

# SOMERSET CHURCHES TRUST

England & Wales · Charity number 1055840

## Details

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**Other names** FRIENDS OF SOMERSET CHURCHES AND CHAPELS, FSCC

**Status** Registered

**Legal form** Trust

**Registered** 1996-06-04

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 52 Purlewent Drive  
Bath  
BA1 4AZ

**Phone** 07747630421

**Email** [enquiries@somersetchurchestrust.org](mailto:enquiries@somersetchurchestrust.org)

**Website** [www.somersetchurchestrust.org](http://www.somersetchurchestrust.org)

## Activities

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**Objects:** THE RESTORATION MAINTENANCE PRESERVATION REPAIR AND RECONSTRUCTION IMPROVEMENT UPKEEP AND BEAUTIFICATION OF CHURCHES CHAPELS AND CHURCHYARDS SITUATE IN SOMERSET AND OF ANY FIXTURES OR CHATTELS IN SUCH CHURCHES CHAPELS OR CHURCHYARDS

**Activities:** Restoration, preservation and repair of churches, chapels in the historic County of Somerset.

## Classification

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- **How:** Makes Grants To Organisations
- **What:** Environment/conservation/heritage
- **Who:** Other Defined Groups

## Geography

- **Area of benefit:** IN PRACTICE SOMERSET
- Bath And North East Somerset
- North Somerset
- Somerset

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£26,913	£7,842	-	-
2024-06-30	£28,619	£16,890	-	-
2023-06-30	£70,755	£25,582	-	-
2022-06-30	£27,461	£15,232	-	-
2021-06-30	£33,328	£27,665	-	-

## Trustees

Name	Role	Appointed
<b>Dr AXEL ANTHONY PALMER</b>	Chair	2017-04-08
Anthony Peter Sutcliffe		2017-01-23
Bob Croft		2017-01-23
JANE STREET		2024-02-27
Simon James Hill		2017-07-17

**SOMERSET CHURCHES TRUST**

England & Wales - Charity number 1055840

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# Accounts

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**Somerset Churches Trust  
Receipts and Payments Account  
for the Year Ended 30 June 2025**

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £	2024 £
<b>RECEIPTS</b>					
<b>Subscriptions</b> including tax relief on subscriptions	16,031			16,031	16,278
<b>Donations</b>					
Legacies (see note 3)	2,000			2,000	5,000
General (inc tax relief on donations)	967			967	2,063
<b>Interest and dividends</b>					
Deposit account interest	6,281			6,281	3,424
Investment income	0	995		995	973
<b>Events</b>					
2023 Ride+Stride (inc tax relief on R+S) (allowing for payaways of £265.50)	639			639	816
Church visits and other events	0			0	45
<b>Publications and advertising</b>	0			0	20
<b>Total Income</b>	<b>25,918</b>	<b>995</b>	<b>0</b>	<b>26,913</b>	<b>28,619</b>
<b>PAYMENTS</b>					
Postage and general expenses	0	-	-	0	0
Subscriptions and donations	(50)	-	-	(50)	(98)
Membership administration	(931)	-	-	(931)	(1,184)
Website maintenance and software	(430)	-	-	(430)	(487)
Insurance	(271)	-	-	(271)	(271)
Events	(600)	-	-	(600)	(58)
Trustee expenses (note 4)	0	-	-	0	(232)
Bank charges	(60)	-	-	(60)	(60)
<b>Total expenses</b>	<b>(2,342)</b>	<b>0</b>	<b>0</b>	<b>(2,342)</b>	<b>(2,390)</b>
<b>SURPLUS BEFORE GRANTS PAID</b>	<b>23,576</b>	<b>995</b>	<b>0</b>	<b>24,571</b>	<b>26,229</b>
<b>GRANTS PAID (note 6)</b>	<b>(4,000)</b>	<b>(1,500)</b>	<b>0</b>	<b>(5,500)</b>	<b>(14,500)</b>
<b>EXCESS OF RECEIPTS OVER PAYMENTS</b>	<b>19,576</b>	<b>(505)</b>	<b>0</b>	<b>19,071</b>	<b>11,729</b>

**Somerset Churches Trust  
Statement of Assets and Liabilities  
as at 30 June 2025**

**ASSETS**

	<b>Unrestricted Funds</b>	<b>Restricted Funds (note 6)</b>	<b>Endowment Fund</b>	<b>Total Funds 2025</b>	<b>Total Funds 2024</b>
	£	£	£	£	£
<b>Investment (at market value)</b>					
Charities Official Investment Fund (COIF):					
1,779.3 Income Units (note 5)	-	-	34,544	34,544	36,194
<b>Bank Balances (note 2)</b>	<b>196,961</b>	<b>468</b>	<b>0</b>	<b>197,429</b>	<b>177,356</b>
<b>Total Funds</b>	<b>196,961</b>	<b>468</b>	<b>34,544</b>	<b>231,973</b>	<b>213,550</b>
<b>SOURCE OF FUNDS</b>					
<b>Funds Brought Forward</b>	<b>176,383</b>	<b>973</b>	<b>36,194</b>	<b>213,550</b>	<b>199,091</b>
Investment gain in year			(1,650)	(1,650)	2,730
Surplus for the year	23,576	995	0	24,571	26,229
Grants paid (note 7)	(4,000)	(1,500)	0	(5,500)	(14,500)
<b>Funds carried forward</b>	<b>195,959</b>	<b>468</b>	<b>34,544</b>	<b>230,971</b>	<b>213,550</b>
<b>Grants approved but not paid at 30 June 2025 (note 7)</b>	<b>(4,000)</b>	<b>(2,000)</b>	<b>-</b>	<b>(6,000)</b>	<b>(4,000)</b>

Approved by the Trustees and signed on their behalf by:



Anthony L Davies MA MBA FIC CMC (Hon Treasurer)

**Somerset Churches Trust**  
**Notes to the Accounts**  
**for the Year Ended 30 June 2025**

1 The accounts have been prepared in accordance with the Charities Act 2011 and with applicable accounting standards and statements of recommended practice.  
 All transactions are accounted for on a receipts and payments basis.

2 Bank balances, except funds for immediate needs, are where possible held in interest bearing accounts:

NatWest (incl. uncleared deposit)	£37,320
CAF Bank	£93,457
United Trust Bank (closed in June 2025)	£0
Shawbrook Bank	£52,023
COIF Deposit account	£14,629
<b>TOTAL OF ALL ACCOUNTS</b>	<b>£197,429</b>

3 During the period, one legacy was received from the estate of:  
 Mrs Rowena Wallace £2,000.00

4 No Trustee received any remuneration or other benefits during the current or previous year.  
 Routine out of pocket expenses such as postage, stationery and approved travel expenses can be reimbursed.

5 Endowment Fund at market value (permanent fund)

This represents a legacy of £20,000 from the late Robert Hill. The income is restricted to be used for grants to churches in the Axbridge deanery of the diocese of Bath and Wells .

	£
Balance at 30 June 2024	36,194
Investment gain/(loss)	(1,650)
Balance at 30 June 2025	<u>34,544</u>

6 Restricted Fund

To be used only for grants to churches in the Axbridge Deanery

	£
Balance at 30 June 2024	973
Dividend income	995
Grants paid to Axbridge Deanery churches	(1,500)
Balance at 30 June 2025	468

**Somerset Churches Trust**  
**Notes to the Accounts**  
**for the Year Ended 30 June 2025**

**7 Grants paid in the year 2024-25** **£**

Holy Cross, Bab Cary	£2,000
St Nicholas & BVM, Stowey	£2,000
St John, Axbridge (in Axbridge Deanery)	£1,500
	<hr/>
	£5,500

**Grants outstanding at 30 June 2025** **£**

St Leonard, Shiphams (in Axbridge Deanery)	£2,000
Holy Trinity, Ash Priors	£2,000
BVM, North Petherton	£2,000
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	£6,000

## SOMERSET CHURCHES TRUST

### Independent examiner's report to the Trustees of Somerset Churches Trust

I report on the accounts of the Trust for the year ended 30 June 2025, which are set out on pages 5 to 8.

#### Respective responsibilities of Trustees and 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;
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

#### Basis of independent examiner's report

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 matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts, which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Roland J. Adamson BA FCA**  
**Chartered Accountant**  
**45 Shakespeare Avenue**  
**Bath**  
**BA2 4RG**

**11<sup>th</sup> December 2025**

**SOMERSET CHURCHES TRUST**

England & Wales - Charity number 1055840

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# Accounts

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**Somerset Churches Trust**  
**Trustees Report and**  
**Unaudited Accounts**  
**For the year ended 30 June 2024**

**Registered Charity number: 1055840**

## Somerset Churches Trust

### Reference and Administrative Information

NAME: Somerset Churches Trust

REGISTERED CHARITY No. 1055840

ADDRESS: c/o Flourish House  
Cathedral Park  
Wells  
Somerset  
BA5 1FD

WEBSITE: [www.somersetchurchestrust.org](http://www.somersetchurchestrust.org)

BANKERS: National Westminster Bank plc  
The Commons  
Shaftesbury  
Dorset  
SP7 8JY

CCLA Investment Management Ltd  
80 Cheapside  
London  
EC2V 6DZ

CAF Bank Limited  
25 Kings Hill Avenue  
West Malling  
Kent  
ME19 4TA

United Trust Bank Limited  
One Ropemaker Street  
London  
EC2Y 9AW

TRUSTEES: The Trustees are listed in the appended Trustees' Report

SECRETARY: (Vacancy)

INDEPENDENT EXAMINER: Roland J. Adamson BA FCA

OBJECTS: The Trust is an independent non-denominational body to raise money and make grants for the preservation and repair of churches and chapels in the historic county of Somerset. It also exists to encourage greater interest and involvement by all members of the community, whether churchgoing or not, in the magnificent heritage of religious buildings in the county.

## Chairman's statement on the activities, achievements and future plans of the Trust

Somerset Churches Trust – 'keeping Somerset's churches and chapels alive'. This is the Trust's 'strapline' and is a clear statement of our *raison d'être*. In this 'post-lockdown' era, there is a sense of things starting to return to 'normality'. The general feeling is that parishes (predominantly rural) in Somerset are concentrating on actively building engagement with parishioners in their own communities.

Local people being actively engaged with their own parish communities has been the bedrock of parish life for centuries. This is as it should be but assumes greater significance in the current challenging economic environment where churches and chapels face increasing costs and paying their share of clergy costs is, in a number of cases, proving very difficult.

Meanwhile, there is real interest in churches and chapels and their history: 'church tourism' is a popular area and where Somerset Churches Trust has had much success in the past with our programme of 'crawls'. This activity can make a real difference to churches and chapels by raising the profile and encouraging engagement in the community – much better than witnessing decline, closure and sale. And visitors should make donations and purchase guidebooks!

Against that backdrop, I wish to pay tribute to the fortitude of members, churches and our Trustees in rising to the challenges. We have a very good website as our principal communication channel with members. I would encourage everyone to use this resource. Newsletters are also very important but, as editor, I know that providing 'content' is not at the top of everyone's priorities (this is a plea for information / articles).

We know that fundraising is a challenge: some grant-giving organisations are redefining their priorities, making the pump-priming grants from the Somerset Churches Trust even more important. As a Trust, we are conscious of this and are looking at other funding models but what is important to us is a steady stream of new members. Membership is the lifeblood of the Trust. Membership income is the principal source of funding for grants – as the following pages show, Trust overheads are low and I pay tribute to our Treasurer Tony Davies for keeping us on the 'straight and narrow'.

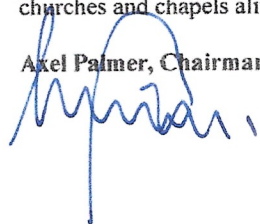
An historic source of funds for the Trust has been the annual 'Ride+Stride' fundraiser. However, in recent years this activity has produced diminishing returns, notwithstanding the sterling efforts of Trustee Philip Skelhorn in managing the campaigns. We have tried a number of different approaches, but after several years, the funds raised were less than the costs! Trustees therefore decided to pause this activity for the time being until the climate changes for sponsored walks/cycle rides improves! Materials will be made available online for parishes wishing to continue. Clearly this is disappointing as we note some other county trusts raise over £100,000 pa.

As part of 'keeping Somerset's Churches and Chapels alive, we use our small resources to 'pump prime' fundraising efforts to facilitate works to churches and chapels - the Trust uses its resources of committed volunteer assessors to appraise projects. This is of especial value because, armed with our assessment and a tangible grant, project managers can approach major sources of finance (who look at applications on paper/online) with real evidence and verification to support their requests. In 2023/2024, the Trust awarded 3 grants totalling £5,000.

In keeping with our *raison d'être*, Philip Skelhorn organised an exceptional series of Church Crawls. At the 2023 Annual Meeting, we were treated to William Newsom's 'Somerset Churches: more than just mighty towers – a celebration of Somerset church towers, spires and bellcotes in all their wide variety.' Building on this, we are preparing a full programme for 2025.

We have ready a programme of visits, organised by a dedicated team to provide a balance of opportunities to learn more about our historic churches and chapels. The Trustees' objective for the next 25 years is to continue to keep Somerset's churches and chapels alive. I am most grateful to them, and all involved, for their support and commitment.

Axel Palmer, Chairman



## TRUSTEES REPORT FOR THE YEAR ENDED 30 JUNE 2024

The Trustees are pleased to present their report and accounts for the year ended 30 June 2024. The Trustees confirm that they have complied with their duty under the Charities Act 2011 to have due regard for guidance published by the Charity Commission on public benefit.

### TRUSTEES as at 30 June 2024 (in alphabetical order of surname)

Emma Brown  
Bob Croft  
Ven. Simon Hill  
Jane Street (since 27 February 2024)  
Dr Axel Palmer (Chairman)  
Philip Skelhorn  
Anthony Sutcliffe

We were pleased to welcome Mrs Jane Street as a new Trustee in February 2024.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### GOVERNING DOCUMENT

The Trust is governed by Trust Deed dated 9 May, 1996. On 1 January 2014 the name of the Trust was changed from "Friends of Somerset Churches and Chapels" to "Somerset Churches Trust".

### RECRUITMENT AND APPOINTMENT OF TRUSTEES

The Trustees are appointed for an initial term of five years which is then renewable for up to two further terms of three years each. Power of appointment is vested in the Trustees having regard to the different skills and backgrounds that inform the activities of the Trust. Trustees are offered training in their responsibilities as a Trustee.

### ORGANISATION

The Trust has no paid employees. Day-to-day operations are conducted by the Trustees, and by officers who are appointed by the Trustees.

### RISK MANAGEMENT

The Trustees keep under review administrative procedures and the risks to which the Trust may be subject and take such steps as is necessary in those respects. A risk assessment has been developed which is periodically reviewed by the Trustees.

## RESERVES, GRANT-MAKING AND INVESTMENT POLICIES

The policy of the trust is to apply the whole of its funds, apart from the Endowment Fund, in grants for the preservation and repair of, and the provision of community facilities in, churches and chapels in the historic county of Somerset. The Unrestricted Funds are held to meet needs as they arise and the Trustees aim to hold a reserve of funds to ensure that any urgent requests can be accommodated and that a consistent policy can be adopted for the making of grants. Unrestricted Funds are where possible held in interest bearing deposits, except for funds for immediate needs which are maintained in a current account. Designated Funds are where possible held in interest bearing deposits.

The Endowment Fund reflects money specifically donated to create a capital fund on which income arising will be used for the purpose set out in note 5 on page 7. These monies are invested in the Charities Official Investment Fund.

On behalf of the Trustees

  
Axel Palmer  
Chairman

21 December 2024

## **Independent examiner's report to the Trustees of Somerset Churches Trust**

I report on the accounts of the Trust for the year ended 30 June 2024, which are set out on pages 5 to 8.

### **Respective responsibilities of Trustees and Examiner**

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### **Basis of independent examiner's report**

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.

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  - to prepare accounts, which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Roland J. Adamson BA FCA**  
**Chartered Accountant**  
**45 Shakespeare Avenue**  
**Bath**  
**BA2 4RG**

**9<sup>th</sup> December 2024**

**Somerset Churches Trust**  
**Receipts and Payments Account**  
**for the Year Ended 30 June 2024**

	Unrestricted funds	Designated funds	Endowment funds	Total funds	2023
	£	£	£	£	£
<b>RECEIPTS</b>					
<b>Subscriptions</b>	16,278			16,278	
including tax relief on subscriptions					17,568
<b>Donations</b>					
Legacies (see note 3)	5,000			5,000	45651
General (inc tax relief)	2,063			2,063	2,501
<b>Interest and dividends</b>					
Deposit account interest	3,424			3,424	1,314
Investment income	973			973	969
<b>Events</b>					
2023 Ride+Stride (inc tax relief)	816			816	2,376
(excluding payaways of £341.50)					
Church visits and other events	45			45	376
<b>Publications and advertising</b>	20			20	0
<b>Total Income</b>	<u>28,619</u>	<u>0</u>	<u>0</u>	<u>28,619</u>	<u>70,755</u>
<b>PAYMENTS</b>					
Postage and general expenses	0	-	-	0	(29)
Subscriptions and donations	(98)	-	-	(98)	(46)
Membership administration	(1,184)	-	-	(1,184)	(300)
Website maintenance and software	(487)	-	-	(487)	(320)
Insurance	(271)	-	-	(271)	(271)
Events	(58)	-	-	(58)	(53)
Trustee expenses (note 4)	(232)	-	-	(232)	0
Bank charges	(60)	-	-	(60)	(63)
<b>Total expenses</b>	<u>(2,390)</u>	<u>0</u>	<u>0</u>	<u>(2,390)</u>	<u>(1,082)</u>
<b>SURPLUS BEFORE GRANTS PAID</b>	26,229	0	0	26,229	69,673
<b>GRANTS PAID (note 6)</b>	(14,500)	0	0	(14,500)	(24,500)
<b>EXCESS OF RECEIPTS OVER PAYMENTS</b>	<u>11,729</u>	<u>0</u>	<u>0</u>	<u>11,729</u>	<u>45,173</u>

**Somerset Churches Trust**  
**Statement of Assets and Liabilities**  
**as at 30 June 2024**

**ASSETS**

	Unrestricted Funds	Designated Funds	Endowment Fund (note 6)	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
<b>Investment (at market value)</b>					
Charities Official Investment Fund (COIF):					
1,779.3 Income Units (note 5)	-	-	36,194	36,194	33,464
<b>Bank Balances (note 2)</b>	<b>176,383</b>	<b>0</b>	<b>973</b>	<b>177,356</b>	<b>165,627</b>
<b>Total Funds</b>	<b>176,383</b>	<b>0</b>	<b>37,167</b>	<b>213,550</b>	<b>199,091</b>
<b>SOURCE OF FUNDS</b>					
<b>Funds Brought Forward</b>	<b>165,627</b>	<b>0</b>	<b>33,464</b>	<b>199,091</b>	<b>152,903</b>
Investment gain in year			2,730	2,730	1,015
Surplus for the year	25,256	0	973	26,229	69,673
Grants paid (note 6)	(14,500)	0	0	(14,500)	(24,500)
<b>Funds carried forward</b>	<b>176,383</b>	<b>0</b>	<b>37,167</b>	<b>213,550</b>	<b>199,091</b>
<b>Grants approved but not paid at 30 June 2024 (note 6)</b>	<b>(4,000)</b>	<b>0</b>	<b>-</b>	<b>(4,000)</b>	<b>(15,000)</b>

Approved by the Trustees and signed on their behalf by:



Anthony L Davies MA MBA FIC CMC (Hon Treasurer)

**Somerset Churches Trust**  
**Notes to the Accounts**  
**for the Year Ended 30 June 2024**

1 The accounts have been prepared in accordance with the Charities Act 2011 and with applicable accounting standards and statements of recommended practice.  
 All transactions are accounted for on a receipts and payments basis.

2 Bank balances, except funds for immediate needs, are all in potentially interest bearing accounts:

NatWest	£19,107
CAF Bank	£9,737
United Trust Bank	£84,878
Shawbrook Bank	£50,000
<b>TOTAL OF UNRESTRICTED FUNDS</b>	<b>£163,722</b>

COIF Deposit account	£13,634
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<b>TOTAL OF ALL ACCOUNTS</b>	<b>£177,356</b>
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3 During the period, one legacy was received from the estate of:  
 Mr Michael Green £5,000.00

4 No Trustee received any remuneration or other benefits during the current or previous year.  
 Routine out of pocket expenses such as postage, stationery and approved travel expenses were reimbursed.

5 Endowment Fund at market value (permanent fund)

This represents a legacy of £20,000 from the late Robert Hill. The income to be used for grants to churches in the Axbridge deanery of the diocese of Bath and Wells .

	£
Balance at 30 June 2023	<b>33,464</b>
Investment gain/(loss)	2,730
Dividend income	973
Grants paid to Axbridge Deanery churches	<u>0</u>
Balance at 30 June 2024	<u><u><b>37,167</b></u></u>

**Somerset Churches Trust**  
**Notes to the Accounts**  
**for the Year Ended 30 June 2024**

<b>6</b>	<b>Grants paid in the year 2023-24</b>	<b>£</b>
	St Peter & St Paul, Muchelney	£3,000
	St Mary, Bridgwater	£500
	St Peter & St Paul, Wincanton	£2,000
	St Peter & St Paul, Chiselborough	£3,000
	St Mary the Virgin, Chedzoy	£1,500
	Emmanuel Church, Weston super Mare	£1,500
	St John the Baptist, Pawlett	£2,000
	St Mary & St Peter, Winford	£1,000
		<hr/> <u>£14,500</u>

	<b>Grants outstanding at 30 June 2024</b>	<b>£</b>
	Holy Cross, Babcary	£2,000
	St Nicholas & BVM, Stowey	£2,000
		<hr/> <u>£4,000</u>

**SOMERSET CHURCHES TRUST**

England & Wales - Charity number 1055840

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# Accounts

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**Somerset Churches Trust**  
**Trustees Report and**  
**Unaudited Accounts**  
**For the year ended 30 June 2023**

**Registered Charity number: 1055840**

## **Somerset Churches Trust**

### Reference and Administrative Information

NAME: Somerset Churches Trust

REGISTERED CHARITY No. 1055840

ADDRESS: c/o Flourish House  
Cathedral Park  
Wells  
Somerset  
BA5 1FD

WEBSITE: [www.somersetchurchestrust.org](http://www.somersetchurchestrust.org)

BANKERS: National Westminster Bank plc  
The Commons  
Shaftesbury  
Dorset  
SP7 8JY

CCLA Investment Management Ltd  
80 Cheapside  
London  
EC2V 6DZ

CAF Bank Limited  
25 Kings Hill Avenue  
West Malling  
Kent  
ME19 4TA

United Trust Bank Limited  
One Ropemaker Street  
London  
EC2Y 9AW

TRUSTEES: The Trustees are listed in the appended Trustees' Report

SECRETARY: (Vacancy)

INDEPENDENT EXAMINER: Roland J. Adamson BA FCA

OBJECTS: The Trust is an independent non-denominational body to raise money and make grants for the preservation and repair of churches and chapels in the historic county of Somerset. It also exists to encourage greater interest and involvement by all members of the community, whether churchgoing or not, in the magnificent heritage of religious buildings in the county.

### **Acting Chairman's statement on the activities, achievements and future plans of the Trust**

Somerset Churches Trust – 'keeping Somerset's churches and chapels alive'. This is the Trust's 'strapline' and is a clear statement of our *raison d'être*. In this 'post-lockdown' era, there is a sense of things starting to return to 'normality'. The general feeling is that parishes (predominantly rural) in Somerset are concentrating on actively building engagement with parishioners in their own communities.

Local people being actively engaged with their own parish communities has been the bedrock of parish life for centuries. This is as it should be but assumes greater significance in the current challenging economic environment where churches and chapels face increasing costs and paying their share of clergy costs is, in a number of cases, proving very difficult.

Meanwhile, there is real interest in churches and chapels and their history: 'church tourism' is a popular area and where Somerset Churches Trust has had much success in the past with our programme of 'crawls'. This activity can make a real difference to churches and chapels by raising the profile and encouraging engagement in the community – much better than witnessing decline, closure and sale. And visitors should make donations and purchase guidebooks!

Against that backdrop, I wish to pay tribute to the fortitude of members, churches and our Trustees in rising to the challenges. We have a very good website as our principal communication channel with members. I would encourage everyone to use this resource. Newsletters are also very important but, as editor, I know that providing 'content' is not at the top of everyone's priorities (this is a plea for information / articles).

We know that fundraising is a challenge: some grant-giving organisations are redefining their priorities, making the pump-priming grants from the Somerset Churches Trust even more important. As a Trust, we are conscious of this and are looking at other funding models but what is important to us is a steady stream of new members. Membership is the lifeblood of the Trust. Membership income is the principal source of funding for grants – as the following pages show, Trust overheads are low and I pay tribute to our Treasurer Tony Davies for keeping us on the 'straight and narrow'.

An historic source of funds for the Trust has been the annual 'Ride+Stride' fundraiser. However, in recent years this activity has produced diminishing returns, notwithstanding the sterling efforts of Trustee Philip Skelhorn in managing the campaigns. We have tried a number of different approaches, including employing a professional fundraiser (with his fees covered by a generous benefactor) but after several years, the funds raised were less than the cost! Trustees therefore decided to pause this activity for the time being until the climate changes for sponsored walks/cycle rides improves! Materials will be made available online for parishes wishing to continue. Clearly this is disappointing as we note some other county trusts raise over £100,000 pa.

As part of 'keeping Somerset's Churches and Chapels alive, we use our small resources to 'pump prime' fundraising efforts to facilitate works to churches and chapels - the Trust uses its resources of committed volunteer assessors to appraise projects. This is of especial value because, armed with our assessment and a tangible grant, project managers can approach major sources of finance (who look at applications on paper/online) with real evidence and verification to support their requests. In 2022/23, the Trust awarded 13 grants totalling £24,500.

Our newest Trustee, Emma Brown, is currently on maternity leave (surely a first for the Trust) and we congratulate her on the birth of a daughter. In other changes in Trustees, we saw the retirements of Jim Allwood, Marion Jeffrey and Bob Key: they all made significant contributions to the Trust: Jim was our Membership Secretary and then, in addition, Trust Secretary while Marion, together with Chris Hawkings, developed our very fine website and Bob, of course gave us great guidance and the benefit of his wide experience. In recognising that trustees are busy people, we wanted to find a way to improve our responsiveness to member questions and enquiries. So, we now have a PA! Her name is Claire and she is a "virtual PA", taking advantage of modern technology (email and video etc). This is a timely reminder of the immense value of volunteers to our charity. We are most appreciative of all the work of trustees and helpers alike.

In keeping with our *raison d'être*, we have hosted a series of excellent Church Crawls and Annual Talks. At the 2022 Annual Meeting, we were treated to William Newsom's 'Somerset Churches – forgotten little gems' and in 2023, 'Somerset Churches: more than just mighty towers – a celebration of Somerset church towers, spires and bellcotes in all their wide variety.' Building on this, we are preparing a full programme for 2024.

We have ready a packed programme of visits, organised by a dedicated team to provide a balance of opportunities to learn more about our historic churches and chapels. The Trustees' objective for the next 25 years is to continue to keep Somerset's churches and chapels alive. I am most grateful to them, and all involved, for their support and commitment.

## **TRUSTEES REPORT FOR THE YEAR ENDED 30 JUNE 2023**

The Trustees are pleased to present their report and accounts for the year ended 30 June 2023. The Trustees confirm that they have complied with their duty under the Charities Act 2011 to have due regard for guidance published by the Charity Commission on public benefit.

### **TRUSTEES as at 30 June 2023 (in alphabetical order of surname)**

**Emma Brown**  
**Bob Croft**  
**Ven. Simon Hill**  
**Dr Axel Palmer (Acting Chairman)**  
**Philip Skelhorn**  
**Anthony Sutcliffe**

Very Rev Bob Key ceased to be a trustee on 8<sup>th</sup> October 2022, Marion Jeffrey ceased to be a trustee on 13<sup>th</sup> November 2022 and Jim Allwood ceased to be a trustee on 31<sup>st</sup> December 2022.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **GOVERNING DOCUMENT**

The Trust is governed by Trust Deed dated 9 May, 1996. On 1 January 2014 the name of the Trust was changed from "Friends of Somerset Churches and Chapels" to "Somerset Churches Trust".

### **RECRUITMENT AND APPOINTMENT OF TRUSTEES**

The Trustees are appointed for an initial term of five years which is then renewable for up to two further terms of three years each. Power of appointment is vested in the Trustees having regard to the different skills and backgrounds that inform the activities of the Trust. Trustees are offered training in their responsibilities as a Trustee.

### **ORGANISATION**

The Trust has no paid employees. Day-to-day operations are conducted by the Trustees, and by officers who are appointed by the Trustees.

### **RISK MANAGEMENT**

The Trustees keep under review administrative procedures and the risks to which the Trust may be subject and take such steps as is necessary in those respects. A risk assessment has been developed which is periodically reviewed by the Trustees.

## **RESERVES, GRANT-MAKING AND INVESTMENT POLICIES**

The policy of the trust is to apply the whole of its funds, apart from the Endowment Fund, in grants for the preservation and repair of, and the provision of community facilities in, churches and chapels in the historic county of Somerset. The Unrestricted Funds are held to meet needs as they arise and the Trustees aim to hold a reserve of funds to ensure that any urgent requests can be accommodated and that a consistent policy can be adopted for the making of grants. Unrestricted Funds are where possible held in interest bearing deposits, except for funds for immediate needs which are maintained in a current account. Designated Funds are where possible held in interest bearing deposits.

The Endowment Fund reflects money specifically donated to create a capital fund on which income arising will be used for the purpose set out in note 4 on page 7. These monies are invested in the Charities Official Investment Fund.

### **On behalf of the Trustees**

**Axel Palmer**  
**Chairman**

**9<sup>th</sup> November 2023**

## SOMERSET CHURCHES TRUST

### Independent examiner's report to the Trustees of Somerset Churches Trust

I report on the accounts of the Trust for the year ended 30 June 2023, which are set out on pages 5 to 8.

#### Respective responsibilities of Trustees and 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;
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

#### Basis of independent examiner's report

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 matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts, which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Roland J. Adamson BA FCA**  
**Chartered Accountant**  
**45 Shakespeare Avenue**  
**Bath**  
**BA2 4RG**

20<sup>th</sup> October 2023

**Somerset Churches Trust  
Receipts and Payments Account  
for the Year Ended 30 June 2023**

	Unrestricted funds £	Designated funds £	Endowment funds £	Total funds £	2022 £
<b>RECEIPTS</b>					
Subscriptions including tax relief on subscriptions	17,568			17,568	17,788
<b>Donations</b>					
Legacies (see note 3)	45,651			45,651	0
General (inc tax relief)	2,501			2,501	595
<b>Interest and dividends</b>					
Deposit interest	1,314			1,314	707
Investment income			969	969	956
<b>Events</b>					
2021 Ride+Stride (inc tax relief)	2,376			2,376	6,751
Church visits and other events	376			376	664
Publications and advertising	0			0	0
<b>Total Income</b>	<b>69,786</b>	<b>0</b>	<b>969</b>	<b>70,755</b>	<b>27,461</b>
<b>PAYMENTS</b>					
Postage and general expenses	(29)	-	-	(29)	(52)
Subscriptions	(46)	-	-	(46)	(43)
Membership administration	(300)	-	-	(300)	
Website development (note 4)	0	-	-	0	(3,390)
Website maintenance and software	(320)	-	-	(320)	(29)
Insurance	(271)	-	-	(271)	(271)
Marketing	0	-	-	0	(557)
Events	(53)	-	-	(53)	(145)
Trustee expenses (note 5)	0	-	-	0	(149)
Bank charges	(63)	-	-	(63)	(96)
<b>Total expenses</b>	<b>(1,082)</b>	<b>0</b>	<b>0</b>	<b>(1,082)</b>	<b>(4,732)</b>
<b>SURPLUS BEFORE GRANTS PAID</b>	<b>68,704</b>	<b>0</b>	<b>969</b>	<b>69,673</b>	<b>22,729</b>
<b>GRANTS PAID (note 7)</b>	<b>(22,575)</b>	<b>0</b>	<b>(1,925)</b>	<b>(24,500)</b>	<b>(10,500)</b>
<b>EXCESS/(DEFICIT) OF RECEIPTS OVER PAYMENTS</b>	<b>46,129</b>	<b>0</b>	<b>(956)</b>	<b>45,173</b>	<b>12,229</b>

**Somerset Churches Trust  
Statement of Assets and Liabilities  
as at 30 June 2023**

**ASSETS**

	<b>Unrestricted Funds</b>	<b>Designated Funds</b>	<b>Endowment Fund (note 6)</b>	<b>Total Funds 2023</b>	<b>Total Funds 2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Investment (at market value)</b>					
Charities Official Investment Fund (COIF):					
1,779.3 Income Units (note 6)	-	-	33,464	33,464	32,449
<b>Bank Balances</b>	<b>165,627</b>	<b>0</b>	<b>0</b>	<b>165,627</b>	<b>120,454</b>
<b>Total Funds</b>	<b>165,627</b>	<b>0</b>	<b>33,464</b>	<b>199,091</b>	<b>152,903</b>

**SOURCE OF FUNDS**

<b>Funds Brought Forward</b>	<b>119,498</b>	<b>0</b>	<b>33,405</b>	<b>152,903</b>	<b>142,465</b>
Investment gain in year			1,015	1,015	(1,791)
Surplus for the year	68,704	0	969	69,673	22,729
Grants paid (note 7)	(22,575)	0	(1,925)	(24,500)	(10,500)
<b>Funds carried forward</b>	<b>165,627</b>	<b>0</b>	<b>33,464</b>	<b>199,091</b>	<b>152,903</b>
<b>Grants approved but not paid at 30 June 2023 (note 7)</b>	<b>(15,000)</b>	<b>0</b>	<b>-</b>	<b>(15,000)</b>	<b>(28,500)</b>

Approved by the Trustees and signed on their behalf by:

Anthony L Davies MA MBA FIC CMC (Hon Treasurer)

**Somerset Churches Trust**  
**Notes to the Accounts**  
**for the Year Ended 30 June 2023**

1 The accounts have been prepared in accordance with the Charities Act 2011 and with applicable accounting standards and statements of recommended practice.  
 All transactions are accounted for on a receipts and payments basis.

2 Bank balances, except funds for immediate needs, are all in potentially interest bearing accounts.

3 During the period, three legacies were received from the estates of:

Mrs S Courtney	£41,097.80
Prof D T Donovan	£3,030.00
Mr A Mitcham	£1,523.36
	<u>£45,651.16</u>

4 During 2022, a specialist firm was engaged to rebuild the Trust website.

5 No Trustee received any remuneration or other benefits during the current or previous year.  
 Routine out of pocket expenses such as postage, stationery and approved travel expenses would be reimbursed.

6 Endowment Fund at market value (permanent fund)

This represents a legacy of £20,000 from the late Robert Hill. The income to be used for grants to churches in the Axbridge deanery of the diocese of Bath and Wells .

	£
Balance at 30 June 2022	32,449
Income accrued by 30 June 2022	956
Investment gain/(loss)	1,015
Investment income	969
Grants paid to Axbridge Deanery churches	(1,925)
Balance at 30 June 2023	<u><u>33,464</u></u>

**Somerset Churches Trust**  
**Notes to the Accounts**  
**for the Year Ended 30 June 2023**

7	<b>Grants paid in the year 2022-23</b>	<b>£</b>
	St James the Less, Halse	£2,000
	St Laurence, East Harptree	£2,000
	St Peter, West Huntspill	£2,000*
	All Saints, Rockwell Green	£3,000
	BVM, Nettlecombe	£1,500
	St Peter & St Paul, Bishops Hull	£2,000
	All Saints, Woolley	£2,500
	Nexus Methodist Church, Bath	£2,000
	St Michael, Othery	£2,000
	Holy Trinity, Nailsea	£1,000
	St Andrew, Curry Rivel	£1,000
	All Saints, East Pennard	£2,500
	St Peter & St Paul, North Curry	£1,000
		<hr/>
		£24,500

\*of which £1,925 was paid from income generated by the Endowment Fund - see note 6

	<b>Grants outstanding at 30 June 2023</b>	<b>£</b>
	St Andrew, High Ham	£1,500
	St Peter & St Paul, Muchelney	£3,000
	St Mary, Bridgwater	£500
	St Peter & St Paul, Wincanton	£2,000
	St Peter & St Paul, Chiselborough	£3,000
	St Mary the Virgin, Chedzoy	£1,500
	Emmanuel Church, Weston super Mare	£1,500
	St John the Baptist, Pawlett	£2,000
		<hr/>
		£15,000

**SOMERSET CHURCHES TRUST**

England & Wales - Charity number 1055840

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# Accounts

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**Somerset Churches Trust**

**Trustees Report and**

**Unaudited Accounts**

**For the year ended 30 June 2022**

**Registered Charity number: 1055840**

## Somerset Churches Trust

### Reference and Administrative Information

NAME: Somerset Churches Trust

REGISTERED CHARITY No. 1055840

ADDRESS: c/o Harris & Harris  
14 Market Place  
Wells  
Somerset  
BA5 2RE

WEBSITE: [www.somersetchurchestrust.org](http://www.somersetchurchestrust.org)

BANKERS: National Westminster Bank plc  
The Commons  
Shaftesbury  
Dorset  
SP7 8JY

CCLA Investment Management Ltd  
80 Cheapside  
London  
EC2V 6DZ

CAF Bank Limited  
25 Kings Hill Avenue  
West Malling  
Kent  
ME19 4TA

United Trust Bank Limited  
One Ropemaker Street  
London  
EC2Y 9AW

TRUSTEES: The Trustees are listed in the appended Trustees' Report

SECRETARY: Jim Allwood  
37 Collins Road  
Exeter  
EX4 5DY

INDEPENDENT EXAMINER: Roland J. Adamson BA FCA

OBJECTS: The Trust is an independent non-denominational body to raise money and make grants for the preservation and repair of churches and chapels in the historic county of Somerset. It also exists to encourage greater interest and involvement by all members of the community, whether churchgoing or not, in the magnificent heritage of religious buildings in the county.

## Acting Chairman's statement on the activities, achievements and future plans of the Trust

Somerset Churches Trust – 'keeping Somerset's churches and chapels alive'. This is the Trust's 'strapline' and is a clear statement of our *raison d'être*. As the whole country emerges from the restrictions of covid, there is a sense of things starting to return to 'normality'. The general feeling is that parishes (predominantly rural) in Somerset are concentrating on actively building engagement with parishioners in their own communities.

Local people being actively engaged with their own parish communities has been the bedrock of parish life for centuries. This is as it should be but assumes greater significance in the current challenging economic environment where churches and chapels face increasing costs and paying their share of clergy costs is, in a number of cases, proving very difficult. Indeed, finances are tight within the Church of England – in Somerset, the Diocese of Bath and Wells – leading to reallocation of resources and placing greater emphasis on the role of laity in leading local parishes.

Meanwhile, there is real interest in churches and chapels and their history: 'church tourism' is a popular area and where Somerset Churches Trust has had much success in the past with our programme of 'crawls'. This activity can make a real difference to churches and chapels by raising the profile and encouraging engagement in the community – much better than witnessing decline, closure and sale.

Against that backdrop, I wish to pay tribute to the fortitude of members, churches and our Trustees in rising to the challenges. So, what have we been up to? Thanks to the efforts of Marion Jeffrey and Chris Hawkings, we have a very good website as our principal communication channel with members. I would encourage everyone to use this resource. Newsletters are also very important but, as editor, I know that providing 'content' is not at the top of everyone's priorities (this is a plea for information / articles).

In common with other funding bodies, some grant-giving organisations are redefining their priorities, making the pump-priming grants from the Somerset Churches Trust even more important. As a Trust, we are conscious of this and are looking at other funding models but what is important to us is a steady stream of new members. Membership is the lifeblood of the Trust. Membership income is the principal source of funding for grants – as the following pages show. Trust overheads are low and I pay tribute to our Treasurer Tony Davies for keeping us on the 'straight and narrow'.

An historic source of funds for the Trust has been the annual 'Ride+Stride' fundraiser. Notwithstanding the sterling efforts of Trustee Philip Skelhorn in managing the campaign, with some few notable exceptions (for which we are most grateful), parish and deanery engagement has been limited. As a consequence, Trustees are considering a different approach to this (potential) source of funds for churches and chapels (indeed, some other county trusts raise over £100k).

But, all is not 'doom and gloom'. Our new trustee, Emma Brown, Diocesan Church Building advisor, reports that quite a number of parishes have plans to maintain / enhance their buildings. This is a significant part of our role. In addition to using our small resources to 'pump prime' fundraising efforts, the Trust uses its resources of committed volunteer assessors to appraise projects. This is of especial value because, armed with our assessment and a tangible grant, project managers can approach major sources of finance (who look at applications on paper/online) with real evidence and verification to support their requests. In the past year, the Trust awarded 13 grants totalling £23,000.

In welcoming Emma Brown, we have had some changes in Trustees, with our great friend and corner-stone of the Trust, Chris Hawkings, having retired after 11 years (as required by the Trust Deed) from the position of Trustee and Vice Chairman in April 2022. Chris has indeed played a major part in the success of the Trust, including masterminding the Ride+Stride during its 'glory years'. The Trust is very grateful that Chris will continue to volunteer by helping our Grants Secretary with Church Assessment visits from time to time. This is a timely reminder of the immense value of volunteers to our charity. We are most appreciative of all the work of trustees and helpers alike.

In keeping with our *raison d'être*, we have "dipped our toes in the water" of Church Crawls and an Annual Talk. At the 2021 Annual Meeting, we were treated to a Jerry Sampson talk about the Romanesque Churches of Somerset and enjoyed chatting to members over a glass of wine! Building on this, we are preparing a full programme for 2023.

We have ready a packed programme of visits, organised by a dedicated team to provide a balance of opportunities to learn more about our historic churches and chapels. The Trustees' objective for the next 25 years is to continue to keep Somerset's churches and chapels alive. I am most grateful to them, and all involved, for their support and commitment.

  
Axel Palmer  
Chairman

19 October 2022

## **TRUSTEES REPORT FOR THE YEAR ENDED 30 JUNE 2022**

The Trustees are pleased to present their report and accounts for the year ended 30 June 2022. The Trustees confirm that they have complied with their duty under the Charities Act 2011 to have due regard for guidance published by the Charity Commission on public benefit.

### **TRUSTEES as at 30 June 2022 (in alphabetical order of surname)**

**Jim Allwood**  
**Emma Brown (appointed 3<sup>rd</sup> May 2022)**  
**Bob Croft**  
**Ven. Simon Hill**  
**Marion Jeffrey**  
**Very Rev. Bob Key**  
**Dr Axel Palmer (Acting Chairman)**  
**Philip Skelhorn**  
**Anthony Sutcliffe**

Chris Hawkings ceased to be a trustee on 16<sup>th</sup> April 2022, having completed the maximum term of office of 11 years.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **GOVERNING DOCUMENT**

The Trust is governed by Trust Deed dated 9 May, 1996. On 1 January 2014 the name of the Trust was changed from "Friends of Somerset Churches and Chapels" to "Somerset Churches Trust".

### **RECRUITMENT AND APPOINTMENT OF TRUSTEES**

The Trustees are appointed for an initial term of five years which is then renewable for up to two further terms of three years each. Power of appointment is vested in the Trustees having regard to the different skills and backgrounds that inform the activities of the Trust. Trustees are offered training in their responsibilities as a Trustee.

### **ORGANISATION**

The Trust has no paid employees. Day-to-day operations are conducted by the Trustees, and by officers who are appointed by the Trustees.

### **RISK MANAGEMENT**

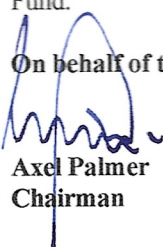
The Trustees keep under review administrative procedures and the risks to which the Trust may be subject and take such steps as is necessary in those respects. A risk assessment has been developed which is periodically reviewed by the Trustees.

## **RESERVES, GRANT-MAKING AND INVESTMENT POLICIES**

The policy of the trust is to apply the whole of its funds, apart from the Endowment Fund, in grants for the preservation and repair of, and the provision of community facilities in, churches and chapels in the historic county of Somerset. The Unrestricted Funds are held to meet needs as they arise and the Trustees aim to hold a reserve of funds to ensure that any urgent requests can be accommodated and that a consistent policy can be adopted for the making of grants. Unrestricted Funds are where possible held in interest bearing deposits, except for funds for immediate needs which are maintained in a current account. Designated Funds are where possible held in interest bearing deposits.

The Endowment Fund reflects money specifically donated to create a capital fund on which income arising will be used for the purpose set out in note 4 on page 7. These monies are invested in the Charities Official Investment Fund.

On behalf of the Trustees

  
Axel Palmer  
Chairman

19 October 2022

## **SOMERSET CHURCHES TRUST**

### **Independent examiner's report to the Trustees of Somerset Churches Trust**

I report on the accounts of the Trust for the year ended 30 June 2022, which are set out on pages 5 to 8.

#### **Respective responsibilities of Trustees and 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;
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

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 matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts, which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Roland J. Adamson BA FCA**  
**Chartered Accountant**  
**45 Shakespeare Avenue**  
**Bath**  
**BA2 4RG**

**10<sup>th</sup> November 2022**

**Somerset Churches Trust  
Receipts and Payments Account  
for the Year Ended 30 June 2022**

	Unrestricted funds £	Designated funds £	Endowment funds £	Total funds £	2021 £
<b>RECEIPTS</b>					
<b>Subscriptions</b> including tax relief on subscriptions	17,788			17,788	18,034
<b>Donations</b> General (inc tax relief)	595			595	4,541
<b>Interest and dividends</b> Deposit interest	707			707	1,067
Investment income			956	956	932
<b>Events</b> 2021 Ride+Stride (inc tax relief)	6,751			6,751	8,754
Church visits and other events	664			664	0
<b>Publications and advertising</b>	0			0	0
<b>Total Income</b>	<u>26,505</u>	<u>0</u>	<u>956</u>	<u>27,461</u>	<u>33,328</u>
<b>PAYMENTS</b>					
Postage and general expenses	(52)	-	-	(52)	(209)
Subscriptions	(43)	-	-	(43)	(50)
Website development (note 5)	(3,390)			(3,390)	0
Website maintenance and software	(29)	-	-	(29)	(728)
General printing	0	-	-	0	0
Insurance	(271)	-	-	(271)	(271)
Marketing	(557)	-	-	(557)	0
Events	(145)	-	-	(145)	0
Trustee expenses (note 3)	(149)	-	-	(149)	(79)
Bank charges	(96)	-	-	(96)	(78)
<b>Total expenses</b>	<u>(4,732)</u>	<u>0</u>	<u>0</u>	<u>(4,732)</u>	<u>(1,415)</u>
<b>SURPLUS BEFORE GRANTS PAID</b>	21,773	0	956	22,729	31,913
<b>GRANTS PAID</b> (note 6)	(10,500)	0	0	(10,500)	(26,250)
<b>EXCESS/(DEFICIT) OF RECEIPTS OVER PAYMENTS</b>	<u>11,273</u>	<u>0</u>	<u>956</u>	<u>12,229</u>	<u>5,663</u>

**Somerset Churches Trust**  
**Statement of Assets and Liabilities**  
**as at 30 June 2022**

**ASSETS**

	<b>Unrestricted Funds</b>	<b>Designated Funds</b>	<b>Endowment Fund</b>	<b>Total Funds</b>	<b>Total Funds</b>
		(note 5)	(note 4)	<b>2022</b>	<b>2021</b>
	£	£	£	£	£
<b>Investment (at market value)</b>					
Charities Official Investment Fund (COIF):					
1,779.3 Income Units (note 4)	-	-	32,449	32,449	34,240
<b>Bank Balances</b>	119,498	0	956	120,454	108,225
<b>Total Funds</b>	<u>119,498</u>	<u>0</u>	<u>33,405</u>	<u>152,903</u>	<u>142,465</u>

**SOURCE OF FUNDS**

<b>Funds Brought Forward</b>	108,225	0	34,240	142,465	132,417
Investment gain in year			(1,791)	(1,791)	4,385
Surplus for the year	21,773	0	956	22,729	31,913
General grants paid	(10,500)	0	0	(10,500)	(19,250)
Roof alarm grants paid	0	0		0	(7,000)
<b>Funds carried forward</b>	<u>119,498</u>	<u>0</u>	<u>33,405</u>	<u>152,903</u>	<u>142,465</u>
<b>Grants approved but not paid at 30 June 2022 (note 6)</b>	<u>(28,500)</u>	<u>0</u>	<u>-</u>	<u>(28,500)</u>	<u>(17,500)</u>

Approved by the Trustees and signed on their behalf by:

**Anthony L Davies MA MBA FIC CMC (Hon Treasurer)**

**Somerset Churches Trust**  
**Notes to the Accounts**  
**for the Year Ended 30 June 2022**

1 The accounts have been prepared in accordance with the Charities Act 2011 and with applicable accounting standards and statements of recommended practice.  
All transactions are accounted for on a receipts and payments basis.

2 Bank balances, except funds for immediate needs, are all in potentially interest bearing accounts.

3 No Trustee received any remuneration or other benefits during the current or previous year.  
Routine out of pocket expenses such as postage, stationery and approved travel expenses were reimbursed.

4 Endowment Fund at market value (permanent fund)

This represents a legacy of £20,000 from the late Robert Hill. The income to be used for grants to churches in the Axbridge deanery of the diocese of Bath and Wells .

	£
Balance at 30 June 2021	34,240
Investment gain/(loss)	(1,791)
Investment income	956
Grants paid to Axbridge Deanery churches	0
Balance at 30 June 2022	<u><u>33,405</u></u>

5 During the period, a specialist firm was engaged to rebuild the Trust website.

**Somerset Churches Trust**  
**Notes to the Accounts**  
**for the Year Ended 30 June 2022**

<b>6</b>	<b>Grants paid in the year 2021-22</b>	<b>£</b>
	St John the Baptist, Bridgwater	£5,000
	St Mary, East Brent	£2,000
	St Bartholomew, East Lyng	£1,500
	Holy Trinity, Blackford	£1,000
	St Mary Magdalene, Sparkford	£1,000
		<u>£10,500</u>

	<b>Grants outstanding at 30 June 2022</b>	<b>£</b>
	St James the Less, Halse	£2,000
	St Andrew, High Ham	£1,500
	St Laurence, East Harptree	£2,000
	St Peter, West Huntspill	£2,000
	St Peter & St Paul, Muchelney	£3,000
	St Mary, Bridgwater	£500
	All Saints, Rockwell Green	£3,000
	BVM, Nettlecombe	£1,500
	St Peter & St Paul, Bishops Hull	£2,000
	All Saints, Woolley	£2,500
	Nexus Methodist Church, Bath	£2,000
	St Michael, Othery	£2,000
	Holy Trinity, Nailsea	£1,000
	St Andrew, Curry Rivel	£1,000
	All Saints, East Pennard	£2,500
		<u>£28,500</u>

**SOMERSET CHURCHES TRUST**

England & Wales - Charity number 1055840

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# Accounts

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**Somerset Churches Trust**  
**Trustees Report and**  
**Unaudited Accounts**  
**For the year ended 30 June 2021**

**Registered Charity number: 1055840**

## Somerset Churches Trust

### Reference and Administrative Information

NAME : Somerset Churches Trust

REGISTERED CHARITY NUMBER : 1055840

ADDRESS : c/o Harris & Harris  
14 Market Place  
Wells  
Somerset BA5 2RE

WEBSITE: [www.somersetchurchestrust.org](http://www.somersetchurchestrust.org)

BANKERS: National Westminster Bank plc  
The Commons  
Shaftesbury Dorset  
SP7 8JY

CCLA Investment Management Ltd  
80 Cheapside  
London EC2V 6DZ

CAF Bank Limited  
25 Kings Hill Avenue  
West Malling  
Kent ME19 4TA

United Trust Bank Limited  
One Ropemaker Street  
London EC2Y 9AW

TRUSTEES: The Trustees are listed in the appended Trustees' Report

SECRETARY: Jim Allwood  
25 Church Close  
Martock  
Somerset TA12 6DS

INDEPENDENT EXAMINER: Roland J. Adamson BA FCA

OBJECTS: The Trust is an independent non-denominational body to raise money and make grants for the preservation and repair of churches and chapels in the historic county of Somerset. It also exists to encourage greater interest and involvement by all members of the community, whether churchgoing or not, in the magnificent heritage of religious buildings in the county.

## Somerset Churches Trust

### Chairman's statement on the activities, achievements and future plans of the Trust

Against the backdrop of Covid-19, I must pay tribute to the fortitude of members, churches and our Trustees in rising to the challenges the pandemic has presented.


In common with many organisations, the Trust has had to find ways with which to engage members. As with many churches and chapels, we have used the power of the Internet and social media to communicate. We have launched a brand new website; we have posted "virtual" church tours; and have issued newsletters on-line on a regular basis.

In the fervent hope of a gradual return to "normality", we have "dipped our toes in the water" of Church Crawls and an Annual Talk. In September 2021, Ride+Stride (so ably masterminded by Trustee Philip Skelhorn) went ahead with a highlight being a sky-dive by one of our intrepid Trustees. We are grateful to everyone who took part. In October 2021, we had our first Church crawl for two years, thanks to the organisation of Trust Treasurer Tony Davies. During this month, we are again holding our Annual Talk, this time with Jerry Sampson speaking about the Romanesque Churches of Somerset. WE have almost forgotten the pleasure of chatting to members over a glass of wine or a soft drink! Building on this, we are preparing a full programme for 2022 and pray that circumstances will permit it.

In common with other funding bodies, some grant-giving organisations are redefining their priorities, making the pump-priming grants from the Somerset Churches Trust even more important. As a Trust, we are conscious of this and are looking at other funding models but what is important to us is a steady stream of new members. Membership is the lifeblood of the Trust.

Throughout the past year, we have been active in grant giving but, understandably, churches and chapels have plenty of challenges themselves because of Covid-19 and the impact on their own services and funding. Many churches and chapels (and indeed Dioceses) are facing severe financial pressures and future plans are in many cases "on hold". When that position changes, we wish to ensure Somerset Churches Trust is ready and able to help with their fund-raising efforts.

Our 25<sup>th</sup> Anniversary Year in 2021 has been most challenging. However, churches and chapels have faced many difficulties in the past and we are sure will all rise to the occasion again. We will have ready a packed programme of visits, organised by a dedicated team who are all keen to provide a balance of opportunities to learn more about our historic churches and chapels. The Trustees' objective for the next 25 years is to continue to keep Somerset's churches and chapels alive. I am most grateful to them, and all involved, for their continued support and commitment.



Axel Palmer  
Chairman

17 November 2021

## **TRUSTEES REPORT FOR THE YEAR ENDED 30 JUNE 2021**

The Trustees are pleased to present their report and accounts for the year ended 30 June 2021. The Trustees confirm that they have complied with their duty under the Charities Act 2011 to have due regard for guidance published by the Charity Commission on public benefit.

### **TRUSTEES as at 30 June 2021 (in alphabetical order of surname)**

**Jim Allwood**  
**Bob Croft**  
**Chris Hawkings (Vice-Chairman)**  
**Ven. Simon Hill**  
**Marion Jeffrey**  
**Very Rev. Bob Key**  
**Dr Axel Palmer (Chairman)**  
**Philip Skelhorn**  
**Anthony Sutcliffe**

Very Rev. Bob Key was appointed as a Trustee in July 2020.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **GOVERNING DOCUMENT**

The Trust is governed by Trust Deed dated 9 May, 1996. On 1 January 2014 the name of the Trust was changed from "Friends of Somerset Churches and Chapels" to "Somerset Churches Trust".

### **RECRUITMENT AND APPOINTMENT OF TRUSTEES**

The Trustees are appointed for an initial term of five years which is then renewable for up to two further terms of three years each. Power of appointment is vested in the Trustees having regard to the different skills and backgrounds that inform the activities of the Trust. Trustees are offered training in their responsibilities as a Trustee.

### **ORGANISATION**

The Trust has no paid employees. Day-to-day operations are conducted by the Trustees, and by officers who are appointed by the Trustees.

### **RISK MANAGEMENT**


The Trustees keep under review administrative procedures and the risks to which the Trust may be subject and take such steps as is necessary in those respects. A risk assessment has been developed which is periodically reviewed by the Trustees.

## **RESERVES, GRANT-MAKING AND INVESTMENT POLICIES**

The policy of the trust is to apply the whole of its funds, apart from the Endowment Fund, in grants for the preservation and repair of, and the provision of community facilities in, churches and chapels in the historic county of Somerset. The Unrestricted Funds are held to meet needs as they arise and the Trustees aim to hold a reserve of funds to ensure that any urgent requests can be accommodated and that a consistent policy can be adopted for the making of grants. Unrestricted Funds are where possible held in interest bearing deposits, except for funds for immediate needs which are maintained in a current account. Designated Funds are where possible held in interest bearing deposits.

The Endowment Fund reflects money specifically donated to create a capital fund on which income arising will be used for the purpose set out in note 4 on page 7. These monies are invested in the Charities Official Investment Fund.

On behalf of the Trustees

  
Axel Palmer  
Chairman

17<sup>th</sup> November 2021

## SOMERSET CHURCHES TRUST

### Independent examiner's report to the Trustees of Somerset Churches Trust

I report on the accounts of the Trust for the year ended 30 June 2021, which are set out on pages 5 to 8.

#### Respective responsibilities of Trustees and 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;
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

#### Basis of independent examiner's report

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 matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts, which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Roland J. Adamson BA FCA**  
**Chartered Accountant**  
**45 Shakespeare Avenue**  
**Bath**  
**BA2 4RG**

10<sup>th</sup> November 2021

**Somerset Churches Trust  
Receipts and Payments Account  
for the Year Ended 30 June 2021**

	Unrestricted funds	Designated funds	Endowment funds	Total funds	2020
	£	£	£	£	£
<b>RECEIPTS</b>					
<b>Subscriptions</b>	18,034			18,034	18,881
including tax relief on subscriptions					
<b>Donations</b>					
General (inc tax relief)	4,541			4,541	5,904
For consultancy costs (note 6)	0			0	2,978
For roof alarm grants (note 5)		0		0	0
<b>Interest and dividends</b>					
Deposit interest	1,067			1,067	852
Investment income			932	932	914
<b>Events</b>					
2020 Ride+Stride (inc tax relief)	8,754			8,754	8,912
Church visits and other events	0			0	672
<b>Publications and advertising</b>	0			0	725
<b>Total Income</b>	<b>32,396</b>	<b>0</b>	<b>932</b>	<b>33,328</b>	<b>39,838</b>
<b>PAYMENTS</b>					
Postage and general expenses	(209)	-	-	(209)	(162)
Subscriptions	(50)	-	-	(50)	(584)
Web site and software	(728)	-	-	(728)	(269)
General printing	0	-	-	0	(1,126)
Insurance	(271)	-	-	(271)	(258)
Marketing	0	-	-	0	0
Events	0	-	-	0	(153)
Trustee expenses (note 3)	(79)	-	-	(79)	(295)
Bank charges	(78)	-	-	(78)	(60)
Consultancy costs (note 6)	0	-	-	0	(3678)
Total expenses	(1,415)	0	0	(1,415)	(6,585)
<b>SURPLUS BEFORE GRANTS PAID</b>	<b>30,981</b>	<b>0</b>	<b>932</b>	<b>31,913</b>	<b>33,253</b>
<b>GRANTS PAID (note 7)</b>	<b>(19,314)</b>	<b>(6,004)</b>	<b>(932)</b>	<b>(26,250)</b>	<b>(46,290)</b>
<b>EXCESS (DEFICIT) OF RECEIPTS OVER PAYMENTS</b>	<b>11,667</b>	<b>(6,004)</b>	<b>0</b>	<b>5,663</b>	<b>(13,037)</b>

**Somerset Churches Trust**  
**Statement of Assets and Liabilities**  
**as at 30 June 2021**

**ASSETS**

	<b>Unrestricted Funds</b>	<b>Designated Funds</b>	<b>Endowment Fund</b>	<b>Total Funds</b>	<b>Total Funds</b>
		(note 5)	(note 4)	<b>2021</b>	<b>2020</b>
	£	£	£	£	£
<b>Investment (at market value)</b>					
Charities Official Investment Fund (COIF):					
1,779.3 Income Units (note 4)	-	-	34,240	34,240	29,855
<b>Gift aid due from HMRC</b>	0	-	-	0	0
<b>Bank Balances</b>	108,225	0	0	108,225	102,562
<b>Total Funds</b>	<b>108,225</b>	<b>0</b>	<b>34,240</b>	<b>142,465</b>	<b>132,417</b>

**SOURCE OF FUNDS**

<b>Funds Brought Forward</b>	96,558	6,004	29,855	132,417	144,623
Investment gain in year			4,385	4,385	831
Surplus for the year	30,981	0	932	31,913	33,253
General grants paid	(18,318)	0	(932)	(19,250)	(27,000)
Roof alarm grants paid	(996)	(6,004)		(7,000)	(19,290)
<b>Funds carried forward</b>	<b>108,225</b>	<b>0</b>	<b>34,240</b>	<b>142,465</b>	<b>132,417</b>
<b>Grants approved but not paid at 30 June 2021 (note 7)</b>	<b>(17,500)</b>	<b>0</b>	<b>-</b>	<b>(17,500)</b>	<b>(21,000)</b>

Approved by the Trustees and signed on their behalf by:



Anthony L Davies MA MBA FIC CMC (Hon Treasurer)

**Somerset Churches Trust**  
**Notes to the Accounts**  
**for the Year Ended 30 June 2021**

1 The accounts have been prepared in accordance with the Charities Act 2011 and with applicable accounting standards and statements of recommended practice.  
All transactions are accounted for on a receipts and payments basis.

2 Bank balances, except funds for immediate needs, are all in potentially interest bearing accounts.

3 No Trustee received any remuneration or other benefits during the current or previous year.  
Routine out of pocket expenses such as postage, stationery and approved travel expenses were reimbursed.

4 Endowment Fund at market value (permanent fund)

This represents a legacy of £20,000 from the late Robert Hill. The income to be used for grants to churches in the Axbridge deanery of the diocese of Bath and Wells .

	£
Balance at 30 June 2020	29,855
Investment gain	4,385
Investment income	932
Grants paid	(932)
Balance at 30 June 2021	<u><u>34,240</u></u>

5 During 2017/18 the Trust was given £30,000 by Allchurches Trust, to award in grants of £1,000 (later increased to a maximum of £2,500) to churches towards the cost of installing roof alarms to mitigate lead theft. This award is recorded as a designated fund.  
By 30 June 2021, 24 grants had been paid and the award had been exhausted.

6 From 2018 to 2020 the Trust engaged a consultancy (Michael Auton Consultancy) to act as Ride-Stride Co-ordinator. All but £700 of the consultancy costs in 2019/20 were covered by donations from an anonymous benefactor.

**Somerset Churches Trust**  
**Notes to the Accounts**  
**for the Year Ended 30 June 2021**

**7 Grants paid in the year 2020-21** **£**

St Stephen, Charlton Musgrove	£4,000
Blessed Virgin Mary, Ashill	£3,000
All Saints, Castle Cary	£3,000
St Michael, Brent Knoll	£1,500
St Andrew, Widcombe, Bath	£3,000
St Philip & St James, Bath	£2,000
All Saints, Nunney	£500
Portishead Methodist Church	£1,000
Blessed Virgin Mary, Nempnet Thrubwell	£250
St Congar, Badgworth*	£1,000
	£19,250

\*within Axbridge Deanery; £932 from Endowment Fund

**Grants outstanding at 30 June 2021** **£**

Mission Chapel, Chewton Keynsham	£1,500
St John the Baptist, Bridgwater	£5,000
St James the Less, Halse	£2,000
St Andrew, High Ham	£1,500
St Laurence, East Harptree	£2,000
St Mary, East Brent	£2,000
St Bartholomew, East Lyng	£1,500
Holy Trinity, Blackford	£1,000
St Mary Magdalene, Sparkford	£1,000
	£17,500

**Roof Alarm Grants paid in the year 2020-21** **£**

St Mary, Stogumber	£2,500
St Mary, Court Barton, Ilminster	£2,500
St Gregory, Stoke St Gregory	£2,000
	£7,000

**Roof Alarm Grants outstanding at 30 June 2021** **£**

None	£0
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