Platting and Beswick.

My view is that it should also include Clayton as this is our closest neighbour. There are some sensitivities here, and I will outline those confidentially at the meeting.

#### *Organ hymn library update*

As at the time of writing there is a session booked for 11<sup>th</sup> to record some missing popular hymns, some 'ditties' for before the service; and some SHORT voluntaries for after it. The National Anthem will also be recorded.

#### *Serving team/altar guild*

My thoughts are to see what can gel after the Civic Service concerning our junior members; there are two adults who have expressed interest in being in the serving team, and conversations about that are ongoing.

#### *Advent and Christmas provision*

See Future dates

### **c) Wider Church News**

#### **i) Mission Community**

See b) ii

#### **ii) Deanery**

This has been quite lively since our last meeting.

Synod: met at the gem of St Elizabeth's Reddish on 14<sup>th</sup> October, where there was lively debate on the efficacy of the new-ish Deaneries and the Missional Communities within them. Fr Alan Simpson, Diocesan Lead on Governance, attended to respond to a motion/question from St Margaret's Burnage about giving Missional Communities their own powers. However, these bodies recognised within ecclesiastical law, and would require quite a radical unpicking of ecclesiastical law for the whole of the Church of England. If you are interested in the responses and the discussions from that meeting, you will have to wait until the minutes are agreed. Chapter: There is a wonderful core of clergy (barely 25% of those who ought to attend) from across the Deanery which meets monthly, eats and prays, shares news and pastoral matters in confidence. On Wednesday 23<sup>rd</sup> October, the Archdeacon of Manchester joined us in leading discussion and prayer about the vulnerabilities of clergy, how we are perceived, and the dangers of pedestals and stereotyping. We regulars will be meeting up for a curry in the run-up to Christmas.

d) **Schools**

i) **All Saints**

*Foundation Governor vacancy.*

With OW stepping back as Chair and Foundation Diocesan Representative Governor, AW is the new Chair, and there is a vacancy on the governing body in the Foundation category. We have a potential Foundation Governor lined up from March 2026, a member of Christ Church Harpurhey, who was raised in Newton Heath, who may be able to wear both those hats.

*Parent Governor Vacancy*

A parent has stepped up for the vacancy for the second of two Parent Governors, and will be active as soon as statutory checks and Safer Recruitment are complete. The status of an existing parent governor has still to be determined, which means there may be another vacancy imminently.

*Rebuilding*

Progress on this has been frustratingly slow. The Rector will give a brief verbal report.

*Playground/churchyard agreement*

This is rolling forward for now, partly because of the rebuild due which MAY have a bearing on PCC use outside school hours.

ii) **St Wilfrid's**

Head Teacher recruitment

Two rounds of this proved fruitless, partly because of the time of year. A third round is underway. The current DHT will become Acting HT from January.

e) **Fabric** (routine maintenance)

JE Dean completed the annual service on Wednesday 22<sup>nd</sup> and installed a new timer with handy pre-sets.

DATO has been overwhelmed with work and has apologised for the delay in providing the costings for the re-wire of the East End to restore light to the chancel and vestries, the lights onto the Nave altar, and the socket on the East side of the chancel screen.

By the time of this meeting, those costings should be in and the balance of our running repairs grant allocation for 2025 (c £2100 ) applied for. Interim Faculty has been granted for this work as it will require disturbance of masonry and wood.

There is an outside chance this could be completed in time for the Civic Service on 16<sup>th</sup>.

**f) Fundraising**

*Stewardship Programme*

Weeks 1-4 were completed on Sunday 26<sup>th</sup> October. November 16<sup>th</sup> is the celebration of that, but it is acknowledged we may receive pledges after this date.

Pledges of money, new or existing but adjusted are only seen by the Treasurer.

Any new pledges involving Gift Aid will be processed in the same way as existing ones, thus the GAO is not involved yet.

*QI Codes*

Fundraising for specific purposes can be made easier by the use of these within

GiveALittle/SumpUp which create their own audit trail.

These can be put in orders of service or programmes. A general one could be used on weekly publications or on pew cards.

**g) All Saints Youth and Community Centre**

*Re-constitution progress*

There has been some significant progress with this. Invitations to potential Charity Trustees have been issued and shortly applications will be received. Zoe Goddard from MCC has offered to attend an extraordinary meeting of the Centre when she can explain the process of reconstitution – which spares the Rector, for which he is grateful. Zoe has a lot of experience of this.

**h) Places of Welcome**

Nothing to report

**i) Eco-church**

Nothing to report

**j) Housekeeping**

*Persistent debt*

Through a contact in the RSA, the National Director of the largest social enterprise business in the UK which also provides services to the DWP, the Rector is receiving advice on how to tighten the net.

There are still some banns fees outstanding from a wedding at another church. The Incumbent there does not perceive that hardship is an issue. Had I not issued the banns certificate the wedding would not have been able to go ahead. There have been two reminders sent already.

*Utilities renewal*

Nothing further to report from me.

*Insurance claim*

The Rector hangs his head in shame, as this ought to have been settled by now. One of the frustrations was that the model of the safe stolen is now obsolete, and finding the nearest equivalent was tricky as dimensions of other models were not given, just capacity. This gives too many variables. By the time of the meeting we should have yay or nay/alternatives suggested by Ecclesiastical.