St. Margaret's Church

Draycott in the Moors



Trustees Annual Report

January – December 2025

Submitted to the

Annual Parochial Church Meeting

to be held in St. Margaret's Church

Monday, 11th May 2026

Copies of this report are also available at the back of St. Margaret's or from

The PCC Secretary, Dr Richard Talbot MBE, F.R.Hist.S.

It may also be viewed at

www.stmargaretsdraycott.org

Contents page

2 Contents

3. St. Margaret's P.C.C. – Aims and Purposes

4. Constitution and Objectives

4. Proceedings of the Parochial Church Council 2024

5. Rector's Report

9. Bell Ringers

9. Electoral Roll

10. Safeguarding

11. Data Protection and Health and Safety and Safeguarding

11. Connect Group Report and Community Café Fabric

12. Community Cafe

12. Church Fabric Report

14. Draycott Church Hall

15. Deanery Synod

Finances for Year Ending 31st December 2025

16. Treasurers Statement

18. Independent Examiners Report

19-25 Financial Statements

St. Margaret's P.C.C. – Aims and Purposes.

St Margaret's Parochial Church Council (PCC) has the obligation of working along-side the Rector the Rev'd. Jonathan Roberts (JR) in promoting within the parish the mission of the church and specifically working towards fulfilling St. Margaret's Mission Statement which combines the whole objectives of being baptised and living a Christian life. Our mission statement was changed in 2023 to 'Knowing Jesus and Making Jesus known'.

St. Margaret's shares the same ministry leadership team with St. Peter's Forsbrook, which together comprise a united benefice, but as an independent parish St Peter's is not covered by this report.

St. Margaret's PCC is responsible for the maintenance of the parish church of St. Margaret's.

Administrative Details

St. Margaret's Parish Church is located in the ecclesiastical parish of Draycott in the Moors which includes the communities of Draycott in the Moors, Cresswell and Totmonslow.

Location: Church Lane, Draycott in the Moors, Stoke-on-Trent ST11 9AG

Postal Address: c/o The Rev'd. Jonathan Roberts,

The Rectory, 30 Sutherland Crescent, Blythe Bridge, Stoke on Trent ST11 9JU Tel: 01782 437600 Mobile: 07739737502 e.mail:

revdjphroberts@gmail.com

Web site: stmargaretsdraycott.org

Bank Details: Nat West, Longton, Stoke-on-Trent

Composition of St. Margaret's PCC 2024:

Ex-Officio: Rev'd Jonathan Roberts – Chair of PCC.

Deanery Synod representatives: Jane Meller, David Meller

Licensed Reader: Mr. Clive Lilley and Dr Phil Smith

Church Wardens: G. Smith and J.H. Meller also Deanery Synod rep. 2024/27

Elected Members:

2022 – 2025 Selwyn Edwards

2022 – 2025 Richard Talbot

2023 – 2026 Wendy Mears

2023 – 2026 John Thompson

2023 – 2026 Christine Wibberley

2024 – 2027 Mary Edwards

Members of the PCC are elected in accordance with Canon Law at the APCM

PCC Constitution:

The PCC is a corporate body established by the Church of England and the PCC operated under the Parochial Church Council Measure. The PCC is excepted by order from registering with the Charity Commissioners.

Objectives and Activities:

The PCC is committed to enabling as many people as possible to worship in our parish church and to become a part of the community of St. Margaret's. This is undertaken according to the doctrines and structures of the Church of England.

The PCC maintains an overview of worship, the care of the building and mission. A Ministry Team lead our worship. We record our thanks to Barry Berks for his many years of service in playing the organ at every Sunday morning worship and other occasions as church organist.

The PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Mission:

The Mission Statement has recently changed and is now more memorable, enabling us to remember why we exist as a church: ***Knowing Jesus & Making Jesus known.***

Proceedings of St. Margaret's PCC January 2025 – December 2025.

Submitted by PCC Secretary Dr Richard Talbot MBE., F.R.Hist.S.

Important items discussed by the PCC throughout the year.

The year commenced with a discussion led by Jonathan on the subject of Contact Giving a method whereby with a tap of a Credit Card and a key on a display machine to indicate the value the sum would be automatically taken from a card holders account into the church bank account. This could be of importance for public giving on occasions such as baptisms, weddings, and funerals and of benefit for special services such as Easter, Harvest and Christmas with many additional people in church. For regular worshippers they could chose to either continue with the envelope system or to replace this with a tap of a credit card. The machine would need an electricity supply and placed near to the entrance of the church. The cost of this, £962 + a monthly charge of £23.50

Decided on option 2B midi Donation Station Total cost £962 + £23.50 monthly charge for sim service fee. Proposed by DM seconded by RT. Unanimous vote in favour.

The first steps for the Annual Church Fete for 2025 were presented by Jane Meller suggesting that if helpers were in short supply St. Peters could be asked and in addition a general appeal via Facebook to ensure sufficient personnel available on the day and the day following.

The Rector referred to the fact that the C of E encouraged incumbents to take an extended leave (sabbatical) around once in every ten years for a period of three months. He then explained how clergy would benefit for a time of reflection, renewal, and closer meaningful ministry. Jonathan then informed the meeting that the bishop had agreed this period of leave for himself. Dr Talbot first asked the important question who would pay for locum clergy to cover the Communion Services during the

extended period that JR was absent from duty which would add considerably to the running costs of the church which they could ill-afford and have to be paid for by the congregation. Jonathan responded that he would ask the Bishop of Lichfield to cover this additional burden on an already struggling church in raising funds for the Common Fund each year.

Moving onto the March meeting Jane Meller Safeguarding Officer presented a report regarding domestic abuse that was received from Lichfield. Jane further added that the full implications of this would be discussed at a one-off meeting to which all PCC members would be invited to attend. The PCC were notified of the increases of church fees by Lichfield for the services provided by the church available from the Rector.

Jonathan reported that the Benefice Secretary had given in her notice and explained the alternate solutions. To advertise for a new secretary that take time and incur a period of training or to take advantage of the part-time secretary from St. Andrews, Weston Coyney, who had been in that position for some time and fully conversant with required duties – thereby no need for training. She had been approached with a positive response. JR was making contact with Lichfield regarding protocols to the appointment to the PCC. In a brief discussion the PCC were encouraged that a smooth transfer of duties could be accommodated without the necessary period of training but would also involve a small increase of the hourly rate of pay.

The June meeting commenced with the good news that the Safeguarding requirements of all PCC members was at last up to date all having completed the necessary test.

Financially the Treasurer Sue Hughes reported the current bank balance was exceptionally low and therefore unable to pay the current payment to the dioceses of the Common Fund. It was discussed that we should have a meeting with the Hall committee to explain the current situation that the PCC needed to withdraw some of the money held in their account. However, Dr Talbot suggested that we should not take this action yet and wait for a couple of more weeks until the finances are reassessed following the results of the income from the Fete. In reality this was the best option as it was reported that in excess of £5,000 had been raised therefore the church was able to fulfil our Common Fund commitment.

This was followed by a report by Jane Meller regarding the success of the fete who commented that on this occasion it has been a committee organised event which included a number of non-church members with special mention of the contribution that has been made by Laura and Andy Bird.

Dr Talbot then informed the PCC with the results of estimates for the required work needed on the parish church. Two estimates had been received out of three requests. Lang Construction at £43,147 and Alliance Technical Services at £34,917. RT explained why such a difference. Alliance did not use scaffolding but carried out the brickwork by a cradle method from the roof. RT in conjunction with the Surveyor proposed that we accept the lower quote from Alliance. Seconded by Jane Meller. Unanimous decision agreed. RT to notify the surveyor.

The Historic Churches Day which St Margarets were this year actively taking part was to be held on the 20th of September. Dr Talbot confirmed that he would have available a further fifty copies of his church history booklet which would retail at a cost of just £2.00.

In November, the important Safeguarding policy regarding the appointment of ex-offenders. All PCC members had been notified in advance of this and where necessary passed comment. It was agreed to adopt the policy which was to be then added to the church web site.

The good news followed that the church had sufficient funds to pay off the remaining balance to the Common Fund. Current account standing at £8202 the Church Hall £8525.29. That the 2025 Church Fete had raised the sum of £5,099.

The amount of the Common Fund remaining outstanding stands at £5,552 and due to be paid by the end of December 2025. A discussion was then regarding those members of the congregation who pay by direct debit as they have nothing to place into the collection plate as it comes around. This for some members of the congregation could be embarrassing. The Treasurer presented a 'token' like card which would be on the pew that those making offerings via the bank could just place this into the collect plate. Agreed fully RT to produce a copy for St Margarets which would then be placed along every pew in the church.

Then followed enormous problem regarding the charges for electricity currently provided by British Gas Lite through a middle-man Bionic contract on a three year contact due to expire on the 25th of November 2025. The treasurer was informed that as early as April that British Gas Lite had notified the previous treasurer three time regarding renewal. However, with no clarification where that notice ended up or why not responded too that the church now was in the position by default informed that the contract would be automatically renewed and that it could not be cancelled. The new contract would therefore be in place until 2028 and nothing could be done to change this legal decision. The problem was that British Gas prices were high than those currently available on the open market. This meant that the church would have to find the additional money each month for something that somehow got through the system.

Following a discussion Dr Talbot, PCC Secretary was appointed to make direct contact with the agents Bionic in an attempt to cancel the future contract of three years and to seek a more competitive price elsewhere. This took a considerable amount of time, energy, persuasion and stress over many weeks with promises, then cancellation over a long period of time. It was then agreed to change the supplier to EDF on a lower tariff for a period of two years. Also resolved that in future when changes were felt necessary to change supplier or renew contracts that this would only take place with the full support of the PC and not undertaken by anyone person.

At a following PCC Dr Talbot presented a case that it was that the church should agree only upon a two-year fixed contract.

Dr Talbot then raised the issue of the viability of the new direct payment machine by debit cards and its viability and usage apart from being a valuable asset for the church fete. This was followed by the suggestion by Jane Meller that we should introduce a card to place in the pews on occasions that it was mostly visitors attending. The purpose was to notify them if they wish to make an offering to the church that they could use a debit card to make a donation on a machine upon leaving situated near to the entrance. All agreed and RT offered to design and print off sufficient and DM to laminate.

Dr Talbot presented a case for a replacement of a new kitchen in the church hall. Joyce Moore had for some time gained estimates for a re placement kitchen which would facilitate a cooker and the facility of keeping food heated.

In conjunction with Draycott Parish Council, an application was made for funding from the community fund of the Staffordshire Moorland District Council via Draycott Parish Council and had been successful in obtaining a grant for the sum of £10,000. The meeting agreed this to notify the Draycott Parish Council accordingly. Also agreed on the suggestion by RT that we then prepare a notice for the door to name it *Joyce's Kitchen.*

The final PCC meeting for the year was in November when the Treasurer Sue Hughes reporting that the final balance of the Common Fund had been paid in full. It was also reported that the Common Fund for 2026 had been advised as £15,034 an increase of £750.00.

Dr Talbot reported that the total refurbishment of the hall kitchen had been completed to satisfaction. It was agreed to arrange a special opening Saturday lunch with a hot meal on Saturday 26th February 2026. The Chairman of the Staffordshire Moorlands District Council who provided the money for the work to be invited and unveil the new sign reading *Joyce's Kitchen.*

Jane Meller gave a report of the proceedings of the last meeting of the Deanery Synod describing a presentation of future plans regarding carbon footprint for churches that we should sign up to the Bronze Certificate. This would give tips to the church on savings regarding carbon output to re-cycling. The Chair of Synod was taken by the previous chair Rev. Michael Follin. Agreed that St Margaret's should sign up.

An improvement in church attendances.

For the year 2024 the attendances amounted to1168 made up of Jan-June 524, average attendance 23

From July to December attendance 644 average attendance 28.

However, for the year 2025 the total that attended amounted to 2024 made up attendance January – June 583 average attendance 24. For the remaining months July to December attendance totalled 754 the average reaching the sum of 26 average.

There was an increase between to 2024 and 2025 of 169 attendances a remarkable achievement showing that at St Margaret's we certainly have the right approach in making new attendees very welcome.

Finally - with regard to the 2026 Church Fete Jane Meller reported that several younger people showed an interest in becoming part of the team. In addition, the team for the 2025 Fete all agreed to be involved for the 2026 Fete for which progress is being made on the organisation.

Submitted by Dr Richard Talbot, MBE. PCC Secretary

Rector's Report for St Margaret's 2025 Submitted by - Revd Jonathan Roberts, Rector.

***Each of you** should use **whatever gift** you have received to **serve others**, as **faithful stewards** of God's grace in its **various forms**. (1 Peter 4:10)*

This verse from the first letter of Peter reminds us that each member of the church, whatever age or stage of faith, has been given at least one gift by God for the purpose of serving others. Furthermore, we do so as stewards; entrusted by God with something valuable to be used faithfully. So, I begin by asking: Where have you seen God at work in yourself or in others over the last year?

I ask because I hope, like me, you can see lots of examples of continued or new faithful service in Jesus' church and in his world. I am encouraged by seeing new people joining our church family on Sundays for worship or the connect group midweek; and the longing to grow as disciples of Jesus. I am also encouraged by seeing members of our churches and community prompted to serve in different ways; the successful summer fayre being one example of the fruitfulness of working together with a common aim. Thanks to all who were involved – both seasoned and new volunteers

– for providing a day of fun and for raising necessary funds for our church (I will need a new task next year – my days of being a goalkeeper are now over!).

A change in leadership has taken place this year in our team of wardens. The faithful leadership of Tony has been taken up by Greg – alongside Jane who continues her faithful service in this role. Jane and Greg's complimentary gifts and hard work have been particularly appreciated during my absence in the latter part of the year. I have enjoyed working with and learning from all of three of them.

I'm also so grateful for another 'handover' of faithful service from Andrea to Gemma as my administrator. Again, this has been a particularly vital role within the benefice, and I am pleased that our PCCs have prioritised it financially. Both of them have made such a difference to my work and our churches' ministry.

It was also a joy for me to meet regularly during the year with a small group of members from both churches in the benefice to learn more about what it means to lead worship. It has been wonderful to see some of these folks, and others, stepping up to serve in this leadership role of leading and preaching, alongside many others who have been serving for varying periods of time in other vital roles, including our hospitality, reading, leading prayers, leading sung worship (a special thank you to Barry for his continued faithful ministry as our organist, playing every week and for funerals) and welcoming those who enter our doors either as regular members or for the first time.

It really thrills my heart to see different members of our church community, sometimes unseen, serving to further the gospel. Just reading through the TAR will reflect the diversity of gifts and roles which are undertaken by so many. I am particularly grateful to those who faithfully serve the members of our local and church community through the Community Café in our hall – and those who have overseen the renewal of the kitchen; to those who enable us to connect more widely with others through our bulletin and social media, led by our Communications Co-ordinator; to those who oversee our care of God's creation by looking after our church grounds and to those who work hard behind the scenes in the ongoing maintenance of our buildings.

I'm also grateful to the PCC, longstanding and newer members, and their commitment to overseeing the mission and ministry of our church life, and their ongoing commitment to safeguarding under the leadership of our Parish Safeguarding Officer; helping us all to be responsible for ensuring that everyone with whom we come into contact finds a safe space and welcome deserving of those who are made in God's image. Our PCC is a small body and I want to thank the officers and volunteers for their hard work and dedication to St Margaret's through their ongoing maintenance of the building/churchyard (special thanks to John), oversight of our finances (special thanks to Sue, Lynne and Kate) and painstaking applications for additional funding to address many of the issues raised by our QQI (special thanks to Richard).

August – October saw my planned sabbatical and I stepped back from parish and deanery ministry in order to take some extended rest (having served for 14 years in ordained ministry so far) and to think more theologically and practically about the strategy of church planting in the UK. This time enabled me to learn more about the ways the church planting movement is helping the church to connect more effectively with new people groups and un-evangelised existing sections of society, and therefore an important tool to be used in its growth and renewal. I feel hopeful by this, comparison and it reminds me that in our local context, as we seek to fulfil God's mission, we need to ensure we are driven by missional priorities, attentive to the direction of the Holy Spirit and obedient to the Word of God.

My study leave ended with the need for me to remain on extended leave for personal reasons, and I am very grateful for those who have led or served in additional ways during this time, as well as for those who were praying for me and my family and welcoming us back with such love.

As we journey through 2026, I pray that we might be ready to *'throw off everything that hinders and the sin that so easily entangles... and ...run with perseverance the race marked out for us, fixing our eyes on Jesus, the pioneer and perfector of faith'.* (Hebrews 12:1-2)

Jonathan Roberts

Report on the Bells of St Margaret's Church 2026
Prepared by Mr. John Clarke
Apologies as this copy now replaces that published in the 2025 TAR report in error.

Through the previous year the bells have been regularly checked for work needed to be performed to keep them fit for ringing either by our own team for weddings or for visiting ringers.

If we are called upon to ring for a wedding, contact has to be made with neighbouring towers, particularly All Saint's at Dilhorne and we are grateful for the help from Laura Hulse from St Peter's.

As regards regular rings at St Margaret's, I try to ring the number five bell before Church services on a Sunday morning and if I am asked to ring a half-muffled bell, usually the tenor, number eight bell, before a funeral I am happy to perform this, as a show of respect.

We recently hosted the North Staffordshire Association of Change Ringers gathering, during which they rang our bells. After a tea prepared by Jane Meller they rang again.

Investigations are ongoing into the possible automation of the St Margaret's Church clock, since it's installation in 1889, the clock and chimes have been wound by hand by many generations. The clock mechanism needs winding every six days, the chimes mechanism, every three days. By Act of Parliament from 1957 local Parish Councils have a provision giving them responsibility for public display clocks. Draycott Parish Council are examining the possibility of helping to fund the electrical winding of the clock and chimes. Various companies have given estimates for this work.

Electoral Roll details for 2024 – submitted by Joyce Moore

There are currently 48 people on the Electoral Roll for the year 2025, one less than in 2024.

As always where I see new members of the congregation and have been attending for some time an approach is made explaining first the importance of the Roll and if they would consider signing up.

Safeguarding - submitted by Jane Meller Parish Safeguarding Officer.

St. Margaret's Church PCC is committed to caring for all children, young people and vulnerable adults who participate in any aspect of church life. The safety and security of children, young people and

vulnerable adults is of the utmost importance and the Church of England guidelines and policies underpin this.

Safeguarding remains a standing item on PCC agenda thus ensuring through the Rector and the Parish Safeguarding Officer, members are regularly informed and updated of any safeguarding issues to ensure the PCC complies with its responsibilities.

On 25th July 2025, all PCC members were emailed a copy of the amended RECRUITMENT of EX-OFFENDERS POLICY STATEMENT. The PCC formally accepted the amended policy statement at the PCC meeting on the 22nd September 2025. A copy of the policy can be viewed on St Margaret's web site, stmargaretsdraycott.org

The PCC are required to ensure that we are compliant with Mandatory and Safeguarding Standards outlined within the Parish Dashboard. I have endeavoured to keep the Parish Dashboard updated, to this end a joint meeting with St. Peter's PCC took place on 16th June 2025 to discuss Level 3 Safeguarding Standards, a requirement of the Parish Dashboard. The meeting was attended by eight members of St Margaret's PCC, there was just one apology. A detailed report of the meeting was circulated via email to all PCC members, and this was discussed and accepted at the 22nd September PCC meeting.

At the PCC meeting held on 27th November 2025 a new 'Safeguarding Policy PROMOTING A SAFER CHURCH' was agreed by the PCC. This policy supersedes and combines the previous policies 'Safeguarding Policy for Adults and Safeguarding Policy for Children and Young People'. A copy of the policy can be viewed on St Margaret's web site, stmargaretsdraycott.org

Safeguarding Training is undertaken by Clergy, PCC members, Staff and Volunteers relevant to the role they are undertaking. The training is monitored and recorded by the Parish Safeguarding Officer. All volunteers are recruited in accordance with the Safe Recruitment and People Management Guidance. All concerns/allegations are encouraged to be reported to the Safeguarding Officer or Rev. Roberts within 24 hours. Risk assessments for all activities within the church are in place and are reviewed as a minimum annually.

In 2025, only one group activity is undertaken by St. Margaret's, this is the Community Café for which the PCC are responsible. A Renewal Checklist incorporates this group and is reviewed annually and updated, by the Parish Safeguarding Officer and presented to the PCC for approval. All members of the PCC and one sides-person who is not a member of the PCC are up to date with their required training. We still await guidance from Diocese Safeguarding team with regard to the Raising Awareness of Domestic Abuse Training.

Disclosure and Barring Service Checks: The Church of England Safer Recruitment procedures outline the necessary requirements for a DBS check to be carried out. All St. Margaret's PCC members are up to date with their DBC certificates.

Thank you to everyone who attended training courses, for giving their valuable time and commitment, ensuring we meet our obligation to safeguarding.

Jane Meller. Church Warden

Data Protection and Health and Safety submitted by Richard Talbot

Both of these positions are important for the reasons of making sure that the church carries out its duties in line with the law. If for some reason the confidentiality of church members/offerings was broken the church could be prosecuted. The same applies to Health and Safety and earlier this year only realised the church clock was wound up twice a week and not electrically operated. This has caused me some concern as the clock is mounted high in the church tower with the only access being via an almost vertical ladder from the lower floor.

This is a serious health and safety concern for Mr. Clarke (or anyone else) who undertakes the winding each week. The request has been made that no-one should climb the ladder up to the bell tower without a second person in attendance.

Connect Group Report for TAR 2025 - submitted by Clive Lilley

After nine years it remains encouraging to see how the Connect Groups remain such a significant part of the spiritual journey for many within our church community. The groups continue to meet weekly on Tuesday mornings at St Margaret's and Tuesday evenings at St Peter's, and though a few have left the groups for various reasons others have taken their place and we continue with a combined regular attendance of up to 22 committed people. Participants consistently share how these gatherings nurture their growth as followers of Christ and deepen their faith.

Continued efforts will be made to invite and involve more members of the church in these groups. As a congregation we need to consider fresh and creative ways to encourage wider participation. Research shows that those churches that build their life on the solid truth of God's Word are those churches will flourish and grow. This must be the mission for St Margaret's and St Peter's.

An ongoing challenge is finding more leaders to help facilitate these sessions. In the past few months two people have volunteered to lead which is a great blessing but still more are needed so that it doesn't become onerous on a few people. This is a key area for prayer and discernment, as equipping leaders is crucial for sustaining and expanding the ministry of the group.

We primarily use Bible study materials from the trusted Good Book Company, which provides excellent guidance for both participants and leaders. The leader's notes are especially helpful, offering clarity and confidence to those facilitating the studies. Over the past year, we have explored the following books of the Bible:

1 Samuel , 2 Samuel, The Apostle's Creed, 1 & 2 Timothy, Micah

We thank God for the blessing this group has been to its members and pray for His guidance in enabling it to grow and flourish in the year ahead.
Clive Lilley

Community Café – Submitted by Jane Meller

Initially started about four years ago as a short-term warm space initiative by Lichfield Diocese the café continues to go from strength to strength. It opens on the second and fourth Thursdays of the month and the average attendance over the year has been between 25 to 35 visitors per session.

During term time, Draycott Moor College continue to support the café, and the students attend in two separate groups per session one group between 10.00 am and 11.00 am and the other group 11.00 am to 12 noon. The groups average between six or seven students and are accompanied by 2 or 3 lecturers per group.

There is no charge for the refreshments, but any donations received are used to fund other church activities e.g. the flower fund, catering for the Summer Fayre, raffle prizes, bottles for the Summer Fayre bottle stall etc.

As in previous years the Church of England's requirements are such that only volunteers with the required safeguarding training are permitted to assist in running the café. All the current volunteers have undertaken the relevant safeguarding training and hold current DBS checks.

As part of our mission statement St. Margaret's wish is to reach out to the local community and the café is a way of achieving this aim.

Finally, my grateful thanks go to all involved with running and attending our Community Café.

Jane Meller.

Fabric of St. Margaret's Church – submitted by J.H. Meller and Greg Smith Churchwardens.
Church Maintenance – Submitted by Jane Meller. Greg Smith – Church Wardens and
Dr Richard Talbot MBE, PCC Secretary.

During 2025 annual checks were carried for the PAT testing, fire extinguishers, heating boiler and the organ which is serviced six monthly.

The water heater in bell tower which failed, was replaced also a new tap has been fitted to the sink in the toilet.

Many thanks to those volunteers who clean our church. This task which is carried out fortnightly and not only enhances the experience and welcoming environment on entering the church but also ensures that the fabric of the church is under constant review.

St Margaret's current Building concerns. Submitted by Dr Richard Talbot MBE

Draycott Chapel

As documented in the 2024 TAR it was noticed that following a storm that water was pouring into the Draycott Chapel. The ceiling had collapsed causing some considerable damage. Immediate concerned were to the damage of the Draycott tomes below. The PCC took steps to locate the ingress from the roof as such a local builder was employed to remove the tiles in an attempt to locate the leak and renew the felt beneath and retile. Subsequently a large area was viewed, re felted and retiled.

During 2025 it was considered that a more permanent repair to the roof area and the restoration of

the ceiling should be considered and quotations obtained. As the building is listed the ceiling repair became an issue and a specialist company only could accommodate the plasterwork to include horsehair was located. With estimates in hand an application was made to the church insurance company. This involved a huge amount of paperwork over a few months in between submission with builder's reports resulting int a cost in the region of £5,000. Finally, the insurance company agreed to settle.

Then further investigations took place by the insurers who had acquired a copy of the latest Quinquennial Report and located a photo of the ceiling with a watermark in exactly the same place as the damaged ceiling. Yet despite the architect not mentioning this in his report the evidence found caused the claim to be immediately cancelled.

Currently the roof has no longer leaked and for weeks checked following a considerable rainstorm with no signs of water. The ceiling will be repaired under the programme for the major church repair when funds allow.

Churchyard walls.

During the year I have been contacted by the Draycott Moorlands District Council – cemetery department, with respect to the dangerous state of repair for a number of places on the outer walls of the old churchyard. Several meetings have been held with the company undertaking the work and this will be conducted during the year under the title of a Closed Churchyard scheme whereby the maintenance of the wall structure becomes the responsibility of the Staffordshire Moorland District Council at no cost to the church.

In addition, a number of gravestones have been listed as being unsafe. Again, following conversations and supplying where possible contacts of the gravestone family, repairs are being laid flat will be carried out.

Church Building.

The Quinquennial report of three years ago identified once more major issues with the main stonework of the tower which is the oldest part of the church. On several sides the face of the sandstone has been worn away leaving the stand stone open to all weathers allowing moisture directly into the rest of the stonework and hence damp within the tower itself. In addition, there are number of lintels and other items that need urgent attention.

I have been in constant contact with out surveyor Mr. Simon Smith who has been offered a formal contact to oversee both the applications for grants and the work when undertaken. I remain in close contact with him. One application has been made and secured only a small grant of £2,000 towards a total cost of c£40,000 but this was only a small local funder with limited finances.

In making applications it's important to show with documented evidence of the funds the church has available. This includes a 'promise note' to the value of £2,500 from the Friends of Draycott Church. As their bank balance has increased significantly which was raised for the sole purpose of helping the church building, I am currently awaiting a new 'promise note' to the value of £4,000 which shows to the prospective funders that the church is making efforts themselves. As to date I am awaiting a Friends Group meeting to confirm the new amount. Once this is received a further application will be made with haste in the hope of a more significant amount.

The wardens wish to express thanks to Dr Talbot for his work and particularly on the above 'TAR

additional building information'.
Also, they would like to express their gratitude to all the numerous helpers who beaver away helping not only to make St Margaret's a place of worship but a place of warmth, fellowship and welcome to all who enter.

Compiled by Jane Meller, Greg Smith, Richard Talbot.

Draycott Church Hall submitted by Joyce Moore

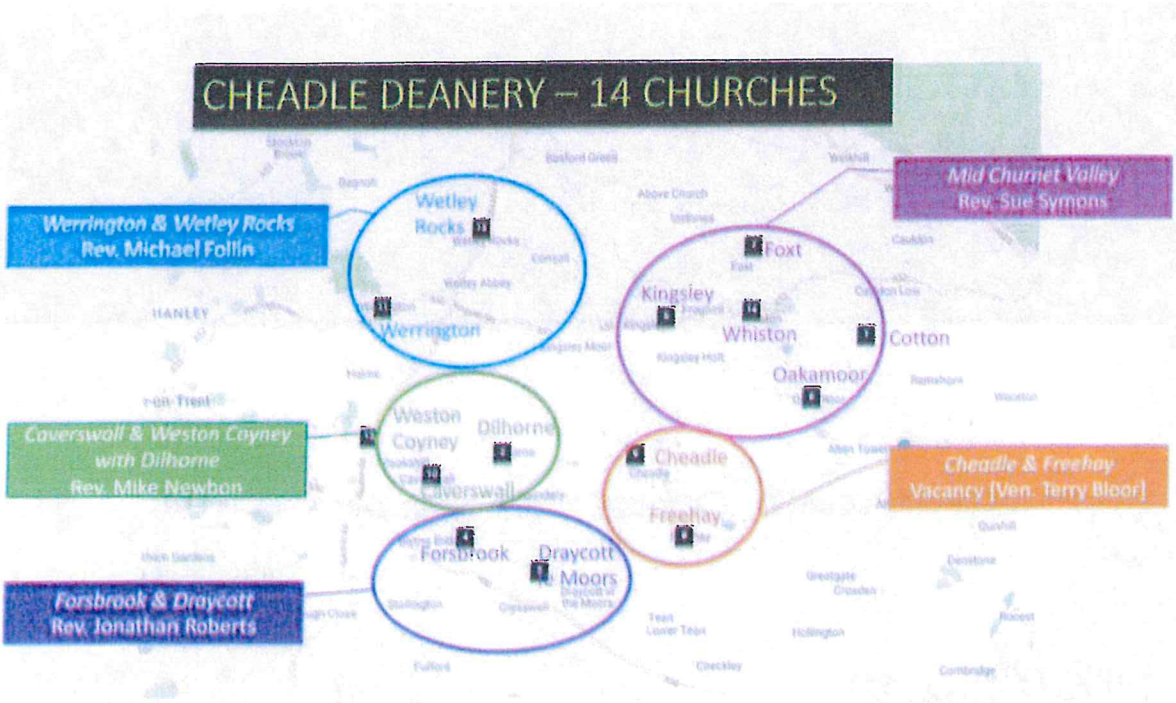
The Church Hall continues to be used by several local organisations, Whist Group, Parish Council, Circle Dancing, Draycott WI, Connect Group and the Thursday Morning Cafe. Until recently two U3A Groups were regular users, but the Folk Band needed bigger premises due to an increase in members and has now relocated leaving a large hole in the income of the hall. We have had a few children's parties over the last year but unfortunately no enquiries for this year as yet. Dr Talbot has kindly printed eye-catching posters for display in the new notice board.

Recently the Parish Council have funded the installation of Wi-Fi at the hall, and they are also paying the monthly cost. This will enable the hall to be used by people who need Wi-Fi for their meetings. Finally, thanks to Staffordshire Moorlands District Council and Denece Wheat, Clerk to Draycott Parish Council in his application for funding under their Community Support Programme for a new kitchen. The enormous sum of £10,000 was awarded which was supplemented by an additional £1,545.84. In addition, the VAT was covered by Draycott Parish Council. Work completed in December and celebrated on the 7th February 2026 by a parish lunch to which the Chairman of Staffordshire Moorlands District attended, addressed the meeting and unveiled the new sign reading Joyce's Kitchen in recognition of her continued focus and support for this valued community facility in the parish of Draycot. Thanks to Dr Talbot for arranging formalities and speaking at the event.

Deanery Synod Report

In 2025 Deanery Synod met on 3 occasions, with the theme of the meetings being based on the concerns and areas of interest arising from the Diocesan Strategy. We heard from Revd Nick Smeeton, the Diocesan Director for Strategy, as well as having an input from an Open the Book team (that prompted another church to start this scheme), and the A Rocha Eco Church programme, which we hope will bear fruit in other churches as they engage with the survey and award process.

Thanks to Laura Hulse, Mick Smith and Neil (Archie) Archibald, Deanery Synod Representatives



As always, a huge thank you are as always due to those who help keep the hall clean, in good order and generally help if it is requested.

Finance Report - submitted by Sue Hughes, Treasurer.

St Margaret's Draycott Accounts - Notes to the accounts management

These accounts are managed on a Receipts and Payments basis which means this: **Income** is logged in the accounts on the day it registers in the bank. Some money is paid directly into the bank and some via a paying in book. **Expenditure** is logged on the day the money clears the bank not by the date of the invoice.

The issue with this method can mean that Income or Expenditure that falls close to the end of the year may carry over into the next year accounts. To help with comparing year against year it is useful to add both years together and divide by 2 which will give you a better average.

The alternative is a Prepayments and Accruals method which requires a qualified Accountant. These accounts are managed by a willing volunteer and a good accounts software package which is used by many churches to enable the lay person to manage them.

Treasurer: Sue Hughes

PLEASE NOTE

A full set of accounts for year ending 2025 have been submitted to Lichfield for examination and confirmation they are in order. At the time of going to press this notification has not yet arrived.

If by the time of the AGM, 11th May 2025 it has arrived it will be read out to the meeting. If not, it will be confirmed by e.mail from the Secretary and submitted to the following PCC meeting after its receipt.

(Dr Talbot, PCC Secretary)

Approved by the PCC on 5th October 2026 and signed on its behalf by:

[signature]
Rector

[signature]
Treasurer

Independent Examiner's report to the trustees/members of The PCC of St Margaret's, Draycott in the Moors

I report on the accounts for the year ended 31st December 2025 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

- to examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: .....

Date: 22/10/26

Lichfield Diocesan Board of Finance
St Mary's House, The Close, Lichfield WS13 7LD

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
There may be minor discrepancies in the totals as the pence are not being shown.

Fixed Assets

Consecrated and benefice property is not included in the accounts by 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). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Description of Funds

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 of two elements:
a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
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.
Endowment funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

St Margaret's PCC, Draycott in the Moors
Financial Statements for the year ended 31 December 2025

Receipts and Payments Account

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	23,958	-	-	-	23,958	17,495
Income from charitable activities	4,161	-	-	-	4,161	3,695
Other trading activities	3,480	-	-	-	3,480	3,854
Investments	783	-	-	-	783	1,153
Other income	-	-	-	-	-	-
Total income	**32,381**	**-**	**-**	**-**	**32,381**	**26,197**
Payments						
Raising funds	4,521	-	-	-	4,521	-
Expenditure on charitable activities	30,463	-	-	-	30,463	27,177
Other expenditure	1,241	-	-	-	1,241	504
Total expenditure	**36,225**	**-**	**-**	**-**	**36,225**	**27,681**
Net income / (expenditure) resources before transfer	**(3,844)**	**-**	**-**	**-**	**(3,844)**	**(1,484)**
Transfers						
Gross transfers between funds - in	-	-	-	-	-	-
Gross transfers between funds - out	-	-	-	-	-	-
Other recognised gains / losses						
Gains/losses on investment assets	5	-	-	-	5	7,809
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	**(3,839)**	**-**	**-**	**-**	**(3,839)**	**6,325**
Reconciliation of funds						
Total funds brought forward	**37,986**	**-**	**(879)**	**-**	**37,107**	**30,782**
Total funds carried forward	**34,147**	**-**	**(879)**	**-**	**33,268**	**37,107**
Represented by						
Unrestricted						
General Fund	34,147	-	-	-	34,147	37,986
Restricted						
Agency collection	-	-	(879)	-	(879)	(879)

St Margaret's PCC, Draycott in the Moors
Financial Statements for the year ended 31 December 2025

Statement of Assets and Liabilities – 2025

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand						
Bank current account	2,471	-	389	-	2,860	6,063
Church Hall Current Account	8,214	-	-	-	8,214	8,826
CCLA (CBF) deposit account	23,462	-	-	-	23,462	22,679
Total	**34,147**	**-**	**389**	**-**	**34,536**	**37,567**
Liability - Agency Accounts						
Agency collections	-	-	1,268	-	1,268	460
Total	**-**	**-**	**1,268**	**-**	**1,268**	**460**
Net total assets	**34,147**	**-**	**(879)**	**-**	**33,268**	**37,107**
Represented by						
General (Unrestricted)	34,147	-	-	-	34,147	37,986
Restricted - None	-	-	(879)	-	(879)	(879)
Total	**34,147**	**-**	**(879)**	**-**	**33,268**	**37,107**

Statement of Assets and Liabilities – 2024

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand						
Bank current account	6,482	-	(419)	-	6,063	9,519
Church Hall Current Account	8,826	-	-	-	8,826	-
CCLA (CBF) deposit account	22,679	-	-	-	22,679	21,536
Total	**37,986**	**-**	**(419)**	**-**	**37,567**	**31,055**
Liability - Agency Accounts						
Agency collections	-	-	460	-	460	273
Total	**-**	**-**	**460**	**-**	**460**	**273**
Net total assets	**37,986**	**-**	**(879)**	**-**	**37,107**	**30,782**

Fund movement summary – 2025

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
General							
Unrestricted	37,986	32,381	36,225	-	-	5	34,147
Sub-totals	**37,986**	**32,381**	**36,225**	**-**	**-**	**5**	**34,147**
None							
Restricted	(879)	-	-	-	-	-	(879)
Sub-totals	**(879)**	**-**	**-**	**-**	**-**	**-**	**(879)**
Totals	**37,107**	**32,381**	**36,225**	**-**	**-**	**5**	**33,268**

Fund movement summary – 2024

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
General							
Unrestricted	31,987	25,871	27,681	-	-	7,809	37,986
Sub-totals	**31,987**	**25,871**	**27,681**	**-**	**-**	**7,809**	**37,986**
None							
Restricted	(1,205)	326	-	-	-	-	(879)
Sub-totals	**(1,205)**	**326**	**-**	**-**	**-**	**-**	**(879)**
Totals	**30,782**	**26,197**	**27,681**	**-**	**-**	**7,809**	**37,107**

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last year
RECEIPTS						
Donations and legacies						
Gift Aid - Bank	3,319	-	-	-	3,319	2,560
Gift Aid - Envelopes	4,946	-	-	-	4,946	5,105
Other planned giving	485	-	-	-	485	493
Loose plate collections	1,608	-	-	-	1,608	1,207
Donations in Church Box	174	-	-	-	174	-
One-off Gift Aid gifts	857	-	-	-	857	607
Donations appeals etc	1,238	-	-	-	1,238	2,797
Tax recoverable on Gift Aid	2,498	-	-	-	2,498	4,727
Fundraising Events	8,833	-	-	-	8,833	-
Donations and legacies Totals	**23,958**	**-**	**-**	**-**	**23,958**	**17,495**
Income from charitable activities						
Income through Giving Device	1,259	-	-	-	1,259	-
Fees for weddings and funerals	2,902	-	-	-	2,902	3,695
Income from charitable activities Totals	**4,161**	**-**	**-**	**-**	**4,161**	**3,695**
Other trading activities						
Bells Income	148	-	-	-	148	114
Tea and Coffee Money	267	-	-	-	267	565
Church Hall Lettings - Regular - Whist	390	-	-	-	390	360
Church Hall Lettings - Regular - Parish Council	385	-	-	-	385	295
Church Hall Lettings - Regular - Circle Dance	75	-	-	-	75	275
Church Hall Lettings - Regular - U3A	860	-	-	-	860	1,525
Church Hall Lettings - Regular - Women's Institute	270	-	-	-	270	250
Church Hall Lettings - Occasional	905	-	-	-	905	470
Church Hall Lettings - Regular - Book Club	180	-	-	-	180	-
Other trading activities Totals	**3,480**	**-**	**-**	**-**	**3,480**	**3,854**
Investments						
Bank and building society interest	783	-	-	-	783	1,143
Rent from lands or buildings	-	-	-	-	-	9
Investments Totals	**783**	**-**	**-**	**-**	**783**	**1,153**
Receipts Grand totals	**32,381**	**-**	**-**	**-**	**32,381**	**26,197**
PAYMENTS						
Raising funds						
Costs of fundraising events	4,521	-	-	-	4,521	-
Raising funds Totals	**4,521**	**-**	**-**	**-**	**4,521**	**-**
Expenditure on charitable activities						
Common Fund / Parish Share	14,552	-	-	-	14,552	13,860
Assistant staff costs	494	-	-	-	494	829
Salary of parish administrator	600	-	-	-	600	600
Working expenses of incumbent	292	-	-	-	292	1,180
Parish training and mission	40	-	-	-	40	-
Church running - insurance	3,321	-	-	-	3,321	2,030
Organist and Organ Tuning	1,124	-	-	-	1,124	1,414
Church maintenance	1,561	-	-	-	1,561	675
Upkeep of services	36	-	-	-	36	72
Upkeep of churchyard	971	-	-	-	971	970
Administration	240	-	-	-	240	598
Costs of Website and Email Hosting	323	-	-	-	323	-
Church running - electric	1,469	-	-	-	1,469	1,537
Church running - water	216	-	-	-	216	191
Church running - oil	1,723	-	-	-	1,723	1,263
Hall running - oil	491	-	-	-	491	436
Hall running - electricity	471	-	-	-	471	652
Hall running - insurance	347	-	-	-	347	336

Hall running - maintenance	1,976	-	-	-	1,976	343
Hall running - water	216	-	-	-	216	191
Expenditure on charitable activities Totals	**30,463**	**-**	**-**	**-**	**30,463**	**27,177**
Other expenditure						
Costs of Giving Device	1,241	-	-	-	1,241	-
Coffee Tea Money Expenditure	-	-	-	-	-	304
Temporary Church Hall Management	-	-	-	-	-	200
Other expenditure Totals	**1,241**	**-**	**-**	**-**	**1,241**	**504**
Payments Grand totals	**36,225**	**-**	**-**	**-**	**36,225**	**27,681**

Comparative Receipts and Payments Account for the year ended 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	17,495	-	-	-	17,495	21,186
Income from charitable activities	3,369	-	326	-	3,695	6,537
Other trading activities	3,854	-	-	-	3,854	764
Investments	1,153	-	-	-	1,153	940
Other income	-	-	-	-	-	1,465
Total income	**25,871**	**-**	**326**	**-**	**26,197**	**30,892**
Payments						
Raising funds	-	-	-	-	-	-
Expenditure on charitable activities	27,177	-	-	-	27,177	24,665
Other expenditure	504	-	-	-	504	1,941
Total expenditure	**27,681**	**-**	**-**	**-**	**27,681**	**26,606**
Net income / (expenditure) resources before transfer	**(1,810)**	**-**	**326**	**-**	**(1,484)**	**4,286**
Transfers						
Gross transfers between funds - in	-	-	-	-	-	-
Gross transfers between funds - out	-	-	-	-	-	-
Other recognised gains / losses						
Gains/losses on investment assets	7,809	-	-	-	7,809	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	**5,999**	**-**	**326**	**-**	**6,325**	**4,286**
Reconciliation of funds						
Total funds brought forward	**31,987**	**-**	**(1,205)**	**-**	**30,782**	**26,496**
Total funds carried forward	**37,986**	**-**	**(879)**	**-**	**37,107**	**30,782**