

St Margaret's Church Topsham

ANNUAL REPORT of Church Activities 2024



**Annual Report on the proceedings of the Parochial Church Council and the activities of the parish
generally, for the year ending 31 December 2024**

The Parochial Church Council of the Ecclesiastical Parish of St Margaret's Topsham
Charity Number 1128301

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Vicar's Letter

2024 has seen new members in the congregation, and expansion in our pastoral provision. During the year, our first volunteer Anna Chaplains and Anna Friends were trained and commissioned. They will constitute a team with the specific role of caring for older parishioners – those known to the church, and those referred by other organisations or individuals – and especially for the housebound. My thanks to them for their willingness to serve in this way.

All our volunteers contribute greatly to the life of the church, assisting in services, in roles such as PCC membership, and in the social life of the congregation. One role we were not able to fill was of Churchwarden, after Gill Yates decided not to stand for re-election at the APCM. We are very grateful to Gill for all she did during her time in post, and for her willingness to continue with some of the tasks. Other tasks have been shared out. We do need people who will take on roles that are essential to our functioning as a church, and who are willing to accept the responsibilities attached – vergers at services is another slot which is always difficult to fill.

I took sabbatical leave earlier in the year, and was grateful for the break, and for those who helped continue the work of the church in my absence, including visiting clergy. Particular thanks to Peter and Caryll Ingerslev for leading the children's provision during that time.

The second half of the year has seen the successful recruitment process of a new family worker Jan Renwick, safeguarding administrator Katie Gray, and bookings administrator Caryll Ingerslev, and they will each help in very important areas of the church's ministry, sharing some of the tasks that I have been carrying.

There has been considerable progress with the Dream Big project with design decisions finalised, and the Faculty application moving towards completion. The likely start date has slipped considerably and I am now expecting this to be in early 2026. Much gratitude to all who have given significant time and expertise to support those processes.

Revd Louise Grace
Vicar

Churchwarden's Report

My thanks to the PCC for their support during the period of Louise's sabbatical. We had some delightful visiting priests, and the Archdeacon stepped in to take some services.

Strenuous efforts were made to find a replacement Churchwarden throughout the Spring as my term came to an end. Sadly, this is still an on-going issue. Thanks are due to the PCC again, for taking on many of the tasks.

Caryll and I made a big effort to get to grips with various issues as Lizzie stepped back as Church Administrator. It became obvious how necessary this post is!

It was a blow when Janet stepped down from Bookings, but Caryll has taken this on, and systems are improving all the time.

It has also been encouraging to see the church being used regularly. A highlight for me was the visit of Shireen Awwad Hilal from Bethlehem Bible College. Her take on the situation was eye-opening.

We had some help from two students working towards their Duke of Edinburgh awards. They did a sterling job, organising the children's area.

A determined team continued plans for the Dream Big project and it is very encouraging that despite many delays, we can nearly set a date for building to start!

It is great to see the notice board up-graded and reinstated. It was originally built by the husband of one of the choir members. Another big improvement has been the building of a loft ladder for the vestry. The ladder used before was a Health and safety nightmare! Many thanks to Maurice for the new access and for many other jobs around the church.

There are teams of people who joyfully carry out all sorts of jobs around the church, who go unnoticed and unthanked.

My thanks to all of you for helping to keep the church going during my period as Churchwarden.

Gill Yates

LEADERSHIP AND ADMINISTRATION (Cont.)

Parochial Church Council

Aims and Purposes

St Margaret's PCC has the responsibility for promoting, in the ecclesiastical parish of Topsham, the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the Church of St. Margaret's and the Church Rooms.

Administrative Information

St Margaret's Church is located in Fore Street, Topsham. It is part of the Diocese of Exeter within the Church of England. It is a Grade 2* listed building.

The correspondence address is:

St. Margarets Church, Fore Street, Topsham, EXETER, Devon EX3 0HL.

The Parochial Church Council (PCC) is a charity and is registered with the Charity Commission, charity number 1128301.

Membership

Members of the PCC are either ex officio*, elected by the Annual Parochial Church Meeting, or co-opted, for example if they have not been on the Electoral Roll for the qualifying period.

The following served as members of the PCC during 2024:

Incumbent*:	Louise Grace, Chair
Associate Priest*:	Revd Maggie Stirling Troy
Churchwarden*:	Mrs Gill Yates (Ended term 31 July 2024)
	Vacant
Lay Representative on the Deanery Synod*	Vacant
Other Lay PCC members:	Dr Jane March-McDonald (Re-elected 17.5.24)
	Mr Ian Rogers, Treasurer
	Dr Paul Jakeman, Secretary (Re-elected 17.5.24)
	Mr Andrew Griffiths (Elected 17.5.24)
	Mrs Elizabeth Reed (Elected 17.5.24)
	Dr Min Wild (Co-opted 20.22.24)

At the end of the year PCC membership stood at:

Clergy - 2

Ex Officio lay members – 0

Elected and co-opted members - 6

LEADERSHIP AND ADMINISTRATION (Cont.)

Structure, Governance and Management

The method of appointment of the PCC members is set out in the Church Representation Rules 2020. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The Parish, by virtue of the size of the electoral roll, may elect 9 lay members of the PCC, and 2 lay members of the Deanery Synod.

The Treasurer is in regular contact with the leadership team. He brings a report to each meeting of the PCC so that there is a clear understanding of the church's financial situation. He is supported by a Chartered Accountant who prepares the quarterly and annual accounts.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Margaret's. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and growing in knowledge and faith in Jesus.
- Provision of pastoral care for people living in the parish.
- Mission and outreach.

To facilitate this work, it is important that we maintain and enhance the fabric of the Church of St Margaret's and the Church Rooms.

Specific Mission Objectives

1. Pastoral Care
2. Work with children and families
3. Outreach to the community

PCC Meetings

The PCC met formally 6 times between January and December. The average attendance at was 6. There were a number of electronic discussions and decisions held between meetings.

The current practice is usually to meet jointly with St Luke's PCC to discuss matters of Mission Community concern, and then to separate for meetings of the individual PCCs.

The Dream Big project necessitated some additional meetings with our architect and project manager, and with the Archdeacon and his architectural advisor.

Examples of topics addressed by the PCC include financial matters, issues of safeguarding, and maintenance. Minutes of meetings are available on request as soon as they have been approved by the PCC, and a summary is printed in the St Margaret's monthly newsletter.

The Annual Parochial Church Meeting (APCM) was held in church on 17 May 2024, with 21 people present. The minutes were circulated shortly after the meeting.

Paul Jakeman
PCC Secretary

Financial Review

Total cash received for the year amounted to £198,766 (2023: £188,255) with total payments of £159,956 (2023: £170,009) giving a net income for the year of £38,810 (2023: £18,246). The payments during 2024 reflect full payment of the 2024 common fund contributions to the Diocese of £58,028.

The PCC, as trustees, have elected to continue to prepare the 2024 accounts on a receipts and payments basis. This has been done in order to simplify the accounts and aid understanding of the Church finances. In previous years, a full accrual accounting basis was used. The full statement of accounts and the Independent Examiner's report are available on request.

Reserves Policy

It is the policy of the PCC that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six months' of the general fund expenditure. This equated to approximately £64,104.50 (2023: £69,875). The members consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the PCC's current half-yearly activities. Consideration would then be given to ways in which additional funds may be raised.

At the year-end, whilst the charity held general unrestricted funds of £59,803, a further £81,936 of general reserves and £9,145 endowment are held within the investment portfolio. The PCC are constantly reviewing their reserves position and their cash and investment policies.

Ian Rogers
Treasurer

Electoral Roll Officer

The annual revision of the Electoral Roll was notified publicly in the church and on the railings outside in the absence of a church notice board.

Since the last revision, there has been 1 new applicant, and no removals, giving 99 names on Register of whom 12 Reside outside the Parish of Topsham.

With this number on the electoral roll, the PCC can have up to nine elected lay representatives. Only members of the Electoral Roll can vote for members of the PCC and Diocesan Synod, and those proposed for PCC and Synod membership must have been on the electoral Roll for six months before the election. Churchwardens and representatives to the Deanery Synod are *ex officio* members of the PCC.

LEADERSHIP AND ADMINISTRATION (Cont.)

Safeguarding

Since I took on the administrative safeguarding role at the very end of August 2024 I have spent a lot of time reflecting on current practices and protocols, as well as considering the best ways to continue to develop a safeguarding culture across our two parishes.

Initially I prioritised the following aspects of the role:

- Assessing current records, policies and protocols
- Giving consideration to how well these are being followed or understood by relevant parties
- Monitoring the current record keeping and ensuring that all checks and training is up to date.
- Ensuring Safer Recruitment protocols were in place and being followed.

It soon became apparent that a greater focus was needed across the two parishes of how integral safeguarding is to so many aspects of our worship and pastoral work. Safeguarding within the Church of England has been at the forefront of our minds nationally, for some months, and these two quotes should be our focus as we develop safeguarding locally.

The Church is called to share the good news of God's salvation through Jesus Christ. The life of our communities and institutions is integral to how we address this task. The good news speaks of welcome for all, with a particular regard for those who are most vulnerable, into a community where the value and dignity of every human being is affirmed and those in positions of responsibility and authority are truly trustworthy. Being faithful to our call to share the gospel therefore compels us to take with the utmost seriousness the challenge of preventing abuse from happening and responding well where it has. (Exeter Diocese Safeguarding Policy Statement)

The care and protection of children, young people and vulnerable adults involved in Church activities is the responsibility of the whole Church. Everyone who participates in the life of the Church has a role to play in promoting a Safer Church for all. (Promoting a Safer Church, The Archbishops' Council)

A positive safeguarding culture within parishes can sometimes take a while to achieve because when people are volunteers and have their own working and personal lives to juggle, paperwork and training naturally takes longer. Not everyone is available for training or paperwork completion, and therefore it is more difficult to explain to all those concerned the links between policies and protocols and how aspects of pastoral work, safeguarding, health and safety etc. are required to mesh together. However, we have achieved much over the last six months:

- Myself and other leaders have continued to update our own training including Safer Recruitment and keeping abreast of developments and new guidance.

LEADERSHIP AND ADMINISTRATION (Cont.)

- A clear, safe pathway for referrals has been set up for pastoral needs using the Anna Chaplaincy model, with trained Anna Friends to support the chaplains already in place.
- We have devised a logging system for all visits by ordained priests, as well as volunteers, so that the appropriate support is put in place and there is safeguarding accountability for all.
- Low level incident forms are now in place to monitor any unacceptable behaviours within the parishes so that support can be put in place immediately.
- Low level safeguarding concerns are monitored as well as completing safeguarding incident referrals to the diocese when required.
- Liaising with Rev Louise Grace, Exeter Diocese and a security company regarding security of the church site in light of one of the safeguarding referrals that was needed.

Our aim is for a true culture of safeguarding (which includes Health and Safety aspects) to be developed and prioritised by all, as well as being modelled by all leaders and volunteers within our parishes. This would mean that when considering a new project or event, or recruiting a new volunteer then policies should be referred to and no steps should be rushed or glossed over. Step by step guides for safer recruitment should be followed, clear risk assessments should be collated and checked, and policies should be referred to. I can provide advice on all of these elements. Whilst we make important improvements to systems and protocols and ensure all training and checks are recorded, I ask that everyone works together and supports the common goal of ensuring that the culture of Topsham Wear safeguarding is robust and a beacon of good practice.

Katie Gray
Parish Safeguarding Representative

Church Bookings

In 2024 St Margaret's Church was booked for many different services and events. The most important uses have been for the weekly Sunday services, the midweek services and prayer meetings and the twice weekly children's s. Tea and coffee have been provided after services in the social area. The church has been open during the day to fulfil a variety of needs. The choir and the bell ringers have regular practices in the church. The bell ringers have an annual supper in the social area of the church.

In addition to the regular services there have been a wide range of extra services held in the church for baptisms, weddings and funerals. In 2024 there were seven baptisms, four weddings, one memorial service and twenty-two funerals. Sometimes the social area of the church has been booked after these events, for refreshments.

Regular bookings included weekly choir practice sessions by a local choir and monthly meetings of students with a local piano teacher. There have been concerts

LEADERSHIP AND ADMINISTRATION (Cont.)

that are part of Topsham Music Festival, and a variety of other concerts. There were bookings for music exams and the Exeter and District Organists Association, bookings for Strand Court Association and rehearsals for the Estuary Players. The social area of the church was also used for the Exeter and District Local Group, the Coraline Skincare party, Slimming World, a meeting for the Exmouth & East Liberal Democrats, a Sustainable Topsham event, the Sparrow Tree Players performance of 'A Taste of Christmas', the Montagfire Theatre's dramatic reading of 'A Christmas Carol', and meetings of the Topsham Allotment and Garden Society, and the Exmouth & Exeter East Labour group.

Several Spring, Autumn and Christmas Fayres have been held in the social area including fayres by the RSPB, Love Topsham, and The Exeter Rotary Club. The church was booked for school Christmas Carol services.

In summary, St Margaret's Church has been a popular venue for many different events in 2024 showing how the church is an important creative community hub for Topsham as well as a place of worship. It has been a great pleasure to book such a variety of services, life events and creative activities for St Margaret's.

Dr Caryll Ingerslev
Bookings Administrator

Development Project: G2GG Ecofriendly heating

The Give to Go Green scheme was introduced by the Church of England to encourage parishes to look carefully at their energy usage, and it subsidises, by matched funding, 50% of the installation costs of new energy efficient heating, lighting or insulation.

We were successful in a bid to put infrared heaters into the north transept. This will allow that area to be heated without needing to use the gas boilers which heat the whole building (and especially, because heat rises, the roof.) Infrared heats things rather than air, so works quickly and efficiently in a smaller area.

The logo for the 'GIVE TO GO GREEN' scheme. It features the words 'GIVE TO' in a smaller, bold, dark green font above the words 'GO GREEN' in a larger, bold, dark green font. The letters are blocky and sans-serif.

Fundraising was achieved by a range of means, including direct donations, lectures, retiring collections from lunchtime concerts, and an innovative scheme for recycling cables of all sorts. Peter Lockwood suggested this, and did all the work involved in maximising income by carefully preparing and sorting the cables. We really appreciate his efforts, and it has certainly proved that people had an awful lot of redundant cables lying around!

The work should be done in time for winter 2025.

Paul Jakeman



Development Project: Toilets and Servery (etc)

Progress with the Project

Last year, we were hoping to complete the first stage of the Dream Big project by 2025, including new toilets, a new servery, an area for flower arrangers, improved storage, and new flooring in the social area. We took time to agree the design details among ourselves, and our fund-raising consultants advised that we needed to have the faculty (church planning permission) before making the grant applications that we needed to reach our financial target.

By last summer, we were able to apply for the faculty, although it took eight months to navigate through committee meetings, consultation periods, and legal requirements. The Diocese was supportive and a site visit by the Archdeacon and his architectural advisor – initially perceived as causing additional delay – brought some new ideas that were incorporated into the final design. These included the closure of the northwest door, which allows for more space for the disabled toilet, and a practical storage solution in the south transept.

In February 2025, the faculty was finally issued. We are grateful to our architect, Matt Rayner of Hmad Architects, who managed the faculty application on our behalf, and Philip Rumbelow, our project manager, who has diligently kept us on track through meetings, emails, and site visits. We are very grateful that these professionals were involved early on, to guide us through the complexities of the project.

More Recently

In March 2025, the project team instructed Matt to embark on the final design details for the refurbishment. A budget review showed that we had raised almost £60,000 in donations (with some Gift Aid still awaited), with a further £70,000 from reserves, rental income and bank interest. Before contracts can be awarded, we need to ensure sufficient funds are available for the actual building work. Grant applications to major trusts and funds were sent off as soon as the faculty had been issued, and we were encouraged that in a three week period, we received £46,000 in grants, out of the budget target of £75,000. However, other grants may take longer.

We aim for funds to be secured by the end of November. This will allow work to begin early in the New Year and it should be completed by Easter 2026. Costs have escalated – we will lose 40% of the VAT refund we had anticipated due to the Government cap on this scheme, and construction inflation has been running at 10%. The summer of 2025 will be focussed on reaching the £15,000 target for local fundraising. Our appreciation to all who have already contributed to the project.

Geoff Bateman
Paul Jakeman

CHURCH LIFE

8am Holy Communion (BCP)

Our service of Holy Communion according to the rite of the Book of Common Prayer is held on the third Sunday of the month with additional 8am services on Christmas Day and Easter Day. There is a loyal congregation of about 12 but we also attract visitors from further afield. Many thanks to Daphne Burdick, our sacristan, for ensuring all runs to order and newcomers are welcomed.

10am Holy Communion

The first three Sundays of the month are sung Eucharists, the third Sunday being a joint Mission Community service that alternates between our two churches. Very few parish churches are still able to offer the range and depth of choral music provided by the St Margaret's Choir and this is a significant element of our worship. Although these services are traditional in flavour, they attract a varied regular congregation of around 60 people with many more for the greater festivals. The fourth Sunday Family Communion is more informal, with lively music provided by a small all-age band led by Sue Hill. Families with younger children tend to prioritise this service. Thanks to a dedicated team led by Anita, refreshments are provided after all the services and many people stay on to share fellowship and build friendships.

6.30 Choral Evensong

These services continue to be a much-treasured jewel in the range of worship offerings. The standard of singing and other music is incredibly high, and St Margaret's is privileged to host this service of such high quality, the like of which is usually found in Abbeys and Cathedrals. Huge thanks again to Tony and the choir for being dedicated to this service. It is appreciated not only by those who enjoy the choral aspect, but also those who need a quieter space to be and be carried.

Midweek Services

Morning Prayer is said at St Margaret's every Tuesday and Friday morning from 9.00 to 9.30am. This is part of the church's centuries long tradition of celebrating the Daily Office, incorporating praise, intercession and reflection on scripture. Nowadays it's all provided for us by the Church of England daily prayer app. All are welcome - don't worry if you haven't got a smartphone- someone will share with you! Zoom worship is offered on Monday evenings at 7pm (Compline) and Wednesday mornings at 10am providing fellowship and support for those unable to get to church in person.

Occasional offices

As the parish church for Topsham St Margaret's continues to be an important venue for the community to mark key life events. Six baptisms, five weddings, 13 funerals and the burial of ashes have taken place throughout the year.

CHURCH LIFE (Cont.)

Sheltered housing and care home communions

St Margaret's clergy continue to lead monthly communion services at Watermeadow Grange (2nd Friday) Armada Court (3rd Friday) and Pym Court (final Friday). The service at Pym Court is facilitated by Sue Allen, Anna Chaplain and resident, and is extremely popular, with up to 18 residents managing to fit into the room for services. Many thanks to Pat Green for organising the services at Armada Court which are attended by a small but committed congregation. At Watermeadow Grange a pastoral team accompanies the minister and hymn singing is led by Tony Yates. The clergy and Anna Chaplains also provide home communion visits to housebound members of the congregation.

Midweek Discussion Groups

For the first time in 2024 our 'Come and See' Lent course was followed by an 8-week summer course which was based on the book 'Holy Habits' by Andrew Roberts. The autumn 8-week study group based on the 24/7 Prayer Course and the 4-week Advent Course on Angels both proved extremely popular with 16-20 attending each session. All the groups met at 11am on Wednesdays at St Margaret's. Many thanks to all who helped lead and provided refreshments.

Revd Maggie Stirling Troy

Children's provision : All age services and Mini-messy church

The offerings across the mission community continue to strengthen and grow in numbers.

Mini Messy Church is firmly established, with approximately ten families each week and a catchment twice the size. Adult carers include grandparents, minders, and parents, and create strong, supportive bonds. In a change from last year, Take 5, the support group for those caring for babies and infants, has been rebranded, now also called Mini Messy Church, to be more inclusive of the wider family, thus benefiting from their participation. Each session has a firmly embedded spiritual message that aligns with current trends and research regarding human development and societal issues. We thereby can support families from both a Christian and societal perspective in a more relevant and accessible way.

On one Sunday a month, a **Family-friendly Communion** demonstrates that eucharistic worship can be accessible for all ages, and is well attended.

During her sabbatical in 2024 Louise realised that she could not continue the role of family worker as well as being the incumbent. It had become too great a workload. It became imperative to appoint a family worker for the Mission Community. Fortunately, Jan Renwick arrived in Topsham, keen to be involved in family activities and has duly been appointed as the Family Worker in the Mission Community.

Caryll Ingerslev

CHURCH LIFE (Cont.)

Julian Meetings for Contemplative Prayer

We meet regularly in the quiet area of the Church, on the second Monday of each month at 2.30 pm. We are an ecumenical group, with people from Holy Cross and St Nicholas Churches and people from no Church at all.

We begin with soft music and a reading, usually from the book *Enfolded in Love* by Julian of Norwich. This leads us into our forty minutes of sitting with God in the silence. "Be still and know that I am God." (Psalm 46:10)

Gentle music leads us out of the deep silence. We pray the Julian prayer together and conclude with the grace. We follow with a time of fellowship and tea, cakes and biscuits.

Everyone is welcome to come along and experience the silence, a time to listen to the still small voice of God.

Elizabeth Reed

Prayer Breakfast.

We gather at 8 am on the first Saturday of the month, in the social area at the back of the Church. A simple breakfast is shared, consisting of croissants, with a choice of jams, plus tea and cafetiere coffee.

Together we praise the Lord by singing a hymn. Each month we have a focus for our prayers and appropriate Bible verses are read between us, to help lead us into prayer. We spend around half an hour in open and silent prayer and conclude with the Lord's prayer.

God knows the thoughts of our hearts, so do come and join us, even if you would not wish to pray aloud.

Elizabeth Reed

Eco Church and Fairtrade

As a response to the climate emergency, the PCC signed up to Eco Church. This is an organisation that supports the systematic review of churches' activities to identify those that could be improved to promote the wellbeing of the planet and the environment. They help us look at different areas of church life (worship, buildings, land, lifestyle and community), and we achieved a Bronze award early in the year, with higher achievement in some domains, and representatives from both churches attended an event in the Cathedral when Bishop Jackie presented our certificates.

Becoming a FairTrade church under Revd. Maggie's guidance has helped our progress too, but since Traidcraft ceased trading, accessing Fairtrade goods has become more difficult. We were glad that the G2GG fundraising once again raised the profile of recycling by the church within the community, and this is reported separately.

Paul Jakeman

CHRISTIAN SERVICE

Volunteers are essential to the life of the church, but also provide an opportunity for socialising and meeting new people.

Vergers and Welcomers

As a vergers, I have the privilege of serving during some of the most significant moments in people's lives—weddings, funerals, and baptisms. Each of these services holds deep meaning, and the role of vergers is to ensure that everything runs smoothly, allowing clergy, families, and guests to focus on the occasion itself.

For weddings, I help create a setting where the couple can focus on the sacred vows they are making before God. Verging at funerals is a deeply humbling part of the role, as I help to offer a respectful space for those grieving. Baptisms are a joy to witness, as individuals and families take this important step in their faith journey. At each, I take great satisfaction in helping to create an atmosphere that is welcoming.

I find immense fulfilment in being a vergers because it allows me to serve both the church and the community in a meaningful way. Each service is unique, and I feel honoured to play a part.

Ultimately, my work as a vergers strengthens my own faith while allowing me to support others in theirs.

Jules Pugsley

Church cleaning

I am finding it a struggle to keep the team going. At present I have 9 helpers, which effectively means 4 teams with one other helper whom I am trying to integrate into the team. So far, for various reasons, this hasn't been successful and as it means that I have to clean two weeks running it isn't an ideal solution. I have an ageing team, many of whom, including myself, have health problems and I really do need to find more recruits if we are to keep going.

I am grateful to the organisers of Messy Church who leave the corner much tidier now.

We had our annual tea party in January at which we welcomed helpers past and present. As usual it was a very happy occasion and I am grateful to everyone who helped in handing round the tea and clearing up afterwards. Sue Marshall, my cleaning partner, is always very supportive and keeps me calm if necessary.

I have not organised a Spring Clean this year, but am hoping that we will be able to have some sort of major clean at some point this year. This was not well supported last year, and I do need the support of members of the congregation if it is to work.

I am very grateful to my stalwart team for their dedication and commitment. They are always cheerful and willing, and I couldn't manage without them.

Sue Wilkinson

CHRISTIAN SERVICE (Cont.)

Flower arrangers

Many, many thanks to all the regular flower arrangers who have worked loyally and reliably to ensure there are always flowers in church appropriate for the season. There has been some illness during the year which has now resolved and I hope we will be back to full strength for Easter. Team members are Anita Beasley, Daphne Burdick, Jan Bhanji, Judith Hargreaves, Gri Harrison, Lucia Morrey Jones, June Swan, Liz Taylor.

There have been 2 requests for flowers for funerals but none for weddings.

We hope by the end of 2025 we will have access to our new arranging area and cupboards as part of The Dream Big project.

June Swan

Sacristans

I must begin by thanking the team for their continuous and reliable support throughout the past year ensuring that all requirements for the Eucharist are available and ready for each service taking note of the different requirements of the individual priests. They also ensure that the brass and silver used at the altar are kept clean and polished.

The only slightly different service was the requiem mass for Mrs. Darnley Smith which was conducted by a visiting priest supported by his own staff.

Our team consists of Chris and Howard Eilbeck, Sue Marshall, Elizabeth Reed, June Swan and Elizabeth Taylor. This will change in 2025 when Susan and Mike Chapman will join the group when June Swan retires. I am most grateful for Susan and Mike's enthusiastic acceptance of the invitation to join the group

June Swan

Hospitality

We have a very faithful hardworking team of volunteers who regularly provide coffee and biscuits after the morning services on Sundays. They also cook cakes for the occasional Hymn afternoon meetings. This year we had a special event at Christmastime with some stunning cakes made for our popular "Cake and Carol singing" event. There were two well attended ecumenical Lent lunches when the congregations from Holy Cross and St. Nicholas churches joined us for soup, rolls and cheese. These were preceded by delicious pancakes on Shrove Tuesday. In September we had an evening supper to celebrate the Harvest Festival when the church was looking especially lovely with festive autumn flowers. We are most grateful to everyone who takes time to contribute to these events which provide such opportunities for fellowship in our church.

Anita Beasley

CHRISTIAN SERVICE (Cont.)

Fundraising

Personal generosity and fundraising by church members are together an essential Christian service if the activities of the church are to continue.

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Personal generosity and fundraising by church members are together an essential Christian service if the activities of the church are to continue.

Stewardship: Planned Giving, Parish Giving Scheme (PGS) and Gift Aid

In 2024, £53,835 (2023: £53,914) was given thoughtfully and regularly through planned giving. A high proportion of our donors donate through PGS or by standing order. PGS in particular continues to be a very effective way of giving, as all the administration of Gift Aid is done by the PGS organisation, saving administration in the parish. There is also the option of an automatic annual increase in amounts to reflect inflation.

Those with standing orders are requested to review the amounts given if they have not done so for some time; and PGS amounts may need updating if you have not enabled inflation-linked increases to your gifts.

The overall total received in Gift Aid was £18,772 (2023: £10,683). This scheme adds 25% to all eligible donations at no cost to the donor.

If you are a tax payer, please consider authorising a claim for Gift Aid on any donation given to the church.

We have retiring collections rather than passing a plate during the service. These open collections totalled £4,069 (2023: £14,381) and there were other donations totalling £6,267 (2023: £9,399).

Legacies are a great way to help the church and are a lasting memory of your support.

The Collectin card reader is in place and some people are preferring to use card payments rather than cash. A donations box for cash and envelopes near the south west door was installed, but was removed after two episodes of vandalism and theft.

It is encouraging that so many people are giving regularly, which is essential to cover our running costs, though the decline in all forms of giving between 2023 and 2024 is of concern.

Fundraising for the Dream Big Development Project

The generosity of the congregation and other friends led to thousands of pounds being raised within a few days of the Gift Day in 2023. Contributions for the project have continued to be made, much of it from church-related people with the total income at the end of 2024 standing at £60,000 with some additional Gift Aid is yet to be received. Every penny is welcome, and with the Collectin card reader, we hope that visitors to the church will also choose to support the project.

MUSIC

Choir

During the year we welcomed Caroline Gostling, soprano, and welcomed back James & Cherry Liell, David & Fenny Gill, and several other visiting singers who join us more or less regularly, mainly for evensong. Up to ten members of the Choir meet for extra choir practice on Tuesday mornings at Tony & Gill Yates' house.

We have added to our repertoire pieces by Francis Poulenc, Philip Stopford, Sally Beamish, Joanna Forbes L'Estrange, George Arthur and James Macmillan. On Palm Sunday we sang Bach's St Matthew passion – without arias – conducted by Andrew Millington. We have a large music library, most of it now in the church loft – thanks to the much-improved access made by Maurice Webb.

The year ended well, with an Advent evensong, a Carol Service and a Christmas concert. We practise on Friday's in the north transept from 7 – 8.15 p.m., and on Sundays, 45 minutes before the service. We always welcome new members!

Community carols

This popular service had nearly 500 people enjoying a traditional carol service, which for some represents the start of the true Christmas season. A band joined the organ for the carols, and there was hearty singing from the congregation in the pews and the social area where it was standing room only.

Lunchtime Concerts

During 2024, we had concerts during April - July which, after expenses were paid (usually £50), produced over £1,500 for the Red Cross. The September – October concerts, raised over £800, for the Dream Big project.

An afternoon Hymnathon was also held raising money for Christian Aid.

Tony Yates

Concert Venue

The second Topsham Music Festival was a great success, and piano recitals made good use of our acoustics and our Yamaha grand piano. Other concerts which used the church included the Exe Vox choir, the Exeter Philharmonic Choir and the Exeter String Ensemble.

MUSIC (Cont.)

Bell ringing

The Topsham ringers have had a busy 2024 with lots of events, three outings and a new group of learners joining the band. Our practice nights continue to thrive, with lots of progress being made.

2024 began with our annual meal attended by ringers, families and ex ringers alike. In March, we held a training morning at the tower, preceded the day before by the excellent Guild Anniversary Dinner which some of the band attended, commemorating the 150th Anniversary of the Guild of Devonshire ringers, the oldest territorial ringing society in the world. In April, we participated in the Topsham Join The Club Day, once again inviting lots of people to the tower over a couple of hours and gaining four new ringers as a result.

In the summer, we ran our Teddy Bear Zip Wire, which is fast becoming an integral part of Topsham Charter Day, raising £150 for the church development project. We also had a late summer get together in The Bridge. In October, we again hosted the Aylesbeare branch AGM and then a couple of weeks later entered the Guild Striking Competitions. This year, it was Justine's turn as our novice, whilst we also entered the 6 bell competition. We've had three outings during the year, but our main trip in April visited West Devon, supported by friends in the branch, with the highlight being ringing all ten bells at Tavistock. In October, we had a mini outing to three towers in the Exeter area, partly to prepare for the striking competition, and then over Christmas we trialled a short outing to two local towers: Heavitree and Pinhoe.

In the tower, we've installed new ropes and having begun extra Wednesday evening practices to help our learners along; they've become so popular that they're now a permanent extra ringing session utilising our simulator. We've also put up a new noticeboard on the church railings to advertise our activities!

Sadly, at the end of the year, we rang the bells for the funeral of Gay Harris, one of our most enthusiastic ringers, but we were glad she had been able to join us earlier in the summer for a social event at the Puffing Billy.

The silencer on the clock has caused us a lot of problems this year but has finally settled down and is working well again! We have purchased new flags for 2024, as the previous set were looking very tired, along with a new system of clips to hang them which will hopefully save a lot of standing in the dark, wind, rain and cold on the tower roof! Our practice nights continue to be well attended, run very ably by Keith when I'm absent. My thanks to our friends from other towers who continue to support us, as well as to the Topsham band for all their dedication and enthusiasm.

Matt Pym, Tower Captain

COMMUNICATIONS

A Church Near You

This Church of England website has a page for every parish in the country, containing information for visitors and congregations alike. On our page there is a welcome message from Louise, and information like location and contact details. It also has pages for services and events in different formats, as well as a church calendar, Zoom links and information about donating to the church. Searching for “A church near you Topsham” will get to the page. Revd Tony Raven has been editing this for us.

Find a Church

This site is another way people can find out about St Margaret's. It is not updated as often as ACNY but gives basic information about services, activities and a general picture of church life.

Weekly Parish Newsletter

Members of the congregation who subscribed to the Newsletter, which is now reaching over 200, can read a message written by one of the clergy, as well as news of events and services. The lectionary readings for the week are included, as well as those on our current prayer list. Members of the congregation are more than welcome to contribute or offer ideas, and anyone not receiving the newsletter should speak to one of the clergy or PCC members. Many thanks to Gill Yates for keeping us all up to date.

Monthly Parish Newsletter

The monthly production continued uneventfully throughout the 2024 calendar year to which this report is meant to apply, so the main news is actually a year in advance!

We have used Optima Printers in Topsham since the University Print Room had to close down outside services when Covid struck 5 years ago. Optima could hardly have been more convenient for me, within not much more than a stone's throw from my home, and also producing a quality finish. So it was a shock to learn only in mid-February that Optima was being forced to close through the sale of their premises.

Far more devastating news for them than for us, of course, but I am full of gratitude to Ross Dunbar for negotiating a deal on our behalf on similar terms with Estuary Valley Design and Print at Marsh Barton. We've now seen their first two issues, and the quality is equivalent. The only issue ongoing is that I can't collect them in my tricycle from Marsh Barton, so we are dependent on them to deliver! There may be a few teething problems, but I hope to be able to re-establish the routine whereby they are available for delivery to homes in Topsham towards the end of the final week of each month, and in the church for the final Sunday.

Thanks again for all your support, and to the PCC for supplying the finance!

David Byrne

COMMUNICATIONS (Cont.)

IKnowChurch

Many of us know Iknowchurch as part of the domain name when we get communications from the church. It is in fact the church's database of the congregation and other contacts, and makes for a convenient and secure way for the church to hold our personal data (if we give our consent) and to communicate with us. Newcomers to the congregation will benefit from having their details recorded so they can keep up to date – all within the data protection rules of GDPR. It is hoped that next year, when the new electoral roll is complete, it can be combined with the lists we keep for the diocese's statistical requirements of our regular congregations - "worshipping community" – and our regular financial contributors – our "active participants" onto Iknowchurch's secure database so the numbers can be more easily extracted.



PARTNERSHIPS

Churches Together in Topsham

It is a real pleasure to report that the ecumenical activities shared between St Margaret's, St Nicholas Methodist Church and Holy Cross Catholic Church have returned in full to their pre-pandemic level as planned at the annual meeting in the autumn of the Topsham Ecumenical Group. Thus over the year 2023-24, all three churches contributed to the Remembrance Sunday events at St Margaret's and the War Memorial, carol singing in December on Chapel Platt, prayer meetings and a united service in January to mark the Week of Prayer for Christian Unity, a series of six Lent lunches (which allowed generous giving towards charities chosen by each church), and the traditional Good Friday walk of witness around the town.

The three churches also contributed to Topsham's Christmas Tree Festival hosted by St Nicholas, while St Margaret's joined friends over at St Nicholas for a Trinity Sunday service. As ever on these occasions, there was warm fellowship between the members of the three congregations, many of whom of course know each other well through other activities in Topsham where a sense of community is strong.

All three churches are aware of the intention of Exeter's New Hope Baptist Church to open a satellite church on the site of the former Gospel Hall in Topsham and have expressed a warm welcome should the new congregation wish at any time to join our ecumenical activities.

David Battye

Deanery synod

Christianity Deanery is formed of 16 local benefices under the chairmanship of the Area Dean. Synod meetings are normally held quarterly.

The parish currently has no lay representative on the Deanery Synod, though Revs Maggie, Juliet and David attend in different capacities.

Support for Mission

Anne Plested is now a CMS Associate, based in the UK, but working with the Bethlehem Development Trust, the UK organisation for the college. The church continues a regular contribution to her work, and we regularly hear her news.

Bread of Life Outreach

St Margaret's Church now gives regular support to Bread of Live Outreach, a Christian charity which provides physical and spiritual support to the homeless in Exeter and the surrounding area. They run a soup kitchen two days a week, and a mobile distribution of food and other items on Sundays. Additional financial support, and regular volunteers (eg 1 Sunday morning a month) would be particularly welcome. More details at <https://breadoflifeoutreach.co.uk/> or from Elizabeth Reed.

We also support other charities, including Christian Aid and British Red Cross.

PARTNERSHIPS (Cont.)

Estuary Magazine

Towards the end of last year, the Estuary Team were delivering over 600 magazines in the Topsham area and hoped that would continue into 2025. People, however, die, move to Care Homes, move out of the area (why do they do that?) This has resulted in a net loss of 17 People receiving the magazine, approximately 3% of total sales.

Shop Sales in January/February took a tumble as they did last year, but for different reasons. The road works near the Nancy Potter House may have affected people calling in. I hope the Shop Sales pick up again in March.

Carole Searle who did so much behind the scenes was taken ill in December and her health deteriorated very quickly and sadly is no longer with us. It has taken three people to fill her shoes.

A little over £8,000 was collected in January and it is likely that another £1,300 will be banked in early March 2025.

The distribution team still do an amazing job.

Stuart Finn

Community Volunteering

Topsham has an enviable reputation for volunteering, and for many church members it is part of their Christian service to their neighbours in the community. In church you meet leaders, volunteers and supporters of local charities and groups which contribute to the physical and mental wellbeing of local people. The most obvious connection is with Exmouth Food Bank, with its collection point close to the church entrance, though others such as Hospiscare, the Museum, the Swimming Pool, Topsham Community Association, Love Topsham, RSPB and the Goat Walk Trust are similarly represented by church members.

Topsham Museum

Topsham Museum is once again grateful for the help and cooperation of St Margaret's Church. The 'Dick Pym' blue plaque, approved by a diocesan Faculty, was installed on the Churchyard Wall on Underway in July 2023. Research into the history of St Margaret's, a collaborative project led by Museum volunteers, is on track for completion in 2027, 150 years since the consecration of the rebuilt church by the Bishop of Exeter in October 1877.

Gill McLean

Secretary, Topsham Museum

PARTNERSHIPS (Cont.)

Love Topsham

Following the huge success of our now annual Christmas market, St Margaret's partnered with Love Topsham to run the Christmas market again in 2023. Love Topsham reused the donated purpose-built boards to the church which are now regularly used by other events in the church including the annual Flower Festival.

Such was the popularity of the 2022 Christmas market that Love Topsham received applications for traders' stalls for the 2023 event in January, and by the end of summer we had a full church with a waiting list. On market day itself the town and church welcomed around 2000 visitors to be part of the parade which this year included Street Heat Samba Band, Street Theatre performers, cycling Santas from Force Charity after the Christmas lights had been switched on throughout the town.

Ned Hoste
Chair, Love Topsham

Little Ducklings

Having our nursery open in the church rooms has been such a successful experience for us. We have absolutely loved having the connections with the church and have always had warm and welcoming experiences with Revd Louise.

We still get numerous comments made to us regarding how much of a need there was in Topsham for a nursery and about how all the parents feel it hugely benefits them with us being here. We have noticed a real community feel between the parents; lots of Mums have made some much-needed friendships and support groups. There are numerous groups that happen around us including Louise's Messy Church and Squid and the Kid playgroup which we encourage parents to visit too.

We now have a waiting list of 2 years and are still serving the community of Topsham and surrounding areas as best we can. We are very much enjoying meeting new parents and their little ones.

We are extremely thankful to the church and volunteers in welcoming and supporting us.

Donna May

PARTNERSHIPS (Cont.)

Charter Day

Every year we appreciate being able to use the valuable resource of the Social Area in St Margaret's Church.

During April, when Topsham pupils were on the school holiday, Primary Junior pupils were joined with brothers and sisters from High School to help us add more banners to the Charter Day, ones that 'fly' from specific holders on buildings along Fore Street. In fact, we were able to make another 10 banners allowing us to also put some along the High Street.

Each banner relates to somewhere in Topsham. We have to paint 20 banners and machine each pair together to make one banner

We use a particularly strong treated calico which allows us to use a specific paint which does not 'run' even during rain.

We appreciate being able to use the long tables in the Church and putting each pair together into a square allows us to have several children and adults working in specific areas on each banner.

Charter Day was held on Sunday 25th August. We have always felt it essential to hold Charter Day in the centre of Topsham, remembering how important it is to be in the 'heart' of Topsham. Last year we revisited Topsham as it was when receiving the Charter in 1300. We greatly appreciate being able to hold several activities around St Margaret's and inside where the tea room is VERY popular! It also reminds people of how important St Margaret's is to our community.

Last year we were able to display children's art. We have made a link with an Art Teacher who holds an art session each Saturday at Matthews Hall. Being able to put up a public display on Charter Day of children's work allows children, parents and other adults to be able to view and enjoy someone else's drawings and paintings.

Thank you!

Valerie Holland.

PARTNERSHIPS (Cont.)

Patronal Flower Festival

Gosh, what a busy day it was at St Margaret's Church on Wednesday 24th when groups of enthusiastic people gathered to set up their arrangements!

The Church was 'buzzing' from 8.00am until late in the afternoon resulting in 35 displays on the theme of THE OLYMPICS.

The wonderful 'use' of flowers and greenery reminded us of the skills, determination and perseverance of all those athletes who participated in the Olympics.

The displays 'told' visitors of races on foot, cycles, ice or water or of torches held high and medals earned! Topsham Museum 'travelled' to Paris arriving at the Eiffel Tower!

Despite the mixed weather on some days each day was busy. Many Topsham residents and visitors returned on more than one day, taking photographs and making notes as well as discovering how many displays shared various messages from the arrangements' titles.

Each day of the Flower Festival was busy as people stayed to enjoy teas, coffees and delicious cakes! Thank you to all the volunteers who were busy in our refreshment area, to all who made cakes and to those who volunteered to be stewards and to David Byrne for organising the rota. Thank you for giving a warm welcome to all visitors!

Personally, I would like to thank Kate Hodges for more cakes when demand increased, Alison Hepburn for taking such wonderful photographs, Ned and Marcus from Love Topsham and Maurice Webb from St Margaret's for each helping to set up and take down the display boards, Optima Graphics for allowing me to complete the programmes at last minute, to the Charter Day Team who are always 'on hand' when needed, to St Nicholas Church for making their toilet facilities available to us and finally my appreciation goes to the Church Community who support me 100% in so many ways!

Valerie Holland



TO THE GLORY OF GOD THE GIFT OF WORKMEN
PLACED IN REBUILDING ST MARGARETS 1871

Registered Charity No. 1128301

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM

TRUSTEES ANNUAL REPORT AND RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM

TRUSTEES ANNUAL REPORT AND RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
VICARS LETTER
YEAR ENDED 31 DECEMBER 2024

2024 has seen new members in the congregation, and expansion in our pastoral provision. During the year, our first volunteer Anna Chaplains and Anna Friends were trained and commissioned. They will constitute a team with the specific role of caring for older parishioners – those known to the church, and those referred by other organisations or individuals, and especially for the housebound. My thanks to them for their willingness to serve in this way.

All our volunteers contribute greatly to the life of the church, assisting in services, in roles such as PCC membership, and in the social life of the congregation. One role we were not able to fill was of Churchwarden after Gill Yates decided not to stand for re-election at the APCM. We are very grateful to Gill for all she did during her time in post, and for her willingness to continue with some of the tasks. Other tasks have been shared out. We do need people who will take on roles that are essential to our functioning as a church, and who are willing to accept the responsibilities attached – vergers at services is another slot which is always difficult to fill.

I took sabbatical leave earlier in the year, and was grateful for the break, and for those who helped continue the work of the church in my absence, including visiting clergy. Particular thanks to Peter and Caryll Ingerslev for leading the children's provision during that time.

The second half of the year has seen the successful recruitment process of a new family worker Jan Renwick, safeguarding administrator Katie Gray, and bookings administrator Caryll Ingerslev, and they will each help in very important areas of the church's ministry, sharing some of the tasks that I have been carrying.

There has been considerable progress with the Dream Big project with design decisions finalised, and the Faculty application moving towards completion. The likely start date has slipped considerably and I am now expecting this to be in early 2026. Much gratitude to all who have given significant time and expertise to support those processes.

Revd Louise Grace
Vicar

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2024**

The Trustees present the annual report together with the receipts and payments account of the charity for the year ended 31 December 2024

Aims and Purposes

St Margaret's PCC has the responsibility for promoting, in the ecclesiastical parish of Topsham, the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the Church of St. Margaret's and the Church Rooms.

Administrative Information

St Margaret's Church is located in Fore Street, Topsham. It is part of the Diocese of Exeter within the Church of England. It is a Grade 2* listed building.

The correspondence address is:

St. Margarets Church, Fore Street, Topsham, EXETER, Devon EX3 0HL.

The administrative e-mail address is enquiries.wearandtopshamchurch@gmail.com

The Parochial Church Council (PCC) is a charity and is registered with the Charity Commission, charity number 1128301.

Membership

Members of the PCC are either ex officio* or elected by the Annual Parochial Church Meeting. Members can be co-opted, for example if they have not been on the Electoral Roll for the qualifying period.

The following served as members of the PCC during 2024:

Incumbent*: Revd Louise Grace, Chair

Associate Priest*: Revd Maggie Stirling Troy

Churchwarden*: Mrs Gill Yates (Term ended 31 July 2024)
Post remains vacant

Lay Representative
on the Deanery Synod*: Mrs Gill Yates (Appointed 26 February 2025)

Other Lay PCC members: Dr Jane March-McDonald

Mr Ian Rogers, Treasurer

Dr Paul Jakeman, Secretary

Mr Andrew Griffiths

Mrs Elizabeth Reed (Elected 17 May 2024)

Dr Min Wild (Co-opted 20 November 2024)

Ms Elizabeth Hodges (Co-opted 26 February 2025)

Ms Katherine Gray (Co-opted 26 February 2025)

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2024**

At the end of the year PCC membership stood at:

Clergy - 2

Ex Officio lay members – 0

Elected and co-opted members - 6

Structure, Governance and Management

The method of appointment of the PCC members is set out in the Church Representation Rules 2020. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The Parish, by virtue of the size of the electoral roll, may elect 9 lay members of the PCC, and 2 lay members of the Deanery Synod.

The Treasurer is in regular contact with the leadership team. He brings a report to each meeting of the PCC so that there is a clear understanding of the church's financial situation. He is supported by a Chartered Accountant who prepares the quarterly and annual accounts.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Margaret's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Mission and outreach.

To facilitate this work, it is important that we maintain and enhance the fabric of the Church of St Margaret's and the Church Rooms.

Specific Mission Objectives

1. Pastoral Care
2. Work with children and families
3. Outreach to the community

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2024**

PCC Meetings

The PCC met formally 6 times between January and December. The average attendance was 6.

The current practice is usually to meet jointly with St Luke's PCC to discuss matters of Mission Community concern, and then to separate for meetings of the individual PCCs.

The Dream Big project necessitated some additional meetings with our architect and project manager, and with the Archdeacon and his architectural advisor.

Examples of topics addressed by the PCC include financial matters, issues of safeguarding, and the maintenance of the church. Minutes of meetings are available on request as soon as they have been approved by the PCC, and a summary is printed in the monthly St Margaret's magazine.

The Annual Parochial Church Meeting (APCM) was held in church on 17 May 2024, with 21 people present. The minutes were circulated shortly after the meeting to those who had signed in.

A fuller Annual Report, including details of services, groups and volunteer activities will be published in time for the APCM in May 2025.

Financial Review:

Total cash received for the year amounted to £198,766 (2023: £188,255) with total payments of £159,956 (2023: £170,009) giving net income for the year of £38,810 (2023: £18,246). The payments during 2024 reflect full payment of the 2024 common fund contributions to the Diocese.

Reserves Policy

It is the policy of the PCC that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six months' of the general fund expenditure. This equated to approximately £64,100 for 2024. The members consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the PCC's current activities while consideration is given to ways in which additional funds may be raised. The PCC are still working to build this level of general fund reserves.

Trustees' responsibilities in relation to the financial statements

The trustees are responsible for preparing the Trustees' Report and financial statements in accordance with applicable law and UK Accounting Standards. A financial statement which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity is required each year. In preparing the financial statements the trustees are required to:

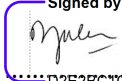
- select suitable accounting policies and then apply them consistently
- observe the methods and principles of the Charities SORP
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to and departures disclosed and explained in the financial statements and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2024**

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and enable them to ascertain and ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the trustees of the charity on 7 May 2025
and signed on its behalf by:

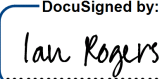
Signed by:



D2E2BCTCBB4D402...

P Jakeman, Secretary

DocuSigned by:



85FE28AFA8E44FE...

I Rogers, Treasurer

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
FOR YEAR ENDED 31 DECEMBER 2024**

Independent Examiner's Report to the Trustees of The Parochial Church Council of the Ecclesiastical Parish of St Margaret, Topsham

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the year ended 31 December 2024 which comprise the summary of receipts and payments and the statement of assets and liabilities.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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

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

Signed:  Signed by:
344DF1CCA07F447...

R Gifford-England

Westcotts
Timberly South Street
Axminster
Devon
EX13 5AD

21/5/2025
Date:

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted £	Restricted £	2024 £	2023 £
Receipts				
Voluntary receipts				
Planned giving	53,835	-	53,835	53,426
Collections	4,069	4	4,073	9,169
Other donations	6,267	24,533	30,800	46,326
Gift Aid recovered	18,772	-	18,772	10,683
Grants	756	-	756	1,000
Legacies	-	-	-	2,000
	83,699	24,537	108,236	122,604
Income from church activities	6,260	286	6,546	6,772
Lettings and rental	50,460	-	50,460	31,813
Estuary magazine	25,151	-	25,151	13,415
Other fundraising income	3,007	-	3,007	8,182
Insurance claim	-	-	-	-
Investment income	4,124	-	4,124	4,424
	172,701	24,823	197,524	187,210
Agency receipts yet to be paid over	1,242	-	1,242	1,045
Total Receipts	173,943	24,823	198,766	188,255
Payments				
Church Activities				
Diocesan parish contribution	58,028	-	58,028	65,030
Mission, service and clergy expenses	12,210	940	13,150	13,834
Church utilities and insurance	19,896	-	19,896	20,912
Administration and staffing	16,052	-	16,052	21,002
Repairs and maintenance	7,883	12,916	20,799	6,489
	114,069	13,856	127,925	127,267
Dream Big project	-	16,688	16,688	23,928
Estuary magazine costs	13,620	-	13,620	13,309
Cost of fundraising	599	79	678	2,834
Other expenditure	-	-	-	-
	128,288	30,623	158,911	167,338
Agency receipts from prior year paid over	1,045	-	1,045	2,671
Total Payments	129,333	30,623	159,956	170,009
Net receipts/(payments)	44,610	(5,800)	38,810	18,246
Transfers between funds				
Cash funds last year	15,193	44,377	59,570	41,324
Cash Funds this year end	59,803	38,577	98,380	59,570

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted £	Restricted £	2024 £	2023 £
Cash funds comprise:				
Unrestricted funds:				
Designated fund - Children & families	4,747	-	4,747	5,220
Designated fund – Organ upkeep	57	-	57	1,477
Designated fund – Dream Big Project	35,065	-	35,065	20,584
General fund	19,934	-	19,934	(12,088)
Total unrestricted funds	59,803	-	59,803	15,193
Restricted funds				
Children and families	-	3,017	3,017	3,527
Piano and organ upkeep	-	300	300	-
Dream Big Project	-	17,486	17,486	14,872
Bells and clock tower upkeep	-	4,966	4,966	5,626
Dishwasher	-	1,751	1,751	1,751
Give to Go Green funding	-	4,512	4,512	-
Church fabric	-	6,545	6,545	18,601
Total restricted funds	-	38,577	38,577	44,377
Total cash funds	59,803	38,577	98,380	59,570

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

	Unrestricted £	Restricted £	Endowment £	2024 £	2023 £
Cash Funds:					
Cash at bank	59,803	38,577	-	98,380	59,570
Investments					
Listed investments (at valuation)	81,936	-	9,145	91,081	88,964
Other monetary assets					
Debtors - Fee and letting invoices due	3,414	-	-	3,414	13,720
Accrued income (including gift aid not yet claimed)	3,253	-	-	3,253	4,250
	6,667	-	-	6,667	17,970

Assets retained for church use

The Church owns the Grade II listed Church Room Buildings. The PCC do not have a current valuation for these buildings but they are insured for £234,011 along with a further £24,209 for Church Room contents.

Yamaha grand piano – purchased in 2016 for £11,600.

Church organ – insurance value of £106,363.

Liabilities

Purchase invoices unpaid at 31 Dec	402	-	-	402	259
Other unpaid amounts at 31 Dec	1,171	101	-	1,272	-
Accrued expenditure	3,355	-	-	3,355	2,530
Agency fees collected yet to be paid over	1,242	-	-	1,242	1,045
	6,170	101	-	6,271	3,834

Endowment Fund

Endowment funds represent assets which must be held permanently or at the discretion of the PCC. Income arising on the endowment funds can be used in accordance with the objects of the PCC and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

The Diocesan Board of Finance holds 396 CBF Investment Fund Shares as custodian trustee, relating to the will of the late Arthur Lea Barber. The terms of the trust state that the Vicar and Churchwardens can apply the income for any charitable or religious purpose they think fit. The Diocesan Board of Finance has indicated that the PCC may elect to realise this investment in favour of the PCC.

Registered Charity No. 1128301

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM

TRUSTEES ANNUAL REPORT AND RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM

TRUSTEES ANNUAL REPORT AND RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

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Receipts and payments account	7
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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
VICARS LETTER
YEAR ENDED 31 DECEMBER 2024

2024 has seen new members in the congregation, and expansion in our pastoral provision. During the year, our first volunteer Anna Chaplains and Anna Friends were trained and commissioned. They will constitute a team with the specific role of caring for older parishioners – those known to the church, and those referred by other organisations or individuals, and especially for the housebound. My thanks to them for their willingness to serve in this way.

All our volunteers contribute greatly to the life of the church, assisting in services, in roles such as PCC membership, and in the social life of the congregation. One role we were not able to fill was of Churchwarden after Gill Yates decided not to stand for re-election at the APCM. We are very grateful to Gill for all she did during her time in post, and for her willingness to continue with some of the tasks. Other tasks have been shared out. We do need people who will take on roles that are essential to our functioning as a church, and who are willing to accept the responsibilities attached – vergers at services is another slot which is always difficult to fill.

I took sabbatical leave earlier in the year, and was grateful for the break, and for those who helped continue the work of the church in my absence, including visiting clergy. Particular thanks to Peter and Caryll Ingerslev for leading the children's provision during that time.

The second half of the year has seen the successful recruitment process of a new family worker Jan Renwick, safeguarding administrator Katie Gray, and bookings administrator Caryll Ingerslev, and they will each help in very important areas of the church's ministry, sharing some of the tasks that I have been carrying.

There has been considerable progress with the Dream Big project with design decisions finalised, and the Faculty application moving towards completion. The likely start date has slipped considerably and I am now expecting this to be in early 2026. Much gratitude to all who have given significant time and expertise to support those processes.

Revd Louise Grace
Vicar

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2024**

The Trustees present the annual report together with the receipts and payments account of the charity for the year ended 31 December 2024

Aims and Purposes

St Margaret's PCC has the responsibility for promoting, in the ecclesiastical parish of Topsham, the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the Church of St. Margaret's and the Church Rooms.

Administrative Information

St Margaret's Church is located in Fore Street, Topsham. It is part of the Diocese of Exeter within the Church of England. It is a Grade 2* listed building.

The correspondence address is:

St. Margarets Church, Fore Street, Topsham, EXETER, Devon EX3 0HL.

The administrative e-mail address is enquiries.wearandtopshamchurch@gmail.com

The Parochial Church Council (PCC) is a charity and is registered with the Charity Commission, charity number 1128301.

Membership

Members of the PCC are either ex officio* or elected by the Annual Parochial Church Meeting. Members can be co-opted, for example if they have not been on the Electoral Roll for the qualifying period.

The following served as members of the PCC during 2024:

Incumbent*:	Revd Louise Grace, Chair
Associate Priest*:	Revd Maggie Stirling Troy
Churchwarden*:	Mrs Gill Yates (Term ended 31 July 2024) Post remains vacant
Lay Representative on the Deanery Synod*:	Mrs Gill Yates (Appointed 26 February 2025)
Other Lay PCC members:	Dr Jane March-McDonald Mr Ian Rogers, Treasurer Dr Paul Jakeman, Secretary Mr Andrew Griffiths Mrs Elizabeth Reed (Elected 17 May 2024) Dr Min Wild (Co-opted 20 November 2024) Ms Elizabeth Hodges (Co-opted 26 February 2025) Ms Katherine Gray (Co-opted 26 February 2025)

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2024**

At the end of the year PCC membership stood at:

Clergy - 2

Ex Officio lay members – 0

Elected and co-opted members - 6

Structure, Governance and Management

The method of appointment of the PCC members is set out in the Church Representation Rules 2020. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The Parish, by virtue of the size of the electoral roll, may elect 9 lay members of the PCC, and 2 lay members of the Deanery Synod.

The Treasurer is in regular contact with the leadership team. He brings a report to each meeting of the PCC so that there is a clear understanding of the church's financial situation. He is supported by a Chartered Accountant who prepares the quarterly and annual accounts.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Margaret's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Mission and outreach.

To facilitate this work, it is important that we maintain and enhance the fabric of the Church of St Margaret's and the Church Rooms.

Specific Mission Objectives

1. Pastoral Care
2. Work with children and families
3. Outreach to the community

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2024**

PCC Meetings

The PCC met formally 6 times between January and December. The average attendance was 6.

The current practice is usually to meet jointly with St Luke's PCC to discuss matters of Mission Community concern, and then to separate for meetings of the individual PCCs.

The Dream Big project necessitated some additional meetings with our architect and project manager, and with the Archdeacon and his architectural advisor.

Examples of topics addressed by the PCC include financial matters, issues of safeguarding, and the maintenance of the church. Minutes of meetings are available on request as soon as they have been approved by the PCC, and a summary is printed in the monthly St Margaret's magazine.

The Annual Parochial Church Meeting (APCM) was held in church on 17 May 2024, with 21 people present. The minutes were circulated shortly after the meeting to those who had signed in.

A fuller Annual Report, including details of services, groups and volunteer activities will be published in time for the APCM in May 2025.

Financial Review:

Total cash received for the year amounted to £198,766 (2023: £188,255) with total payments of £159,956 (2023: £170,009) giving net income for the year of £38,810 (2023: £18,246). The payments during 2024 reflect full payment of the 2024 common fund contributions to the Diocese.

Reserves Policy

It is the policy of the PCC that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six months' of the general fund expenditure. This equated to approximately £64,100 for 2024. The members consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the PCC's current activities while consideration is given to ways in which additional funds may be raised. The PCC are still working to build this level of general fund reserves.

Trustees' responsibilities in relation to the financial statements

The trustees are responsible for preparing the Trustees' Report and financial statements in accordance with applicable law and UK Accounting Standards. A financial statement which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity is required each year. In preparing the financial statements the trustees are required to:

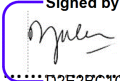
- select suitable accounting policies and then apply them consistently
- observe the methods and principles of the Charities SORP
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to and departures disclosed and explained in the financial statements and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2024**

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and enable them to ascertain and ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the trustees of the charity on 7 May 2025
and signed on its behalf by:

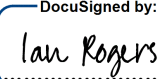
Signed by:



D2E2BCTCBB4D402...

P Jakeman, Secretary

DocuSigned by:



85FE28AFA8E44FE...

I Rogers, Treasurer

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
FOR YEAR ENDED 31 DECEMBER 2024**

Independent Examiner's Report to the Trustees of The Parochial Church Council of the Ecclesiastical Parish of St Margaret, Topsham

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the year ended 31 December 2024 which comprise the summary of receipts and payments and the statement of assets and liabilities.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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

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

Signed:  Signed by:
344DF1CCA07F447...

R Gifford-England

Westcotts
Timberly South Street
Axminster
Devon
EX13 5AD

21/5/2025
Date:

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted £	Restricted £	2024 £	2023 £
Receipts				
Voluntary receipts				
Planned giving	53,835	-	53,835	53,426
Collections	4,069	4	4,073	9,169
Other donations	6,267	24,533	30,800	46,326
Gift Aid recovered	18,772	-	18,772	10,683
Grants	756	-	756	1,000
Legacies	-	-	-	2,000
	83,699	24,537	108,236	122,604
Income from church activities	6,260	286	6,546	6,772
Lettings and rental	50,460	-	50,460	31,813
Estuary magazine	25,151	-	25,151	13,415
Other fundraising income	3,007	-	3,007	8,182
Insurance claim	-	-	-	-
Investment income	4,124	-	4,124	4,424
	172,701	24,823	197,524	187,210
Agency receipts yet to be paid over	1,242	-	1,242	1,045
Total Receipts	173,943	24,823	198,766	188,255
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Church Activities				
Diocesan parish contribution	58,028	-	58,028	65,030
Mission, service and clergy expenses	12,210	940	13,150	13,834
Church utilities and insurance	19,896	-	19,896	20,912
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	114,069	13,856	127,925	127,267
Dream Big project	-	16,688	16,688	23,928
Estuary magazine costs	13,620	-	13,620	13,309
Cost of fundraising	599	79	678	2,834
Other expenditure	-	-	-	-
	128,288	30,623	158,911	167,338
Agency receipts from prior year paid over	1,045	-	1,045	2,671
Total Payments	129,333	30,623	159,956	170,009
Net receipts/(payments)	44,610	(5,800)	38,810	18,246
Transfers between funds				
Cash funds last year	15,193	44,377	59,570	41,324
Cash Funds this year end	59,803	38,577	98,380	59,570

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted £	Restricted £	2024 £	2023 £
Cash funds comprise:				
Unrestricted funds:				
Designated fund - Children & families	4,747	-	4,747	5,220
Designated fund – Organ upkeep	57	-	57	1,477
Designated fund – Dream Big Project	35,065	-	35,065	20,584
General fund	19,934	-	19,934	(12,088)
Total unrestricted funds	59,803	-	59,803	15,193
Restricted funds				
Children and families	-	3,017	3,017	3,527
Piano and organ upkeep	-	300	300	-
Dream Big Project	-	17,486	17,486	14,872
Bells and clock tower upkeep	-	4,966	4,966	5,626
Dishwasher	-	1,751	1,751	1,751
Give to Go Green funding	-	4,512	4,512	-
Church fabric	-	6,545	6,545	18,601
Total restricted funds	-	38,577	38,577	44,377
Total cash funds	59,803	38,577	98,380	59,570

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

	Unrestricted £	Restricted £	Endowment £	2024 £	2023 £
Cash Funds:					
Cash at bank	59,803	38,577	-	98,380	59,570
Investments					
Listed investments (at valuation)	81,936	-	9,145	91,081	88,964
Other monetary assets					
Debtors - Fee and letting invoices due	3,414	-	-	3,414	13,720
Accrued income (including gift aid not yet claimed)	3,253	-	-	3,253	4,250
	6,667	-	-	6,667	17,970

Assets retained for church use

The Church owns the Grade II listed Church Room Buildings. The PCC do not have a current valuation for these buildings but they are insured for £234,011 along with a further £24,209 for Church Room contents.

Yamaha grand piano – purchased in 2016 for £11,600.

Church organ – insurance value of £106,363.

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Purchase invoices unpaid at 31 Dec	402	-	-	402	259
Other unpaid amounts at 31 Dec	1,171	101	-	1,272	-
Accrued expenditure	3,355	-	-	3,355	2,530
Agency fees collected yet to be paid over	1,242	-	-	1,242	1,045
	6,170	101	-	6,271	3,834

Endowment Fund

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