

St Andrew, Hadfield

Annual Report and Financial Statements of the Parochial Church Council

For the year ended 31 December 2025

Priest-in-Charge:

Revd David Ridley
The Vicarage
Church Street South
Glossop
SK13 7RU

Banker:

Barclays Bank
Leicester
LE87 2BB

Independent Examiner:

Mr Peter Cooper
23 Lee Vale Drive
Charlesworth
SK13 5HD

St Andrew, Hadfield

Parochial Church Council Annual Report for 2025

1. Aim and Purpose

St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the Priest-in-Charge, The Revd David Ridley, in promoting in the ecclesiastical Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

2. Objectives and Activities

The PCC is committed to encourage and nurture the Christian faith and is committed to enabling as many people as possible to be a part of the parish community of St Andrew, Hadfield, and to put faith into practice through prayer, worship, study and sacrament.

When planning activities, the Priest-in-Charge and PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

To facilitate this work, it is important for the PCC to maintain the fabric of the Church.

3. Achievements and Performance

The Rev David Ridley was appointed as Priest-in-Charge in September 2025.

At 31 December 2025 there were 40 parishioners (10 less than in 2024) on the Church Electoral Roll, 9 (22.5%) of whom were not resident in the parish.

During the recording of attendances in October, usual weekly attendances have been 40 adults (one more than in 2024) and two children (one more than in 2024).

3.1 Church and other Fabric

The fabric of St Andrew's, Hadfield is broadly in good condition.

The Quinquennial survey was carried out in May 2021 and urgent work is being dealt with.

3.2 Worship and Growth

As a regular pattern, St Andrew's has a weekly 10am service on a Sunday, alternating between Morning Praise and Holy Communion.

Midweek, there is a 10am service on Wednesdays alternating between Morning Prayer and Holy Communion followed by a tea and coffee drop-in with toast.

3.3 Community Engagement and Outreach

In 2025, St Andrew's Church hosted a jigsaw festival which was well attended.

St Andrew's plays an active part in Churches Together in Hadfield.

3.4 Schools

There are excellent links with St Andrew's Church of England Primary School. St Andrew's has two representatives on the governing body together with the Priest-in-Charge.

3.5 Occasional Offices

In 2025 there were two baptisms two more than in 2024); no weddings same as in 2024) and 11 funerals were conducted on behalf of the Parish (five fewer than in 2024).

3.6 Safeguarding

St Andrew is committed to safeguarding children, young people and adults from harm. We follow the House of Bishops guidance and policies and have our own Parish Safeguarding Officer (PSO), Mr Peter Leighton. The Parish has completed Level 1 of the Parish Safeguarding Dashboard, and is working towards Level 2.

4. Plans for the future

The PCC is currently undertaking a visioning process to seek to discern priorities for the PCC and Parish. This will be completed in 2026.

5. Financial Review

As part of the discharge of its duties, the PCC monitors its expenditure against budget on a regular basis and through figures supplied by the Treasurer.

5.1 Risk management

Future financial risk remains a concern to the PCC, and it is proposed to carry out a review of finances in 2026.

6. Reserves Policy

The PCC has resolved that a minimum sum of £9,000 net of outstanding payments and income due should be maintained at all times. Unrestricted reserves would not normally exceed twelve months routine expenditure, without specific designation.

7. Volunteers

The PCC would like to thank all the volunteers who work so hard to make St Andrew's the lively and vibrant community it is.

8. Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew, Hadfield, the membership of the PCC consists of the clergy, readers, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend services are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including the deciding on how funds of the PCC are to be spent.

The full PCC met on eight occasions during 2025 (including an extraordinary joint meeting with All Saints, Glossop) with the average level of attendance being 80%.

Given its wide responsibilities the PCC has the following sub-committee dealing with a particular aspect of parish life as set out below. The committee is responsible to the PCC and reports back regularly, with minutes of their deliberations being received by the PCC and discussed as necessary.

8.1 Standing Committee

This is the only committee required by law. It has the power to transact business of the PCC between its meetings, subject to any directions given by the Council – in particular to consider administrative, fabric, financial and legal matters.

9. Administrative information

St Andrew's Church is situated in Church Street, Hadfield

Correspondence Address:

The Vicarage, Church Street South, Glossop. SK13 7RU

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity excepted from registration with the Charity Commission.

9.1 Membership

During the year the following served as members of the PCC:

Ex Officio members

Priest-in-Charge:

The Revd David Ridley (*from October 2025*) *Chair*

Churchwardens:

Mrs Ann Lucas (*Vice-Chair*)

Mrs Sue Leighton

Elected members

Representatives on the Deanery Synod:

Mrs Judith Shaw (*until APCM 2026*)

Mrs Anne Roberts (*until APCM 2026*)

The elected members up to the APCM 2026:

Mr John Roberts

Mr Vince Ryder

Mr Simon Hurrell

The elected members up to the APCM 2027:

Mr Peter Leighton

Mr Andrew Barnes

The elected members up to the APCM 2028:

The treasurer:

Mr Peter Leighton

The secretary:

Mrs Judith Shaw

Parish Safeguarding Officer:

Mr Peter Leighton

This report was approved by the PCC and signed on their behalf by

The Revd David Ridley (Chairman)

Date:

Independent Examiner's Report to the PCC of St Andrew's Church, Hadfield

I report on the accounts for the year ended 31st December 2025

In connection with my examination, no matters have come to my attention which give me reasonable cause to believe that in any material respects the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act
- to prepare accounts which accord with these accounting records

have not been met.

Respective responsibilities of the trustees and independent examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the charities Act 2011 (the 2011 act) and that an independent examination is needed. It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

follow the procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act, and;

state whether particular matters have come to my attention.

Basis of independent examiners statement

My examination was carried out in accordance with the general directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the church treasurer concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts. Although the processes for receiving monies have been reviewed and found to be sound.

Peter James Cooper

23 Lee Vale Drive

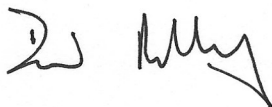
Charlesworth, Derbyshire

SK13 5HD Tel No 01457 852130

Signed



Date 22ND FEBRUARY 2026.



9 March 2026

Balances as at 31st December 2025

Current Account £7,705.44

Deposit Account £49,710.46

Cash in hand £26.00

**St. Andrews Church Hadfield 2025 Balance Sheet
and previous years comparison
as of 31st December 2025**

	31st Dec 2025		31st Dec 2024		Notes
Assets					
Cash at bank and in hand	Unrestricted	Restricted	Unrestricted	Restricted	
Current account	£ 7,705.44		£ 11,363.11		
Deposit Account		£ 49,710.46		£ 18,302.50	
Cash in Hand	£ 26.00		£ 26.00		
Total Current Assets	£ 7,731.44	£ 49,710.46	£ 11,389.11	£ 18,302.50	
Restricted + Unrestricted	£ 57,441.90		£ 29,691.61		
Current Liabilities					
Poppy Appeal			48.46		
DBF Fees	£ 810.00				1
Congo Childrens Trust			£ 982.00		
Open Doors	£ 600.00		£ 982.00		2
Embassy	£ 600.00		£ 1,283.00		2
Total Current Liabilities	£ 2,010.00		£ 3,295.46		
Total Assets less Current Liabilities	£ 55,431.90		£ 26,396.15		
Restricted Funds					
Heritage Clock Fund	£ -				
Hadfield league of Social services	£ 123.00		£ 123.00		
General Restoration Fund	£ 40,587.46		£ 9,735.50		
Operating Reserve	£ 9,000.00		£ 9,000.00		3
Total Restricted Funds	£ 49,710.46		£ 18,858.50		
Income for year ending 31st Dec 2025	£ 75,493.64		£ 39,497.90		
Expenditure for year ending 31st Dec 2025	£ 47,788.63		£ 33,176.63		
Surplus (Income-Expenditure)	£ 27,705.01		£ 6,321.27		

Notes

- 1 Funeral fees collected on behalf of Diocese Q3 & Q4 2025
- 2 7.5% of regular giving
- 3 3 Months average church running costs as recommended by the Charities Commission

Notes on Deposit Account

Increase in the Deposit Account Balance is due to a gift of £3,000 and a bequest of £34,009 received from the estate of Michael Seward, plus interest of £407.96

£7000 was transferred to the current account to pay for the new access ramp and railings

Notes on Current Account

A grant of £3,596 was received from Derby Diocese Board of Finance towards the cost of the new access ramp and railings

D. Kelly 9 March 2026

INCOME AND EXPENDITURE WITH COMPARISON TO 2024

	<u>Jan-Dec 2025</u>	<u>Jan - Dec 2024</u>	
Income			
<i>Planned Giving</i>			
Parish Giving Scheme	£ 11,353.30	£ 11,759.29	
Bank Standing Orders	£ 4,770.00	£ 8,090.00	
Planned Giving Envelopes	£ 2,526.50	£ 2,277.71	
Gift Aid Recovered	£ 2,028.79	£ 2,616.26	
	£ 20,678.59	£ 24,743.26	
<i>Collections at services</i>			
Plate Collection Sunday & Wed	£ 2,821.40	£ 3,961.00	
Plate Collection Other Services	£ 194.19		
Funerals	£ 629.51	£ 1,492.19	
Card Reader Church Services	£ 2,498.51		
Other	£ 134.14	£ 232.61	School Assemblies
	£ 6,277.75	£ 5,685.80	
<i>Fund Raising</i>			
Coffee Morning	£ 60.00	£ 30.00	
Band Concert	£ 88.50		
Flower Festival		£ 1,688.03	
Jigsaw Festival Cash	£ 371.00	£ 893.39	
Jigsaw Festival Card payments	£ 393.50		
Easy Fundraising	£ 33.72	£ 43.42	
	£ 946.72	£ 2,654.84	
<i>Income from Church Activities</i>			
Funeral Fees payable to PCC*	£ 2,664.00	£ 1,334.00	*includes heating fee for 2025
Wedding Banns fees		£ 108.00	
Heating Fee		£ 720.00	
	£ 2,664.00	£ 2,162.00	
<i>Grants</i>			
Derby Diocese Grant*	£ 3,596.00	£ 400.00	*Access ramp & rails
<i>Agency Collections</i>			
Funeral fees (DBF)	£ 1,743.00	£ 2,951.00	
Vergers Fees	£ 712.00	£ 451.00	
Organist Fees	£ 150.00	£ 450.00	
Rembrance Service (Royal British Legion)	£ 49.36		
	£ 2,654.36	£ 3,852.00	
<i>Other</i>			
Interest on deposit account	£ 407.96	£ 164.28	
Recharges to All Saints Glossop	£ 1,258.58		
	£ 1,666.54	£ 164.28	
<i>Gifts and Legacies</i>			
Gifts	£ 3,000.00		
Bequest from Michael Seward estate	£ 34,009.68		
	£ 37,009.68	£ -	
TOTAL RECEIPTS	£ 75,493.64	£ 39,662.18	

DW Kelly 9 March 2026

Expenditure

Common Fund	£ 17,000.00	£ 16,594.00	
Gas	£ 4,989.20	£ 5,004.99	
Electricity	£ 1,948.44	£ 1,522.96	
Insurance	£ 2,088.16	£ 1,941.91	
Water (Vicarage)*	£ 533.00	£ 398.14	*50% recharge to All Saints
Water (Church)	£ 323.77	£ 240.35	
Telecoms	£ 529.77	£ 449.69	
Photocopier	£ 430.06	£ 255.71	
Clergy Expenses	£ 917.39	£ 892.98	
Repairs and Maintenance	£ 1,356.09	£ 455.19	
Building Projects	£ 8,002.00		Ramp & Rails, plastering
Schools Outreach	£ 251.99	£ 392.00	
Office supplies		£ 55.89	
Cleaning supplies	£ 76.36		
Service Upkeep	£ 561.24	£ 594.82	
DBF Funeral Fees	£ 933.00	£ 2,951.00	
Clergy PTO Fees Funerals	£ 210.40		
Clergy PTO Fees Communion	£ 256.00		
Poppy Appeal	£ 97.82	£ 40.00	
Verger Fees	£ 362.00	£ 451.00	
Organist Fees	£ 150.00	£ 450.00	
Sundries and Gifts		£ 486.00	
Heritage Clock		£ 556.00	
Mission Giving	£ 3,847.00		
Equipment Purchase	£ 1,353.92		
Vacancy Advertising	£ 1,174.00		
Interview expenses	£ 328.22		
Fundraising costs	£ 68.80		
TOTAL EXPENDITURE	£ 47,788.63	£ 33,732.63	

TRANSFERS

Transfers from current to deposit account	£ 38,000.00	£ 10,000.00	Gift + Legacy
Transfers from deposit to current account	£ 7,000.00		Ramp & Rails

DW Kelly 9 March 2026